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Smart Society in The Digital Era: Analysis Tax Evasion by Individual Taxpayers in Medan Area District from The Perspective of Money Ethics, Love of Money, and Tax Morale

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ABSTRACT

The purpose of this study is to examines the relationship between money ethics, love of money, tax morale and tax evasion among taxpayers in Medan Area District. This study employs a quantitative approach using primary data collected through questionnaires. From a population of 79.564 individuals, 100 respondents were determined using Slovin's formula. The collected responses were processed with SPSS. A t-statistic of 6.092 and a significance value of 0.000 shows that money ethics significantly and positively affects tax evasion. A t-statistic of 4.769 and a significance value of 0.000 indicated that there is a positive and statistically significant impact of love of money as well. A t-statistic of -2.089 and a significant value of 0.039 indicate that tax morale has a negative and statistically significant influence. Simultaneously, money ethics, love of money, and tax morale significantly influence tax evasion, with an F_{value} 54.606 and a significance value of 0.000. The findings imply that tax authorities should strengthen taxpayers' moral awareness and tax compliance through continuous tax education, ethical awareness programs, and affective dissemination of information regarding tax obligations. In addition, efforts to improve tax morale are recommended to reduce taxpayers' tendency to engage in tax evasion in Medan Area District.

Keywords: Individual Taxpayers, Love of Money, Money Ethics, Tax Evasion, Tax Morale

INTRODUCTION

Taxation is a source of state revenue that supports the financing of development and government operations. Sintiawati et al., (2026) states that taxes are used to fund various government expenditures, such as infrastructure development, education, healthcare and other public sectors. Simbolon et al., (2024) state that tax revenue is derived from the continuous collection of taxes and can be optimized to meet government needs and align with societal conditions. Hek & Gani, (2023) note that to maximize tax revenue, the government must strive to increase taxpayer compliance. However, in practice, there remain challenges to maximizing tax revenue, one of which is tax evasion. This is supported by Faradina, (2024), who stated that tax evasion remains a persistent issue facing tax authorities.

Table 1.
Annual Tax Return Filing Compliance Rate – North Sumatra I

Year	Realization of Tax Revenue	Taxpayer's Compliance with Annual Tax Return Filing
2020	99,11%	68,16%
2021	89,12%	98,52%
2022	119,01%	100,62%
2023	102,39%	98,77%
2024	100,21%	104,73%

Source: Kanwil DJP Sumatera Utara I

Tax revenue realization and Annual Tax Return (SPT) filing compliance fluctuated between 2020 and 2024. Revenue realization fell to 89,12% in 2021 before reaching 119,01% in 2022. Filing compliance declined from 100,62% in 2022 to 98,77% in 2023, then rose to 104,73% in 2024. These fluctuations suggest that revenue performance and filing compliance have not followed a stable pattern, underscoring the need to examine taxpayer behavior and potential tax evasion.

According to Bastari et al., (2023), tax evasion is an act aimed at reducing or minimizing tax payment obligations by violating tax laws and regulations. Tax evasion behavior is shaped not only by economic considerations but is also associated with the ethical values embraced by individuals. According to Jalil et al., (2024;172), tax ethics are moral principles that guide individuals' behavior in taxation. Jalil et al., (2024;172) further explain that tax ethics encompasses the moral values and norms influencing how taxpayers fulfill their tax obligations. An individual with a strong ethical outlook views tax payment as a responsibility toward the state and society. Conversely, individuals with a weak ethical orientation tend to prioritize personal interests over the collective good, making it easier for them to justify actions that violate tax regulations if such actions offer financial gain. Therefore, the ethical aspect is a crucial factor in explaining taxpayer behavior in the digital era.

According to Priskila et al., (2022), several factors can influence taxpayer's tax evasion behavior, one of which is money ethics. Wardani & Subekti, (2023) describe money ethics as the principles that guide individual's attitude towards money. Under certain circumstances, a perspective heavily focused on financial interests can lead an individual to prioritize economic gain over compliance with prevailing norms and regulations. Consequently, if an opportunity arises to illegally reduce their tax burden without significant perceived risk, such individuals may be more likely to commit tax evasion.

