

Financial Condition's Role in Tax Evasion: A TPB Perspective

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Submission date: 06-Jan-2025 02:57PM (UTC+0700)

Submission ID: 2516613391

File name: 69311-158107-1-SM_Revisi.docx (407.14K)

Word count: 7603

Character count: 44440

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¹ The purpose of this study is to examine the influence of TPB dimensions on taxpayers' intention to commit fraud by testing the effect of financial condition intervention on taxpayers as a factor that can change taxpayers' intention to commit fraud. ¹ This research employs a survey approach, where data is collected through questionnaires. Data collection methods were distributed manually and online to individual taxpayers aged 17 and above, totaling 200 out of 213 respondents' data that could be collected. ¹³ Data analysis technique used is SEM-PLS (Partial Least Square). The results of this study indicate that all TPB dimensions, namely attitude, subjective norm, and perceived behavior control, are able to influence the intention to commit tax evasion. Moderation testing shows that the interaction of financial condition with each component of TPB can change taxpayers' intention to commit tax evasion. The implications of the research results indicate that regulators need to map taxpayers' financial conditions. This is useful to change taxpayers' paradigm that tax payment is part of citizenship obligations rather than economic sacrifice. This study offers a new direction in expanding the tax evasion research model by involving TPB dimensions and incorporating situational factors such as financial condition as additional determinants or intervention factors.

1. INTRODUCTION

Indonesia's tax ratio, based on data reported by the OECD in the Revenue Statistics in Asia and the Pacific 2021, stands at 11.6 percent, only higher than Laos and Bhutan (Kemenkeu Republik Indonesia, 2023). The report identifies that the low compliance of individual income taxpayers is evident from the ratio of reporting Annual Income Tax Returns (SPT) for Non-Employee Individuals for the 2020 tax year. Out of 3.35 million registered taxpayers, only 1.75 million filed their Annual Income Tax Returns (52.44 percent). Meanwhile, for Employee Individuals Income Tax, out of 14.17 million registered taxpayers, 12.10 million filed their Annual Income Tax Returns for the 2020 tax year (85.41 percent). The issue of tax non-compliance in Indonesia is significant, as (O'Hare et al., 2022) assert that governments in low- and lower-middle-income nations face financial constraints, and tax evasion contributes to revenue loss. In addition, (O'Hare et al., 2022) said that tax evasion reduces government revenue, affects the government's capacity to provide access to health and education services—which are fundamental human rights in the social and economic spheres—and impedes the SDGs' advancement. Based on a psychological perspective, there is still an unwillingness of taxpayers to pay large amounts of tax in accordance with their economic capabilities (Supriyati, 2017). This is what ultimately presents tax avoidance behavior.

With the demand to create sustainable lives and development as a background, efforts to investigate factors influencing tax evasion continue. Tax research efforts continue to investigate factors influencing tax evasion. (A. Yamen & Mersni, 2024) explain that the high incidence of taxpayer tax evasion behavior is motivated by efforts to create cost efficiency as compensation for government policies requiring them to reduce carbon emissions, which require significant expenditure for employees. Similarly, in studies (Amoh et al., 2023; A. E. Yamen et al., 2023), the quality of public institution governance significantly affects the decline in tax evasion behavior. Taxpayers' intrinsic motivation also influences the high incidence of tax evasion behavior. When taxpayers have a high affinity for money, they place higher value on tax evasion behavior. Individuals like this are more prone to unethical behavior compared to those with low affinity for money (Widyari et al., 2021). Similarly, tax morale (Batrancea et al., 2022), tax system fairness (Khalil & Sidani, 2022), ethical behavior and oversight (Benkraiem et al., 2021), tax audits (Ngah et al., 2022), and taxpayer trust (Alleyne & Harris, 2017). There are many factors influencing taxpayers' attitudes

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toward tax evasion. In the Theory of Planned Behavior (TPB), attitude, subjective norms, and perceived behavioral control are factors capable of predicting an action to behave (Ajzen, 1991). 51

Attitude is a person's cognitive tendency to respond positively or negatively to an object. When taxpayers perceive tax evasion as unethical despite high tax rates or tax evasion as unethical despite government corruption, these beliefs will influence taxpayers' intentions to engage in evasion (Alwi et al., 2022; Owusu et al., 2020). Another dimension of TPB is subjective norm. According to (Ajzen, 1985), an individual's behavioral intention can be determined by the social influence exerted by those around them. In several studies, the influence of social pressure appears to significantly shape taxpayers' intentions to engage in fraudulent behavior (Mangoting et al., 2021; Owusu et al., 2020). The social influence exerted on taxpayers' behavioral intentions can come from family, relationships, friends, and other close individuals. The act of rationalizing and justifying specific individuals' illegal conduct can define an individual's intent to engage in fraudulent behavior (Awang et al., 2016). Taxpayers' social environments can exert pressure on an individual's behavioural intentions in both positive and negative ways (Kiconco et al., 2019). 3

