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Gender and Religiosity towards Tax Evasion

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Abstract

Purpose – This research aims to examine the influence of gender differences and religiosity on tax evasion. The large number of cases of tax evasion that still occur today, causing huge losses to the state, has made researchers interested in researching more deeply and developing previous research. This research is different from previous research in that previous research tended to focus on economic and legal aspects, and few studied non-economic aspects of tax evasion. This research will examine tax evasion behavior more deeply from the perspective of intrinsic factors and focus on a social-psychological perspective, which are gender and religiosity.

Design/methodology/approach – This research was designed as quasi-experimental research using a quantitative approach. This research took samples from Bachelor of Accounting students from Padang State University, Andalas University and Bung Hatta University.

Findings – The findings from this research are that there is a gender influence on tax avoidance behavior, where men are more likely to engage in tax avoidance than women. Religiosity also influences tax avoidance behavior. Individuals with low religiosity tend to avoid taxes compared to those with high religiosity. There is an interaction effect of gender and religiosity on tax evasion behavior, where men with high religiosity are more likely to commit tax evasion than women.

Originality/value – This research is different from previous research in that previous research tended to focus on economic and legal aspects, while few studied non-economic aspects of tax evasion. This research will examine tax evasion behavior more deeply from the perspective of intrinsic factors and focus on a social-psychological perspective, which are gender and religiosity. Researchers will test the social psychological factors of gender because gender is a social psychological factor, where gender is an interesting demographic factor and has been widely researched from various perspectives. Gender is also one of the social psychological factors that is believed to be successful in influencing someone to commit tax evasion. Apart from gender, there is also the religiosity factor, where religiosity is a social psychological factor based on attitudes and perceptions. The existence of attitudes and perceptions that justify tax evasion on moral grounds comes from the starting point of religion or religiosity. There is still a dearth of research examining the relationship between these two variables. Moreover, most investigations have mainly focused on developed countries. Only a few studies have assessed the relationship between religiosity and attitudes toward tax evasion. This religiosity research also measures the Krauss and Hamzah indicators to cover the weaknesses of the Warthington indicators used by previous researchers.

Research limitations/implications – The research only focuses on three universities in the city of Padang, so it can reduce the ability to generalize the findings so that further research can expand or use a direct sample of taxpayers. The implications of this research can be seen theoretically, which can support or oppose previous research, and theoretically, it can be useful for related parties to overcome the problem of tax evasion.

Keywords: gender; Islam; religiosity; tax evasion

Article Type: Research Paper



Introduction

Tax is state income which has a very large contribution to development and state financing. The very large tax contribution to the APBN is proven by 97,5% tax contribution from the APBN in 2022 ([Keuangan, 2022](#)). This shows that the majority of Indonesia's state expenditure budget comes from taxes, taxes play a very important role in a country, especially Indonesia. The huge contribution and very important role make the government always maximize tax revenues. One important aspect of tax revenue is increasing taxpayer compliance.

However, Indonesia has a very low taxpayer compliance rate. Indonesia's tax ratio very low compared to other developing countries. Indonesia's tax ratio in 2018 was 10.2%, lower than other developing countries which had an average tax ratio of 27.8%. Even the tax ratio in 2021 does not exceed the percentage ratio in 2018 ([Amara, 2022](#)), so it can be concluded that Indonesian taxpayer compliance is still very low and things to be aware.

According to [Nickerson et al., \(2009\)](#) a low tax ratio is an illustration of low taxpayer compliance. This happens because taxpayers and the government have different views. The government tries to maximize tax revenues, but from the perspective of taxpayers, taxes are a burden that will reduce their income and economy. For that reasons some of taxpayers used illegal methods in order to pay low taxes, even avoiding paying taxes by violating applicable laws, this violation is called tax evasion.

Tax evasion is an example of active resistance by taxpayers to paying taxes ([Kirchler, Maciejovsky, and Schneider 2003](#)). Tax evasion is an attempt to reduce taxes by taxpayers in an illegal manner involving fraud, concealment or removal of records. ([Fisher, 2014](#)). Tax evasion will be detrimental to the state, and if discovered, criminal administrative sanctions will be imposed on those who commit it.

Tax evasion is a common problem that occurs in various countries, including Indonesia. Tax evasion incidents are demonstrated through various tax evasion cases. The latest case of tax evasion occurred in the United States, where the tax evasion was carried out by technology entrepreneur from Texas Robert. T Brockman with a tax evasion value of \$29 trillion ([Pramadiba., 2020](#)). In 2022, the latest case of tax evasion was also experienced in Indonesia by the Director of PT PR and its commissioners, where PT PR was engaged in the communications equipment trading business and caused losses to state revenues of IDR 292 billion ([Wildan 2022](#)).

