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## Belief in the Law of Karma Moderate the Influence of the Tax System on Perceptions of Tax Evasion on Individual Taxpayers in All of the Tax Office Bali Area

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### Abstract

This research discusses the influence of the tax system on the perception of tax evasion with belief in the law of karma as a moderation variable. Population in this research is individual taxpayers who do business activities or free work registered in all of the tax office Bali area. Incidental sampling method with slovin formula is used to determine the sample of research. Data analysis techniques used in the research are simple linear regression and moderated regression analysis. The results of testing the first hypothesis prove that the tax system negatively affect the perception of tax evasion. The results of testing the second hypothesis prove that belief in the law of karma can strengthen the negative effects of the tax system on the perception of tax evasion.

**Keywords:** Perceptions of tax evasion; tax system; belief in the law of karma.

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## **1. Introduction**

The tax system adopted in Indonesia of tax collection is self assessment system. This system gives authority, trust, responsibility to the taxpayers to calculate, pay and self-report the amount of tax to be paid [32]. On the other hand, this system can create a huge opportunity for taxpayers to cheat, manipulate the calculation of tax amounts and embezzle the amount of taxes that should be paid [10]. Tax evasion behavior is the most common occurrence in Indonesia because the tax system is not working well. Parties involved in tax evasion cases ranging from individual taxpayers, company and tax officials. Various negative impacts arise due to tax evasion behavior such as tax revenues in Indonesia from year to year continue to not meet the targets set by the government [28]. In addition, Indonesia's tax ratio value to Gross Domestic Product (GDP) is low, only about 12 percent [12]. This tax evasion behavior can also hinder the development and achievements of welfare for the community. With so many cases of tax evasion in Indonesia it can cause various perceptions about tax evasion behavior on the basis of facts that existed so far. According to attribution theory, individual perceptions are formed by external and internal factors [21]. In this study, taxpayers will behave in accordance with their views on tax evasion influenced by external conditions that are related to the implementation of the tax system. Several studies related to the tax system on perceptions of tax evasion have been done by many previous researchers. However, the results of these studies still show contradictory results (inconsistent) between researchers with another researcher. Those inconsistencies of research results that motivate researchers to do more research of the influence the tax system on perceptions of tax evasion. Murray [15] explains that to be able to reconcile conflicting results requires a contingency approach to identify other variables acting as a mediating or moderating variable. In this researcher using belief in the law of karma as a moderating variable because of the way individuals judge something in particular tax evasion behavior is ethical or unethical cannot be separated from his beliefs [9]. Individuals who have faith belief in the law of karma are expected to improve morale and ethics in social life [14]. Strong religious beliefs are also expected to prevent illegal behavior through feelings of guilt especially in this case tax evasion behavior [9]. This is also based on the theory of planned behavior that explains that there is a control belief that can prevent a person in performing an action [1]. Thus, individuals who have faith belief in the law of karma can inhibit and limit the individual's intention to practices tax evasion so as to shape a perception of tax evasion behavior is unethical.

## **2. Literature Review and Research Hypothesis**

### ***2.1 Theory of Planned Behavior***

This theory explains that a person's behavior is influenced by the intention of individuals to behave so that can be used as a model in predicting individual intentions in taking an action [1]. Theory of planned behavior divides three kinds of reasons that can influence the actions taken by the individuals, namely behavioral belief, normative belief and control belief [2].

### ***2.2 Attribution Theory***

This attribution theory explains how individual perceive other individual differently depending on the

individual's sense of meaning to a behavior. It states that when an individual observes the behavior of another individual, the individual will try to determine whether it is internal or external. The behavior caused by internal factors is a behavior that is believed to be under the personal control of the individual itself, whereas the behavior caused by external factors is behavior that is influenced from the outside, the behavior of individuals is seen as a result of the pressure of the situation or the environment. The determination of whether the behavior is caused by internal or external factors is influenced by three factors: 1) Differences, 2) Consensus and 3) Consistency [21].

### ***2.3 Perception of Tax Evasion***

Robbins and Judge [21] to define perception as a process whereby individuals organize and interpret sensory impressions to give meaning to the environment. Rahayu [20] explains that tax evasion is an active business of the taxpayers in terms of reducing, abolishing, illegal manipulation of tax debt or escaping not to pay taxes as already owed according to the rules of law. In addition, research conducted by McGee [13] found that tax evasion has three views: 1) tax evasion is considered unethical, 2) tax evasion has been always ethical, 3) tax evasion can be viewed ethically or not depending on the situation and existing conditions.