According to Ustantini et al., (2024) having an excessive attachment to money can encourage individuals to participate in unethical behavior, including tax evasion. Findartika & Adiba, (2026) describe love of money as an individual's attitude toward money and the importance they attach to it. People who are financially motivated tend to put a premium on financial gain and make most of their choices with that objective in mind. This kind of thinking may lead to a propensity to reduce tax payments in order to keep more of one's own money. A person's propensity to avoid paying their fair share of taxes rises in direct proportion to the intensity of their emotional investment in their financial resources.

According to Widuri et al., (2023), the morale of taxpayers is a reflection of how they feel about their tax responsibilities. According to Girindratama et al., (2025), the intrinsic incentive to pay taxes is a reflection of an individual's ethical perspective on tax compliance. Taxpayers who are highly motivated to pay their taxes will do so even when there is a high probability that they may not. Conversely, low tax morale can make it easier for individuals to justify tax evasion, as they prioritize personal interests over the interests of the state. Therefore, tax morale serves as a key foundation for fostering honest and responsible tax-related behavior.

According to TPB, there is a connection between tax morality, monetary ethics, and tax evasion. What we mean when we talk about taxpayers' intentions to comply with tax regulations is that we want to pay our fair share of taxes in a timely manner. Anugrah & Fitriandi, (2022), state that behavioral intention plays an important role in determining individual actions. Money ethics and love of money reflect individuals' attitudes toward money, which may influence their decisions regarding tax obligations. Meanwhile, tax morale represents the moral values and principles that shape taxpayers' perceptions of tax compliance and tax evasion. Therefore, these three factors may influence taxpayers' intentions to engage in or refrain from tax evasion.

In Medan Area District, residents earn income through trade, services, self-employment and digital economic activities. Some taxpayers may report income incompletely or interpret tax obligations differently. These possibilities warrant further investigation of tax evasion. Previous research has examined money ethics, love of money, and tax morale in relation to tax evasion across different populations, variables, and locations. Research examining all three factors together among individual taxpayers in Medan Area District remains limited. This study addresses that gap through a single research model.

LITERATURE REVIEW

Tax Evasion

According to Christina & Ngadiman, (2022), Tax evasion is an act of disregarding legal regulations by shirking the obligation to pay taxes specifically, by concealing a portion of one's income to avoid payment. According to Otekunrin et al., (2021), both the economy and society suffer as a result of tax evasion. First, it has the potential to decrease taxpayer compliance and make individuals less patriotic. Second, it decreases the funds available for providing public services and developing society. As a result, citizens may feel that there is little reason to contribute to the government because they do not benefit from it governance. The statement indicates that tax evasion not only causes financial loss to the state in terms of tax revenue but also leads to reduced taxpayer compliance and limits the government funds available for providing public service facilities. According to Direktorat Jenderal Pajak, (2007), as outlined in Law Number 28 of 2007, the indicators of tax evasion are:

1. Failing to register for a Taxpayer Identification Number of failing to report the business for confirmation as a Taxable Entrepreneur.
2. Failing to submit a Tax Return
3. Submitting a Tax Return and/or information containing incorrect or incomplete details
4. Failing to remit taxes that have been withheld or collected

Money Ethics

According to Jati & Subianto, (2024), money ethics refers to an individual perspective on money. Jati & Subianto, (2024) also note that people who emphasize the importance of money and the accumulation of wealth through hard work view money as a top priority.

According to Jannah, (2023), strong motivation for money may lead individuals to view tax evasion as ethical. Jannah, (2023), also mention the greater an individual's love for money, the higher the likelihood of committing tax evasion. That statement indicates that when individuals have a strong love for money, they prioritize financial gain over compliance with tax regulations. As stated by Nuraprianti et al., (2019), the indicators of money ethics are:

