

Understanding of Tax & Religiosity to Tax Fraud

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ABSTRACT. This study aims to test and prove the effect of understanding taxation and religiosity on tax fraud. The background is that the tax revenue target has not been achieved even though the number of taxpayers shows an increase. The independent variable used in this study is Tax Understanding and Religiosity, while the dependent variable is Tax Fraud Action. The sample of the study was taken from the population of individual taxpayers who reported SPT at KPP Pratama Serpong which was selected using the random sampling method. The types of data used are quantitative and qualitative with the discussion method using a mixed method. Before testing the hypothesis, the data goes through testing classical assumptions. The results of this study indicate that the understanding of taxation and religiosity has a significant effect on tax fraud. And from the results of the determination test, there is a strong relationship between the understanding of taxation and the religiosity of tax fraud.

Keywords: *Religiosity, Tax Fraud, Understanding of Taxation.*

1. INTRODUCTION

The political dimension of the Indonesian state makes taxes an instrument to create social, economic and political balance. The goal is to achieve social justice for all Indonesian people. Taxes have been in effect since 1878 with the issuance of a policy on income and profit called "patentrecht". At that time it was only for Europeans. 1920 taxes imposed on all persons and all entities (1)

The tax dimension is an "intermediary" for the state and the people, a tax with a social face, with a human spirit, a democratic dress, an open and transparent character and uses an identity of honesty and justice. Therefore, taxation is a fundamental aspect of the relationship between the state and the people. The tax system will be more effective and prospective in supporting humanitarian social programs on the condition that an open political system, guaranteed security and order, and business opportunities that are not difficult. Taxpayers are often the target of errors when the level of taxpayer compliance is low so that it interferes with the realization of tax revenue. In addition, taxpayers tend to underestimate tax payments because tax payments will reduce the economic capacity of taxpayers. Meanwhile, for the government, tax revenue is a source of funds to finance government administration. This difference in interest affects the taxpayer's interpretation of tax fraud (2).

In principle, the state and society as part of the

state must jointly maintain integrity and social harmony. This is an important element of the social system of public trust in the state, so that tax compliance is no longer due to compulsion or voluntary enforcement but as the creation of a positive relationship between economic growth and tax revenue. The reality of tax revenue can be seen in the following table:

TABLE 1. State Tax Revenues 2014-2017

Year	Percentage	Revenue	Target
2014	91.9%	985 T	1.072T
2015	81.5%	1.055	1.294
2016	83.4%	1.283	1.539
2017	89.4%	1.147	1.283

Data Source: Researcher, 2020

From these data, it can be seen that tax revenue has not reached the expected target. One of the causes of the inconsistency in the realization of the increase in tax revenue is the practice of tax fraud, with the aim of reducing the amount of value added tax owed that is deposited in the state treasury and reported to the tax service office. For example, the Gayus HP Tambunan (tax official) case. This tax fraud case involved many parties and many institutions, both taxpayers, tax consultants, lawyers, police officers, prosecutors and even judges who handled the tax case, from state and private companies between 2008-2010 (1). The tax crime case of the operational director of PT DC is a taxpayer who cheated in paying value added tax

(VAT) from 2010-2012.

There is a theory in responding to tax fraud. The classical economic approach argues that tax audits, heavy sanctions and fines emerge as the most effective strategies to combat tax crimes (3). Taxpayers behave as rational agents, namely the decision to commit tax fraud depends on the magnitude of the risks faced. In addition to the classical economic approach, psychological factors also encourage individuals to pay taxes or even have a negative attitude by committing tax fraud (4). For that we need an understanding of taxes for taxpayers. Understanding tax regulations requires taxpayers to properly understand all tax regulations stipulated by the Director General of Taxes and be able to implement what is understood in accordance with general provisions and taxation procedures. The problem of understanding taxes often occurs in calculating taxes, because not all companies have a good calculation system.

Taxpayer understanding is usually related to the assessment of tax services. There are five dimensions of tax services, including: first, Tangible, covering physical facilities (buildings), equipment, employees, and communication targets. Second, Empathy, which includes the ease of making relationships, good communication, personal attention, and understanding customer needs. Third, Responsiveness, the desire of the staff to help customers and provide responsive service. Fourth, Reliability, the ability to provide the promised service immediately, accurately, reliably and satisfactorily. Fifth, Assurance, which includes the ability, knowledge, politeness, as well as the trustworthiness of the staff (free from danger, risk, and doubt) (5)

Tax fraud can be carried out by an individual, one of the factors is the lack of understanding of taxation provisions, including taxation laws and the use of loopholes in taxation laws, so that it can be misused for tax fraud such as dishonesty in providing financial data or hiding it. The research of Kurniati et al resulted that partially the understanding of taxation has a negative effect on tax evasion at KPP Pratama Ilir Timur Palembang (6) The same results were obtained in the research of Yusuf Chusaeri et al, that the variable knowledge of tax understanding is very influential on taxpayer compliance (7).

Tax fraud is also related to ethics, because a person's commitment to religion will affect their behavior. Allport and Ross (1967) divide religiosity into two dimensions, namely intrinsic religiosity and extrinsic religiosity. Intrinsic religiosity is an

internal motivation to live a commitment to the religion one adheres to and see faith as an integrated thing that leads to the values in that religion. Meanwhile religious extrinsic is suggestive of having religion for individual reasons such as business interests (8). Individuals who understand tax rules should be better taxpayers than those who don't or less understanding, but the fact is that those who commit tax fraud are those who understand tax regulations. Based on this background and there are still differences from the results of previous research conducted, the researchers are interested in conducting research with the title: "The Effect of Tax Understanding and Religiosity on Tax Fraud".

2. THEORETICAL REVIEW

This study used a theory of planned behavior developed by Ajzen (1991). Theory of planned behavior is a theory that emphasizes the rationality of human behavior as well as the belief that the target behavior is under the control of individual consciousness. Behavior does not only depend on a person's intention, but also on other factors that are not under the control of the individual, such as the availability of resources and the opportunity to display the behavior (9). In Theory of Planned Behavior, there are 3 main factors that influence a person's intention towards behavior, namely behavioral belief, normative belief, and control belief. Theory of Planned Behavior aims to show the relationship of behaviors raised by individuals in response to something. This theory explains that the behavior that arises from an individual is due to the intention to behave.

Sequentially, behavior beliefs produce positive or negative attitudes towards an object, normative beliefs produce perceived social pressure or subjective norms and control beliefs lead to perceived behavior control or perceived behavioral control. Things that are done to commit Tax Fraud are not things that happen spontaneously. Tax fraud that is committed is a pre-planned act.

