

Tax Fraud Intentions with an Integrative Model Approach

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Taxation Fraud Intentions with an Integrative Model Approach

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Abstrak.

Penelitian ini menguji apakah sikap, pengaruh sosial, dan rasionalisasi merupakan faktor yang mempengaruhi niat melakukan kecurangan pajak. Penelitian juga menguji pengaruh niat terhadap perilaku kecurangan pajak dan menguji pengaruh moderasi teknologi informasi dan penegakan hukum dalam hubungan niat dan kecurangan pajak. Responden penelitian adalah wajib pajak orang pribadi. Total 112 kuesioner yang akan dianalisis menggunakan Partial Least Square (PLS). Hasil penelitian ini menunjukkan bahwa sikap tidak patuh, pengaruh sosial, dan rasionalisasi berpengaruh positif terhadap niat wajib pajak melakukan kecurangan. Demikian juga, niat wajib pajak untuk tidak patuh berpengaruh positif terhadap perilaku kecurangan wajib pajak. Hasil uji moderasi menunjukkan bahwa teknologi informasi dapat melemahkan niat wajib pajak yang tinggi untuk melakukan kecurangan pajak. Model integrative ini membuka jalan bagi otoritas pajak untuk memahami perilaku wajib pajak dari berbagai perspektif keilmuan tidak hanya ekonomi, namun psikologi dan sosiologi sehingga upaya antisipasi lebih menyeluruh. Otoritas perpajakan harus menggalakkan implementasi teknologi informasi yang efektif serta dan penegakkan hukum pajak guna untuk mengurangi tindakan kecurangan.

Keywords: Sikap, pengaruh sosial, rasionalisasi, kecurangan pajak, teknologi informasi.

Abstract.

This study tests whether attitude, social influences, and rationalization act as the factors that influence the intention to commit tax fraud. Furthermore, this study also evaluates the influence of intention towards tax fraud behaviour and tests the moderation effect of information technology and law enforcement in the relationship between intention and tax fraud. The respondents in this study were individual taxpayers. One hundred twelve questionnaires were analyzed using the Partial Least Square (PLS) method. This study showed that attitude, social influences, and rationalization positively influence the taxpayer's intention to commit tax fraud. Likewise, intention to commit tax fraud positively influenced taxpayers' fraud behaviour. The moderation test result showed that compared to law enforcement, the interaction between intention and information technology is more effective to prevent tax fraud. This integrative model explains that other than anticipating fraudulent acts through tax service digitalization, morality in tax fraud needs to get more attention from tax authorities.

Keywords: Attitude, social influences, rationalization, tax fraud, information technology

INTRODUCTION

Tax fraud is any action that intentionally or unintentionally, legal or against the law, causes the non-payment or underpayment of tax payable. Resistance towards tax obligations leads to the disturbance of the government's essential services, such as health services, education, sanitation, transportation, and infrastructure (Matos et al., 2020). In addition, tax fraud through illegal acts such as underground economy activities contributes to decreasing tax revenue (Amoh & Adafula, 2019). Generally, studies about tax fraud are conducted using the economic crime theory introduced by Allingham & Sandmo (1972), in which taxpayers will compare their expected utility against the consequences when they report the actual tax or lower tax. However, Moro-Egido and Solano-Garcia (2020) explain in their study that benefits from tax

fraud no longer act as the motivation for taxpayers to commit tax fraud when tax authorities undertake prevention through law enforcement and tax audits. Many variables have been used in various studies to influence tax fraud. Many economic and non-economic variables have been used in research, such as tax rate, sanction, tax audit, and demographic factors—age, occupation, and gender. When used partially, these variables are not comprehensive enough to reveal the background behind taxpayer's committing tax fraud. Although the overall taxation system has been strong enough to reduce tax fraud through tax policies, regulations, and tax administration, individual behaviour has a significant influence in reducing or increasing tax fraud.

Therefore, this study integrated the Theory of Planned Behavior (TPB) model, which was initiated by Ajzen (1985) and the fraud triangle theory model, which was initiated by Donald R Cressey (Owusu et al., 2021). In the Theory of Planned Behavior (TPB) concept, the intention is related to a person's readiness to behave, influenced by attitude and subjective norms or social intervention. Attitude in the TPB is considered to evaluate the excellent or inadequate assessment of tax fraud. Another element of the TPB that is used in this study is subjective norms or social intervention. In the concept of TPB, the intervention of certain people is considered able to provoke or change an individual to behave (Ajzen, 1991).