1. Importance
2. Success
3. Motivator
4. Rich

Love of Money

According to Dali et al., (2022), love of money can be understood as a person's desire to obtain more money and a tendency to view money as a life motivator. Individuals who love money tend to prioritize it above all else and use it as a benchmark for success. The stronger love of money tendency is in an individual, the lower their ethical standards tend to be. Such behavior can influence an individual's decisions regarding the fulfillment of their tax obligations. According to Sa'dani et al., (2025), when taxpayers are able to control their attachment to money, they are more likely to be motivated to avoid unlawful actions, such as tax evasion. As stated by Halimatusyadiah et al., (2022), the indicators of love of money are:

1. Budget
2. Evil
3. Equity
4. Success
5. Self-expression
6. Social influence
7. Power of control
8. Happiness
9. Richness
10. Motivator

Tax Morale

According to Sumule & Erawati, (2023), tax morale refers to the inherent drive to make monetary tax payments. A taxpayer's tax morale is an indicator of how serious they are about meeting their tax responsibilities. According to Widuri et al., (2023), People who are morally conscious pay their taxes willingly, without fear of punishment. As stated by Pristina et al., (2024), the indicators of tax morale are:

1. Satisfaction with financial circumstances
2. Awareness that paying taxes in an obligation
3. Anxiety about providing inaccurate financial information
4. Willingness to pay taxes

A conceptual framework has been created based on the theoretical discussion above, to demonstrate how tax evasion relates to the money ethics, love of money, and tax morale.

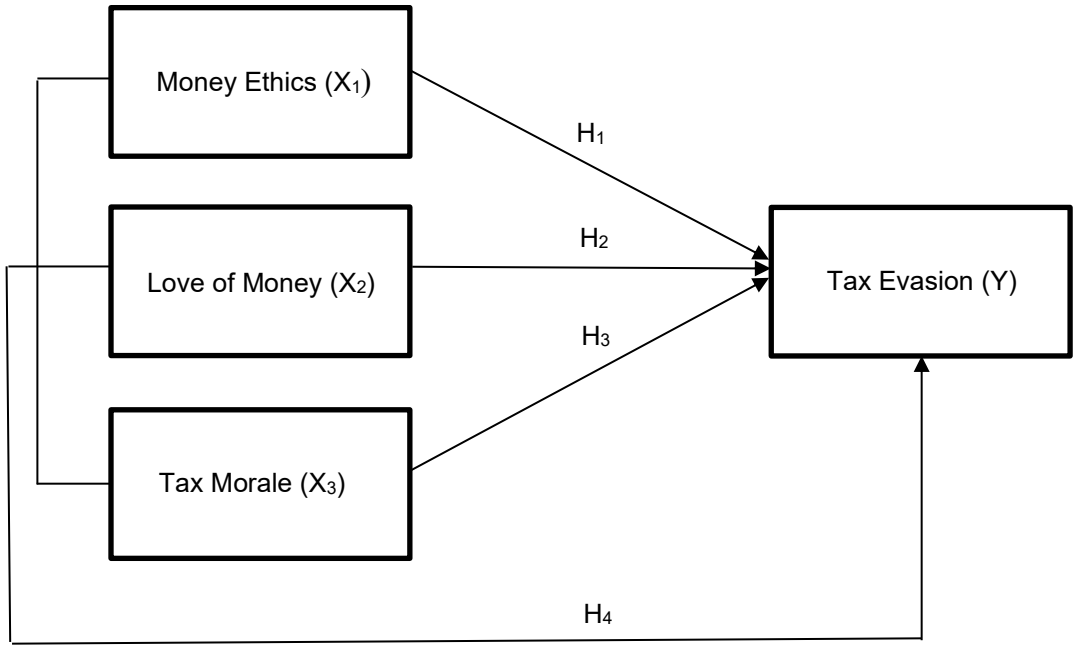


Figure 1. Conceptual Framework

H_1 : Money Ethics significantly affects Tax Evasion among Individual Taxpayers in Medan Area District.
H_2 : Love of Money significantly affects Tax Evasion among Individual Taxpayers in Medan Area District.
H_3 : Tax Morale significantly affects Tax Evasion among Individual Taxpayers in Medan Area District.
H_4 : Money Ethics, Love of Money, and Tax Morale significantly affect Tax Evasion among Individual Taxpayers in Medan Area District.