The third dimension in TPB, as a factor that can predict an individual's behavioral intention, is perceived behavioral control. This factor emphasizes a person's ability to control themselves based on their past experiences. Taxpayers, based on their experiences, can see that tax evasion is essentially an opportunity or barrier (Alleyne & Harris, 2017; Dewi et al., 2023). The opportunity to save on taxes is accompanied by barriers due to greater difficulties in tax evasion, besides issues of detection risk and sanctions. Perceived behavioral control also reflects taxpayers' self-confidence in their intention to not engage in tax evasion (Alwi et al., 2022). The studies mentioned earlier utilize the TPB framework to examine tax evasion behaviour. The important reason for adapting TPB is because cheating behavior fundamentally depends on the actor's desires and the influence of environmental situations (Nuswantara & Maulidi, 2020). Additionally, TPB is an influential model in predicting individual social behaviors by integrating social attitudes and personality traits (Ajzen & Madden, 1986). However, this study attempts to discover something new that has not been extensively researched in Indonesia, which is expanding TPB by adding the moderating effect of taxpayers' financial conditions. The moderating effect is part of the intervention with the consideration that changes in behavior observed in the research subjects can be ensured because of the intervention (Ramdhani, 2011). In the context of the Learned Industriousness Theory (LIT) by Eisenberger (1992), it discusses that individuals will tend to exert more effort if they believe that the effort will yield commensurate rewards. According to the LIT theory, taxpayers are more likely to engage in tax evasion if they perceive that the benefits of evading taxes are directly proportionate to the amount of effort they put in. This study recommends learning the moderating effects of financial condition to test unethical behavior in tax obligations, namely tax evasion. 16

Research on tax evasion additionally analyses the utility model, which is grounded in rational economics. According to that concept, individuals decide to evade taxes by not declaring their earnings, taking advantage of the infrequent detection by tax officials, which can result in significant advantages (Allingham & Sandmo, 1972). In studies on individual tax avoidance, financial pressure is related to financial reporting fraud (Abdullahi & Mansor, 2015). Eddleston & Mulki (2021) demonstrated in their study that the impact of financial performance motivates family enterprises to engage in tax evasion. These family enterprises seem to be motivated to not disclose higher actual incomes due to the attraction of financial gain. These companies fail to adequately assess the possible expenses associated with tax evasion relative to its risks. Alabede et al. (2011) indicate in their study that taxpayers' options have little impact on tax evasion, regardless of their financial circumstances. Nevertheless, Bloomquist (2003) identifies financial pressure as one of the sources of taxpayer stress. Individual taxpayers with poor financial resources are inclined to be tempted to engage in tax evasion to secure their household expenses. According to Ozili (2020), on one side, the government prevents tax evasion to meet the needs of public expenditure, but on the other 15

side, taxpayers engage in tax evasion to maintain personal financial stability. Khalil & Sidani (2020) agree that taxpayers' income levels are strong indicators of tax evasion behaviour, in line with previous investigations. Individuals with lower income levels are more motivated to participate in tax evasion to protect their economic resources. Financial crisis factors also underlie business entities behaving aggressively in tax avoidance. There is even a tendency for illegal economic transactions to increase (Benkraiem et al., 2021). Empirical research shows that favourable financial conditions encourage companies to take advantage of uncertainty in the tax system to minimize tax liabilities (Mukti et al., 2024)

Although there are previous studies that have discussed TPB in the context of tax avoidance as above, this study makes a new contribution by looking at the financial condition of taxpayers as a factor that changes the influence of attitudes, subjective norms, and behavioral control on tax avoidance intentions. This adds a new dimension to tax avoidance research that is more realistic by considering the economic factors that influence individual taxation decisions. This research enriches the understanding of how financial situations can change individual taxation decisions. For policymakers, this research contributes by providing insights into the fact that taxpayers' attitudes, social pressure, self-control, and external intervention factors can influence individual decision-making in fulfilling tax obligations. Tax authorities can no longer rely solely on traditional factors such as fines, sanctions, or tax audits that lead to enforcement-based compliance in tax enforcement efforts. These findings are relevant to the accounting world in improving audit effectiveness and strengthening the company's internal compliance system. Professional accounting organizations can develop tax accounting information systems to identify and manage tax risks based on the financial condition of taxpayers and classify clients into high or low risk categories to strengthen audit decision making.