The relationship between this theory and the understanding of tax and tax religiosity is that rationality will affect the determination of tax fraud behavior / actions as the research by Yola (2019), regarding the determinants of tax compliance: the perspective of theory of planned behavior and institutional theory (10). Other studies include research by Wiwit Hidayat (2010), Empirical Study of Theory of Planned Behavior and the Effect of Moral Obligations on Individual Taxpayer Tax Disobedience Behavior. In this study, using the

foundation Theory of Planned Behavior in Understanding of Tax & Religiosity to Tax Fraud (11).

2.1 Tax Fraud

Tax fraud has been eradicated by the government, by closing gaps that can be exploited for fraud related to tax invoices, taxable transactions, especially value added tax. This potential for fraud has occurred since the implementation of the value added tax collection system through self-assessment. According to Ernest R. Mortenson, in the research of Anita et al, stated that the smuggling of "tax (Tax Evasion) is an unjustifiable business with respect to the activities of taxpayers to run away or avoid being taxed" (12). According to Moh. Zain in Broto et al's research stated a number of actions which constitute a violation of statutory provisions including the following:

1. Not Submit SPT.
2. Submitting SPT incorrectly.
3. Not registering or misusing the NPWP or PKP confirmation.
4. Do not pay taxes collected or withheld.
5. Trying to bribe the tax authorities. (13)

Of course, if the invoice is issued correctly and the VAT is deposited with the right amount, then the state will get a good target tax income. However, sometimes individual entrepreneurs deliberately issue fictitious invoices. A fictitious invoice is an invoice issued without a clear transaction basis, only to take advantage of the rights held. The notification letter is a means of committing fraud. Where when there is a difference, the entrepreneur can make a claim (if it is overpaid) and repayment (if it is underpaid). Then the loophole is used to file claims for transactions that did not occur. In addition, tax fraud can also be done by reducing the payable tax. one of them is by way of tax planning. In this case, tax planning can only be done by people who know very well how the tax regulations apply.

2.2 Tax Understanding

The self-assessment system gives confidence to calculate, take in to account, pay and self-report the amount of tax to be paid. This means that it demands an active role from the community in fulfilling tax obligations. In the Big Indonesian Dictionary, it is explained that the word "understanding" means a process, an act, a way of understanding. Understanding taxation regulations is a process in which taxpayers understand and know about tax regulations and laws and procedures and apply them to carrying out tax

activities such as paying taxes, reporting SPT, and so on.

Based on the Regulation of the Minister of Finance of the Republic of Indonesia No.74 / PMK.03 / 2012 Article 2, taxpayers are said to be compliant if they meet the following requirements: (1) Be on time in submitting the Tax Return; (2) Do not have tax arrears for all types of taxes, except the tax arrears that have obtained a license to pay taxes in installments or postpone; (3) Financial Statements audited by a Public Accountant or Government Financial Supervisory Agency with an Unqualified opinion for three consecutive years; and (4) Never been convicted of committing a criminal offense in the field of taxation based on a court decision that has permanent legal force within a period of five years. (14)

Ideally, the higher the understanding of taxes, the lower the probability of the Taxpayers committing Tax Fraud, this is inversely proportional to the current phenomenon, because many existing tax frauds are committed by those who have more knowledge of the applicable tax regulations. This can be seen from the number of business actors who have their own tax consulting offices. Tax consultants are needed by business actors to minimize the payable tax that business actors must pay to the State. Why use a consultant? Because these business actors believe that a tax consultant is a person who has high knowledge of tax regulations in force in this country. This will make it easier for him to do tax planning.

2.3 Religiosity

In religy there are rules and obligations that function to bind oneself in relation to others, nature, especially in God. Religiosity is the attitude of a person's life based on the values he believes in. Religiosity is a displayed religious expression. Religious expressions are found in material culture, human behavior, values, morals, laws and so on so that the influence and implications of religion are the most extensive in human life (15).

According to psychoanalytic theory, religiosity behavior is driven solely by the desire to avoid the danger that will befall him and provide a sense of security for himself. Religiosity is an act of carrying out economic, social, political or any activity in the framework of worshiping Allah. (16). There are five dimensions of religiosity, namely the dimension of belief (the ideological dimension), the dimension of religious practice (the ritualistic dimension), the dimension of ihsan and appreciation (the experiential dimension), the dimension of religious knowledge (the intellectual

dimension), the dimension of practice and consequences (the consequential dimension). These five dimensions are a unity that is interrelated with one another in understanding religiosity. The five dimensions are also quite relevant and represent religious involvement in everyone and can be applied in preventing tax fraud (16) Someone who has a high religiosity attitude tends to behave ethically and avoid tax fraud behavior. Strong religious belief is expected to prevent illegal behavior through feelings of guilt, especially in terms of tax avoidance (15) For this variable, the writer chooses several indicators that will be used for the research. Namely, Religious Knowledge. This is used as an indicator to measure the extent to which WP know what their religion teaches. In addition, there is WP's experience which is used as

an indicator by the author to measure how WP responds to the experience that WP has lived.

3. METHODS

This study uses a combination method with a sequential exploratory design, namely a combination research method that combines quantitative and qualitative research methods sequentially, where the first stage of research uses qualitative methods and in the second stage quantitative methods. (Sugiono, 2017). The use of qualitative methods is used to find the hypothesis in the sample, while the quantitative method is used to prove the external validity of the hypothesis. The research process for the combination of the sequential exploratory design model is as follows:

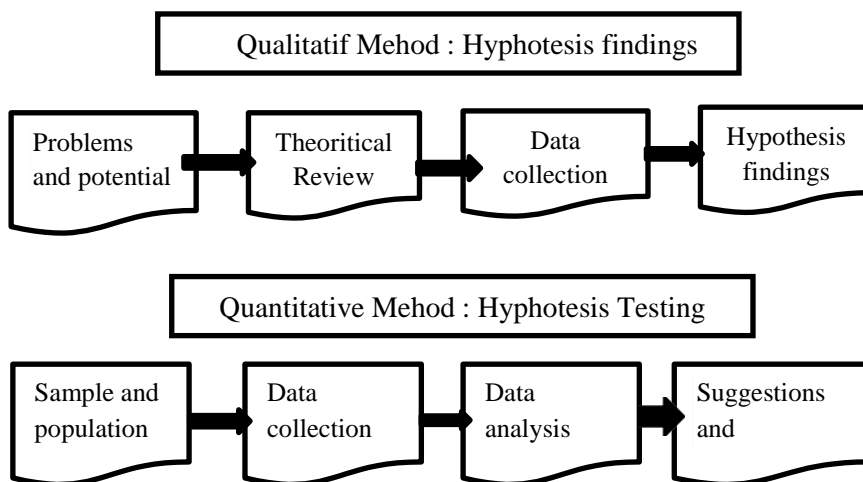


FIGURE 1. Sequential exploratory process combination methods

The research design aims to determine the effect of tax understanding, religiosity, and socioeconomic status on tax fraud. Basically, qualitative research seeks to describe problems in a comprehensive, holistic, integrative manner with analytic descriptive. Starting with data collection with the library research, then proceed with analyzing the data findings.

