

Factors Influencing of Tax Evasion: Tax Sanctions, Tax Understanding, and Love of Money.

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Abstract

This research discusses how tax sanctions, tax understanding, and love of money influence taxpayers' perceptions of tax evasion. The results from the literature review indicate that the influence of these three factors is not always consistent. Tax sanctions can make people afraid to evade taxes if the law is enforced fairly, but they can also lead people to justify evasion if they feel the law is unjust. Tax understanding sometimes encourages compliance, but it can also be exploited to find legal loopholes. Meanwhile, love of money can tempt people to evade taxes for profit, but it can also make them compliant for fear of losing money due to sanctions. Therefore, the influence of these three factors heavily depends on the situation and the values held by each individual.

Keywords: Tax Sanctions, Tax Understanding, Love of Money, Tax Evasion

Introduction

Every country primarily obtains its revenue from taxes, which are utilized as a funding source for development aimed at societal welfare. One of their main functions is to finance the provision of public facilities essential for national development. Taxes themselves represent a mandatory contribution from both individuals and business entities to the state, enforced in accordance with the provisions of Law No. 28 of 2007. The government employs taxation as a tool for income redistribution by striving to expand domestic revenue, recognizing the critical importance of tax collection for the nation. (Rohmawati et al., 2025). A nation aspires for the continuous improvement of its citizens' welfare, with tax revenue serving as a crucial component of the state budget to finance public development initiatives. (Nuryati, 2014).

According to Pramesty and Ratnawati (2023), tax revenue fundamentally shows an annual increase; however, the tangible benefits of state budget utilization are still not evident or felt by the public. This situation can trigger public non-compliance in tax payments and increase the potential for tax evasion. With the implementation of tax collection programs, many members of the public or taxpayers perceive taxes as a burden, as they can reduce their earned income or revenue. The failure to achieve tax revenue targets often stems from the illegal practice of avoiding tax obligations, commonly known as tax evasion.

In Indonesia, a case related to tax evasion involved the Director of PT. EBJ. This director intentionally failed to submit a Tax Return (SPT) and submitted an SPT with incorrect or incomplete information from February 2020 to September 2021. As a result of these actions, the state suffered losses amounting to Rp 63 billion. The actions of PT. EBJ's Director violated existing laws and regulations (Rahman, 2025)

Another tax evasion case occurred at PT Purbalaksana Jaya Mandiri, a cooking oil distributor company in Bantul. PT. Purbalaksana Jaya Mandiri was involved in a tax evasion case that caused state losses of up to Rp 46,782,765,900. This company was proven to have submitted false tax return reports (SPT), leading to a reduction in state revenue (Agus, 2024).

The high number of tax evasion cases in Indonesia highlights the importance of prevention efforts through law enforcement and the application of tax sanctions for non-compliant taxpayers. The implementation of strict tax sanctions can optimize state revenue and enhance taxpayer compliance. According to Jamalallail et al. (2022), tax sanctions are designed to

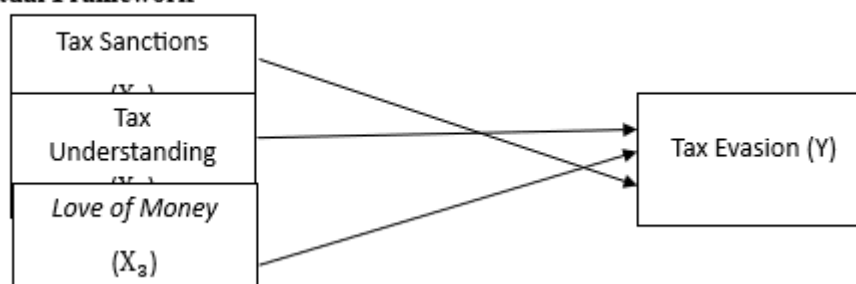
create a deterrent effect for taxpayers who violate tax regulations, with the aim of increasing their compliance in fulfilling their tax obligations.

A lack of taxpayer understanding regarding tax concepts and mechanisms creates vulnerabilities for tax evasion activities. Taxpayer decision-making heavily relies on a deep understanding of taxes and relevant information, as inadequate decisions can open avenues for tax evasion (Nuryati et al., 2020). A strong understanding of the tax system tends to foster legal awareness among taxpayers, making them reluctant to engage in evasion practices that clearly violate regulations (Saepulmikdar & Mahmudi, 2024).