### ***2.4 Tax System***

According to Waluyo [32] tax collection system is divided into 3 (three) namely; 1) official assessment system, 2) self assessment system, 3) with holding system. The system used in Indonesia is self-assessment system, where taxpayers an active role in calculating, paying and reporting the tax so that the government in this case only acts as the controller of taxable activities.

### ***2.5 Belief in the Law of Karma***

The term karma means action, work or deed. All sorts of action whether mental, verbal or physical, is regarded as karma. It includes all in the phrase both thought, word and deed. According to the law of karma, everything we do, say or think, will have an effect and will in time return to us [4]. This law of karma is universally unavoidable. It stated "universal" because there is no work or action without giving result even though the result can be big, medium or small. If more people realize and understand how important this law of karma is where doing good will bring good results, then the world will be safe and peaceful [27]. The law of karma as the basic of self-control is the main thought to improve human morals and ethics in social life. By understanding the essence the law of karma, it is impossible for human beings to commit disgraceful acts that are clearly out of religious teachings and cause harm or destruction for others [14].

### ***2.6 The Effect of The Tax System on Perceptions of Tax Evasion***

Implementation of the tax system is an external factor that can affect the taxpayer's perceptions of tax evasion behavior. This is supported by attribution theory which explains that individual perceptions are formed by external and internal factors [21]. Therefore, if the tax system running well then the tax evasion behavior tends to be regarded as unethical or unreasonable behavior. Conversely, if the tax system is not systematized between

the taxpayers and tax authorities so that tax evasion behavior is considered as behavior that tends to be ethical or reasonable to do. This is in accordance with research conducted by Dewi and Merkusiwati [5], Sariyani and his colleagues [24], Paramita and Budiasih [17], Utami [31], Maghfiroh and Fajarwati [11], Permatasari and Laksito [18], Silaen and his colleagues [25] which states that the tax system negatively affect the taxpayer's perceptions on tax evasion behavior. Based on the theory and the findings of the previous studies, the first hypothesis of this study is:

**H1. The tax system has a negative effect on the tax evasion perception**

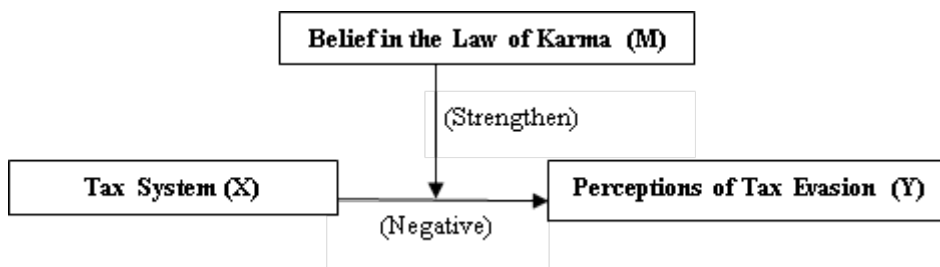
**2.7 Belief in The Law of Karma to Moderate The Influence of The Tax System on Perceptions of Tax Evasion**

The tax system can work as expected if the implementation is supported by the moral level of taxpayers, which can be reflected from the extent of belief in the law of karma taxpayers. Confidence in the law of karma can limit the individual's intention to do tax evasion so as to establish the perceptions that tax evasion behavior is unethical. Strong religious beliefs are expected to prevent illegal behavior through feelings of guilt, especially in the case of tax evasion [8]. Belief in the law of karma tends to encourage a person's willingness to pay taxes so as to influence taxpayers to have the perception that tax evasion is unethical, especially if the tax system in Indonesia is running well, the tendency of taxpayers to tax evasion behavior is considered unethical [19]. Based on the findings of the previous researches, the second hypothesis of this study is:

**H2. Belief in the law of karma weakens the influence of the tax system on the perception of tax evasion**

**3. Research Concepts**

The concept framework of this study is presented in Figure 1 below.