1. METHODS

To test the effectiveness of the method to be used in this research, the researcher conducted a pilot study involving 30 respondents to represent the population to be studied and evaluate any issues in the research. This method serves as the first step in the entire research design on a small scale that can assist in planning the main research. The pilot study is utilized to refine the research model to achieve the best results. High-quality research requires a structured and planned methodology useful for examining data before the main research model is analyzed (Jima'ain et al., 2022).

The analysis for hypothesis testing in this research is conducted using SE-PLS software. The analysis method used is Structural Equation Model (SEM) through the Partial Least Squares (PLS) approach to analyze the influence between independent variables, moderating variables, and dependent variables. SEM-PLS is a highly useful method for measuring complex and numerous variables, both latent and manifest variables. This method is a multivariate analysis technique capable of analyzing complex relationships involving many independent and moderating variables in one analysis model. In this study, there are three independent variables: taxpayers' attitude, perceived behavior control, and subjective norms, as well as financial condition as the moderating variable. The dependent variable used is tax evasion intention. To determine the validity, reliability, and significance of the research, the SEM model is tested in two stages: the outer model (measurement model evaluation) and the inner model (structural model evaluation) (Hair et al., 2021).

This type of research utilizes a quantitative method with primary data sources (survey). The required data is obtained through questionnaires distributed via Google Form to respondents directly or indirectly, such as through social media intermediaries. The research questionnaire employs a five-point Likert scale as an interval scale to measure respondents' perceptions of the

questions asked, ranging from "strongly disagree" to "strongly agree", with a numeric range from 1 to 5. Questionnaire distribution took place over a period of 1 month, from February to March 2024.

Questionnaire distribution was chosen for this research because it is cost-effective and timesaving. The population of this study consists of all taxpayers in Indonesia. The research employs purposive sampling technique, meaning the sample is selected from the population based on specific criteria. The criteria for this study are individuals who have a Taxpayer Identification Number (NPWP) and are Individual Taxpayers (WPOP). The questionnaire content is divided into two parts. The first part includes respondents' background and personal data, which are useful for supporting the criteria selection process. The second part consists of statements about taxpayers' attitude, perceived behavior control, subjective norms, tax evasion intention, and financial condition. The indicators for each variable are measured as follows:

Table 1. Operational Definition and measurement Indicators of Variables

Variables	Operational Definition	Measurement Indicators
Taxpayers' Attitude (TA) (Owusu et al., 2020)	Attitude refers to the positive or negative evaluation of the behavior exhibited by taxpayers. The measurement of this variable pertains to the moral perspective of each taxpayer regarding tax evasion.	1. Tax evasion is ethical when the tax rate is high. 2. Tax evasion is ethical when most of the money collected is used. 3. Tax evasion is ethical when finances are not managed well. 4. Tax evasion is ethical when everyone does the same thing. 5. Tax evasion is ethical when the probability of evasion is detected to be low. 6. Tax evasion is ethical when I am unable to pay. 7. Tax evasion is ethical if I believe that my evasion will never be detected. 8. Tax evasion is ethical when most of the tax revenue is not beneficial to me.
Subjective Norms (SN) (Alleyne & Harris, 2017)	Subjective norm is the perception or opinion of others that influences an individual's decision to engage in or refrain from a certain behavior.	1. Most people I know do not approve of when I engage in tax evasion. 2. Most people I know care when I engage in tax evasion. 3. Most people I know would look down on me if I engaged in tax evasion.
Perceived Behavior Control (PBC) (Owusu et al., 2020; Subandi & Tjaraka, 2023)	Perceived behavior control describes how much someone can control themselves regarding the ease or difficulty of performing a behavior.	1. It is easy for me to engage in financial engineering for the purpose of tax evasion. 2. I would engage in tax evasion if I had strong reasons for doing so. 3. If I wanted to, I could engage in tax evasion. 4. I am not confident that the tax authority (DJP) would conduct an audit if I engaged in tax evasion. 5. I am not confident that third parties (other people) can report the tax evasion I engage in.
Evasion Intention (TEI) (Owusu et al., 2022)	Intention is the determination or desire of an individual to perform an action and the extent to which someone has carried out that action. Tax evasion intention arises when someone deliberately engages in behavior to reduce their tax obligations.	1. I will not engage in tax evasion even if I have the opportunity. 2. I will never engage in tax evasion. 3. I might not engage in tax evasion in the future.
Financial Condition (FC) (Fatima & Adi, 2019)	Financial condition is a measure of how well someone can meet their living expenses. Financial condition can be seen from having income higher than expenses.	1. My annual income is enough to cover my living expenses and those of my family. 2. I can spend money on recreational activities. 3. I can set aside my income for savings.