Several previous researchers took many economic, financial and legal aspects of tax evasion. [Aneyaw. et al., \(2016\)](#) assess that the economic approach is unsuccessful in providing insight or in-depth knowledge about tax evasion. [Farrar et al., \(2017\)](#) in his research stated that to make decisions about committing tax evasion, individuals make non-economic considerations.

The non-economic considerations caused someone to commit tax evasion are intrinsic factors within the taxpayer himself, and researchers will focus on these factors intrinsic, and one of the intrinsic factors itself is social-psychological. According to [Ratmono & Cahyonowati, \(2013\)](#), social-psychological factors are an effective form of effort that the government can make to reduce the rate of tax evasion by increasing voluntary tax compliance, which is a characteristic of modern society.

Based on the weaknesses and criticism of the economic approach in explaining tax compliance and the point of view that state the need to consider social psychological factors. Researchers are motivated to conduct research using social psychological factors on taxpayer behavior in committing tax evasion. [Sobur, \(2003\)](#) explained in his book, there is "social psychology" because psychology obtains its basic perspectives from a social understanding of the human condition. Both psychology and social studies talk about humans, so it is not surprising that at some point a meeting point is found between these two sciences, for example, regarding behavior. Because of these points of similarity, a branch of science emerged in social psychology, which specifically researches and studies human behavior in relation to social situations.

According to language, gender is a visible difference between men and women. It is the form of values and behavior. According to the Women's Studies Encyclopedia, gender is a concept used to differentiate the roles, behaviors, mentalities, and emotional characteristics of men and women that

develop in society. [Hogue et al., \(2013\)](#) stated that women and men have different values, there can be differences between women and men, both in the form of decision making and their interests. To achieve their goals, women often consider ethics compared to men. According to [Kastlunger et al., \(2010\)](#) women are considered more risk-averse than men. Gender in the male category tends to have characteristics of masculinity, daring to take risks, while the gender in the female category tends to be feminine, warm, gentle, sympathetic and sensitive and very careful in acting and does not want to take risks ([Sommers 2003](#)). The risk-averse nature of women makes them avoid unethical behavior, including tax evasion.

Several previous researchers studied ethical attitudes towards tax evasion. [McGee., \(2014\)](#) in his research in 82 countries, asked for opinions or thoughts on the ethics of tax evasion by gender (men and women). The results show that feminine figures (women) are more resistant to tax evasion and this is significant. [McGee., \(2014\)](#) showed that more research on gender is needed because each country has different reasons. Various studies have shown that women are more resistant to unethical behavior and tax evasion, which means that individuals of the male gender will be more involved in tax evasion.

However, a different view occurs in previous research, [Pasaribu & Tjen, \(2016\)](#) and [Zakaria, \(2109\)](#) stated that there was no difference behavior in terms of gender (men and women) towards tax evasion. [Basri, \(2015\)](#) conducted research on final students majoring in accounting (S1). In his research, Basri had a different view or opinion that gender had no influence on tax evasion.

Researchers will test the social psychological factors of gender because gender is a social psychological factor, according to [McGee, \(2014\)](#) who stated that gender is an interesting demographic factor and has been widely researched from various perspectives. Gender is one of the social psychological factors that successfully influences a person to commit acts of tax evasion ([Fischer et al., 1992](#)). Apart from that, there are still inconsistencies in previous research, some of which stated that gender had a significant effect on tax evasion and others stated that gender had no effect on tax evasion.

Apart from the gender factor social psychology, religiosity also influence someone to carry out tax evasion. According to [Boone et al., \(2013\)](#) religiosity is a belief in God and is then accompanied by a commitment to follow trustworthy and established rules. Religiosity is believed to be able to influence the actions of every taxpayer regarding tax evasion ([Basri, 2015](#)). Someone who has a high religious attitude tends to behave ethically and avoid tax fraud ([Pope and Mohdali 2010](#)).

[Glock & Stark., \(1965\)](#), [Pope & Mohdali., \(2010\)](#) and [Sofha & Utomo., \(2018\)](#) stated in their research that there is a significant influence between religiosity and tax evasion. Based on his research, it states that religiosity, or the beliefs held by a person, can increase values and influence the behavior of each individual. In line with previous research [Mohdali & Pope, \(2014\)](#) and [Torgler, \(2006\)](#) state that the rate of tax evasion can be reduced with strong religiosity and the values adhered to. [Boone et al., \(2013\)](#) concluded in their research that religiosity can be a significant determinant of tax evasion.

However, different results were found in research by [Welch et al., \(2005\)](#) And [McKerchar et al., \(2013\)](#) which did not find a significant relationship between religiosity and tax evasion. [Khalil & Sidani., \(2020\)](#) which explores religiosity and its relationship to tax evasion in the context of religion. The results show that religiosity is not the main explanatory variable. Research conducted in Lebanon shows that religiosity does not influence a person's behavior when committing tax evasion.