3.1 Qualitative Data Analysis Techniques.

In data analysis techniques, the researcher carries out the process of selecting, concentrating, paying attention from the initial data that appears in the field continuously through data reduction. Furthermore, the researchers selected the data in the categories under study. After the data reduction was

done, the researcher performed a data display, namely the presentation of the data from the research results. In presenting the data, researchers used tables and narrative forms. It is intended that the researcher can present the findings and analysis thoroughly so that they can provide a comprehensive picture.

Furthermore, researchers make decisions and verification. As a final research activity to verify the data agreed upon by the subject, both in terms of meaning and in terms of the correctness of the conclusions. The meaning formulated by researchers from these data must be tested first regarding the truth and suitability of the data. Where researchers do triangulation or by comparing both data triangulation, triangulation

between researchers, triangulation of data sources. Researchers compared the data generated in interviews, observations, surveys with informants who were able to provide balanced information.

Finally, the researcher formulates a statement thesis. Where the information is compared with the relevant theoretical perspectives. This is intended to avoid bias in the subjectivity of researchers on the findings or conclusions produced. So that it can increase the depth of understanding of theoretical knowledge from the results of data analysis obtained. The analysis process can be explained by the researcher through the table as follows:

TABLE 2 Schematic Of Data Processing Research

Technical analysis of data	Test the validity of the data
Data reduction	Data triangulation.
Data display.	Triangulation between researchers.
Decision making and verification.	Triangulate data sources

Based on the results of the analysis, the research hypothesis was determined. Followed by a recap of the sample population data. In this study, using data from KPP Serpong. Furthermore, using quantitative methods of measurement.

3.2 The Effect of Tax Understanding on Tax Fraud

Tax understanding is the level of knowledge of the rights and obligations of a taxpayer. How much the tax provisions can be understood by the taxpayer. Taxpayers' low understanding of the tax laws in force is one of the factors that encourages taxpayers to take tax evasion (17). Tax evasion can be carried out by an individual, one of the factors, among others, lack of understanding of taxation provisions, including tax laws and the utilization of loopholes in tax laws, so that they can be misused to commit tax evasion, such as not be honest in providing financial data and hiding financial data.

Understanding of taxation can influence taxpayers to commit tax evasion. This is in accordance with Theory of Planned Behavior which shows the relationship of individual behavior in response to something. Understanding taxation can be classified as the internal influence of a person in taking an action. One of the situations that reflects a tax compliance climate is that taxpayers understand or try to understand all the provisions of tax laws and regulations. According to Yusuf Chusaeri et al

(7), and Kurniati Herlangga (6), understanding taxation partially affects the perception of tax evasion.

H1: It is suspected that the understanding of taxation has a positive effect on tax fraud.

4. THE EFFECT OF RELIGIOSITY ON TAX FRAUD

Ethics of tax evasion from an Islamic point of view stating that tax evasion can also be ethical, if seen from the current conditions, namely there are still not many governmental realization that has been applied to the community, this makes people reluctant to pay taxes (12). Religiosity has a good influence on human attitudes and behavior. Religiosity is an important value in the cognitive structure of individual taxpayers that can influence individual behavior. As in Theory of Planned Behavior, it produces positive and negative attitudes towards an object that is contained in the dimension of religiosity.

According to research by Lasmia Dharma et al. Religiosity does not affect the Perception of Tax Embezzlement (18), while according to Annisa and Nur's research, there is a significant negative effect of the interaction between Money Ethics and Intrinsic Religiosity on Tax Evasion (12).

H2: It is suspected that religiosity has a positive effect on tax fraud.

4.1 Quantitative Data Analysis Techniques

Activities in quantitative data analysis by grouping data based on variables and types of respondents, tabulating data based on variables from all respondents, presenting data from each variable studied, performing calculations to answer problem formulations and performing calculations to test hypotheses that have been proposed ". In determining data analysis, accurate and reliable data is needed which can later be used in research conducted by the author. Data analysis is the process of simplifying data into a form that is easier to read, understand and interpret. Data analysis was carried out with the help of the SPSS program as a tool to regress the formulated model.

The stages in quantitative data analysis can be seen in the table as follows:

TABLE 3. Research Scheme And Data Processing

instrument quality test
Validity Test
Reliability Test

Descriptive statistics
Classic assumption test
Normality test
Multicollinearity test
Heteroscedasticity Test
Hypothesis testing.
Correlation Coefficient test
Determination Coefficient Test (R2)
Statistical Test F
T test

The first step is to test the quality of the instrument. The validity test is a measure that shows the extent to which the measuring instrument is able to measure what is being measured (19). The validity test is used to measure whether a questionnaire is valid or not. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. The test uses two sides with a significance level of 0.05. The test criteria are as follows:

- 1) If $r_{count} > r_{table}$ (2-sided test with sig. 0.05) then the instrument or question items have a significant correlation to the total score (declared valid).
- 2) If $r_{count} < r_{table}$ (2-sided test with sig. 0.05) then the instrument or question items do not have a significant correlation to the total score (declared invalid).

Reliability is a measuring tool for measuring a questionnaire which is an indicator of a variable or construct. This reliability test is used to test the consistency of data within a certain period of time, namely to determine the extent to which the measurements used can be trusted or relied upon. These variables are said to have Cronbach alpha value greater than 0.70, which means that the instrument can be used as a reliable data collector, namely the measurement results of the relative coefficient if re-measured (19).