A total of 213 questionnaires were distributed to respondents, but 13 respondents were excluded because they did not meet the criteria for this study. Therefore, only 200 respondents were used, with a response rate of 93.89%. Table 2 shows a summary of the demographic characteristics of the 200 respondents. Male and female respondents accounted for 27% and 73%, respectively. Most respondents were domiciled in Surabaya, totalling 49 respondents or 24.5%; in Jakarta, there were 22 respondents or 11%; in Malang, there were 18 respondents or 9%; and in 39 other cities, there were 111 respondents or 55.5%. All respondents already had Taxpayer Identification Numbers

(NPWP), with ownership periods mostly ranging from 1-5 years, totalling 69 respondents or 34.5%; less than 1 year, totalling 65 respondents or 32.5%; more than 10 years, totalling 34 respondents or 17%; and more than 5-10 years, totalling 32 respondents or 16%. Most respondents were aged between 22-30 years, accounting for 61%. The highest level of education attained by respondents was mostly undergraduate, totalling 146 respondents or 73%, and the most common profession among respondents was private sector employees, accounting for 52.5%.

Tabel 2. Respondent Demographics (n = 200)

Characteristics	Category	Frequency	Percentage
Gender	Man	54	27,00%
	Woman	146	73,00%
Age	22 - 30 years old	122	61,00%
	47 - 64 years old	30	15,00%
	31 - 46 years old	25	12,50%
	< 22 years old	22	11,00%
	>65 years old	1	0,50%
Domicile	East Java	103	51,50%
	Central Java	19	9,50%
	West Java	29	14,50%
	Jakarta	22	11,00%
	Others	27	13,50%
Education	Bachelor's degree	146	73,00%
	Diploma	22	11,26%
	High/Vocational School	15	7,50%
	Master's degree	12	6,00%
	Doctoral Degree	2	1,00%
	Professional Education	2	1,00%
	Junior High School	1	0,50%
Profession	Private Sector Employee	105	52,50%
	Entrepreneur	28	14,00%
	Consultant	17	8,50%
	Civil Servant	11	5,50%
	Lecturer	8	4,00%
	Freelance	5	2,50%
	Others	26	13,00%
NPWP Ownership Period	1 - 5 years	69	34,50%
	Less than 1 years	65	32,50%
	More than 10 years	34	17,00%
	5 -10 years	32	16,00%

Source: Primary Data Processed (2024)

2. RESULTS AND DISCUSSION

The analysis of this study utilizes Structural Equation Modeling, where research data will be tested for validity, reliability, and hypotheses. Based on the results of the model fit and quality indices shown in appendix Table 3, it can be concluded that the model has produced good results. This can be evidenced by the results indicating that a value falls within an acceptable range, where the P-values of APC, ARS, and AARS are < 0.05, and the values of AVIF and AFVIF are <=3.3. SPR, RSCR, and SSR also show good results. This means that the model meets the requirements and can be used.

Convergent validity testing was conducted to determine the validity of each indicator's relationship with other variables. The results of the validity and reliability tests are indicated by the loading factor values and cross-loadings to determine the validity of the instruments used in the study. Table 4 shows the results for each variable, where loading factor values > 0.7 and p-values < 0.001 are considered valid (Hair et al., 2019). Therefore, it can be concluded that the variables tested in this study meet the criteria for convergent validity.