On the other hand, the taxpayer's intention to commit fraud is influenced by how taxpayers believe tax fraud is good or bad. In addition, the intention to commit fraud is influenced by the taxpayer's belief that specific individuals or groups will approve or disapprove of the behaviour. That confirms that taxpayers commit tax fraud consciously through active individual assessments. So that in this study, the TPB concept is the suitable basis for knowing the determinants of intention to behave fraudulently. For example, Nuswantara and Maulidi (2020) research indicated that individual assessment factors significantly form the intention or motivation of people to commit tax fraud. Likewise, Sayal and Singh (2020) used the TPB to measure behavioural intentions as an element that affects the actual behaviour of managers in carrying out earnings management actions.

This study developed the determinants of intention by adding rationalization from the Fraud Triangle Theory (FTT) as a variable in tax fraud theory. Rationalization in the concept of FTT is used to evaluate the background behind taxpayers rationalizing their fraudulent acts (Owusu et al., 2021; Saluja et al., 2021). In the context of tax fraud, the element of rationalization in FTT is frequently used as taxpayers' justification in committing fraud and tax avoidance. The act of rationalizing tax fraud arises with the existence of free-rider or fraudulent taxpayers who did not get law enforcement from tax authorities (Gangl et al., 2015). According to Beritelli et al. (2020), tax fraud is carried out because the considerations of benefits and costs set aside tax morale. Not many recent previous studies have integrated the two theoretical frameworks to examine the factors that influence tax fraud.

The integration of the concept in this study is based on a consideration that knowing taxpayers' non-compliance does not only focus on individual aspects. In this case, it is related to how taxpayers assess the attitudes and preferences of others individually for actions such as in the TPB concept. It will be more comprehensive when someone's intentions are also measured by the elements that are the reasons why someone commits fraud in the FTT model. It means that the taxpayer's intention to commit fraud is not solely influenced by individual psychological factors but also situational factors.

Another added value in this study is the additional moderating effect, namely information technology and tax law enforcement as a factor for monitoring and preventing tax fraud. This study wants to examine whether the interaction between intention and information technology implementation in taxation and intention and tax law enforcement can reduce taxpayers' actual behaviour in committing tax fraud. OECD (2017) observed that the implementation of information technology is a must because it is beneficial at least in law enforcement efforts, a more effective and efficient administration service, and lower compliance costs. According to Uyar et al. (2021), implementing tax information technology in administrative digitalization through e-filing systems significantly influenced or contributed to reducing tax evasion. In addition to information technology, tax law enforcement through sanctions and tax audits is a part of the tax authority's supervision of taxpayers' compliance. Therefore, the law is considered able to reduce the intention of taxpayers to act fraudulently (Inasius, 2019). Likewise, the taxation system will not work effectively without strict laws (Bird & Davis-Nozemack, 2018).

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Theory of Planned Behavior and Fraud Triangle

The Theory of Reasoned Action (TRA), which was developed into TPB, explained that the antecedent of each behaviour is the intention to perform that behaviour. The stronger someone's intention is, the more that person is expected to try and the more likely that behaviour will occur (Ajzen, 1991). Two predictors of intention determination used in this study are a personal factor called attitude and a social influences factor that involves social pressure factors. Individual taxpayers' attitude to commit fraud concerning the TPB concept results from evaluating the assessment of the beneficial or detrimental consequences. The non-compliance decision results from gathering additional information about the benefits and disadvantages of tax fraud. Taxpayers' attitude to choosing not to comply is based on a belief supported by experience. Ramdhani (2011) thinks that an individual's beliefs in behaviour are based on a subjective assessment of the world around him and an individual's understanding of himself and his environment. Likewise, the subjective norms dimension in the TPB concept refers to the perceived social pressure to perform or not perform the behaviour. Social pressure for taxpayers to commit fraud comes from the closest environment and tax consultants, tax officers, and the taxpayer's community. According to Pickhardt & Prinz (2014), Taxpayers in the real world are group members and part of social networks so that dynamic interaction is possible between taxpayers, tax consultants, and tax officers.

Taxpayers' fraud can be influenced by the factors described in the FTT, in this case, the rationalization dimension. According to Tuanakotta (2007), rationalization attempts to justify committing a crime, not after. In crime cases, individuals try to minimize the conscience response that the actions taken are illegal and seek to justify themselves that the actions taken are not too wrong and are carried out to maintain self-esteem (Schuchter & Levi, 2016). Rationalization will make mistakes as if it is a natural action to take. The situation that underlies the rationalization of tax fraud can be related to, among others, weak supervision, low tax fraud detection rates, minor tax sanctions, a self-assessment tax collection system, and low fairness in the exchange of benefits. That means that conditions are considered favourable and unfavourable, and the taxpayers feel both benefited and disadvantaged.