Another factor that can influence taxpayer actions in tax evasion is the motivation stemming from their love of money. According to Fardhan and Putri (2022), an excessive attachment to material interests, such as money, can drive individuals to commit tax evasion, even if such actions are morally and legally unethical. Taxpayers who are overly fond of money tend to justify their tax evasion by claiming that the money is rightfully theirs. This love of money is also known as greed, as it involves a desire and motivation to acquire large sums of money, potentially leading individuals to engage in illicit activities. This can manifest as minimizing the amount of tax owed or even completely failing to fulfill their tax obligations as taxpayers.

The primary objective of this research is to examine and analyze the influence of tax sanctions, tax understanding, and "love of money" variables on taxpayers' perceptions regarding tax evasion practices. The conceptual framework used in this study is presented as follows:

Conceptual Framework



Literature Review

Tax Evasion

Tax evasion is defined as an unethical action by taxpayers to lighten their tax burden, a behavior that contravenes the laws and regulations in force in each country. Acts of tax evasion are a primary cause hindering the achievement of state revenue targets from the tax sector. This issue is exacerbated by various statements or suspicions that some members of the public conceal and fail to report all their income and assets, as well as instances of illegal collusion between tax officials and taxpayers to engage in tax evasion practices (Rahma et al., 2020).

According to Ferdiawan et al. (2023) due to the compulsory nature of taxes, taxpayers endeavor to employ various methods to alleviate their tax burden. One such method involves the potential for tax evasion and document forgery, aimed at self-enrichment and reducing tax liabilities through illegal means. Ultimately, these actions result in losses for the state, as they lead to a decrease in the tax revenue that should have been collected.

Despite annual increases in tax revenue, the tangible benefits of government budget utilization remain largely unseen and unfelt by the public. This leads many taxpayers to disregard, withhold, or fail to report their taxes, thereby increasing the potential for tax evasion. This negative perception is further exacerbated by the government's low transparency in managing tax funds and the prevalence of tax evasion cases, ultimately eroding public trust in the tax system (Putrianingrum & Nuryati, 2022).

According to Lismawati et al. (2022) tax evasion is characterized by several indicators; late submission of tax returns (SPT), failure to deposit or reduction of collected or withheld tax amounts, reporting income lower than the actual amount, submitting tax returns that do not reflect the actual conditions. Tax collection is often influenced by various factors, including high tax rates, low understanding of tax authorities (fiskus) regarding taxpayer rights and obligations, weak law enforcement by the government in handling tax violations and fraud. These factors contribute to an increased likelihood of taxpayers engaging in fraudulent practices.

Tax Sanctions

According to Ajzen (1991) Theory of Planned Behavior, an individual's behavioral direction is significantly influenced by their surrounding social environment, a concept known as normative beliefs. In the context of taxation, a taxpayer's attitude and intention do not emerge spontaneously but rather develop from a formed awareness of the importance of complying with tax obligations, triggered by perceptions and social encouragement received from their environment. Tax sanctions are one of the methods used by the government to encourage taxpayer compliance. According to Pramukty and Yulaeli (2022), individuals who violate tax norms, whether intentionally or unintentionally, will be subject to sanctions in accordance with applicable regulations. The implementation of these sanctions aims to create a deterrent effect and promote future taxpayer compliance.

Currently, tax services are subject to tax sanctions, yet some individuals still engage in tax evasion. Tax sanctions are a crucial instrument within the tax system, serving as a security mechanism to ensure that the provisions outlined in tax laws are followed, complied with, and adhered to by taxpayers. The implementation of tax sanctions is expected to foster increased taxpayer awareness and compliance in fulfilling their tax obligations, thereby creating a conducive tax environment and supporting the optimization of state revenue (Rismauli et al., 2023).

According to Suyanto and Astuti (2023) a taxpayer's failure to meet their tax obligations in accordance with legal regulations will lead to the imposition of tax sanctions. These sanctions are intended to increase taxpayer compliance in fulfilling their tax rights and duties, thereby fostering awareness and discipline in tax matters. Essentially, a sanction is a punitive measure against rule-breakers, necessary to ensure adherence to regulations and laws. In taxation, authorized officials enforce these laws to ensure taxpayers report their Tax Returns (SPT), maintain proper accounting records, and pay taxes on time (Julia, 2023)

Tax Understanding

The Theory of Planned Behavior posits that an individual's intention plays a crucial role in shaping and determining their actual actions. In the context of fulfilling tax obligations, a deep understanding of tax concepts is paramount for taxpayers. By comprehending the meaning and purpose of taxation, taxpayers can fulfill their responsibilities with full accountability, not merely as a legal obligation, but also as good and responsible citizens (Sari & Mudzakir, 2024).