Tabel 4. Validity & Reliability Test

Indicator	TA	SN	TEI	PBC	FC	P-Value
TA1	(0.875)	-0.039	0.052	0.036	-0.025	<0.001
TA2	(0.828)	-0.190	0.189	0.019	-0.069	<0.001
TA3	(0.812)	-0.123	0.245	0.056	0.010	<0.001
TA4	(0.866)	-0.019	-0.070	0.010	0.070	<0.001
TA5	(0.845)	0.152	-0.128	0.009	0.057	<0.001
TA6	(0.804)	-0.025	-0.081	0.025	-0.096	<0.001
TA7	(0.805)	0.133	-0.109	-0.086	0.113	<0.001
TA8	(0.841)	0.110	-0.095	-0.072	-0.062	<0.001
SN1	0.007	(0.757)	-0.058	-0.113	0.081	<0.001
SN2	0.098	(0.751)	0.105	-0.091	0.023	<0.001
SN3	-0.110	(0.719)	-0.049	0.214	-0.110	<0.001
TEI1	0.039	0.060	(0.887)	-0.043	-0.017	<0.001
TEI2	0.031	-0.096	(0.878)	-0.072	0.082	<0.001
TEI3	-0.072	0.036	(0.862)	0.118	-0.066	<0.001
PBC1	0.013	-0.122	0.070	(0.772)	-0.005	<0.001
PBC2	0.079	0.037	-0.364	(0.748)	0.086	<0.001
PBC3	-0.095	-0.044	0.011	(0.773)	0.063	<0.001
PBC4	-0.013	0.071	0.154	(0.735)	-0.081	<0.001
PBC5	0.018	0.059	0.119	(0.810)	-0.061	<0.001
FC1	-0.044	0.089	-0.088	0.016	(0.841)	<0.001
FC2	0.040	0.041	-0.003	0.069	(0.863)	<0.001
FC3	0.003	-0.129	0.090	-0.085	(0.851)	<0.001

Source: Primary Data Processed (2024)

Discriminant validity is useful for demonstrating that each concept of each latent model has differences from other constructs. High discriminant validity values indicate that the constructs under investigation are unique and able to explain the measured phenomena. The criteria for discriminant validity testing based on cross-loadings should show that indicator loadings are higher on the intended construct than on other constructs. Another method for testing discriminant validity can use the Fornell-Larcker criteria. In Fornell-Larcker testing, discriminant validity can be considered good if the square root of the Average Variance Extracted (AVE) for a construct is higher than the correlation of the construct with other latent variables (Usakli & Kucukergin, 2018). Based on the described criteria, the results of discriminant validity can be seen in Table 5.

Tabel 5. Correlation among Latent Variables with sqrts of AVEs

Variables	TA	SN	TEI	PBC	FC
TA	(0.835)	-0.222	-0.371	0.425	-0.068
SN	-0.222	(0.743)	0.411	-0.187	0.142
TEI	-0.371	0.411	(0.876)	-0.363	0.145
PBC	0.425	-0.187	-0.363	(0.768)	0.041
FC	-0.068	0.142	0.145	0.041	(0.852)

Source: Primary Data Processed (2024)

The reliability test of this study can be seen in **Table 6**. Reliability testing is determined based on composite reliability, Cronbach's Alpha, and AVE. The values of composite reliability and Cronbach's Alpha are considered to meet the standard when the coefficient of composite reliability is > 0.7 (Hair et al., 2019). Additionally, the AVE value should meet the standard of > 0.5 to be considered reliable or consistent (Sarstedt et al., 2020). As shown in **Table 6**, the variables in this study have proven to have valid reliability as they have met all the specified requirements.

Tabel 6. Reliability

Variables	Composite Reliability	Cronbach's Alpha	AVE
TA	0.948	0.938	0.697
SN	0.787	0.713	0.552
TEI	0.908	0.848	0.767
PBC	0.878	0.826	0.590
FC	0.888	0.810	0.725

Source: Primary Data Processed (2024)

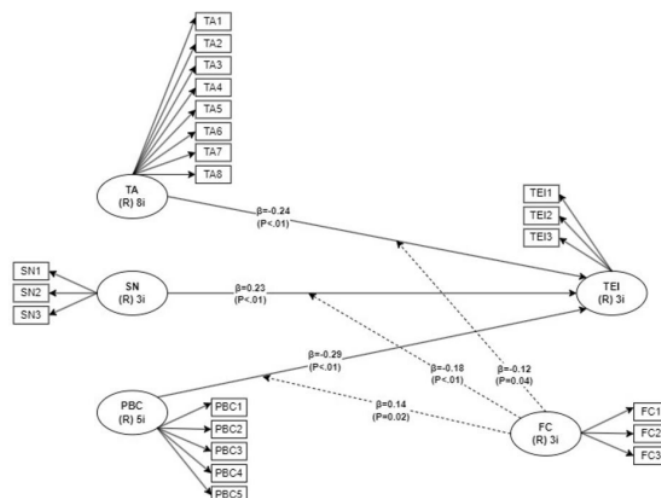
The results of hypothesis testing in this study aimed to prove the influence of taxpayers' attitude, subjective norms, and perceived behavioral control on the intention to commit tax evasion, moderated by taxpayers' financial condition. There are six hypotheses used by the researcher to test these influences. In **Figure 1**, the R^2 value is 0.41, indicating that the variables of taxpayers' attitude, subjective norms, and perceived behavioral control can influence the tax evasion intention variable by 41%. The results of hypothesis testing along with the models can be seen directly in **Figure 1**.