RESEARCH METHOD

From August to September of 2026, researchers in the Medan Area District collected data. A quantitative technique is utilised in this investigation. According to Waruwu et al., (2025) , one way to explore social phenomena is through quantitative research, which is a methodical approach that uses numerical data to answer research questions. Using statistical analysis, this study seeks to ascertain the degree to which tax evasion is linked to money ethics, love of money, and tax morality. Primarily, this study relied on data obtained via questionnaires given out to participants.

The population of this study consisted of individual taxpayers residing in Medan Area District. According to Batara et al., (2025), a population encompasses all units of analysis that are relevant to the research problem and objectives. Based on BPS data, the population of Medan Area District aged 20 – 74 years was 79.564 people. This figure was used as the population basis because the study focuses on individual taxpayers within this age range who meet the predetermined sampling criteria. The sample size was determined using Slovin's formula with 10% margin of error.

$$n = \frac{N}{1+N(e)^2}$$

$$n = \frac{79.564}{1+79.564(0,1)^2}$$

$$n = \frac{79.564}{1+795.64}$$

$$n = \frac{79.564}{796.64}$$

n = 99.87 (rounded up to 100)

Slovin's formula produced a sample of 99.87, rounded up to 100 respondents. Purposive sampling was applied using these criteria:
1. Taxpayers domiciled in Medan Area District, Medan City
2. Taxpayers possessing a Taxpayer Identification Number (NPWP)
3. Taxpayers aged between 20 – 74 years.

These criteria ensured that respondents matched the study population.

The questionnaire contained 34 items: 8 for money ethics, 10 for love of money, 8 for tax morale, and 8 for tax evasion. Reponses used a five-point Likert scale (1 = strongly disagree; 5 = strongly agree). Items followed indicators identified in the literature review and previous studies. Validity was assessed using Bivariate Pearson correlations, with items considered valid when calculated R_{value} exceeded R_{table}. Cronbach's Alpha above 0.60 indicated reliability. Responses were analyzed using SPSS.

RESULTS

Validity Test

According to Anggraini et al., (2022), validity is an index indicating that a measuring instrument truly measures what it is intended to measure. According to Nicholas et al., (2023), validity testing employs the Pearson Bivariate correlation, wherein the test result specifically the calculated R_{value} is compared against R_{table}.

Table 2.
Validity Test Results

No	R_{Value}	R_{tabel}	Results
X1.1	0.680	0.361	Valid
X1.2	0.726	0.361	Valid
X1.3	0.698	0.361	Valid
X1.4	0.771	0.361	Valid
X1.5	0.852	0.361	Valid
X1.6	0.717	0.361	Valid
X1.7	0.639	0.361	Valid
X1.8	0.786	0.361	Valid
X2.1	0.777	0.361	Valid
X2.2	0.660	0.361	Valid
X2.3	0.765	0.361	Valid
X2.4	0.760	0.361	Valid
X2.5	0.734	0.361	Valid
X2.6	0.705	0.361	Valid
X2.7	0.739	0.361	Valid
X2.8	0.610	0.361	Valid
X2.9	0.578	0.361	Valid
X2.10	0.706	0.361	Valid
X3.1	0.742	0.361	Valid
X3.2	0.785	0.361	Valid
X3.3	0.502	0.361	Valid
X3.4	0.829	0.361	Valid
X3.5	0.746	0.361	Valid
X3.6	0.650	0.361	Valid
X3.7	0.687	0.361	Valid
X3.8	0.632	0.361	Valid
Y.1	0.913	0.361	Valid
Y.2	0.699	0.361	Valid
Y.3	0.736	0.361	Valid
Y.4	0.830	0.361	Valid
Y.5	0.835	0.361	Valid
Y.6	0.700	0.361	Valid
Y.7	0.727	0.361	Valid
Y.8	0.913	0.361	Valid

Source: Data Processing Results, 2026

Based on the validity results, the statistical analysis values for each question exceeded the R_{table} value of 0.361; this indicates that all questions items for the variable money ethics, love of money, and tax morale are valid.