Hypotheses Development

According to the Theory of Planned Behavior, Ajzen (1991), behaviour is influenced by intentions (behavioural intention) towards certain behaviours, and three factors influence a person's behaviour. The first is attitude. What is meant by attitude here is a feeling of favour (favorableness) or impartiality (unfavorableness) towards an object to be addressed. According to the Theory of Planned Behavior, Ajzen (1991), behaviour is influenced by intentions (behavioural intention) towards certain behaviours, and three factors influence a person's intention to behave; the first is attitude. What is meant by attitude here is a feeling of favour (favorableness) or impartiality (unfavorableness) towards an object to be addressed. This attitude is formed from behavioural beliefs. Behavioural belief is about behaviour results and an evaluation or assessment of these behaviours. So, it can be concluded that the attitude of tax non-compliance will be formed if the taxpayer has positive and partial beliefs and feelings towards an object that is addressed, namely tax non-compliance.

The results of research conducted by (Wijaya 2019) showed that the taxpayer's attitude positively affects the taxpayer's compliance. So, if the taxpayer's attitude is positive, the level of compliance of the taxpayer is also high, which can minimize the possibility of committing tax fraud. This research is also supported by (Yustiliani et al., 2019), who researched the effect of taxpayer attitudes on taxpayer compliance in Batu city. The results of this study suggested that the taxpayer's attitude has a significant influence on taxpayer compliance. Therefore, if the taxpayer's attitude is good, it will increase tax compliance to pay taxes. Based on the description above, the following hypothesis is formulated:

H1: Attitude has a positive influence on intention to commit tax fraud.

The second factor influencing a person's intention to behave is subjective norms. According to Ajzen (1991), subjective norms influence the people around them, such as peers,

friends or co-workers, and individuals or groups such as family. Subjective norms are formed from normative beliefs, namely individual beliefs about the normative expectations of individuals or other people who are references/which are considered essential to approve or refuse to do a given behaviour and the motivation given by the people referred to the individual. For example, in the perspective of taxation, the attitude of other taxpayers affects the compliance behaviour of other taxpayers (Alkhatib et al., 2019). Thus, the tendency of taxpayers to comply with taxes will be high if they have the perception that other taxpayers are also obedient to carry out their tax obligations.

(Taing & Chang, 2021) research explains that social norms affect tax compliance, supported by Al-Zaqeba & Al-Rashdan (2020) research. The compliance behaviour of other taxpayers can influence the behaviour of taxpayers in the context of taxation. The tendency of taxpayers to submit tax returns is likely to be higher if they also believe that other people submit their tax returns (Jabbar et al., 2020). Based on the description above, following hypothesis is formulated:

H2: Social influence positively influences intention to commit tax fraud.

Rationalization is one of the elements in the fraud triangle theory. The rationalization factor plays a role when the fraud perpetrators know that their fraudulent behaviour is illegal, wrong, and unacceptable, but they try to persuade themselves that their behaviour is acceptable (Zuberi & Mzenzi, 2019). Utami et al. (2019) explain that rationalization is an individual's ability to commit fraud and justify that his action is reasonable. Rationalization is also seen as self-justification and reason making so that an immoral action loses its criminality in the fraudster's mind (Avortri & Agbanyo, 2020). So, it can be concluded that rationalization is a justification done by fraudsters to make as if their actions are reasonable and not criminal action.

Abdullahi and Mansor (2018) explain the effect of rationalization on fraudulent acts. The act of rationalization will embolden an individual to continue doing fraudulent acts. When someone can explain a fraudulent act as expected, that person will continue doing that fraud and cannot see that their actions are wrong (Asmah et al., 2019). That is very dangerous because that person will not realize that he is doing something wrong. Utami et al. (2019) also prove that a person with high rationalization will have higher fraud intention than others with common rationalization. Rationalization itself is one of the leading causes of fraudulent acts among bank staff (Avortri & Agbanyo, 2020). From the results of previous studies, it can be concluded that someone tends to look for reasons to justify his actions before committing fraudulent acts. Based on the description above, the following hypothesis is formulated:

H3: Rationalization has a positive influence on intention to commit tax fraud.

Nowadays, people are inseparable from information technology. The rapid development of information technology causes the tax system in Indonesia to undergo continuous adjustments (Setyowati et al., 2020). According to Warren (2019), information technology uses digital technology in people's lives, including tax administration. The aim of using information technology is to increase tax revenues and ease tax payments by taxpayers by using technology (Ajala & Adegbie, 2020). Information technology is also the most effective way to enforce public compliance in the taxation sector (Li et al., 2020).