The results of hypothesis testing can be seen in **Table 7**. The results of hypothesis 1 prove that taxpayers' attitude negatively influences the intention to commit tax evasion with a p-value < 0.001 and a path coefficient of -0.244, which is accepted. The results of hypothesis 2 in **Table 7** show that the subjective norms of taxpayers have a positive influence on the intention to commit tax evasion with a p-value < 0.001 and a path coefficient of 0.232. The results of hypothesis 3 indicate that the behavioral control of taxpayers negatively influences the intention to commit tax evasion with a p-value < 0.001 and a path coefficient of -0.289. **Table 7** also demonstrates that financial condition can moderate the relationship between behavioral control, subjective norms, and taxpayers' attitudes toward the intention to commit tax evasion, with each p-value being 0.020, 0.005, 0.040, and path coefficient being 0.142, -0.177, -0.122, respectively. Therefore, based on the results of **Table 7** and **Figure 1**, it can be concluded that all hypotheses are accepted because all p-values are < 0.05 .

Tabel 7. Indirect and Total Effect

Relation	Path Coefficient	P-Value	Hipotesis
TA -> TEI	-0.244	< 0.001	H1 ACCEPTED
SN -> TEI	0.232	< 0.001	H2 ACCEPTED
PBC -> TEI	-0.289	< 0.001	H3 ACCEPTED
PBC*FC -> TEI	0.142	0.020	H4 ACCEPTED
SN*FC -> TEI	-0.177	0.005	H5 ACCEPTED
TA*FC -> TEI	-0.122	0.040	H6 ACCEPTED

Source: Primary Data Processed (2024)



Source: data processed 2024

Figure 1. Output of Structural Model

information:

TA: Taxpayers' Attitude

SN: Subjective Norms

PBC: Perceived Behavior Control

TEI: Tax Evasion Intention

FC: Financial Condition

The study results indicate that the influence of taxpayers' attitude, subjective norms, and perceived behavioral control on the intention of taxpayers to engage in tax evasion is significant with a p-value < 0.01 . Financial condition as a moderating variable of subjective norms also has a significant influence with a p-value < 0.01 . Additionally, the moderating variable of financial condition on taxpayers' attitudes and behavioral control has a significant influence with a p-value < 0.05 .

The first hypothesis test (H1) in Table 7, which is the taxpayers' attitude variable, has a p-value < 0.01 and a path coefficient of -0.244 , indicating that the first hypothesis is accepted. This result demonstrates that taxpayers' attitude has a significant negative influence on the intention to commit tax evasion. In this study, taxpayers' attitude successfully provides a belief that engaging in tax evasion is a negative or unethical behavior. Respondents indicated high tax rates (0.875). Respondents observed inadequate use of tax funds and noted a lack of significant benefits from the taxes they contributed (loading factor = 0.841). Misappropriation of tax funds (0.828). Other respondents observed that the low detection rate of tax evasion (0.845) and the high prevalence of fraudulent activity among other taxpayers (0.866) did not immediately generate favorable views towards tax evasion. This result confirms (Ajzen, 1991, 2020) that behavioral beliefs are generated from a process of positive or negative evaluations of the behavior. Taxpayers, based on their knowledge or experience, assess the presence of negative consequences from tax evasion actions. The findings of this hypothesis test are also consistent with studies by (Alleyne & Harris, 2017; Hananto et al., 2023; Jamalallail et al., 2022; Pui Yee et al., 2017), who stated that taxpayers with good behavior tend to comply with tax rules and are less likely to have the intention to commit tax evasion. In this study, most taxpayers consider tax evasion as unethical behavior, thus reducing their

⁴ intention to engage in tax evasion. According to Gürlek (2020), attitude also has a close relationship with the intention to behave unethically. Unethical attitudes such as manipulative tendencies are often aggressive and involve tactics for personal gain (Jamalallail et al., 2022). A manipulative attitude becomes a tool to gain financial benefits unlawfully by avoiding tax obligations through manipulating income report information or even providing false information. If taxpayers have a compliant attitude, they will choose honesty and feel guilty when attempting to commit tax evasion. These study results differ from studies by Mansor et al. (2022) and Nguyen et al. (2024), which demonstrated that someone's attitude based on positive and negative evaluations of an action does not influence determining that behavior.