Previous research conducted by [Khalil & Sidani., \(2020\)](#) in the area of Lebanon with an Islamic majority using measurements from [Worthington et al., \(2003\)](#) with religious commitment as an indicator stated that religiosity is not significant for tax evasion, while a well-known Saudi legal expert [Ibnu Utsaimin, \(2020\)](#) noted that a Muslim must obey the government even if the taxes withheld are unlawful. Likewise, several Egyptian scholars from the prestigious Azhar religious school noted that tax evasion is against the law and that people should pay what is required of them through tax laws. This

difference of opinion motivated researchers to conduct further research on religiosity in the region of origin, Indonesia, especially the city of Padang.

[Khalil & Sidani., \(2020\)](#) the article also explains that there is still a dearth of research examining the relationship between these two variables. Moreover, most investigations focused on developed countries. Previous research conducted research using indicators from Worthington, but in his article Worthington explained that not everyone will accept religious commitment as an important variable in assessing whether someone is religious or not, so researchers use measurements [Krauss et al., \(2011\)](#) for measurement indicators where the measurement is from [Krauss et al., \(2011\)](#) This not only measures commitment but also knowledge, belief and practice as well as this indicator from Krauss will focus on the Islamic religion and this is very suitable for use because Indonesia is a country where the majority adheres to Islam. Indonesia is a country where the majority adheres to Islam, this is proven by data where there are currently more than 207 million Muslims in Indonesia ([Portal informasi indonesia, 2023](#)). And in the city Padang is a city that is famous for its Minangkabau culture, where Minangkabau customs have the advantage, their customs are a combination of Islam and Minangkabau customs which have been mentioned with the term "Adat basandi sarak, sarak basandi kitabullah, sarak mangato, adat memakai". Custom and Islam have become an inseparable unity in the life and life of the Minangkabau people, this makes researchers focus on Islam in the religiosity variable ([Pendidikan and Kebudayaan 2015](#)). In addition, according to ([Basri, 2015](#)) For a Muslim, religiosity is measured by commitment, knowledge owned, beliefs held, practice and appreciation of the Islamic religion. The more religious a person is, it is believed that they can control their behavior so that it can prevent someone from committing tax evasion through their feelings of guilt.

This research will later test accounting students for tax evasion, this is because students are considered capable of representing practitioners in decision making ([Liyanaarachchi and Milne 2005](#)). According to [Helmy et al., \(2021\)](#), research that done By using students as an important subject, especially students with an undergraduate study program majoring in accounting will become someone who is directly involved as a business person who will play a role in carrying out and fulfilling all duties, responsibilities and tax obligations in the future. Apart from that, students will also make ethical decisions regarding their tax obligations. Therefore, we can conclude that research conducted on accounting student needs to be carried out to find out to what extent students majoring in accounting will think and behave ethically or can avoid tax evasion behavior in the future when faced or in the real world of work and facing real situations. Apart from that, accounting students are the forerunners of accountants who will carry out calculations and make decisions on financial and tax reports when they work later.

Based on the various conclusions of previous research, tax evasion in Indonesia is connected to the religious background of the people in West Sumatera, so researchers are interested in taking the title "Gender and Religiosity towards Tax Evasion". The contribution of this research is expected to produce an overview of the influence of gender differences and religiosity on tax evasion behavior.

Literature Review

Gender

Gender is one of the social-psychosocial factors caused individuals to commit tax evasion ([Fischer et al. 1992](#)). Linguistically, gender can be understood as the visible differences between men and women in terms of values and behavior. According to the Encyclopedia of Women's Studies, gender is a cultural concept used to differentiate roles, behavior, psychological and emotional characteristics between men and women that develop in society. According to [Hogue et al., \(2013\)](#) there are difference in gender roles and values between men and women, resulting in differences in preferences, choices, and habits between men and women.

According to [Kastlunger et al., \(2010\)](#) women are considered more risk-averse than men. Gender in the male category is masculine, that is, men tend to have courage, with this courage characteristic making it easier for men to take risks. Meanwhile, gender in the form of women has feminine characteristics, women tend to be warm, gentle, empathetic and sensitive, which makes women more protected from tax evasion behavior than men ([Sommers 2003](#)).

Religiosity

Religiosity is a commitment that refers to the extent to which an individual adheres to values and beliefs in everyday life. Religiosity is the main factor that influences a person's ethical values and behavior, they believe that faith plays a real role in shaping the lives of religiously committed individuals ([Kum-Lung and Tek-Chai 2010](#)). Religiosity is belief in God, which aims to express the values contained in the religion by practicing behavior that is in accordance with religious values for daily activities and encouraging people to behave in accordance with religious teachings. ([Dharma 2016](#)).