**Figure 1:** Concept Framework

**4. Methodology of Research**

This research uses a direct survey method with questionnaire technique by giving a set of written statement to the respondent to answer as the basis of primary data collection. The results of the answers, then measured by a Likert scale on the choice of respondents answers were assessed by 5 scales. With a value of 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), 5 (strongly agree). The population in this research is individual

taxpayers who do business activity or free work registered in all of the tax office Bali area (Bali is a province of Republic of Indonesia). The sampling technique uses in this research is non probability sampling with incidental sampling method. Determination of the number samples taken using slovin formula. This study establishes a tolerance limit of 10% sampling error which means the sampling accuracy rate is 90% so the number of samples in this research if calculated by the slovin formula to 100 respondents. Data analysis conducted in this study using simple linear regression analysis and moderated regression analysis. Before using regression analysis techniques, the classical assumption test should be applied to the model to be used. In addition, this study performs F statistical tests, determination coefficient test and t statistical test. The regression equation model is as follows:

- a. Simple linear regression equation model

$$Y = \alpha + \beta_1 X_1 + \varepsilon$$

- b. Moderated Regression Analysis (MRA) equation model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 M_1 + \beta_3 X_1 * M_1 + \varepsilon$$

Where:

Y = Perceptions of Tax Evasion

$\alpha$  = Constants

X1 = The Tax System

M1 = Belief in the law of karma

X1 \* M1 = Interaction between tax system with belief in law of karma

$\beta_1 - \beta_3$  = Regression coefficient of independent variables

$\varepsilon$  = Error / Other variables not identified in the model

#### **4.1 Operationalization of Variables**

##### **4.4.1 Dependent Variable**

The perception of tax evasion is how individuals in organizing and interpreting tax evasion actions are ethical or unethical influenced by the environment surrounding the individual [21]. In this study variables were measured by indicators adjusted for research conducted by Fagbemi and his colleagues [6]. Indicators uses in this study are tax rates, fairness, discrimination, benefits of taxes paid, management of tax money and law enforcement.

##### **4.4.2 Independent Variable**

The tax system is a reflection of social, economic and public policy that has been established by the government, generally in the form of legislation that determines the course of action to be implemented which is reflected in the various decisions issued by the relevant agencies [33]. In this study variable were measured by indicators adapted for research conducted by Nickerson and his colleagues [16]. Indicators used in this study are justice, rates, usage procedures, tax money mishandling and socialization.

**4.4.3 Moderate Variable**

Belief in the law of karma is a belief in the spiritual law governing life experiences through the principles of causality, action and reaction, justice and personal responsibility [4]. Measurement of variable belief in law of karma was performed using a questionnaire adapted for research conducted by Chadha and his colleagues [3]. Dimensional measurements used in this study are experience, intellectual and consequences.

**5. Result**

**5.1 Data Description**

The data collection is done by visiting respondents directly to submit and collect back questionnaires. Of the 100 copies of the questionnaires distributed by researchers, 100 copies of the questionnaire were returned. Thus the number of questionnaires that can be processed as many as 100 copies of the questionnaire. The calculation of the data results in a 100 percent response rate and a 100 percent useable response rate.

**5.2 Characteristics of Respondents**

This study is a profile of 100 respondents who participated in the filling questionnaire. The description of the profile of respondents in this study are; age, gender, level of education and whether or not to attended tax training. In detail the characteristics of respondents can be shown in Table 1 below:

**Table 1:** Characteristic of Respondent

<b>Explanation</b>	<b>Total Respondent (People)</b>	<b>Percentage (%)</b>
<b>Age</b>		
21-30 years	17	17
31-40 years	26	26
41-50 years	26	26
>50 years	31	31
<b>Total</b>	<b>100</b>	<b>100</b>
<b>Gender</b>		
Male	75	75
Female	25	25
<b>Total</b>	<b>100</b>	<b>100</b>
<b>Level of Education</b>		
High school graduate	21	21
University graduate	58	58
Master's Degree	10	10
Others	11	11
<b>Total</b>	<b>100</b>	<b>100</b>
<b>Attended Tax Training</b>		
Ever	23	23
Never	77	77
<b>Total</b>	<b>100</b>	<b>100</b>

Based on Table 1 shows that the majority of respondents tend to have aged over 30 years, male gender,

dominated by university graduate and the majority of respondents never attended tax training.