Classical Assumption Test, to test classical assumptions on this primary data, the researchers conducted a normality test, multicollinearity test and heteroscedasticity test and then a normality test. The normality test aims to test whether the regression model, the independent variable and the dependent variable both have a normal distribution or not. To test whether there is a normal distribution or not in the regression model, the Kolmogorof- Smirnov test and graph analysis are used. In this test, if the significance level is above 5%, this means that the data to be processed has a normal distribution. Conversely, if the level of significance is below

5%, the data are not normally distributed. In addition, to detect normality, it can be done by looking at the distribution of data (points) on the diagonal source of the graph.

Furthermore, the multicollinearity test. This test aims to test whether the regression model found a correlation between independent variables. To test the multicollinearity test, it can be seen through the Variance Inflation Factor (VIF) and Tolerance Value for each independent. The requirements for research data are said to be multicollinearity or not, namely:

- 1) Tolerance Value < 0.10 and $VIF > 10$ then multicollinearity occurs or there is a correlation between the independent variables.
- 2) Tolerance Value > 0.10 and $VIF < 10$, then multicollinearity does not occur or there is no correlation between independent variables.

Multicollinearity is to see whether or not there is a high correlation (linkage) between independent variables in a multiple linear regression model. If there is a high correlation between the independent variables, then the relationship between the independent variables and the related variables will be disturbed.

The next stage is the Heteroscedasticity Test. This test aims to test whether in a regression model there is an inequality of the variance from the residuals from one observation to another (19). If the variance from the residual from one observation to another is constant, then it is called homocedasticity and if it is different it is called heterocedacity. To detect the presence or absence of heterocedacity in this study by looking at the graph plot (Scatterplot) between the predicted value of the dependent variable (ZPRED) and its residual (SRESID). If the plot graph shows a pattern of dots that are wavy, widened then narrowed, it indicates that the Heteroscedasticity Test has occurred, if there is no clear pattern and the dots spread above and below the number 0 on the Y axis then heteroscedasticity does not occur.

The research hypothesis was tested using

multiple linear regression analysis. This test is used to measure the existence of a joint influence or relationship between the dependent variable and the independent variable (20). To measure whether there is influence between the independent variables, the researcher uses a regression equation model. The regression equation used is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \epsilon$$

Information:

- Y = Tax Cheating
- α = Number of regression coefficient constant
- $\beta_1, \beta_2, \beta_3$ = Regression coefficient
- X_1 = Understanding of Taxation
- X_2 = Religiosit
- ϵ = Error

The correlation coefficient test is a value that shows whether or not a linear relationship is strong between two variables. The correlation coefficient is usually denoted by the letter r where the value of r can vary from -1 to +1. R values that are close to -1 or +1 indicate a strong relationship between the two variables and an r value that approaches 0 indicates a weak relationship between the two variables. While the + (Positive) and - (Negative) signs provide information about the direction of the relationship between the two variables. If the value is + (Positive) then the two variables have a unidirectional relationship. In another sense, an increase in X will coincide with an increase in Y and vice versa.

To be able to provide an interpretation of the size of the correlation coefficient, according to Sugiyono there are several guidelines for providing interpretation of the correlation coefficient, for example:

TABLE 4 Correlation Coefficient

Coefficient Interval	Relationship Level
0,00-0,199	Very low
0,20-0,399	Low
0,40-0,599	Moderate
0,60-0,799	Strong
0,80-0,1.000	Very Strong

Source: Sugiyono (2017:231).

The coefficient of determination (R^2) shows how much variation the independent variable used in the model is able to explain the variation in the dependent variable. The correlation coefficient of R^2 ranges from $0 < R^2 < 1$. The coefficient of determination (R^2) essentially measures how far the model's ability to explain the variation in the

dependent variable. The coefficient of determination is between zero and one. The small value of R^2 means that the ability of the independent variables to explain the variation in the dependent variable is very limited. A value close to one means that the independent variables provide almost all the information needed to predict the dependent variation (19).

Statistical Test Stages F. This test aims to prove whether the independent variables simultaneously have an influence on the dependent variable, then the F test is carried out with the aim of testing all independent variables, namely: Tax Understanding and Religiosity to one dependent variable, namely Tax Fraud, with a significant amount of 0.05.

- 1) If the significant value < 0.05 then H_a is accepted and H_0 is rejected, this means that all independent or independent variables have a joint influence on the dependent or dependent variable.
- 2) If the significant value > 0.05 then H_a is rejected and H_0 is accepted, this means that all independent or independent variables do not have a joint influence on the dependent or dependent variable.

The final stage of the t test. The t test aims to test the significance of the coefficient of the independent variable in predicting the dependent variable. This test basically shows how far an independent variable is individually in explaining the dependent variable.

- 1) If t count $< t$ table then H_0 is rejected and H_a is accepted, it means that there is no influence between the independent variables partially on the dependent variable.
- 2) If t count $> t$ table then H_0 is rejected and H_a is accepted, it means that there is influence between the independent variables partially on the dependent variable.

If the significance value of t is smaller than α (0.05), it can be said that there is a significant influence between the independent variables on the dependent variable.

4.2 Population and Sample

The research was conducted at KPP (Tax Office) Pratama Serpong with a population of registered taxpayers who submitted SPT. The sampling method used in this study was the simple random sampling method, namely random sampling which provides equal opportunities for all members of the population. (20). Meanwhile, the number of samples to be used is calculated based

on the Slovin formula with the formula $n = N / 1 + Ne2$. Because in 2018 the population of registered individual taxpayers and tax returns was 58,313 with an error margin of $10\% = 0.1$, the calculation is as follows.

$n = 58,313 / 1 + (58,313 \times 0.01)$
 $n = 100$. So for this study, the sample to be used is 100 samples.

TABLE 5 Operational Variables

No	Variable	Variable Type	Indicator	Scale
1.	Independent (X ₁).	Understanding of Taxation	1. Knowledge of tax provisions 2. Knowledge of tax procedures 3. Understanding the tax system 4. Understanding tax requirements	Likert
2	Independent (X ₂)	Religiosity	1. Idiology 2. Worship Practices 3. Experience 4. Religious Knowledge 5. consequences	Likert
4	Dependent (Y) .	Tax Fraud	1. Not Submitting SPT 2. Submitting SPT incorrectly 3. Not registering or misusing the NPWP or PKP confirmation 4. Do not deposit taxes that have been collected or withheld 5. Trying to bribe Fiskus	Likert

Source: compiled from various references, 2019.

In measuring this variable, using a questionnaire with several statements in which each item of the statement is accompanied by 5 (five) answer choices which are given a score of 1-5. The scoring criteria for alternative answers for each questionnaire item are given as follows:

1. Score 5 for answers strongly agree.
2. Score 4 for agreed answers.
3. Score 3 for neutral answers.
4. Score 2 for answers disagree.
5. Score 1 for the answer strongly disagree.