Religiosity can be seen in the progress of science, the strength of belief, the quality of the practice of worship and its rules, as well as respect for the religion one believes in. [McGee, \(2013\)](#) stated that different religions have slightly different views on ethical behavior and attitudes towards tax evasion. An individual who has good control over his behavior in avoiding tax evasion means that individual has high religiosity. The guilt that an individual who has high religiosity will feel when committing unethical behavior including tax evasion will make the individual avoid unethical behavior or tax evasion ([Basri, 2015](#)). How someone perceives something as moral or unethical when it comes to tax evasion cannot be separated from the strength of their beliefs. Belief (religiosity) is an institution in the social environment in Indonesia that often influences behavior, values and norms in individual and societal categories. A person's belief in what they believe in increases values and behavior, or what is commonly known as religiosity.

Tax Evasion

Tax Evasion is an illegal act that individuals commit involving fraud, concealment, or omission of records. This is done by individuals in order to reduce their tax payments ([Fisher, 2014](#)). Based on the statement above, we can conclude that tax evasion is resistance to tax collection which is carried out by illegal actions that violate the law to minimize or even avoid paying taxes so that it can cause losses to the state. Tax evasion is carried out by taxpayers because the income obtained is intended to meet their living needs, and the payment of taxes creates different views towards taxpayers and the government. According to taxpayers, paying taxes can reduce income and disrupt the fulfillment of daily needs, whereas for the government, paying taxes will help finance operations and state development ([Nickerson et al., 2009](#)).

Gender and tax evasion behavior

Gender is a social-psychosocial factor that causes tax evasion ([Fischer et al. 1992](#)). [Hogue et al., \(2013\)](#) argue that women and men have different values which can form differences between women and men, both in terms of decision-making and interests. To achieve goals, women often consider ethics more than men. There are also differences in attitudes and behavior between men and women. According to [Kastlunger et al. \(2010\)](#), women are considered more risk averse than men. The gender in the male category is masculine, that is, men tend to dare to take risks. In the feminine category, the gender is female, meaning that women tend to be warm, gentle, empathetic and sensitive, so they are more likely to avoid tax evasion than men ([Sommers 2003](#)).

The differences between men and women cause men tend to behave unethically to achieve their desired goals, compared to women. From the explanation, the first hypothesis is obtained:

H1: Men tend to commit tax evasion compared to women

Religiosity and tax evasion behavior

In cognitive structure, religiosity is an important value. This is because this religiosity will later be able to influence the individual's behavior. If it is related to religiosity, the individual has a high level of trust or level of religiosity, so he can show a good perceptual attitude and will consider everything and its risks.

Religiosity generally encourages social-psychological attitudes and behavior as well as good ethical behavior. Unethical or illegal behavior can be prevented by individuals who have high religiosity. This is because individuals with high religiosity will have a high sense of guilt, so they tend to avoid behavior that causes feelings of guilt, including tax evasion. Someone who has higher religiosity will have a lower level of tax evasion. So researchers expect that individuals who have high religiosity will tend to avoid tax evasion, and individuals who have low religiosity will tend to commit tax evasion. Based on the explanation above, a hypothesis is obtained:

H2: Individuals who have a low level of religiosity tend to carry out more tax evasion than individuals who have a high level of religiosity.

Gender and religiosity on tax evasion behavior

The religious beliefs held by a person increase existing values and behavior, or what is often called religiosity. The higher a person's religiosity, the better they can influence their behavior by avoiding unethical attitudes and placing tax evasion against unethical behavior, so that high religiosity can directly reduce the level of tax evasion.

On the other hand, gender refers to the visible differences between men and women in the form of values and behavior. [Hogue et al., \(2013\)](#) stated that women and men have different values, which can form differences between women and men, both in the form of decision-making. Women were found to be less likely to engage in unethical behavior, whereas men were less likely to engage in unethical behavior ([Basri, 2015](#)).

The differences between men and women cause men to tend to behave unethically to achieve their desired goals, compared to women. [McGee \(2014\)](#) states that most women are more resistant to tax evasion. Social-psychological factors in stating that there are differences between men and women in seeing whether an action is ethical or not, including cases of tax evasion. There for the third hypothesis is:

H3: At high religiosity, men tend to commit tax evasion compared to women.

Methods

Types and Samples of Research

This research uses an experimental method (quasi-experimental). The use of a quasi-experimental design is because this study only manipulated one independent variable, religiosity. Religiosity in this study was manipulated by grouping religiosity into participants who had high religiosity and participants who had low religiosity. This grouping was taken using the average value, participants with values below the average were assumed to have low religiosity values, while participants with lower values above average had a high religiosity value. Participant are undergraduate students from the Accounting Department. This research used a sample of students from Padang State University, Andalas University, and Bung Hatta University.