With information technology, transparency, accuracy, and data security will be guaranteed (Setyowati et al., 2020). The use of information technology by the tax authorities is intended as a substitute for human resources because it can have a significant impact, especially in areas with few human resources to implement tax audits. Tax authorities have a powerful tool to access information from taxpayers or third parties to encourage taxpayer compliance with information

technology in tax administration. In addition, information technology can reduce tax compliance costs with conveniences such as simplifying tax reporting and issuing e-invoice (Li et al., 2020). That shows that the collection of tax information by using information technology can significantly reduce tax fraud by taxpayers. Previous research provides a tax fraud detection model using information technology to help determine the level of the psychological impact of taxpayers, which will prevent taxpayers' intention to commit tax fraud (Zandi et al., 2019). Based on the description above, the following hypothesis is formulated:

H4: Information technology moderates the effect of intention to commit tax fraud on tax fraud.

Law enforcement has an essential role in policy implementation. Regardless of the background, everyone must obey applicable laws or regulations (Putra & Tjaraka, 2020). Law enforcement is a regulation made by the government so that taxpayers carry out their tax obligations and provide justice for them. In addition, law enforcement can deter taxpayers if they commit tax fraud (Meidita & Ngadinan, 2020). Law enforcement is also the authority of the tax authorities to collect income using coercion and legal force. Therefore, tax authorities have the authority to improve tax compliance (Youde & Lim, 2019). So the higher the tax authority to enforce the law, the lower the taxpayers commit tax fraud.

The existence of the tax law provisions causes a coercive power, where the tax authority is given the authority to force taxpayers to pay their tax obligations. In addition, tax authorities also have authoritative power where the tax authorities can impose penalties on taxpayers who make tax deductions illegally or other tax fraud by conducting tax audits and tax sanctions. Therefore, the tax law provisions provide power for tax authorities to improve taxpayers' compliance (Youde & Lim, 2019). As a result, the tax system will not run effectively (Bird & Davis-Nozemack, 2018). Strict law will influence taxpayers' intention to commit tax fraud. The decree states that the tax authorities can impose penalties on taxpayers who commit fraud. The possibility for tax audits and the imposition of tax sanctions by tax authorities will encourage taxpayers' intention to be more careful in completing their tax returns, reporting all their income, and claiming the correct deduction to ensure their tax obligations (Inasi, 2019). Thus law enforcement can help prevent taxpayers' intention to commit tax fraud. Based on the description above, the following hypothesis is formulated:

H5: Law enforcement moderates the effect of intention to commit tax fraud on tax fraud.

According to Ajzen (1991) in TPB, the intention indicates how hard someone is willing to try or how much effort someone plans to expend in performing a behaviour. So, the intention to commit tax fraud indicates how much effort someone is willing to expend in committing tax fraud. Generally, when the intention to behave in a certain way is greater, the greater the likelihood of that action to happen (Ajzen, 1991). So, when someone has a solid intention to commit tax fraud, then the possibility of that person committing tax fraud is also greater. Previous studies have been conducted and showed that intention positively influences behaviour. For example, a study conducted by Wandayu et al. (2019) gives empirical evidence that students' intention positively affects academic cheating. This result means that the higher is a student's intention to commit fraud, the higher is the academic cheating behaviour. Likewise, Yasa and Prayudi (2019) study show that tax compliance intentions positively affect tax compliance behaviour. These studies have proven that intention motivates someone to engage in an action or behaviour. Based on the description above, the following hypothesis is formulated:

H6: Intention to commit tax fraud positively influences tax fraud.

METH 22

This study used quantitative data types. The source of data in this study was primary data gathered through online questionnaires from individual taxpayers. The population in this study was individual taxpayers in Indonesia. The research sample was taken using a purposive sampling technique with two criteria: individual taxpayers with a Tax Identification Number and income from a business, independent personal services, or employment. The number of respondents obtained was 112 responses. This number of responses had satisfied the rule of thumb, which states that the sample size larger than 30 and less than 500 is appropriate for most studies. In addition, the number of responses had fulfilled the rule of thumb where the number of responses must be several times larger than the number of variables (Sekaran & Bougie, 2015). This research used a Likert scale to measure the factors that affect intention and tax fraud. Respondents' answers were measured on a scale of 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree. Data were analyzed using Structural Equation Model (SEM) with WarpPLS application. The instrument in this study consisted of seven variables defined operationally through several questions in the questionnaire.