5. RESULT AND DISCUSSION

5.1 Data Quality Test Results

5.1.1 Validity Test Results

Validity is a measure that shows the extent to which a measuring instrument is able to measure what is being measured. The validity test is used to measure whether a questionnaire is valid or not. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. The test uses two sides with a significance level of 0.05. The test criteria are as follows:

- 1) If $r \text{ count} > r \text{ table}$ (2-sided test with sig. 0.05) then the instrument or question items have a significant correlation to the total score (declared valid).
- 2) If $r \text{ count} < r \text{ tabel}$ (2-sided test with sig. 0.05)

then the instrument or question items do not have a significant correlation to the total score (declared invalid).

In this validity test, the number of correspondents or data was 100 people. Therefore, according to the formula to be used ($df = n-2$) it will be $df = 100-2$, which is 98 ($df = 98$), which means that the rtable value is 0.1966.

Table 6. Results Of The Tax Understanding Validity Test

Statement	r count	r table	Information
PP1	0.769	0,1966	Valid
PP2	0.829	0,1966	Valid
PP3	0.799	0,1966	Valid
PP4	0.771	0,1966	Valid
PP5	0.691	0,1966	Valid

Source: Processed Primary Data, SPSS 16

Based on table 7 above, it shows that the Tax Understanding variable which consists of 5 statement items can be said to be valid because r count is greater than r table (0.1966).

TABLE 7. Results Of Religiosity Validity Test

Statement	r count	r table	Information
R1	0.741	0,1966	Valid
R2	0.659	0,1988	Valid

R3	0.803	0,1966	Valid
R4	0.627	0,1966	Valid
R5	0.610	0,1966	Valid

Source: Processed Primary Data, SPSS 16

Based on table 8 above, it shows that the Religiosity variable consisting of 5 statements can be said to be valid because r count is greater than r table (0.1966).

TABLE 8. Tax Fraud Validity Test Results

Statement	r count	r table	Information
KP1	0.694	0,1966	Valid
KP2	0.677	0,1966	Valid
KP3	0.756	0,1966	Valid
KP4	0.743	0,1966	Valid
KP5	0.559	0,1966	Valid

Source: Processed Primary Data, SPSS 16

Based on table 9 above, it shows that the Tax Fraud variable which consists of 5 statement items can be said to be valid because r count is greater than r table (0.1966).

5.1.2 Reliability Test Results

Reliability refers to an understanding that an instrument can be trusted enough to be desired as a data collection tool because the instrument is good. Bad instruments will lead respondents to choose certain answers. A reliable instrument, a reliable one produces reliable data too. Reliability is a measuring tool for measuring a questionnaire which is an indicator of a variable or construct. This reliability test is used to test the consistency of data within a certain period of time, namely to determine the extent to which the measurements used can be trusted or relied upon. These variables are said to have Cronbach alpha value greater than 0.70, which means that the instrument can be used as a reliable data collector, namely the measurement results of the relative coefficient if re-measured. This reliability test aims to see consistency (19).

TABLE 9. Reliability Test Results

Variable	Cronbach' Alpha	Information
Tax Understanding	0,829	Reliable
Religiosity	0,723	Reliable
Tax Fraud	0,714	Reliable

Source: Processed Primary Data, SPSS 16

It can be concluded that the statement in this questionnaire is reliable because it has a Cronbach 'alpha (α) value greater than 0.70. Based on the results of table 4.6 that each item of the statement used will be able to obtain consistent data where when the statement is submitted again an answer

will be obtained that is relatively the same as the previous answer.

5.2 Classical Assumption Test Results

5.2.1 Normality Test Results

The normality test aims to test whether the regression model, the independent variable and the dependent variable both have a normal distribution or not. To test whether there is a normal distribution or not in the regression model, the Kolmogorov-smirnov test and graph analysis are used. In this test, if the resulting significance level is above 5%, this means that the data to be processed has a normal distribution. Conversely, if the level of significance is below 5%, the data are not normally distributed. In addition, to detect normality, it can be done by looking at the distribution of data (points) on the diagonal source of the graph. If the data spreads around the diagonal line and follows the direction of the diagonal line, the regression model fulfills the data normality assumption, conversely if it is not near the diagonal line or does not follow the line direction, the regression model does not fulfill the assumption of normality.

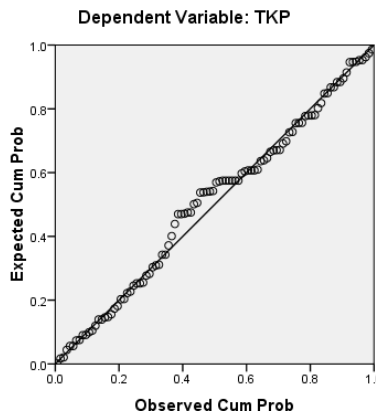
The results of the One Sample Kolmogorov Smirnov test on 100 research sample data can be seen in table 11 below

TABLE 10. Residual Normality Test Results

N		Abs_Res1
		100
Normal Parameters ^a	Mean	1.8909
	Std. Deviation	1.39332
Most Extreme Differences	Absolute	.101
	Positive	.099
	Negative	-.101
Kolmogorov-Smirnov Z		1.006
Asymp. Sig. (2-tailed)		.264
a. Test distribution is Normal.		

Based on table 10 above, it shows that the Kolmogorov Smirnow significance is 0.264 with a significance value above 0.05, it can be concluded that the residual value is normally distributed. In addition, data normality testing can be done by looking at the distribution of unstandardized residuals which can be seen in the following Figure:

Normal P-P Plot of Regression Standardized Residual



Source: Processed Primary Data, SPSS 16

FIGURE 2. Results of the P-Plot Graph Normality Test

Based on the picture above shows the P-Plot Graph which shows that the distribution of unstandardized residuals is around the diagonal line and follows the direction of the diagonal line, so that the residual value of the regression equation model is normally distributed or fulfills the assumption of data normality.

5.2.2 Multicollinearity Test Results

This test aims to test whether the regression model found a correlation between independent or independent variables. To test the presence or absence of multicollinearity symptoms, it can be seen through the Variance Inflation Factor (VIF) value and tolerance value for each independent. The requirements for research data are said to be free from multicollinearity, namely:

- 1) Tolerance value < 0.10 and VIF > 10 then multicollinearity occurs or there is a correlation between the independent variables.
- 2) Tolerance value > 0.10 and VIF < 10, then multicollinearity does not occur or there is no correlation between independent variables.