According to Arimbi (2022) tax understanding encompasses a taxpayer's insight and awareness of the prevailing tax system and regulations, enabling them to correctly identify and fulfill their fiscal rights and obligations. The better an individual's understanding of tax regulations, the higher their ethical awareness in meeting tax obligations. It can be concluded that tax understanding represents a state of awareness that includes a complete comprehension of the implementation of tax laws and regulations, including the rights, obligations, and risks associated with being a taxpayer (Aji et al., 2021).

Maharani et al. (2025) define tax understanding as the process by which taxpayers master and apply tax provisions, procedures, and regulations in fulfilling their fiscal obligations, including the timely reporting of Tax Returns (SPT) and tax payments. Taxpayers with a better

understanding of the tax system generally exhibit higher levels of compliance and tend to fulfill their tax obligations in accordance with applicable regulations. Conversely, a lack of understanding regarding tax obligations can increase the risk of tax evasion.

Love of Money

The Theory of Planned Behavior states that an individual's will or intention to act serves as the primary factor driving their actual behavior (Ajzen, 1991). Money can be defined as an instrument or medium widely accepted and recognized by society as a legitimate tool for trading goods and services, thereby facilitating value exchange and easing economic activities. Money also motivates individuals to work hard to achieve a measure of success. According to Ferdiawan et al. (2023), individuals with a greater love of money tend to view money not as a crime, but rather as a symbol of success and achievement. They possess the ability to manage finances carefully and strategically, and they consider money to be the main motivator for achieving goals and improving performance.

According to Choiriyah dan Damayanti (2020) individuals who highly prioritize money may resort to any means to minimize expenses due to their strong affection for money, including when paying taxes. Money often serves as a primary consideration in decision-making. Many believe that possessing ample money is the key to happiness. However, an excessive obsession with money can lead individuals to engage in unethical behaviors. Love of money refers to a profound attachment to money that compels individuals to pursue it by any means necessary (Mais & Nuryati, 2023).

According to Tulalessy dan Loupatty (2023) define love of money as the extent to which an individual prioritizes and values money in their life. Someone with a strong affection for money tends to continuously pursue and prioritize material wealth. This can make them more prone to acting unethically in their efforts to acquire money, compared to individuals who have a lower attachment to money. This "love of money" can lead to unethical tax evasion behaviors. Taxpayers who are overly fond of money tend to justify their tax evasion actions by claiming that the money is rightfully theirs (Fardhan & Putri, 2022).

Love of money is one of the reasons individuals engage in tax evasion. The rationale is that when a person prioritizes money in their daily life, they may perceive illegal tax evasion activities as acceptable. Taxpayers' efforts to reduce expenses can involve reporting only a portion of their assets to lighten their tax burden (Karlina et al., 2021).

Material and Method

This article employs a qualitative approach, utilizing a literature review as its analytical foundation, focusing on tracing theories, inter-variable relationships, and influences from books, digital journals, and trusted online sources like Mendeley and Google Scholar. The study's population encompasses all relevant literature on tax sanctions, taxpayer understanding of regulations, and the role of love of money in tax evasion. The systematic sampling process involved four stages: initial observation and information analysis, collection of pertinent research articles and scientific journals, identification of directly related variables, and the formulation of a conceptual framework based on prior research and theories, all aimed at establishing a robust knowledge base for the study's direction and scope.

Result

Based on theoretical analysis and relevant previous research findings, the discussion in this literature review article is directed towards the following aspects:

The Effects of Tax Sanctions on Individual Taxpayers' Perception of Tax Evasion

Tax compliance can be achieved through the implementation of tax sanctions, which are a crucial element. In a self-assessment tax system, tax sanctions are imposed as a consequence

for non-compliant taxpayers. Pramukty and Yulaeli (2022) explain that severe tax sanctions can serve as an effective deterrent against tax evasion. When taxpayers realize that the consequences of such actions can include substantial fines or imprisonment, they are likely to be more compliant in fulfilling their tax obligations. This increases awareness of the importance of accurate income reporting and creates a strong deterrent effect. Strict law enforcement demonstrates the government's commitment to addressing violations, encouraging individuals and companies to meet their tax responsibilities. Consequently, it is expected that the number of tax evasion cases will decrease and state revenue will increase, thereby supporting better national development and public services (Asnawi & Mukhlisin, 2017).

Based on studies by Syamsiah et al. (2024), Rosmawati and Darmansyah (2023), Christina and Jenni (2023) tax sanctions have a positive influence on the perception of tax evasion. This suggests that as the severity of tax sanctions increases, individual taxpayers tend to view tax evasion as more ethical, or they may believe that many other taxpayers commit similar offenses undetected and receive only minor penalties. This indicates that the higher the tax sanctions imposed, the greater an individual's ethical perception of tax evasion.

