
The Economic Implications of Sociodemographic Moderation on the Relationship Between Ethical Morals, Knowledge, and Tax Avoidance

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Abstract:

This study aims to analyze the role of age, gender, and income in moderating the relationship between ethical morals and knowledge on tax avoidance. The research design uses a quantitative approach. Data collection involves primary data with a questionnaire instrument using a semantic differential scale with a 10-point score. The respondents in this study are MSME (Micro, Small, and Medium Enterprises) actors in the KPP Pratama Badung Utara region, totaling 130 individuals. Data is analyzed using Structural Equation Modeling (SEM) with Partial Least Squares (PLS). The results show that, directly, ethical morals and knowledge have a positive and significant impact on tax avoidance. Age does not significantly moderate the relationship between ethical morals and knowledge on tax avoidance. Gender does not significantly moderate the relationship between ethical morals and knowledge on tax avoidance. Income does not significantly moderate the relationship between ethical morals and knowledge on tax avoidance.

Keywords: Sociodemographic, Ethical Morals, Knowledge, Tax Avoidance

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1. Introduction

Tax avoidance is the practice of a taxpayer trying to avoid paying taxes that should be due or trying to reduce the amount of tax payable within the framework of a country's tax laws. It is part of tax planning aimed at minimizing tax payments. Unlike tax evasion, which is an illegal attempt to reduce taxes by breaking tax laws (Dwitra et al., 2019), tax avoidance involves reducing tax liabilities by finding loopholes in the law. Tax evasion, on the other hand, is illegal and involves concealing transactions to evade taxes. The presence of tax evasion or tax avoidance can lead to inefficient or ineffective business advantages for entrepreneurs compared to those who report taxes and comply with tax regulations (Kirchler et al., 2008). The main factors contributing to tax avoidance in developing countries are often similar. The two most frequently cited factors are tax morale and tax knowledge (Burhan, 2023). Tax morale is an important factor that motivates people to comply with tax regulations and pay their taxes, and thus should be a key consideration in tax authority policies. Under Indonesian tax law, the country uses a self-assessment system, which allows taxpayers

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to independently determine, report, deposit, and account for their tax obligations. This system is susceptible to fraud, deception, and delays in tax reporting and payment. Therefore, taxpayers need strong internal motivation to comply with tax regulations (Dalimunthe, M. I., & Silalahi, 2022).

Ethical considerations significantly influence tax avoidance. Excessive love of money (money ethics) can drive taxpayers to engage in tax avoidance. Individuals who prioritize money highly may see tax avoidance as understandable or acceptable, while those with lower financial ethics prioritize fulfilling their obligations, including paying taxes correctly (Nuraprianti et al., 2019). A strong affinity for money has a negative and significant impact on tax evasion behavior among individual taxpayers (Nurfauziya et al., 2022). Ethical perceptions negatively impact tax avoidance. This means that tax avoidance is considered unethical, even if the tax system does not function well or is perceived as unjust or discriminatory. The higher one's ethical awareness or perception, the lower the likelihood of engaging in tax avoidance (Nurfianti, N., & Junaid, 2021). Besides ethical considerations, taxpayers' knowledge of tax law plays a role in tax avoidance. Tax knowledge includes understanding tax regulations, how to calculate and report tax obligations, and the roles and functions of taxes themselves (Aismawanto, 2018). Well-informed taxpayers are less likely to engage in tax avoidance (Parengkuan et al., 2021). In addition to ethical considerations and tax knowledge, sociodemographic variables such as age, gender, and education level are important factors related to various tax issues. These sociodemographic factors collectively influence tax avoidance (Dwitra et al., 2019). However, research by Suleman et al (2021) found that education level does not significantly affect tax avoidance, suggesting that the level of education does not correlate with tax avoidance behavior.