The reason researchers chose students as the research population was because students entered the labor market after obtaining a bachelor's degree and then became taxpayers. Therefore, students must have a good understanding of taxes and how they are collected. In addition, students gain the ability to represent practitioners in decision-making ([Liyanarachchi and Milne 2005](#)). According to [Helmy et al. \(2021\)](#) research conducted using students as subjects is important to carry out because

students, especially those with undergraduate study programs majoring in accounting, will become business people who will play a role in carrying out and fulfilling all duties, responsibilities, and tax obligations in the future. Apart from that, students will also make ethical decisions regarding their tax obligations.

Several studies have shown no significant differences in responses between students or non-students/practitioners ([Alm et al. 2017](#); [Kogler, Mittone, and Kirchler 2016](#); [Plott 1987](#)). Houghton and Hronsky (1993) also concluded that there were no significant differences between the individual factor structures of the student group and the practitioner group. To strengthen this argument, Ashton and Kramer (1980) found that the use of students as surrogates did not differ from non-students in a decision-making study. The use of students has also become a generally accepted methodological approach for tax research ([Marriott 2013](#)).

So we can conclude that research conducted on accounting student needs to be carried out to find out to what extent students majoring in accounting will think and behave ethically or can avoid tax evasion behavior in the future when faced with the real world of work and facing real situations. Apart from that, accounting students are the forerunners of accountants, who will carry out calculations and make decisions on financial and tax reports when they work later.

Research and Measurement Variables

This research uses gender and religiosity as independent variable. The measurement used for the gender variable is measured using a dummy with 1 for the female category and 2 for the male category, while the religiosity variable is measured using a questionnaire with five possible answers, SS (Strongly Agree), S (Agree), N (Neutral), TS (Disagree) and STS (Strongly Disagree). The research instrument used to measure the level of religiosity comes from the adoption of the research instrument of [Krauss et al. \(2011\)](#) to measure individuals who adhere to Islam using indicators of commitment, knowledge, belief, practice, and appreciation of Islam.

Meanwhile, tax evasion use scenarios given in the questionnaire for measurement. In these cases, researchers will look at the amount of income reported by participants who were adopted from [Lewis et al., \(2009\)](#).

Data analysis method

This research uses two-way Anova analysis assisted by the SPSS program in data processing so that it can produce predictions of the influence of differences between variables.

Results

Descriptive Analysis

Table 1. Descriptive Statistics

Gender	Religiosity	Mean	Std. Deviation	N
Woman	Low religiosity	2.06	0.899	49
	High religiosity	3.04	1,184	95
	Total	2.71	1,188	144
Man	Low religiosity	1.91	0.836	69
	High religiosity	1.92	0.797	40
	Total	1.92	0.818	109
Total	Low religiosity	1.97	0.862	118
	High religiosity	2.71	1,196	135
	Total	2.37	1,114	253

(Source Primary data processed with SPSS in 2023)

Table 1 shows that participants in the low religiosity condition, with a total of 118 participants, had an average of 1.97, while participants in the high religiosity condition, with 135 participants, had a mean of 2.71. Before testing further using ANOVA, we can see that the average value in the two religiosity conditions shows that there is a difference in the average value, which means that male participants report less income than female participants. The grouping of religiosity uses the mean basis. The basis for using the mean to divide low and high religiosity was adopted from research conducted by [Nadal et al., \(2018\)](#) where they stated that researchers tend to create religiosity groups with groups that have been determined using average distribution.

Table 2. Validity and Reliability Test

Variable Instruments	Mark Corrected Item Total Correlation Lowest	Cronbach's alpha value
Tax Evasion (Y)	1,000	1,000
Gender(X1)	1,000	1,000
Religiosity (X2)	0.317	0.881

(Source : Primary data processed with SPSS in 2023)

Table 2 shows that the lowest value of Corrected Item-Total Correlation on the instrument is > r table 0.123. Therefore, each statement item on the questionnaire is declared valid. Table 2 also shows the value of Cronbach's alpha for all variables of 0.60, and it is concluded that the questionnaire instrument used to explain the variables gender, religiosity, and tax evasion is declared reliable or trustworthy as a variable measuring tool.