According to Natasya and Gunawan (2022); Purba et al. (2021) tax sanctions have a positive and significant influence on tax evasion. An increase in tax sanctions imposed by tax authorities does not always lead to improved taxpayer compliance. Some individuals, categorized as taxpayers, begin to interpret tax evasion as morally justifiable. This is driven by the perception that many other taxpayers commit similar violations but are not caught by the monitoring system, or are only subject to minor penalties. Such a perception reinforces the assumption that tax law enforcement is not consistent and fair. As a result, heavier sanctions do not increase compliance; instead, they can lead to internal justification for deviant behavior. This indicates that the higher the tax sanctions imposed, the greater an individual's ethical perception of tax evasion (Rismauli et al., 2023).

In contrast to the aforementioned studies, research conducted by Pramesty and Ratnawati (2023); Aji et al. (2021); Fitriani et al. (2023) indicates a negative impact. This suggests that tax sanctions can serve as a reference point for taxpayers to comply with applicable regulations. It is emphasized that taxpayers will be more inclined to fulfill their tax obligations if they believe that the consequences of tax sanctions will be more detrimental to them. The heavier the punishment or sanctions imposed on those who violate tax laws, the fewer people will consider tax evasion to be normal or acceptable.

In studies by Jamalallail et al. (2022), Pradepta and Ayem (2021) tax sanctions were found to have no influence on the perception of tax evasion. Although tax sanctions are stipulated as a form of punishment for violations, many people do not take them seriously because their enforcement is perceived as inconsistent and often biased. This is attributed to the belief that tax law enforcement is not carried out consistently and fairly. When taxpayers observe that perpetrators of evasion often do not receive commensurate punishment, and some even escape without consequences, they tend to view evasion as a low-risk activity. This perception is further reinforced by dissatisfaction with the government's management of tax funds and the influence of a social environment that condones such practices. In such situations, the existence of legal sanctions becomes less effective in changing public perception towards tax evasion.

The Effects of Tax Understanding on Individual Taxpayers' Perception of Tax Evasion

Tax understanding is a crucial factor influencing taxpayer actions regarding their tax obligations. Taxpayers who possess a good understanding of tax regulations tend to be compliant and avoid tax evasion. A sound understanding of taxation not only involves knowing tax rules such as SPT management, reporting deadlines, and the amount of tax payable, but also comprehending the significant role of taxes in national development (Aji et al., 2021). Conversely, inadequate understanding will lead to a decrease in awareness of tax obligations and legal risks, which can result in tax evasion behavior (Mitayani, 2019).

In studies by Fitria and Wahyudi (2022); Prihesti (2022); Dewi and Irawati (2022) it was found that tax understanding positively influences the perception of tax evasion. This suggests a paradox: the deeper an individual's understanding of the tax system, the greater their potential to misuse that knowledge for tax evasion. In other words, understanding, which should ideally foster compliance, is instead exploited as a manipulative loophole. From the perspective of some taxpayers, such actions are considered ethical as their technical understanding of tax increases. This contradicts the core concept of the Theory of Planned Behavior, which posits that tax compliance should stem from a positive attitude, social normative pressure, and self-control derived from a personal understanding of the vital role of taxes in national governance.

The aforementioned research aligns with findings from Styarini and Nugrahani (2020); Sari et al. (2023); Saepulmikdar and Mahmudi (2024) all of which indicate that tax understanding positively influences tax evasion. While a good understanding of taxation should ideally encourage taxpayers to comply with applicable regulations, in practice, a deep understanding can paradoxically create opportunities for some individuals to identify and exploit legal loopholes within the tax system. Taxpayers with extensive knowledge of tax rules and procedures are often able to devise strategies for hidden and structured tax evasion, by leveraging systemic weaknesses or ambiguities in regulations.

In contrast to the previous findings, research by Pendalungan et al. (2024); Santana et al. (2020), Lestari and Sofie (2023) indicates that tax understanding has a negative impact on tax evasion. According to the Theory of Planned Behavior, the behavioral belief factor—specifically, belief in tax understanding—shapes an individual's attitude against engaging in tax evasion. Meanwhile, the control belief factor influences an individual's desire to avoid tax evasion. Thus, a strong understanding of tax can foster attitudes and self-regulation that promote compliance with tax obligations. Tax knowledge is crucial because it enables taxpayers to comprehend their rights and responsibilities, thereby preventing feelings of being disadvantaged when paying taxes. This highlights the importance of tax knowledge in shaping compliant taxpayer behavior.