Reliability Test
According to Anggraini et al., (2022), reliability is a test that indicates the extent to which a measurement tool can be used.

Table 3.
Reliability Test Results

Variabel	Cronbach's Alpha	R_{tabel}	Results
Money Ethics	0.876	0.6	Reliable
Love of Money	0.886	0.6	Reliable
Tax Morale	0.847	0.6	Reliable
Tax Evasion	0.918	0.6	Reliable

Source: Data Processing Results, 2026

Every one of the study's instruments was dependable, according to the reliability test findings, as all of the variables had Cronbach's Alpha values more than 0.6.

Descriptive Statistics
According to Subhaktiyasa et al., (2023), Descriptive statistics is an important data analysis method for systematically describing and analyzing key data characteristics.

Table 4.
Descriptive Statistics Results

	N	Min	Max	Mean	Std. Deviation
Money Ethics	100	15	35	25.08	4.690
Love of Money	100	19	43	31.43	4.868
Tax Morale	100	18	39	30.78	4.179
Tax Evasion	100	19	38	26.33	4.409
Valid N (listwise)	100				

Source: Data Processing Results, 2026

Table 4 summarizes 100 responses. Money ethics ranged from 15 to 35 (mean 25.08; standard deviation 4.690), and love of money from 19 to 43 (mean 31.43; standard deviation 4.868). Tax morale ranged from 18 to 39 (mean 30.78; standard deviation 4.179), while tax evasion ranged from 19 to 38 (mean 26.33; standard deviation 4.409).

Normality Test
Halimah et al., (2023) explains that a normality testing involves comparing the available data with normally distributed data that have the same mean and standard deviation. P. Wahyuni & Nainggolan, (2022) state that the normality test is used to assess whether the data are distributed normally or closely follow a normal distribution.

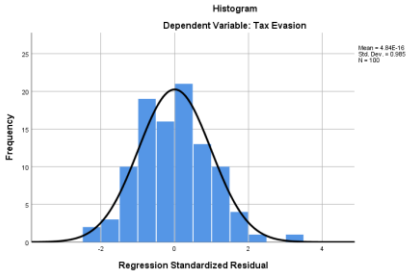


Figure 2. Normality Test Results
Source: Data Processing Results, 2026

Figure 2 shows a roughly bell-shaped histogram with residuals distributed on both sides, suggesting approximate normality.

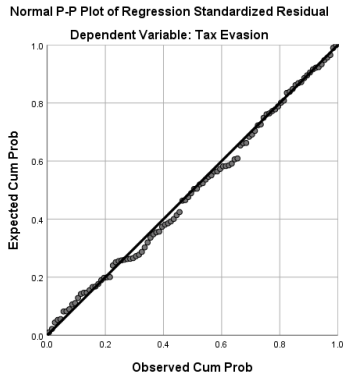


Figure 3. Normal Probability Plot of Regression
Source: Data Processing Results, 2026

In Figure 3, point cluster around the diagonal of the normal probability plot, supporting approximate normality.

Table 5.
Kolmogorov Smirnov Normality Test Results

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	0.0000000
	Std. Deviation	2.67977094
Most Extreme Differences	Absolute	0.049
	Positive	0.049
	Negative	-0.029
Test Statistic		0.049
Asymp. Sig. (2-tailed)		0.200[c,d]

Source: Data Processing Results, 2026

The One-Sample Kolmogorov-Smirnov test yielded a significance value of 0.2, above α = 0.05, supporting the normality assumption.

Heteroscedasticity Test
According to Puspa et al., (2021), Heteroskedasticity test is used to determine whether a regression model exhibits unequal variance across observations. Stefanny & Wahyuni, (2025) state to detect the presence of heteroscedasticity, the pattern of points on the regression scatterplot is examined.