### 5.3 Test Instruments

#### 5.3.1 Validity test

A questionnaire is said to be valid if the question or statements in the questionnaire are able to express something that is measured by the questionnaire, the higher the validity of a questionnaire the smaller the variant of the error [7]. If the correlation of the total score item is greater than (0.30) then the research instruments are said to be valid with a significance level of 0.05 [26]. The instruments in this study consisting of items of the taxation system statement (X1), belief in the law of karma (M1) and tax evasion perceptions (Y) are valid. This is because the correlation between the score of each instrument with a score of magnitude above 0.30.

#### 5.3.2 Test Reliability

Reliability test with Statistical Product and Service Solutions (SPSS) using Reliability Analysis Statistical and questionnaire passed test of reliability if each instrument has Cronbach's Alpha value greater than 0, 70 [26]. All instruments in this study are said to be reliable in which the whole instrument is suitable for collecting data. The value of Cronbach's Alpha > 0.70 indicates that such measurements can provide consistent results when re-measured of the same subject at different times.

### 5.4 Classic assumption test

#### 5.4.1 Normality test

To test the normality of a data is done by looking at Asymp. Sig (2-tailed). If the value of Asymp. Sig (2-tailed) more than 0.05 then  $H_0$  is accepted and means the data distribution is said to be normal [30]. Normality test results are shown in Table 2 below.

**Table 2:** Normality Test Result

No	Equation	N	Asymp. Sig (2-tailed)
1	$Y = \alpha + \beta_1 X_1 + \varepsilon$	100	0,074
2	$Y = \alpha + \beta_1 X_1 + \beta_2 M_1 + \beta_3 X_1 * M_1 + \varepsilon$	100	0,075

Source: data processed (2018)

Based on Table 2 be able shown that the value of Asymp. The sig (2-tailed) model of the first equation is 0.074 and the second equation model is 0.075 greater than the 0.05 significance level. This shows that both equation models are normally distributed.

**5.4.2 Heteroscedasticity Test**

Heteroscedasticity test aims to test whether the regression model of variance inequality occurs from one observation to another observation. A fit model regression is a model that does not contain symptoms of heteroscedasticity. If the significance level t of the regression results has an absolute residual to the independent variable greater than 0.05, the regression model involved does not contain symptoms of heteroscedasticity [30]. The results of the heteroscedasticity test are shows in Table 3 below.

**Table 3:** Heteroscedasticity Test Result

No	Equation	Variable	Sig
1	$Y = \alpha + \beta_1 X_1 + \epsilon$	X1	0,591
2	$Y = \alpha + \beta_1 X_1 + \beta_2 M_1 + \beta_3 X_1 * M_1 + \epsilon$	X1	0,351
		M1	0,201
		X1*M1	0,705

Source: data processed (2018)

Based on Table 3 it is known that the value of significance of each variable in both regression models is greater than 0.05 so it can be concluded that the regression model in this study is free from symptoms of heteroscedasticity.

**5.5 Regression Result**

**5.5.1 Simple Linear Regression**

The result of the analysis is shows in Table 4 below.

**Table 4:** Simple Linear Regression Analysis

Variable	Unstandardized		Standardized Coefficient	t	Sig.
	B	Std. Error			
Constant	39,721	1,507	-	26,358	0,000
X1	-1,518	0,099	-0,841	-15,377	0,000
R Square	0,707				
Adjusted R Square	0,704				
<u>Fhitung</u>	236,446				
Sig. F	0,000				

Source: data processed (2018)

Based on Table 4 it can be shown that the magnitude of the resulting value of F arithmetic amounted to 236.466



with a significance level of 0.000 smaller than  $\alpha = 0.05$ . Thus, this research model is worthy to be used for the proof of the hypothesis formed. In Table 4 can be seen that the magnitude of R-Square is 0.707 which means that as much as 70.7 percent of the dependent variable perceptions of tax evasion can be explained by the tax system. While the rest of 29.3 percent influenced by other variables that are not included into this research model.

Besides Table 4 it can be seen that the value of t arithmetic for the tax system variables is -15.377 with a significance level of 0,000 where the value is less than 0.05 and has a regression coefficient value of -1.518 so that the first hypothesis (H1) accepted the tax system negatively affect on perceptions of tax evasion. This indicates that if the tax system running well then the perceptions of tax evasion behavior owned by individual taxpayers who do business activities or free work in tax office Bali area tend to be more unethical. The results of this study are also consistent with the results of research conducted by Dewi and Merkusiwati [5], Sariani and his colleagues [24], Paramita and Budiasih [17], Utami [31], Maghfiroh and Fajarwati [11], Permatasari and Laksito [18], Silaen and his colleagues [25].