Attitude may influence someone to commit tax fraud. If the taxpayer has an attitude that supports tax non-compliance, the taxpayer will tend to commit tax fraud. The attitude was measured using indicators such as not paying taxes when surrounding taxpayers do not pay taxes, not feeling guilty and ashamed if not paying taxes and not reporting all taxable income (Mangoting et al., 2020), not thinking it is ethically wrong to exclude a small amount of income and do not want to pay more tax when the amount of income received is enormous.

Social influence affects taxpayers' compliance against tax. If other taxpayers comply with carrying out their tax obligations, a taxpayer will tend to be more compliant. Social influences were measured using indicators of the influence of family, friends and colleagues (Benk et al., 2011), and community members.

Rationalization is related to the self-justification of taxpayers in committing tax fraud. Through this rationalization, taxpayers do not feel guilty when committing tax fraud. Rationalization was measured using indicators such as social weighting, denial of victim, and denial of responsibility (Anand et al., 2004).

Information technology can assist tax authorities in carrying tax audits. Tax authorities can integrate the information obtained with information technology and provide efficient, transparent, and reliable services to reduce tax fraud. Information technology was measured using indicators such as the accuracy of tax returns, the ease of detecting fraud, improved taxpayer services, reduced burden on taxpayers, and reduced possibility of tax fraud (Lee, 2016). Law enforcement has an essential role in implementing policies. Strict laws can affect taxpayers' intentions in committing tax fraud. Law enforcement was measured using several indicators such as increasing the number of tax audits, increasing tax sanctions, and announcing taxpayers who commit tax fraud in the taxation system (Youde & Lim, 2019).

Intention to commit tax fraud shows how much a person tends to commit tax fraud. The intention was measured by several indicators such as will commit tax fraud, commit tax fraud if there is an opportunity, and may commit tax fraud in the future (Aryne & Harris, 2017). Tax fraud occurs when taxpayers do not pay the tax due because they do not comply with the tax regulations (Brink & Porcano, 2016). Tax fraud was measured using indicators such as not paying taxes based on the actual amount, not reporting all income, not reporting all assets owned,

and not complying with taxation based on applicable sanctions (Damajanti & Karim, 2017; Mangoting et al., 2020).

RESULTS AND DISCUSSION

The model framework in this study uses Structural Equation Modeling (SEM), where research data will be analyzed in two stages, namely confirmatory factor analysis (CFA) and structural equation modelling. Through CFA, researchers can test the hypothesis of a theoretical relationship between indicator variables and the underlying latent construct. Briefly, CFA is used to assess measurement theory. In the second stage, structural equation modelling examines whether the theoretical structural relationship between the constructs is meaningful. Briefly, the model tests the structural theory (Hair et al., 2017). The advantage of using SEM is that researchers can test complex models with many constructs and variable indicators without applying distributional assumptions to the data (Hair et al., 2018). In testing, Cronbach's Alpha value is used as a reference to test reliability. Cronbach's Alpha value is categorized as sufficient to have reliability when the value is >0.7 . In addition, the loading factor value must be >0.7 to measure the reliability of the indicator.

Questionnaires were distributed online and got 112 respondents. Respondents consisted of 44.6% women and 55.4% men. Respondents have NPWP starting from 1991-2021. Of the 112 respondents, 42.86% live in Surabaya, and the rest live in other cities. The average occupations held by respondents are private employees and entrepreneurs. A total of 68.75% of respondents reported their taxes using e-filing, and another 31.25% reported manually.

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Table 1. Description of Respondents

Characteristic	Total	Percentage (%)
Gender		
Male	62	55,36%
Female	50	44,64%
NPWP (year)		
1991	4	3,57%
1994	1	0,89%
1996	4	3,57%
1998	3	2,68%
2000	3	2,68%
2001	8	7,14%
2003	1	0,89%
2004	1	0,89%
2006	8	7,14%
2008	1	0,89%
2009	5	4,46%
2011	8	7,14%
2013	2	1,79%
2014	5	4,46%
2016	12	10,71%
2017	8	7,14%
2018	9	8,04%
2019	12	10,71%
2020	10	8,93%
2021	7	6,25%