Previous research has also shown that demographic factors influence tax morale. Mulyani et al.,(2020) found that age positively affects tax morale, as younger taxpayers (aged 20-30) are often bound by their employers to fulfill tax obligations. Additionally, gender can influence tax morale, with female taxpayers generally considered to have higher ethical standards than males, potentially leading to higher tax morale. Education is also crucial; educated taxpayers are more likely to understand and comply with tax regulations (Toly et al., 2021). Sociodemographic factors, including gender, income level, and type of employment, significantly affect taxpayers' compliance with tax obligations (Ardiyanto et al.,2023). In conclusion, ethics reflect our thoughts on what is permissible. In taxation, ethics is seen as a moral belief in honesty in handling tax matters. Many studies have explored variables like age, gender, and education in relation to tax issues, with varied and inconsistent results. Overall, tax awareness among Indonesians is greatly influenced by education and understanding. Variables such as ethical morals, knowledge, age, gender, and income are key to understanding tax issues like tax avoidance. However, empirical findings on the relationships between these variables remain inconsistent. Therefore, this study aims to re-examine the relationships between ethical morals, knowledge, and tax avoidance, particularly among SMEs.

2. Methodology

This research design uses a quantitative approach. Data collection involves primary data gathered through a questionnaire using a semantic differential scale with 10 points, where these numbers represent opinions or responses ranging from the most negative to the most positive, with scores from 1 to 10. The respondents in this study are 130 Micro, Small, and Medium Enterprises (MSMEs) in the North Badung Primary Tax Office area. The data are analyzed using structural equation modeling (SEM) with Partial Least Squares (PLS). The advantage of PLS is its ability to build relationships between variables that lack theoretical foundations, in addition to being useful for confirming theories. The analysis using Partial Least Squares is a non-parametric SEM method, with the advantage of requiring fewer assumptions and being applicable with small sample sizes. The t-statistic serves as a criterion for testing the influence in PLS analysis. When the t-statistic value is greater than 1.64 (for a one-tailed test), the relationship between the two variables is considered to have a significant effect. The moderation effect indicates the interaction between the moderator variable and the independent (predictor) variable affecting the dependent variable. Testing the moderation effect using PLS-SEM involves examining the significance parameters in the total effects table, rather than the coefficients table, because the moderation effect is not tested solely on the direct effect of the independent variable on the dependent variable, but also on the interaction between the independent and moderator variables on the dependent variable (indirect effect). The evaluation of the interaction model is done by observing the R-squared value with effect sizes of 0.02, 0.15, and 0.35, indicating weak, moderate, and strong models, respectively. If the resulting effect size is weak, it will not impact the moderation effect (Jogiyanto, A., 2019).

3. Empirical Findings/Result

The respondents in this study are 130 Micro, Small, and Medium Enterprises (MSMEs) in the North Badung Primary Tax Office area. Regarding the respondents' age profile, the majority, 65.4%, are between 35-55 years old, while 18.5% are under 35 years old, and 16.1% are over 55 years old. In terms of gender, the majority are female, accounting for 53.1%, while males make up 46.9%. As for income, most respondents, 88 individuals or 67.7%, have an income below 500 million IDR. Additionally, 33 MSME operators, or 25.4%, have an income between 500 million IDR and 4.8 billion IDR. Meanwhile, 9 respondents, or 6.9%, have an income above 4.8 billion IDR.

The data analysis results using SmartPLS for the outer model are presented in the following table.

Table 1. Results of Construct Validity and Reliability

Variabel	Kode Item/ Indikator	Loading Factor	AVE	Composite Reliability (CR)	Cronbach's alpha
Moral Etika	X1.1	0.922	0.835	0.970	0.961
	X1.2	0.881			
	X1.3	0.945			
	X1.4	0.903			
	X1.5	0.904			
	X1.6	0.927			
Pengetahuan	X2.1	0.979	0.973	1.003	0.987
	X2.2	0.957			
	X2.3	0.954			
	X2.4	0.966			
	X2.5	0.978			
	X2.6	0.973			
Tax Avodiance	Y.1	0.932	0.852	0.983	0.975
	Y.2	0.978			
	Y.3	0.953			
	Y.4	0.944			
	Y.5	0.957			
	Y.6	0.938			
	Y.7	0.843			
	Y.8	0.831			