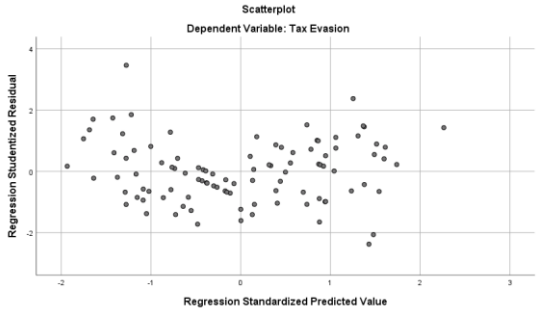


Figure 4. Scatterplot
Source: Data Processing Results, 2026

Figure 4 shows points scattered above and below zero without a discernible pattern, suggesting no heteroscedasticity.

Multicollinearity Test
According to Puspa et al., (2021), In order to find out if the independent variables in a regression model are correlated, multicollinearity testing is done. Tiara & Wahyuni, (2023) state that a good regression model should not exhibit correlation between independent variables.

Table 6.
Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Money Ethics	0.630	1.588
	Love Of Money	0.678	1.474
	Tax Morale	0.893	1.120

Source: Data Processing Results, 2026

For money ethics, love of money, and tax morale, tolerance exceeds 0.1 and VIF is below 10, indicating no multicollinearity.

Multiple Linear Regression Analysis
According to Sulantari et al., (2024), "One way to analyze statistical data is through multiple linear regression analysis, which uses one dependent variable and numerous independent variables." Here is the formula for the model that incorporates multiple linear regression:

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

Information:
Y : Tax Evasion
α : Constant
X_1 : Money Ethics
X_2 : Love of Money
X_3 : Tax Morale
$\beta_{1,2,3}$: Regression Coefficient
e : Error Rate

Table 7.
Multiple Linear Regression Analysis Results

Model		Unstandardized Coefficients		Standardized Coefficients Beta
		B	Std. Error	
1	(Constant)	9.331	3.246	
	Money Ethics	0.448	0.073	0.476
	Love Of Money	0.325	0.068	0.359
	Tax Morale	-0.145	0.069	-0.137

Source**:** Data Processing Results, 2026

Tax Evasion = 9.331 + 0.448 money ethics + 0.325 love of money – 0.145 tax morale + e

Based on the equation, the following conclusions can be drawn:

1. With a value of 9.331, the constant indicates that tax evasion continues at 9.331 even when the variables money ethics, desire of money, and tax morality are evaluated at 0.
2. A one-unit rise in money ethics is associated with a 0.448-unit increase in tax evasion, according to the regression coefficient for money ethics.
3. Love of Money has a regression coefficient of 0.325, which means that tax evasion will rise by 0.325 for every 1 unit increase in love of money.
4. A regression coefficient of -0.145 for tax morale indicates that there will be a 0.145 drop in tax evasion for every 1 unit rise in tax morale.

Hypothesis Test
T-Test
According to Maingga et al., (2020), a partial t-test is conducted to determine the influence and significance of each independent variable on the dependent variable. This is determined by comparing the calculated t_{value} with the t_{table}.

Table 8.
T-test Results

Model		t	Sig.
1	(Constant)	2.875	0.005
	Money Ethics	6.092	0.000
	Love of Money	4.769	0.000
	Tax Morale	-2.089	0.039

Source: Data Processing Results, 2026

For 100 respondents, α = 0.05 and a two-tailed test, t_{table} = 1.984, based on df: n – k – 1.

The results show that when it comes to money ethics, the t-value is 6.092, which is higher than the t-table value of 1.984, and the significant value is 0.000, which is lower than the threshold of 0.05. “As a result, it can be concluded that money ethics has a positive and significant effect on tax evasion. The t-value of 4.769 is more than the t-table value of 1.984, and the significance value of 0.000 is less than 0.05, indicating a positive and significant association between tax evasion and the love of money variable. The t-value for tax morale is -2.089 and the regression coefficient is -0.145, both of which are negative. The absolute t-value (|t| = 2.089) exceeds the t-table value of 1.984, with a

significance threshold of 0.039 < 0.05. These findings indicate that tax morale has a negative and statistically significant effect on tax evasion."

F-Test
According to Maingga et al., (2020), the F-test is conducted partially to determine the influence and significance of each independent variable on the dependent variable. It compares the computed F_{value} to the F_{table}.