Multicollinearity is to see whether or not there is a high correlation (linkage) between independent variables in a multiple linear regression model. If there is a high correlation between the independent variables, then the relationship between the independent variables and the related variables will be disturbed.

TABLE 11. Multicollinearity Test Results

Model		Collinearity	
		Tolerance	VIF
1	(Constant)		
	Tax Understanding	.541	1.847
	Religiosity	.541	1.847

a. Dependent Variable: TKP

Source: Processed Primary Data, SPSS 16

Based on the multicollinearity test results in the table above, it can be seen that the tolerance value of each independent variable, namely Tax Understanding and Religiosity, is 0.541, indicating that the tolerance value is more than 0.10. Meanwhile, the VIF value of each independent variable, namely Tax Understanding and Religiosity, was 1,847. Thus it can be concluded that there is no multicollinearity between the independent variables in the regression model.

5.3 Heteroscedasticity Test Results

This test aims to test whether in a regression model there is an inequality of the variance of the residuals from one observation to another. If the variance from the residual from one observation to another is constant, it is said homocedasticity and if it is different it is called heteroscedasticity. To detect the presence or absence of heteroscedasticity in this study by looking at the graph plot (Scatterplot) between the predicted value of the dependent variable (ZPRED) and its residual (SRESID). If the plot graph shows a pattern of dots that are wavy, widened then narrowed, it indicates

that there has been a Heteroscedasticity Test, if there is no clear pattern and the dots spread above

and below the number 0 on the Y axis then heteroscedasticity does not occur.

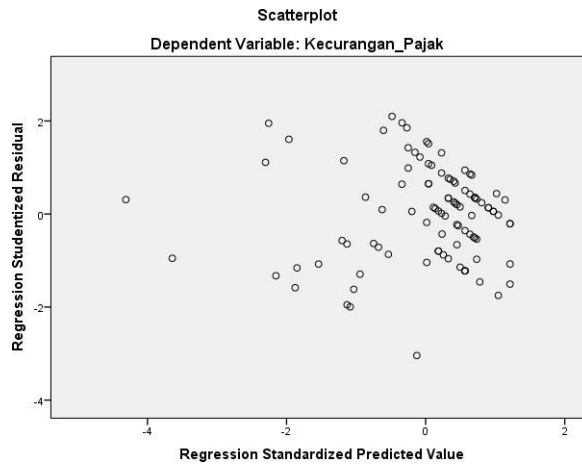


FIGURE 3. Result of Heteroskedastisitas Test

Source: Processed Primary Data, SPSS 16

Based on the results of the scatterplot graph above, it shows that the data is spread above and below the number 0 on the Y axis (Tax Fraud) and there is no clear pattern in the distribution of the data. It can be said that heteroscedasticity does not occur in the regression equation model, so that the regression model can be used to measure Tax Fraud actions based on the variables that influence it, *5.3.1 Results of Spearman's Rho Test*

namely Tax Understanding and Religiosity. The Spearman Rho test was carried out to make sure the data was free from the problem of variance inequality (heteroscedasticity) with the eligibility criteria being a significance number > than 0.05, the results were as follows:

TABLE 12. Spearman's Rho Test Results

		TU	R	Unstandardized	
Spearman's rho	TU	Correlation	1.000	.452**	-.008
		Sig. (2-tailed)	.	.000	.934
		N	100	100	100
	R	Correlation	.452**	1.000	.007
		Sig. (2-tailed)	.000	.	.945
		N	100	100	100
	Unstandardized Residual	Correlation	-.008	.007	1.000
		Sig. (2-tailed)	.934	.945	.
		N	100	100	100

** . Correlation is significant at the 0.01 level

By looking at the table above on the row of significance of each variable, Tax Understanding of significance of 0.934 and Religiosity of significance of 0.945, all of which are greater than 0.05, it can be said that the data is free from heteroscedasticity problems.

5.3.2 Descriptive Statistics Test

TABLE 13. Descriptive Statistics Results

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
Tax Understanding	100	7	25	20.76	.399	3.988
Religiosity	100	7	25	21.41	.328	3.276
Tax Fraud	100	10	25	21.38	.345	3.449
Valid N (listwise)	100					

Source: Processed Primary Data, SPSS 16

From the Descriptive Statistics table, it can be seen that for the Tax Understanding variable, the minimum value is 7 and the maximum value is 25, with an average value of 20.76. The average value if divided by the number of statement items by 5, results in 4.152 meaning that the majority of respondents answered agree that they understand the self-assessment system and procedures for fulfilling tax obligations. Statements are positive and are made in simple language to make it easier for respondents to understand.

For the Religiosity variable the minimum value is 7 and the maximum is 25, with an average value of

21.41 which, if divided by the number of statements, which is 5, results in a Figure of 4.282 and this means that the majority of respondents answered agree that they believe their every action is known by God and honest behavior is the expected behavior of the taxpayer in relation to tax payments.

Tax fraud has a minimum value of 10 and a maximum value of 25, with an average value of 21.38 with the number of statements of 5, meaning that the majority of respondents answered agree to the statements given.

The statements in the Tax Fraud variable have a negative tone towards tax fraud and the average respondent agrees by the majority of respondents, which means that the average respondent is permissive of tax fraud committed if the taxation system is bad, the rates are high even though they know that it is an illegal act. breaking the law. And this tends to be done by respondents with an undergraduate education background with a percentage of 57%, 36% high school education, and 7% S2 education.