**5.5.2 Moderated Regression Analysis (MRA)**

The results of testing the influence the tax system on the perception of tax evasion moderated by the variable of belief in the law of karma can be shows in Table 5.

**Table 5:** Moderated Regression Analysis

Variable	Unstandardized	Coefficient	Standardized Coefficient	t	Sig.
	B				
Constant	31,192	3,579	-	8,715	0,000
X1	-0,213	0,302	-0,118	-0,704	0,483
M1	0,272	0,249	0,205	1,095	0,276
X1*M1	-0,051	0,016	-0,955	-3,155	0,002
R Square		0,769			
Adjusted R Square		0,762			
<u>Fhitung</u>		106,677			
<u>Sig. F</u>		0,000			

Source: data processed (2018)

Based on Table 5 it be able shown that the magnitude of the resulting value of F arithmetic is 106.677 with a significance level of 0.000 smaller than  $\alpha = 0.05$ . Thus, this research model is worthy to be used to verify the hypothesis formed. In Table 5 it be able shown that the value of adjusted R<sup>2</sup> is 0.762, which means that 76.2 percent of the dependent variable perceptions of tax evasion can be explained by the tax system moderated and belief in the law of karma while 23.8% influenced by other variables not presented in this research model.

Besides Table 5 it can be seen that the magnitude of  $t$  arithmetic for interaction the tax system and belief in the law of karma is -3.155 with a significance level of 0.002 where the value is less than 0.05. This proves that belief in the law of karma is able to moderate the influence the tax system on perceptions of tax evasion for individual taxpayers who do business activities or free work in the tax office Bali area.

The results of the hypothesis test shown that the influence of the tax system on the perceptions of tax evasion tend to be more unethical after being interacted with belief in the law of karma. This is supported by the result of the analysis which shows that the significance value of  $\beta_2$  is 0.276 which is bigger than the specified significance level ( $\alpha = 0.05$ ) and the significance value of  $\beta_3$  is 0.002 which is smaller than the specified significance level ( $\alpha = 0, 05$ ) so it can be concluded that the moderation type of this research is pure moderation.

While the value of regression coefficient  $\beta_1$  is -0.213 and  $\beta_3$  value regression coefficient is -0.051 which can indicate that the role of moderation of belief in the law of karma variable is to strengthen the negative effects of the tax system on the perceptions of tax evasion. This means that the application of good tax system supported by a belief in the law of karma will lower the ethical perceptions of tax evasion for individual taxpayers who do business activities or free work in tax office Bali area. The results of this hypothesis testing are consistent with research conducted by Rosianti and Mangoting [22], Hafizhah and his colleagues [9] and Safitri [23]. The religious values held by most individuals are generally expected to effectively prevent negative attitudes and encourage positive attitudes in the daily life of the individual so as to motivate taxpayers to voluntarily comply with tax regulations [29].

## **6. Conclusions and Recommendations**

Based on the findings, the first hypothesis finding is tax system has a negative effect on perceptions of tax evasion. This means that if the tax system is good performance so that the perceptions shaped from tax evasion behavior will tend to be unethical. The second hypothesis finding is belief in the law of karma can strengthen the influence negatively of the tax system on perceptions of tax evasion. This means that the application of good tax system supported by a belief in the law of karma will increase the unethical perception of tax evasion behavior.

This research has limitations such as perceptions of individual taxpayers who do business activities or free work registered only in tax office Bali area so that it cannot be generalized to all perceptions taxpayers in Indonesia. Further research can use this research as one of the reference concerning taxpayers perception registered in other area tax office. This study uses a self-assessment questionnaire (respondents assess themselves), so it is feared that respondents will only direct the response in a positive direction.

Further research can be developed through experiments and interviews to provide more convincing research results. Adjusted  $R^2$  value is 0.762, this shows that 76.2% perceptions of tax evasion influenced by tax system and belief in the law of karma variables while 23.8% influenced by other variables not presented in this research model. This becomes an opportunity for further researchers to develop research related to other factors that influence perceptions of tax evasion.

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