Occupation		
Pengusaha	42	37,50%
Pekerjaan bebas	8	7,14%
Karyawan swasta	42	37,50%
Others	20	17,86%
City		
Surabaya	48	42,86%
Balikpapan	16	14,29%
Sidoarjo	12	10,71%
Mataram	8	7,14%
Jakarta	5	4,46%
Palu	3	2,68%
Tangerang	3	2,68%
Jayapura	2	1,79%
Jember	2	1,79%
Bandar Lampung	1	0,89%
Bandung	1	0,89%
Bangkalan	1	0,89%
Banyuwangi	1	0,89%
Gianyar	1	0,89%
Gorontalo	1	0,89%
Malang	1	0,89%
Muarateweh	1	0,89%
Palembang	1	0,89%
Sampang	1	0,89%
Sorong	1	0,89%
Surakarta	1	0,89%
Tarakan	1	0,89%
Pelaporan pajak		
E-filing	77	68,75%
Manual	35	31,25%

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Outer Model Analysis

Outer model analysis determines whether the research instrument presents the measurement concept consistently without bias. Several tests are carried out in evaluating the outer model, namely indicators of reliability, internal consistency, convergent validity, and discriminant validity. For testing the reliability indicator, the loading factor must have a value of 0.7. Then in testing internal consistency, composite reliability and Cronbach's Alpha must have a value of 0.7. Finally, convergent validity was tested using Average Variance Extracted (AVE) with a value of 0.5 (Usakli & Kucukergin, 2018). The variables in this study have met the reliability test requirements because they have exceeded the threshold above, as can be seen in table 2.

Table 2. *Reliability and Convergent Validity*

Variable	Loading factor	Composite Reliability	Cronbach's Alpha	AVE
Attitude (AT)	0,848	0,912	0,878	0,674
	0,852			

	0,861			
	0,785			
	0,752			
Social Influence (SI)	0,879	0,942	0,907	0,844
	0,954			
	0,922			
Rasionalisasi (RA)	0,887	0,964	0,953	0,841
	0,939			
	0,939			
	0,923			
	0,897			
Teknologi informasi (IT)	0,829	0,931	0,907	0,729
	0,842			
	0,88			
	0,846			
	0,871			
Penegakan Hukum (ET)	0,856	0,884	0,803	0,718
	0,877			
	0,807			
Niat untuk melakukan kecurangan pajak (INT)	0,753	0,906	0,84	0,763
	0,925			
	0,932			
Kecurangan pajak (TF)	0,874	0,918	0,879	0,736
	0,931			
	0,826			

Discriminant validity is used to prove that construct measurements which theoretically should not be related to each other are unrelated (Hubley, 2014). The requirements that must be met in the discriminant validity test, namely combined loading and cross-loading, have more excellent value than other loading constructs (Hussain et al., 2018). Another method that can be used to assess discriminant validity is the Fornell and Larcker criterion. In addition, the AVE must be higher than its squared correlation with other variables (Usakli & Kucukergin, 2018).

Table 3. *Discriminant Validity*

Variable	AT	SI	ET	RA	INT	IT	TF
AT	(0,821)						
SI	0,505	(0,919)					
ET	-0,275	-0,309	(0,847)				
RA	0,217	0,154	-0,137	(0,917)			
INT	0,534	0,483	-0,257	0,318	(0,874)		
IT	0,374	0,368	-0,206	0,096	0,399	(0,854)	
TF	0,437	0,308	-0,179	0,318	0,548	0,652	(0,858)

Berdasarkan tabel 3, dapat dilihat bahwa persyaratan *discriminant validity* telah terpenuhi.

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Inner Model Analysis

The test of the inner model aims to test the effect of the independent variable on the dependent variable, which can be seen through the p-value. The benchmark used for the p-value is $<0,05$ indicating that the hypothesis is accepted and has an effect (Meyer et al., 2017). The test results of the model fit and quality indices are shown in table 4. The test of the inner model involves the model fit, path coefficient, and R2. The model fit test determines whether the model fits the data. There are three test indices used in the model fit test, namely Average Path Coefficient (APC), Average R-squared (ARS), and Average Variance Factor (AVIF). APC and ARS are acceptable if the p-value is $<0,05$ and the AVIF value is less than 5.