Hypothesis testing

Table 3. ANOVA Test Results and Estimated Results

Source	Type III Sum Of Squares	df	Mean Squares	F	Sig.	Partial Eta Squared
Corrected Model	69,913	3	23,304	23,889	0,000	0.223
Intercept	1135188	1	1,135,188	1,163,691	0,000	0.824
X1	22,732	1	22,732	23,303	0,000	0.086
X2	13,996	1	13,996	14,348	0,000	0.054
X1*X2	13,330	1	13,330	13,665	0,000	0.052
Error	242,901	249	0.976			

Total	1,731,000	253			
Corrected Total	312,814	252			
R Squared = 0.223 (Adjusted R Squared= 0.214)					
Gender	Mean	Std. Error	95% Confidence Interval		
			Lower Bound	Upper Bound	
Women	2,552	0.087	2,381	2,723	
Man	1,919	0.098	1,726	2,112	
Religiosity	Mean	Std. Error	95% Confidence Interval		
			Lower Bound	Upper Bound	
Low religiosity	1,987	0.092	1,805	2,169	
High religiosity	2,484	0.093	2,300	2,667	
Gender	Religiosity	Mean	Std. Error	95% Confidence Interval	
Woman	Low religiosity	2,061	0.141	1,783	2,339
	High religiosity	3,042	0.101	2,843	3,242
Man	Low religiosity	1,913	0.119	1,679	2,147
	High religiosity	1,925	0.156	1,617	2,233

(Source: Primary data processed with SPSS in 2023)

This research has the first hypothesis: Women will tend to avoid tax evasion compared to men who will engage in more tax evasion. Table 3 show that testing between subjects shows that the gender variable has an F value of 23,303 and is statistically significant at 0.000. The three estimated gender results show that the mean value for men is equal to 1,919 and the mean score for women is 2.552. This means that between women and men, there is a difference in the mean and it is significant between men and women. Men report earning less than women. Therefore, it can be concluded that there is an influence between gender and tax evasion. Therefore, the first hypothesis is accepted.

The second hypothesis is that individuals with low religiosity are more likely to avoid taxes than highly religious individuals. Based on the test results in Table 3 above, it can be seen that the Religiosity variable has an F value of 14,348 and is significant at the 0.000 level. In Table 3, the estimated religiosity results show that the average value of the average value of low religiosity is 1.987 and the average value of religiosity high is 2,484. This means that there is an average difference between highly religious individuals and less religious individuals. Thus, it can be concluded that there is an influence of the religiosity variable on tax evasion. Therefore, the second research hypothesis is accepted.

Furthermore, the third hypothesis in the research is that with high religiosity, more women will choose to avoid tax evasion behavior. Based on the results of the inter-subject test in. Table 3 above, it shows that the interaction between the variables gender and religiosity has an F value of 13,665 and significant at the 0.000 level. This means that there is an interaction effect between the variables gender and religion. Based on the third hypothesis formulation of this research, especially for highly religious individuals, men will be more likely to commit tax evasion than women. This can be seen in table 3 of the estimated gender and religiosity results, where the average number of women with high religiosity is 3,042 and men with high religiosity is 1,925. Therefore, it can be concluded that the third hypothesis is accepted.

Discussion

Differences in Tax Evasion Behavior in Men and Women

The first hypothesis taken by researchers is that gender has an influence on tax evasion. The between-subject test shows that the first hypothesis (H1) is accepted, as can be seen from the ANOVA output results with $\text{sig } 0.000 < 0.05$, meaning there is a difference between women and men in tax evasion. From the table, we can also see that the mean score for men is 1,919 and the mean score for women is 2.552. This explains that men have more potential, are lower in reporting their tax income, and have the potential to commit more tax evasion than women.

This supports research by [Sommers, \(2003\)](#) which states that gender in the male category tends to have the courage to face risks, whereas women tend to be feminine, which is the opposite of men's characteristics, are very careful in their actions and do not want to take risks. The risk-averse nature of women makes women avoid tax evasion behavior.

Research supports the theoretical argument that gender is an element that causes WP to be affected. The research is in line with the Fisher Tax Compliance model (Fisher Model) for guidance on the impact of psychosocial composition on compliance decisions. In his research, Fisher stated that gender is a psychosocial factor that can influence a person's success in influencing tax evasion ([Fischer et al. 1992](#)). Research supports previous research stating that women tend to comply with taxes ([Helmy et al. 2021](#); [Hogue et al. 2013](#); [Julianto 2013](#); [Kastlunger et al. 2010](#); [Sommers 2003](#)).

This research is in line with [McGee, \(2014\)](#) research on 82 countries, which gave a result of 63%, meaning that women tend to disapprove of tax evasion behavior, therefore the possibility of women with tax evasion is low. The research results are also in line with [Alm and Torgler, \(2006\)](#) who found that women have higher morals than men. [Hartman et al., \(2019\)](#) explained in their research that each individual has a different view of tax evasion. Women are proven to have high moral values.

This research shows that more tax evasion is carried out by men than by women. The existence of different roles and values for men and women creates differences in tax evasion behavior. Unethical behavior is more often carried out by men than women. In terms of obedience, women are said to be more obedient than men. Women are considered to have higher tax morals than men. In terms of moral awareness, women consider tax evasion behavior to be unethical and oppose tax evasion. Meanwhile, women are less likely to commit tax evasion.