5.4 Hypothesis testing

The research hypothesis was used using multiple linear regression analysis. This test is used

to measure the existence of a joint influence or relationship between the dependent variable and the independent variable. To measure whether there is influence between the independent variables, the researcher uses a regression equation model. The regression equation used is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$$

Information:

- Y = Tax Cheating
- α = Number of regression coefficient constant
- $\beta_1, \beta_2, \beta_3$ = Regression coefficient
- X_1 = Understanding of Taxation
- X_2 = Religiosity
- X_3 = Socio-economic status
- ϵ = Error

TABLE 14. Multiple Linear Regression Test Results

Model		Unstandardized		Standardized
		B	Std.	Beta
1	(Constant)	-13.535	4.245	.223
	Tax Understanding	.192	.082	
	Religiosity	10.142	1.705	.561

a. Dependent Variable: Tax Fraud

Source: Processed Primary Data, SPSS 16

Multiple linear regression equation as follows.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$$

$$Y = -13,535 + 0.192 PP + 10,142 R + e$$

Based on the results of the table above, the constant value with the regression coefficient can be explained as follows:

1. The constant value is -13.535, this indicates that if the independent variable (Tax Understanding and Religiosity) is considered constant, the result of the dependent variable (Tax Fraud) will be constant at -13.535 units.
2. The Tax Understanding regression coefficient (b1) is 0.192 and is positive. If there is an increase in the Tax Understanding variable in 1 (one) measurement scale, it will increase

- Tax Fraud by 0.192
- Religiosity regression coefficient (b2) is 10,142 and is positive. If there is an increase in the religiosity variable in 1 (one) measurement scale, it will increase the interest in Tax Fraud by 10,142

5.5 Correlation Coefficient Test

The correlation coefficient test is a value that shows whether or not a linear relationship is strong between two variables. The correlation coefficient is usually denoted by the letter r where the value of r can vary from -1 to +1. R values that are close to -

1 or +1 indicate a strong relationship between the two variables and an r value that approaches 0 indicates a weak relationship between the two variables. While the + (Positive) and - (Negative) signs provide information about the direction of the relationship between the two variables. If the value is + (Positive) then the two variables have a unidirectional relationship. In another sense, an increase in X will coincide with an increase in Y and vice versa.

TABLE 15. Correlation Coefficient Test Results

		Tax Understanding	Religiosity	Tax Fraud
TPP	Pearson Correlation	1	.677**	.602**
	Sig. (2-tailed)		.000	.000
	N	100	100	100
TR	Pearson Correlation	.677**	1	.712**
	Sig. (2-tailed)	.000		.000
	N	100	100	100
TKP	Pearson Correlation	.602**	.712**	1
	Sig. (2-tailed)	.000	.000	
	N	100	100	100

** . Correlation is significant at the 0.01 level (2-tailed). Source: Processed Primary Data, SPSS 16

Based on the table 4.10 above, shows the correlation coefficient value of Tax Understanding on Tax Fraud of 0.602 and the relationship between Religiosity and Tax Fraud of 0.712. The level of relationship between the independent variable and the dependent variable is in a strong level, namely in the range 0.60 - 0.799.

5.6 Determination Coefficient Test

The coefficient of determination (R2) shows how much the percentage of variation in the independent variables used in the model is able to explain the variation in the dependent variable. The value of the correlation coefficient R2 ranges from 0 <R2 <1. The coefficient of determination (R2) in essence measures how far the model's ability to explain variations in the dependent variable. The coefficient of determination is between zero and one. The small value of R2 means that the ability of the independent variables to explain the variation in the dependent variable is very limited. A value close to the one independent variable provides nearly all of the information needed to predict the

dependent variation.

TABLE 16. The Results Of The Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.730 ^a	.533	.524	2.381

Source: Processed Primary Data, SPSS 16

Based on the table above, it shows the value of the coefficient of determination (Adjusted R Square) of 0.524 or 52.4%. This means that 52.4% of the dependent variable, namely Fraud, can be explained or influenced by the independent variables of Tax Understanding and Religiosity, while the remaining 47.6% (100% - 52.4%) is explained by other variables not examined.

5.7 F test

This test aims to prove whether the independent variables simultaneously have an

influence on the dependent variable, then the F test is carried out with the aim of testing all independent variables, namely: Tax Understanding and Religiosity on one dependent variable, namely Tax Fraud. If the significant value < 0.05 , the hypothesis is accepted, this means that all independent or independent variables have a joint influence on the dependent or dependent variable. Conversely, if the significant value > 0.05 then the hypothesis is rejected, this means that all independent or independent variables do not have a joint influence on the dependent or dependent variable.

TABLE 17 Statistic F Test Results (Simultaneous) Anova^b

Model	Sum of	df	Mean	F	Sig.	
1	Regressio	627.812	2	313.906	55.387	.000 ^a
	Residual	549.748	97	5.668		
	Total	1177.560	99			

Source: Processed Primary Data, SPSS 16

Based on the table above, it is obtained F count of $55.387 > F$ table of 2.70, the value of F table is obtained from the formula $df1 = k-1$, namely $3-1 = 2$, and $df2 = nk$, namely $100-3 = 97$ and a significance level of $0,000 <$

0.05 Because the level of significance is less than 0.05, H4 is accepted, namely Tax Understanding and Religiosity have an effect on Tax Fraud. Factors that influence the existence of a positive influence between these variables are the number of individual taxpayers who have understood the Tax Calculation, Submission and Payment Procedures in accordance with the current procedures, and also the number of individual taxpayers who practice their religious guidelines very much good so that there is no intention for individual taxpayers to commit fraud in their tax reporting.

5.8 T test

The t test aims to test the significance of the coefficient of the independent variable in predicting the dependent variable. This test basically shows how far an independent variable is individually in explaining the dependent variable.

- 1) If $t \text{ count} < t \text{ table}$ then H_0 is rejected and H_a is accepted, it means that there is no influence between the independent variables partially on the dependent variable.
- 2) If $t \text{ count} > t \text{ table}$ then H_0 is rejected and H_a is accepted, it means that there is influence between the independent variables partially on the dependent variable.

If the significance value of t is smaller than α (0.05), it can be said that there is a significant influence between the independent variables on the dependent variable.

TABLE 18. Result Of T Statistical Test (Partial)

Model	t	Sig.	explanation	
1	(Constant)	-3.188	.002	
	Tax Understanding	2.361	.020	H1 : Accepted
	Religiosity	5.949	.000	H2 : Accepted

Source: Processed Primary Data, SPSS 16

In this test, the t table value is 1.661 with the formula (n-k), where n is the number of samples and k is the number of independent and dependent variables (100-3) and the significant level α (alpha) used is 0.05.

- 1) Based on the table above, it is known that Tax Understanding has a t count of $2.361 > 1.661$ and a significant value of 0.020, where the value is $0.020 < 0.05$ so that H1 is accepted, which means that Tax Understanding has an effect on Tax Fraud.
- 2) Religiosity has t count of $5,949 > 1,661$ and a significant value of 0,000, where the value of $0,000 < 0.05$ so that H2 is accepted, which means that Religiosity has a significant effect on tax fraud.