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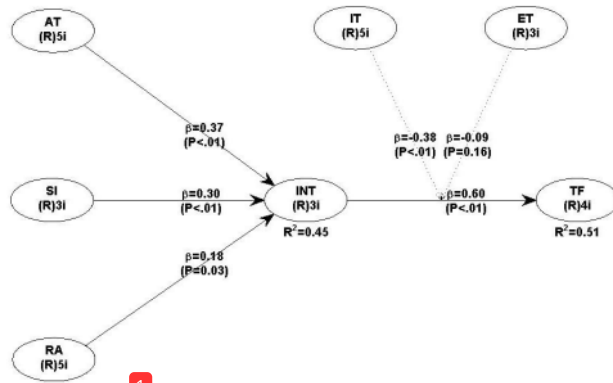
Table 4. *Model Fit and Quality Indices*

	Index	P-value	Criteria	Explanation
APC	0,320	$<0,001$	$P < 0,05$	Acceptable
ARS	0,480	$<0,001$	$P < 0,05$	Acceptable
AARS	0,465	$<0,001$	$P < 0,05$	Acceptable

AVIF	1,236	≤ 5 , Ideal $\leq 3,3$	Ideal
OFF	1,645	≤ 5 , Ideal $\leq 3,3$	Ideal
GoF	0,624	Small $\geq 0,1$	Large
		Medium $\geq 0,25$	
		Large $\geq 0,36$	
SPR	1,000	$\geq 0,7$, ideal = 1	Ideal
RSCR	1,000	$\geq 0,9$, ideal = 1	Ideal
SSR	1,000	$\geq 0,7$	Acceptable
NLBCCR	0,917	$\geq 0,7$	Acceptable

The results of the path analysis described with the information in table 4 can be seen in Figure 1 below. Based on the data in table 4, APC and ARS in this study had a p-value < 0.05 and AVIF < 5 . So it can be concluded that this inner model has met the model fit requirements.

Figure 1. The output of Structural Model



Based on the results above, it can be concluded that there is an influence between the variables in table 5.

Table 5. Hypothesis Testing

Direct Effect	Path Coefficient	P-value
AT → INT	0,368	$< 0.001^{**}$
SI → INT	0,302	$< 0.001^{**}$
RA → INT	0,175	0,027*
IT*INT → TF	-0,377	$< 0.001^{**}$

ET*INT → TF	-0,092	0,160
INT → TF	0,603	<0,001**

P-value: * Sig =5% and ** Sig = 1%

The statistical test results presented in Table 5 prove that rationalization significantly affects the intention to commit tax fraud, as indicated by a p-value <0.05. Meanwhile, social attitudes and influences significantly affect the intention to commit tax fraud with a p-value <0.01. Then the intention to commit tax fraud also has a very significant effect on tax fraud which can be seen through the p-value <0.01. IT*INT as a moderator was also found to have a significant effect with a p-value <0.01. On the other hand, ET*INT, which also acts as a moderator, does not substantially affect tax fraud as indicated by the p-value = 0.16.

From the first hypothesis test results in Table 5, the tax non-compliance attitude variable has a p-value <0.01 and a path coefficient = 0.37, so the first hypothesis is accepted. This study is in line with the findings of Owusu et al. (2020) that attitudes have important implications for the intention to evade tax. The same thing was also stated by Wahyuni et al. (2018) that taxpayers who have a non-compliant attitude towards tax provisions tend to have the intention of committing tax fraud consistently. Likewise, when taxpayers feel that the tax system is fair, the cost of tax compliance is low, they will have a positive attitude towards tax provisions (Al-Zaqeba & AL-Rash, 2020; Shafika & Fakhroni, 2020). In the context of this study, when taxpayers assess that not paying taxes, reporting small amounts of income, and not having guilt are not ethical issues, then this assessment will affect the intention to commit tax fraud. It can be interpreted that the taxpayer's attitude is not an assessment that is formed without the influence of experiences that shape perceptions in carrying out tax obligations. The results of this study support the TPB concept that attitudes towards certain behaviours describe the extent to which an individual gives a good or bad judgment so that the individual will support or oppose the behaviour itself (Ajzen, 1991).

The results of the second hypothesis test in Table 5 show that social norms have a positive effect on intention to commit tax fraud with a p-value <0.01 and a path coefficient of = 0.30, so the second hypothesis is accepted. The results of this study support the TPB concept (Ajzen, 1991) and several studies such as Langgeng & Ibnun (2019) and Owusu et al. (2020). This study proves that contextual factors such as social or environmental influences, namely family, friends, colleagues, and communities, convince taxpayers to intend to disobey. The influence of social pressure from influential people around the taxpayer significantly affects the taxpayer's intention to commit fraud. If the people around the taxpayer view tax fraud as justifiable, the taxpayer will act disobediently. In the case of accounting fraud, Awang et al. (2016) explain that when an individual's behaviour refers to a group that will approve or support an illegal act, it is likely the individual will violate generally accepted accounting principles.