The second hypothesis test (H2) in Table 7 shows a positive relationship between subjective norms and the intention to commit tax evasion. The subjective norms variable has a p-value < 0.01 and a path coefficient of 0.232, meaning that hypothesis 2 is accepted. This research supports studies by (Alwi et al., 2023; Górecki & Letki, 2021; Owusu et al., 2020), which indicate that an individual's intention to commit tax evasion is significantly influenced by the importance of other people's opinions or views when making decisions. Opinions from family and friends (0.757), significantly impact an individual's intention to evade taxes. When taxpayers believe that important people in their social circle approve of tax evasion, they are more likely to engage in it (0.751). In this study, the people closest to the respondent (0.719) exert strong pressure to increase the intention to commit tax evasion, as measured by factor loading. This study demonstrates that environmental factors such as family, friends, and community influence taxpayers in decision-making. Similarly, as proposed by (Ajzen, 1991, 2020), societal or peer views can be determinants of an individual's behavioral intention when making decisions. When taxpayers believe that important people support tax evasion, they will engage in it. This study found that the majority of taxpayers consider the opinions of important individuals or their social groups. Consequently, taxpayers are more likely to commit tax evasion because they perceive their social group to support such behavior. However, it is important to note that the influence of subjective norms depends on the extent to which social norms dominate. If taxpayers do not identify themselves with a group that has social norms supporting tax evasion, then subjective norms that support tax evasion will not affect taxpayers' behavior (Chan, 2019). They will act based on instrumental incentives rather than moral considerations, such as evading regulations (Górecki & Letki, 2021). Moreover, subjective norms involve taxpayers' views on the socio-cultural environment to respect the actions of others (Ajzen, 1991). Subjective norms are social in nature because they are based on information from people around the individual (Jilani et al., 2024) and the social pressure to engage in tax evasion behavior.

The third hypothesis test (H3) in Table 7 demonstrates a significant negative relationship between behavior control and the intention to commit tax evasion, with a p-value < 0.01 and a path coefficient of -0.289. The results of this hypothesis are consistent with (Arie Wahyuni et al., 2019), who revealed that taxpayers with high behavior control over tax regulations are more likely to reduce their intention to commit tax evasion. Individuals with high behavior control are more aware of the consequences of negative behavior such as tax evasion. This awareness helps taxpayers to always want to comply with regulations rather than face fines, sanctions, and a tarnished reputation. This study indicates that respondents' control over tax evasion correlates with the likelihood of evasion reporting by third parties (0.810), tax management skills (0.722), lacking an urgent reason (0.748), and lack of motivation (0.773).

Factors such as belief in the ability to commit fraud, the risk of detection by tax authorities, and the possibility of being reported by others influence taxpayers' perceived behavior control. The majority of respondents believe that tax authorities will conduct audits and detect tax reports. This may be based on the strict rules regarding wage payers' requirements to report payments through an online system directly connected to tax authorities and other departments. The online tracking system can

create barriers to tax evasion (Alleyne & Harris, 2017), which then controls taxpayers' behavior to comply. The basis of behavior control comes from individuals identifying opportunities or barriers to their behavior (Owusu et al., 2020). In the context of this study, it can be concluded that taxpayers' intention to commit tax evasion is controlled by tax authorities due to strict regulations and individual experiences (Taing & Chang, 2021). With high behavior control, taxpayers are able to control their behavior to comply with regulations, thereby reducing the intention to engage in tax evasion.

The moderation hypothesis test (H4) in Table 7 shows a p-value of 0.02 and a path coefficient of 0.142. This study found that financial conditions can positively moderate the relationship between perceived behavior control and the intention to commit tax evasion. It indicates that the interaction between taxpayers' behavior control and favorable financial conditions actually reduces the intention to commit tax evasion. The findings reveal that favorable financial conditions, such as financial independence (0.863), spending ability (0.851), and financial stability (0.841), significantly moderate the relationship between perceived behavioral control (PBC) and the intention to commit tax evasion. A stable financial condition of taxpayers enables them to exercise self-control and reduce the intention to engage in tax evasion. Taxpayers in this study are able to convince themselves not to intend to commit tax evasion, even though tax payments may disrupt their financial condition. The negative consequences of tax evasion in the future become a barrier for taxpayers to engage in fraudulent behavior. Additionally, taxpayers do not perceive tax payments as actions that diminish their economic ability, so they need to be maintained. These results differ from the views of Kashif & Khattak (2017) and Susanto (2020), who explain that individuals oriented toward money tend to have high unethical behavior control. The interaction between taxpayers with good self-control and stable financial conditions can reduce the intention or inclination to commit tax evasion. Someone who desires money tends to have strong extrinsic motivation to control behavior and fulfill their desire for material wealth obediently (Rahman, 2020).