In studies by Jenni and Christina (2023); Tulalessy and Loupatty (2023); Auliana and Muttaqin (2023) it was revealed that tax understanding has no influence on taxpayers' perception of tax evasion. Taxpayers who possess a good understanding of the tax system and regulations tend not to be driven to commit tax evasion. Their knowledge is not exploited to find loopholes to avoid obligations; instead, it serves as a foundation for compliant and responsible civic behavior. In this context, a high level of tax understanding actually fosters legal and ethical awareness, thereby automatically encouraging taxpayers to steer clear of practices that contradict the principles of compliance, including tax evasion.

The Effects of Love of Money on Individual Taxpayers' Perception of Tax Evasion

According to Tulalessy and Loupatty (2023) Love of money refers to the extent to which an individual prioritizes and values money in their life. Individuals with a high degree of attachment to money tend to focus their life priorities on the accumulation of material wealth and make financial aspects the primary goal in their various actions. This can lead them to be more inclined to act unethically in their pursuit of money, unlike those who do not prioritize material aspects as much in their lives. A strong love of money can lead to unethical tax evasion behavior. Taxpayers who love money excessively tend to justify their tax evasion actions by claiming that the money is rightfully theirs (Fardhan & Putri, 2022).

Based on research by Jumiaty et al. (2022), Sari et al. (2023), Wahyudi and Irwandi (2025) love of money positively influences the perception of tax evasion. Individuals with a high level of love of money tend to have a greater propensity for ethically deviant behavior. In this context, money is positioned as the primary value in decision-making, so actions like tax evasion can be considered justifiable means to maintain or increase income. This perception leads them to view tax payments as a burden, as they do not perceive direct benefits from their tax

contributions. According to Mais and Nuryati (2023) individuals with a high level of "love of money" tend to view tax payments as a burden that reduces their personal wealth accumulation. This perspective can trigger dissatisfaction with fiscal obligations, ultimately forming a negative attitude and a tendency to avoid or evade taxes.

This research aligns with the findings of Rismauli et al. (2023); Jumiati et al. (2022); Rohmawati et al. (2025) all of whom conclude that love of money positively influences the perception of tax evasion. An excessive love of money can lead taxpayers to justify tax evasion as a means to preserve wealth. This affects their perception of right and wrong in taxation, making it easier for them to engage in unethical actions for financial gain. Therefore, it is crucial to raise awareness about the negative impacts of evasion and the importance of tax compliance to foster a more responsible attitude.

In contrast, research by Randiansyah et al. (2021); Murtin et al. (2023); Nurlaela (2023) indicates that love of money has a negative influence on taxpayers' perception of tax evasion. This suggests that the greater an individual's love for money, the less likely they are to engage in tax evasion. This is because such individuals tend to manage their wealth legally to maintain financial stability and avoid the risk of sanctions. Their drive for money is not for quick gains, but rather for long-term financial security. Factors such as religiosity and morality also reinforce their tendency to comply with tax regulations.

Based research by Rahmania and Maqsudi (2021); Putri et al. (2022); Berlianti et al. (2023) found that love of money does not influence taxpayers' perception of tax evasion. The intensity of an individual's love for money is not always the primary determinant of whether they will engage in tax evasion. The decision to comply with tax obligations is also influenced by other factors, such as moral values, level of religiosity, and awareness of legal risks and potential financial losses that may arise from violations. According to Lismawati et al. (2022) many people do not feel directly disadvantaged when paying taxes, so a love of money does not always compel them to avoid these obligations. In other words, even if someone highly values money, it does not automatically lead them to intend or act to evade taxes, as other factors reinforce compliant behavior.

Conclusion, Implication, and Recommendation

Based on the analysis of the literature review conducted, it can be concluded that tax sanctions, understanding of tax regulations, and love of money have an influence on taxpayer behavior, particularly in the context of tax evasion. Strict and fair tax sanctions play an important role in providing a deterrent effect, although their effectiveness largely depends on the consistency of law enforcement. On the other hand, a good understanding of taxation can increase taxpayer awareness in fulfilling their fiscal obligations, thereby reducing the potential for evasion. Meanwhile, love of money shows a varied influence: for some individuals, a strong affection for money may encourage evasive actions for personal gain, but in other cases, it can actually strengthen compliance when supported by awareness of legal risks and strong moral values.

However, this literature review still has limitations, particularly regarding the availability of book references and theories that discuss tax compliance in depth. Therefore, for future research, hypotheses can be formulated concerning the influence of tax sanctions, understanding of regulations, and "love of money" on the tendency of tax evasion.

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