Source : SEM PLS data processing results, 2024

Table 1 shows that the loading factor values of each indicator are greater than 0.7, indicating that the reliability of each indicator has been met. The Average Variance Extracted (AVE) values for each construct are also greater than 0.5, suggesting that the indicators accurately measure the constructs. The table also displays composite reliability (CR) and Cronbach's Alpha values for all constructs, which are all above 0.7. This indicates that the consistency and accuracy of the instruments used to measure the constructs in this study are proven.

An analysis of the inner model or structural model analysis is conducted to ensure that the structural model is strong and accurate. This evaluation can be seen through several indicators, one of which is the coefficient of determination (R^2). The R-Square value is also used to assess the significance of the hypothesis testing results. The R-Square results in this study are shown in the following table.

Table 2 R-Squared Value

Variable	R-Squared
<i>Tax Avoidance</i>	0,534

Source : SEM PLS data processing results, 2024

Table 2 shows that the R-Square value for the tax avoidance variable is 0.534. This result indicates that 53.4% of tax avoidance can be explained by the variables of ethical morals and knowledge, while the remaining 46.6% is explained by other variables not included in this study. The inner model results in this study are illustrated in the following figure.

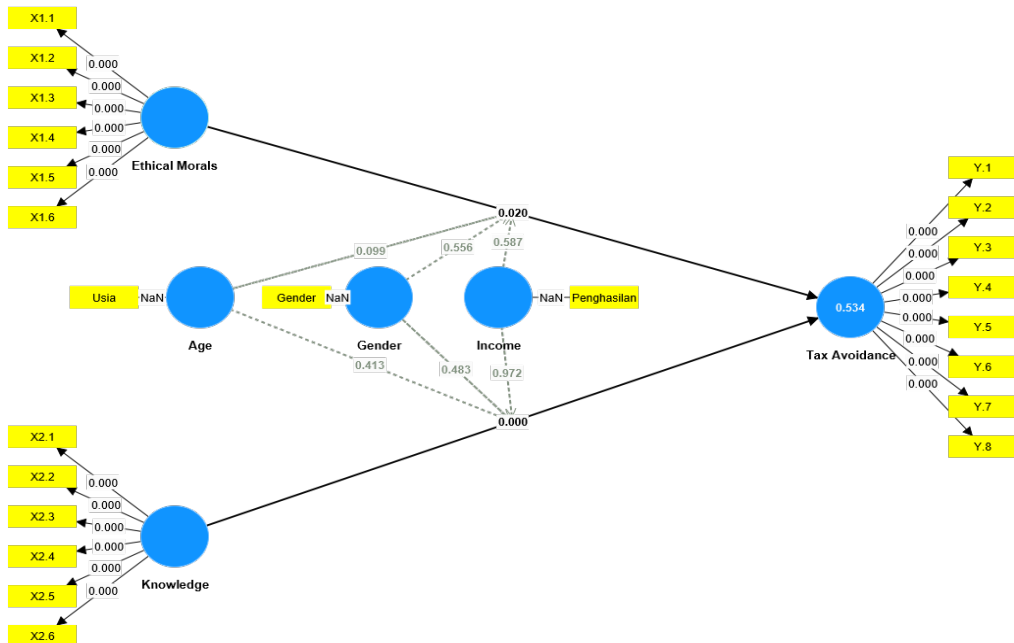


Figure 1 Result for Inner Modelling

Source : SEM PLS data processing results, 2024

Figure 2 above shows that one variable is influenced by others, specifically, the tax avoidance variable is influenced by the ethical morals and knowledge variables, with age, gender, and income acting as moderating variables. The final step in testing the structural model involves examining the significance value of "P." The purpose is to determine the impact between variables based on the formulated hypotheses. A two-tailed significance level of 5% (p-value of 0.05) is used.