This research has theoretical implications for the development of tax literature regarding the influence of gender on tax evasion behavior, which is still controversial, especially in the developing country Indonesia. Research shows that gender can influence individual taxpayer compliance, which is not in line with previous research that gender does not influence tax evasion and there is no difference in tax evasion behavior for women and men ([Basri 2015](#); [Pasaribu and Tjen 2016](#); [Zakaria 2109](#)).

Practically, the results of this research have implications for tax policy regarding the tax rights and obligations of men and women in Indonesia. The results of this research can provide an overview to the government about tax behavior between men and women. According to researchers, this will influence tax reporting behavior if it is linked to the concept of differences in behavior between men and women. If women report their income themselves, based on the results of this study women will tend to be more compliant than if their income is reported by their husbands. This argument is in line with the findings of [Chung & Trivedi, \(2003\)](#), where in areas where the majority of women are heads of families report higher incomes, compared to areas where men are heads of families. This is because female-headed households report higher income on their taxes.

Through the results of this research, the government can consider, design and evaluate tax policies between men and women, both from a reporting and administrative perspective. It would be better if the government could implement policies that prioritize women reporting their tax obligations themselves. Furthermore, the results of this research are also related to the issue of gender equality in taxation.

This is also evident in developed countries, which have the highest level of taxpayer compliance, France and Belgium (Tommy 2023). France and Belgium have a tax reporting and deposit system where the French state stipulates that husbands and wives or partners must file joint tax reporting and deposits (except the year of marriage/year of signing PACS, where couples can choose to file separate tax returns for the entire year). Otherwise, separate filing status is not permitted, except in very limited circumstances (PwC 2023b). Belgium also established a policy for reporting and remitting taxes where married couples and people who legally live together must file a joint tax return even though their income is taxed separately (PwC 2023a). In this case, the tax reporting and payment systems in France and Belgium use the principle of gender equality, where there is no requirement for only men or women to report taxes together.

The influence of religiosity on tax evasion.

The second hypothesis in this research is that individuals with low religiosity tend to commit tax evasion. Based on the subject test results in table 3, it shows that the second hypothesis (H2) is accepted. We can see this from the test results, which show that the religiosity variable has an F value of 14,348 and is significant at the 0.000 level, and in table 3 we can see the average value. low religiosity is 1.987 and the average value of high religiosity is 2.484. This means that there is a significant difference in the average between individuals who have high religiosity and individuals who have low religiosity. So it can be concluded that there is an influence of the religiosity variable on tax evasion behavior. We can also see from the results of the test that individuals with low religiosity report less income than individuals with high religiosity. This shows that individuals with low religiosity tend to commit tax evasion. Previously, researchers also measured religiosity using the Worthington et al., (2003) indicator, however, this indicator only had an influence of 11.45%, which was smaller compared to the Krauss et al., (2011) indicator which had an influence of 21.4%. From previous measurements, it can also be seen that there is no difference between low and high religiosity groups when using the Worthington and Krauss indicators.

Religiosity is the main factor that influences a person's ethical values in behavior, they believe that faith plays a real role in shaping the lives of religiously committed individuals (Kum-Lung & Tek-Chai, 2010). Religiosity is belief in God, which aims to encourage humans to behave ethically according to the religious values they adhere to (Dharma, 2016). Religiosity is determined by how advanced one's knowledge is, how strong one's beliefs are, how well one's worship and rules and regulations are implemented, and how deep one's appreciation for the religion one believes in is.

Previous research on religiosity was conducted by Glock & Stark, (1965), Pope & Mohdali, (2010) and Sofha & Utomo, (2018). The research results show that there is a significant influence of religiosity on tax evasion. Torgler (2006) conducted research on 30 countries and found that religiosity creates tax enthusiasm. Boone et al., (2013) examined the relationship between tax evasion and religiosity in US states where individual taxpayers reside. They found that companies headquartered in religious areas were less involved in tax evasion. This shows that there is a relationship between the level of individual religiosity and tax morale. Mohdali & Pope, (2014) explored the role of religiosity in determining tax compliance attitudes in Malaysia. Religiosity was found to have a minimal but statistically significant positive impact on tax compliance attitudes and tax evasion can be suppressed by the individual's religiosity value.

Theoretically, this research has implications for the development of tax literature on the influence of religiosity on tax avoidance behavior which is still controversial, especially in Indonesia. This research succeeded in showing that religiosity influences individual tax compliance, in contrast to the conclusions of several studies that concluded that religiosity does not influence evasion (Khalil et al. & Sidani, 2020; McKerchar et al., 2013; Welch et al., 2005). Previous research measured religiosity by using commitment as an indicator and provided research results that religiosity had no effect on tax evasion, while current researchers add indicators for measuring religiosity by measuring commitment

coupled with belief, knowledge and practice as seen from behavior, motivation, attitudes, and emotions aimed at measuring personal manifestations of Islamic teachings and recommendations. This research produces results that a high religiosity value will make individuals avoid tax evasion and vice versa and this proves and is in line with Warthinton's research, which states that there are weaknesses in measuring religiosity if only by indicators of commitment, and explains that not everyone will accept commitment. Religion is an important variable in assessing whether someone is religious or not.