6. RESULTS DISCUSSION

6.1 The Effect of Tax Understanding on Tax Fraud

Based on the results of H1 testing described in table 18, it can be seen that the Tax Understanding variable has a t count of 2.361 when compared with the t table of 1.661, it can be concluded that H1 is accepted because t count is greater than t table. This test is also supported by a significant value of 0.020, where the value of 0.020 when compared with 0.05, the significant value is smaller than 0.05. So H1 is accepted, which means that the understanding of taxation has an effect on tax fraud. The results of this study support the results of research conducted by Friska Ade Nouvalia et al (21) and Yuli Ardiansyah (15) which states that Tax Understanding has an effect on Tax Fraud.

However, the results of this study do not support the results of the research of Kurniati and Raisa Pratiwi (2018) which states that the understanding of taxation has a negative effect on tax fraud. And contrary to the research results of Rendy and Wiwit (22) yang menghasilkan bahwa pemahaman perpajakan tidak berpengaruh terhadap

kepatuhan Wajib Pajak E Comm which resulted that the understanding of taxation had no effect on E Commerce taxpayer compliance. Tax fraud can occur, among others, due to the lack of taxpayers in paying attention to socialization or advertisements carried out by tax officials, which can lead to errors in tax reporting. Taxpayers who do not understand tax regulations will tend to disobey existing regulations. As according to Sri Mulyani, the understanding of taxes is a tool to create a just and civilized society.

The results of this study state that Tax Understanding has a positive effect on Tax Fraud. The more understanding of the taxpayer the tax regulations in effect will result in an increased opportunity for the taxpayer to take advantage of the weaknesses that exist in tax regulations (gray area). Strengthened by the research of Yenni et al. (2), the phenomenon of tax fraud is supported by the understanding of consultants as a taxpayer's need. Because for taxpayers, tax fraud is interpreted as compulsion, deliberation, unwillingness, and effectiveness of officers. On the other hand, there are also tax persons who actually offer services to taxpayers to reduce tax payments and become shadow consultants. The negative behavior of individuals can be an incentive to play with the amount of taxes owed. The relevance of a negative compromise on tax fraud is due to a distorted partnership between taxpayers, tax officials and tax consultants to reduce the amount of tax paid to the state. This means that those who have an understanding of taxes have a tendency to commit tax fraud. So a symbiotic mutualism in order to increase voluntary compliance will be difficult to occur.

6.2 The Effect of Religiosity on Tax Fraud

Based on the results of H2 testing described in table 16, it can be seen that the Religiosity variable has a t count of 5.949 when compared with t table 1.661, it can be concluded that H2 is accepted because t count is greater than t table. This research is also supported by a significant value of 0,000, where the value of 0,000 when compared with 0.05, the significant value is smaller than 0.05. So that H2 is accepted, which means that Religiosity has a significant effect on Tax Fraud.

The results of this study, are not in line with research from Dekar Urumsah about the importance of religious values and organizational culture to reduce fraud ? Which shows that individual religiousness cannot occur consistently. Because religious beliefs can change if individuals are under

pressure, thus ignoring their religiosity. However, this study supports the results of research conducted by Friska Ade Nouvalia, Yuniarti Hermawan and Tri Sulistyani (7) and Yuli Ardiansyah (15) who state that religiosity affects tax fraud. This study also supports Annisa & Nur's research results in the direction that religiosity can reduce tax evasion. (12). The results of this study provide empirical evidence regarding the influence of religiosity that affects tax fraud. If the understanding of taxation has a positive influence on the level of tax fraud, so does Religiosity. This research provides empirical evidence that religion does not guarantee that people with a high level of faith or religiosity will stay away from tax fraud.

A positive result on the t test shows a positive relationship between the taxpayer religiosity factor with the tax fraud act variable, this shows that the majority of respondents harbor dissatisfaction with the current government's performance so that they feel fair or fair to manipulate taxes as long as they believe that the tax paid is not managed. well by the government and this can be seen from the respondents' statistics, the majority of whom have an undergraduate education background so they have a more critical way of thinking.

The findings of the 2018 World Giving Index explain that Indonesians are the most generous in the world. This means that the community's contribution is very high to optimize tax income depending on the tax strategy and mechanism itself. The tax morale is built through participatory and transparent tax policy formulation, to achieve a system capable of reducing inequality. Therefore, tax planning is not only legal in terms of tax law but also does not violate the spirit of tax law, namely moral. Morals are synonymous with religiosity. The dimension of religiosity gives hope to individuals who hold fast to theological views, namely the belief of someone who holds fast to the truth. Religious knowledge is practiced and lived with sincerity (ihsan) in everyday life, so that one's religiosity is not just an attribute and only reaches the plain of extoteric symbiolosm. In essence, the dimension of belief (the ideological dimension), the dimension of religious practice (the ritualistic dimension), the dimension of ihsan and appreciation (the experiential dimension), the dimension of religious knowledge (the intellectual dimension), the dimension of practice and consequences (the consequential dimension) are the consequences of implementation. for the social aspect, namely helping others and protecting the environment.

7. CONCLUSIONS

1. Understanding of Taxation has a significant positive effect on Tax Fraud. Supported by the results of the t test which shows that the t value of 2.361 > from the t table is 1.661 and also a significant value < 0.05, namely 0.020.
2. Religiosity has a significant positive effect on Tax Fraud. This is also supported by the results of the t test which shows that the t value of 5.949 > from the t table is 1.66 and also a significant value < 0.05, which is 0.000.

7.1 Research Limitations

Based on the results of this study, the researcher has several limitations including:

1. Data collection was carried out not using the interview method but only distributing questionnaires. This may result in biased data due to differences in perceptions between researchers and respondents on the proposed statement items.
2. Some respondents did not answer the statements contained in the questionnaire so that the data could not be processed properly.
3. The sample in this study is very limited, using only 100 individual taxpayers who are registered at the Serpong Pratama Tax Office.

7.2 Suggestion

Based on the results and conclusions obtained, the suggestions that the researcher can give are as follows:

1. Next Researcher
 - 1) In collecting data, not only using a questionnaire, but also conducting direct interviews.
 - 2) Increase the number of respondents and research areas so that they can develop a better research.
 - 3) Adding independent variables in research on Tax Fraud
2. For the Serpong Pratama Tax Service Office, in order to provide counseling regarding the updated tax regulations so that taxpayers can understand all existing tax regulations and take firm action against the perpetrators of tax fraud in order to create a deterrent effect on the perpetrators of such fraud.
3. For the wider community to be more aware of the obligations as individual taxpayers who must carry out their tax obligations on articles.

ACKNOWLEDGMENT

Place any acknowledgement here. The IOP format to be used for references. If possible reference management software such as zotero or mandeley.

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