The moderation hypothesis test (H5) in Table 7 assigns the role of financial conditions in negatively moderating the relationship between subjective norms and the intention to commit tax evasion, with a p-value < 0.01 and a path coefficient of -0.177. The results of this moderation explain how financial conditions can alter the intention to commit tax evasion. Initially, the social pressure from important individuals surrounding taxpayers influences the intention to commit tax evasion. The higher the social pressure for tax evasion, the more inclined taxpayers are to engage in fraudulent behavior. However, situational factors, such as financial conditions, change taxpayers' intentions not to commit tax evasion. With the presence of financial conditions, the opinions of significant others from the external environment are no longer relevant. Favorable financial conditions of taxpayers weaken the negative influence of close individuals to engage in tax evasion. Taxpayers choose to protect their financial conditions to prevent erosion from negative consequences such as fines and sanctions if tax evasion is detected. These results support the research of Kashif & Khattak (2017), which explains that the interaction between social pressure from close individuals and individuals with favorable financial conditions can reduce unethical intention behaviors.

The moderation hypothesis test (H6) in Table 7 indicates that taxpayers' financial conditions can negatively moderate the relationship between attitude and the intention to commit tax evasion, with a p-value < 0.05 and a path coefficient of -0.122. Taxpayers' financial conditions can weaken their attitudes towards not committing tax evasion. These research findings are consistent with Khalil & Sidani (2020), who suggest that societal attitudes towards tax evasion depend on income levels. Similarly, Kashif & Khattak (2017) explain that individuals' attitudes towards their earnings influence their intentions to engage in unethical behavior. Taxpayers' positive attitudes towards high tax rates may not persist when their financial conditions focus on fulfilling hedonistic needs. However, these results differ from those of Mekonen (2015), who suggests that taxpayers' good

financial conditions can reinforce positive attitudes towards tax payments, resulting in low intentions to commit tax evasion.

3. CONCLUSION

This study supports the Theory of Planned Behavior (TPB) in predicting tax evasion intentions based on attitudes, subjective norms, and perceived behavioral control. By integrating financial condition as a moderating variable, the research extends the TPB model, showing that financial condition influences how attitudes, norms, and self-control affect tax evasion intentions. The results indicate that financial condition alters taxpayers' beliefs and behavior, making it a crucial factor in shaping their intentions to evade taxes.

From a practical perspective, the findings provide valuable insights for tax policymakers aiming to reduce tax evasion. Since financial condition moderates all TPB dimensions, tax authorities should not rely solely on enforcement. Instead, collaboration with business consultants to improve financial literacy and planning can help stabilize taxpayers' financial situations. This approach may foster a better understanding of tax payments as a civic duty rather than a financial burden. Additionally, tax authorities should enhance social values in their campaigns, focusing on reducing materialistic attitudes centered on money.

However, the study has two main limitations. First, the uneven distribution of questionnaires, with most respondents from Surabaya, may limit the generalizability of the findings. Future research could target a more representative sample, including taxpayers from micro, small, and medium-sized businesses, particularly in the e-commerce sector. Second, the study focuses on taxpayers' intention to engage in tax evasion, rather than actual behavior. Future studies should explore an integrated model that incorporates psychological and economic factors, such as egoism and inflation, to provide a more comprehensive understanding of tax evasion and compliance.

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Appendix

2

Tabel 3. Fit and Quality Indices Model

Average path coefficient (APC)=0.212, P<0.001

Average R-squared (ARS)=0.481, P<0.001

Average adjusted R-squared (AARS)=0.465, $P < 0.001$

Average block VIF (AVIF)=1.171, acceptable if ≤ 5 , ideally ≤ 3.3

Average full collinearity VIF (AFVIF)=1.299, acceptable if ≤ 5 , ideally ≤ 3.3

Tenenhaus GoF (GoF)=0.608, small ≥ 0.1 , medium ≥ 0.25 , large ≥ 0.36

Sympson's paradox ratio (SPR)=1.000, acceptable if ≥ 0.7 , ideally = 1

R-squared contribution ratio (RSCR)=1.000, acceptable if ≥ 0.9 , ideally = 1

Statistical suppression ratio (SSR)=0.833, acceptable if ≥ 0.7

Nonlinear bivariate causality direction ratio (NLBCDR)=1.000, acceptable if ≥ 0.7

Source: Primary Data Processed (2024)

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