Practically, the results of this research show that religiosity shows a person's interest in religion. His religiosity shows that a person appreciates and internalizes the teachings of his religion so that it influences all his actions and outlook on life. High religious belief is able to reduce illegal behavior through feelings of self-guilt, especially in cases of tax evasion. Research conducted by [Basri, \(2014\)](#) also found that religiosity influences tax evasion. Religion is believed to be able to monitor a person's behavior, because the higher a person's level of understanding regarding religiosity, the more he can control his behavior, such as avoiding tax evasion. High religiosity causes higher ethics, because in ethics an accountant must have an attitude of responsibility, honesty and integrity and must consider morals and professionalism in all activities carried out so as to reduce the level of tax evasion. This can have implications for tax policy where it can be used as a reference by the government in determining tax policy or educating the public about tax payments. This is because the results of this research can provide an overview to the government about tax behavior.

The interaction effect of gender and religiosity on tax evasion behavior.

The third hypothesis of this research is that, with strong religiosity, men will be more likely to commit tax evasion than women. Based on the results of the inter-subject testing in table 3, the third hypothesis (H3) is accepted. This is clearly seen through the inter-subject testing in Table 3 above, which shows that there is an interaction between the subjects of gender and religiosity. The variable has an F value of 13,665. This means that there is an interaction effect between the variables gender and religiosity. Apart from that, the test results also show that women have an average level of high religiosity of 3,042 and men have a high level of religiosity of 1,925. The research results show that religious men are more likely to engage in tax evasion than religious women. The results of this study provide new evidence about the interaction between gender and religiosity.

The research results show that religious values for men are even less important in preventing men from committing tax evasion than women. Indeed, there are differences between men and women in their preferences and practices of religious values, so that men and women have different views on ethical behavior or ethical decision. This proves research Basri, (2015) in perceiving ethical or unethical behavior when carrying out tax evasion cannot be separated from the strength of one's beliefs. Strong religiosity can inhibit unethical behavior through feelings of guilt, especially in the case of tax evasion ([Basri, 2015](#)). Consistent with research by [Hogue et al., \(2013\)](#) suggests that gender can be understood as visible differences between men and women in terms of values and behavior. [Hogue et al., \(2013\)](#) also argue that women and men have different values which can form differences between women and men, both in the form of decision making. Several studies show that women are more ethical than men. The difference between men and women is that men tend to behave unethically to achieve the desired goals in their relationships with women. [McGee \(2014\)](#) states that most women are more resistant to tax evasion. Psychosocial factors to assess whether an action is ethical or not, men and women will make different judgments, even in cases of tax evasion.

Conclusion

This research aims to find out whether there is an influence between gender and religiosity on tax evasion. This research had a sample of 253 people, with the research subjects being undergraduate accounting students at Padang State University, Andalas University, and Bung Hatta University. Based on the findings and hypothesis testing, results can be obtained that there is an influence of gender on tax evasion, with men being more likely to commit tax evasion compared to women. This means that the first hypothesis (H1) proposed is accepted. There is influence from religiosity to adapt behavior. Individuals with low religiosity are more likely to engage in tax evasion than those with high religiosity. This means that the second hypothesis (H2) proposed is accepted. There is an interaction effect between gender and religiosity on tax evasion behavior. Men with high religiosity are more likely to do tax evasion compared to women.

The research only focused on three universities in the city of Padang, thereby reducing the generalizability of the findings. The research coefficient of determination only explains 22.5% of the influence of gender and religiosity variables. This shows that there are many other variables that influence tax evasion. A small number of participants in this study did not understand the research process, and this experimental case was explained by the advice and treatment given by the researcher, so some participants did not pass the manipulation test.

Future studies could expand the population and sample, not only to the three universities but also to regional or national universities. Future research can add new variables in testing tax evasion, such as psychological factors based on other demographics such as age, and cultural factors. Future research can also be conducted with direct samples of taxpayers. Future researchers are expected to provide better experimental treatments and design efficient procedures to obtain participant responses by working on experimental cases so that participants can fully understand the treatment given and pass manipulation tests. This section presents the research conclusion, implications, limitations, and advice for future research. The implications are practical advice from result research. Research limitations include all aspects that can be considered by researchers to refine future research, while research advice is a future direction for the next research based on the limitations highlighted.

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