Table 9.
F-test Results

Model		F	Sig.
1	Regression	54.606	0.000[b]
	Residual		
	Total		

Source: Data Processing Results, 2026

The F-statistic of 54.606 exceeded F_{table} = 2.7 (p = 0.000 < 0.05), supporting H4: the three variables simultaneously influence tax evasion.

Coefficient of Determination Test
According to Purba et al., (2021), the coefficient of determination test aims to measure the extent to which the independent variables can explain the dependent variable. Pane & Sherly Avelina, (2022) explain that the coefficient of determination can be identified by referring to the R-square value.

Table 10.
Coefficient of Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.794[a]	0.631	0.619	2.721

Source: Data Processing Results, 2026

The R-square value of 0.631 indicates that money ethics, love of money, and tax morale explain 63.1% of variation in tax evasion; other factors account for 36.9%.

DISCUSSION

Money Ethics on Tax Evasion
The regression coefficient was 0.448, and the t-test resulted in a calculated t_{value} of 6.092 > t_{table} of 1.984 with a significance level of 0.000 < 0.05, in relation to money ethics. "This suggests that there is a positive and substantial relationship between money ethics and tax evasion in the Medan Area District. Consequently, H_1 is accepted. Consistent with these results, Priskila et al. (2022) discovered that financial ethics has a beneficial effect on tax evasion. Additionally, Priscilla et al. (2022) found that a stronger probability to prioritize financial matters is associated with more stringent money ethics." The individual becomes more susceptible to engaging in unethical behavior as a result of this lenient perspective on tax evasion.

Love of Money on Tax Evasion

With a calculated t_{value} of 4.769 > t_{table} 1.984 and a significance threshold of 0.000 < 0.05, the t_{test} for the desire for money was statistically significant, whereas the regression coefficient was 0.325. These results demonstrate that love of money has a substantial impact on tax evasion among individual taxpayers in the Medan Area District. H2 is so approved. Ustantini et al. (2024) found that those with a greater love of money are more likely to participate in tax evasion, which is consistent with the findings.

Tax Morale on Tax Evasion

Referring to the regression coefficient and t-test results regarding tax morale, the regression coefficient was -0.145 and the t-test yielded a calculated t_{value} 2.089 > t_{table} 1.984 with a significance level of 0.039 < 0.05. These results indicate that tax morale has a negative and significant effect on tax evasion among individual taxpayers in the Medan Area District. Accordingly, H_3 is accepted. This finding aligns with research conducted by Pratama et al., (2020), which found that taxpayers do not feel guilty about failing to report all income particularly supplementary income earned outside their primary earnings. Such tax morale motivates taxpayers to minimize their tax liability through tax evasion. Thus, the findings suggest that higher tax morale is associated with a lower tendency to engage in tax evasion.

Money Ethics, Love of Money and Tax Morale on Tax Evasion

The F-test was significant (F_{value} = 54.606 > F_{table} = 2.7; p = 0.000 < 0.05). indicating a simultaneous effect of money ethics, love of money, and tax morale on tax evasion in Medan Area District. H_4 is accepted, consistent with the following previous findings:
Research by Azhar et al., (2023) found that money ethics has a positive and significant effect on tax evasion.
Research by Ubaid et al., (2025) found that love of money has a positive and significant effect on tax evasion.
Research by Hananto et al., (2023) found that tax morale has a negative and significant effect on tax evasion.

CONCLUSION

The study's t-test results support hypotheses H_1, H_2, and H_3 indicating that tax morality, love of money, and money ethics all have a substantial influence on tax evasion. At the same time, H_4 is also accepted since the f-test demonstrates that tax morality, love of money, and money ethics all have a substantial impact on tax evasion. With an R-squared value of 0.631, these three variables explained 63.1% of the variation in tax evasion; additional relevant factors, not included here, explained the remaining 36.9%.

RECOMMENDATION

The results of this research are expected to serve as a reference for future researchers. Future research could incorporate additional variables not addressed in the present research. Furthermore, research could be conducted in different regions with larger sample sizes to provide a more diverse perspective on the factors influencing tax evasion in the digital era.

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