The results of the third hypothesis test from Table 5 show that the rationalization factor positively influences the intention to commit tax fraud. These results are shown from the p-value = 0.03 and the path coefficient = 0.18. It can be concluded that the third hypothesis is accepted. These results align with Utami et al. (2019) research, which found that people with high rationalization showed a higher intention to commit fraud. Taxpayers can justify reducing tax payments because other people do the same thing or people who should have an NPWP but do not have an NPWP, or complex tax provisions that are difficult to understand.

In some cases, taxpayers rationalize their fraudulent actions because of public officials' high level of corruption, and the benefits of paying taxes have not been felt. When someone can give reasons to rationalize their cheating actions as expected, they will easily continue their actions and feel that nothing is wrong (Asmah, Atuilik, & Ofori, 2019). Rationalization is a critical element in the fraud triangle. If a person cannot rationalize his actions, likely, they will not commit the fraudulent act (Abdullahi & Mansor, 2018; Nugraha & Susanto, 2018).

The results of the sixth hypothesis test in Table 5 show that the intention to commit tax fraud has a positive effect on tax fraud behaviour with a p-value < 0.01 and a path coefficient of 0.60, so the sixth hypothesis is accepted. The theory of planned behaviour, initiated by Ajzen (1991), explains that the higher a person's intention to take any action, the higher the probability of the action occurring. Although in a different context, the results of this study are in line with T.H.Le, (2021), which explains that there are

situational factors, namely perceived benefits, that will increase a person's intention to use a service which will ultimately have an impact on loyal actions. The findings of this study confirm that there is a desire for present and future taxpayers to commit tax fraud so that ultimately, this intention leads to actions to behave fraudulently.

Moderation Test of Intention Variables in the Relationship between Information Technology and Tax Enforcement in Tax Fraud

Moderating hypothesis test in Table 5 shows that information technology has a negative effect on the relationship between intention to commit tax fraud and tax fraud with a p-value <0.01 and a path coefficient of $\beta = -0.38$. Direct testing of the influence of information technology shows that information technology in tax administration can reduce someone's action to commit tax fraud (Li et al., 2020). Information technology considerably benefits the tax administration system to minimize tax fraud (Setyowati et al., 2020). Likewise, the moderation by Uyar, Nimer, Kuzey, Shahbaz, & Schneider (Uyar et al., 2021) shows that digitizing government services has a more substantial effect on reducing tax evasion in countries where information technology adoption is high.

The moderating hypothesis test in Table 5 shows p-value = 0.16 and the path coefficient $\beta = -0.09$, which means that tax law enforcement does not increase or reduce taxpayers' intention to commit tax fraud. Tax law enforcement is not strong enough to strengthen or weaken taxpayers' intention to commit tax fraud through audits and sanctions. This result is different from previous research, which relied on tax law enforcement to reduce tax fraud (Putra & Tjaraka, 2020; Youde & Lim, 2019). The behaviour of taxpayers can no longer be controlled through the implementation of the coercive power of the tax authorities through sanctions and tax audits. In a country's tax system relies on voluntary tax compliance, taxpayers' law enforcement through sanctions and tax audits is not necessarily effective in increasing taxpayers' compliance. Therefore, the results of this study are in line with Mangoting et al. (Mangoting et al., 2020), which states that coercive power as a moderating variable is not proven to weaken or strengthen the effect of tax morale on tax evasion. Likewise, the opinion expressed by DeBacker et al. (2015), that taxpayers tend to commit fraud again even though a tax audit has been done.

CONCLUSION

The integrative model in this study explains that the taxpayers' non-compliance intention is influenced by behavioural factors, that are, attitude and social influences or subjective norms, and the existence of fraudulent behaviour factors themselves through rationalization actions where taxpayers seek a justification before committing tax fraud. The findings of this study indicate that the taxpayers' intention to commit tax fraud is high, which is supported by the taxpayers' rationalization of the action. That means that moral issues must receive attention from the Tax Authorities. The Tax Authority needs to organize programs to increase awareness of paying taxes through collaboration with all stakeholders. The results of the moderation test show that information technology has a strong influence on reducing taxpayers' non-compliance intention than law enforcement. Tax authorities will be exposed to a high risk of non-compliance if they rely more on tax law enforcement through sanctions and tax audits in situations where the tax system is based on voluntary tax compliance.

This research's policy and practical implications are related to implementing information technology, which is proven to have a more substantial effect on reducing tax fraud than coercive power through the authority to conduct audits and impose tax sanctions. The tax authorities as a regulator must develop a tax administration system with information technology support to meet

the stakeholders' needs besides reducing tax fraud. Further research can expand the scope of individual taxpayer respondents who are more homogeneous, for example, small business actors, so that the tax obligations that must be implemented are the same.

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