Table 3 presents the coefficient values, t-statistic values, and P values as follows:

Table 3. Result of Coefficient, T-Statistics and P-Value

Path	Coefficients	T-Statistics	P-Value	Description
Ethical Morals -> Tax Avoidance	-0.239	2.322	0.020	Significant
Knowledge -> Tax Avoidance	-0.602	3.937	0.000	Significant
Usia x Ethical Morals -> Tax Avoidance	0.113	1.652	0.099	Not Significant
Gender x Ethical Morals -> Tax Avoidance	-0.083	0.589	0.556	Not Significant

Penghasilan x Ethical Morals -> Tax Avoidance	-0.038	0.543	0.587	Not Significant
Usia x Knowledge -> Tax Avoidance	-0.088	0.818	0.413	Not Significant
Gender x Knowledge -> Tax Avoidance	0.140	0.702	0.483	Not Significant
Penghasilan x Knowledge -> Tax Avoidance	0.005	0.035	0.972	Not Significant

Source : SEM PLS data processing results, 2024

The effect of ethical morals on tax avoidance has a negative coefficient of 0.239 with a p-value of $0.020 < 0.05$. This means that ethical morals have a negative and significant effect on tax avoidance at the 5% significance level. The effect of knowledge on tax avoidance has a negative coefficient of -0.602 with a p-value of $0.000 < 0.05$. This indicates that knowledge has a negative and significant effect on tax avoidance at the 5% significance level. The role of age in moderating the effect of ethical morals on tax avoidance has a positive coefficient of 0.113 with a p-value of $0.099 > 0.05$. This means that age does not significantly moderate the effect of ethical morals on tax avoidance. The role of gender in moderating the effect of ethical morals on tax avoidance has a negative coefficient of 0.083 with a p-value of $0.556 > 0.05$. This means that gender does not significantly moderate the effect of ethical morals on tax avoidance. The role of income in moderating the effect of ethical morals on tax avoidance has a negative coefficient of 0.038 with a p-value of $0.587 > 0.05$. This means that income does not significantly moderate the effect of ethical morals on tax avoidance. The role of age in moderating the effect of knowledge on tax avoidance has a negative coefficient of 0.088 with a p-value of $0.413 > 0.05$. This means that age does not significantly moderate the effect of knowledge on tax avoidance. The role of gender in moderating the effect of knowledge on tax avoidance has a positive coefficient of 0.140 with a p-value of $0.483 > 0.05$. This means that gender does not significantly moderate the effect of knowledge on tax avoidance. The role of income in moderating the effect of knowledge on tax avoidance has a positive coefficient of 0.005 with a p-value of $0.972 > 0.05$. This means that income does not significantly moderate the effect of knowledge on tax avoidance.

4. Discussion

Ethical morals have a negative and significant impact on tax avoidance at the 5% significance level. This finding is consistent with the research by Dwitra et al., (2019), which found that taxpayers' ethical morals represent a tendency to act in accordance with values and norms, as well as their thoughts, in fulfilling their tax obligations. Taxpayers with high moral principles tend to avoid tax evasion, regardless of whether they have high or low incomes. This means that taxpayers' ethical morals impact their tendency to engage in tax avoidance. Lower ethical morals among taxpayers lead to a greater inclination towards tax evasion, which can result in tax fraud. Money ethics have a negative and significant impact on tax evasion (Nurfauziya et al., 2022). In developing countries, tax avoidance is most influenced by tax moral factors. Improving an individual's tax morality can enhance voluntary tax compliance and

reduce instances of tax evasion by individuals (Owusu et al., 2022). Other researchers also found similar results, indicating that the main factor leading to tax avoidance in developing countries is often tax morality and tax knowledge. These two factors are external to the economic factors that have been extensively studied (Burhan, 2023). Taxpayers' ethical perceptions have a negative impact on tax avoidance. This implies that tax avoidance is considered unethical, even though the current tax system is not yet perfect and still has injustices and discrimination in its implementation. Higher ethical perceptions in individuals lead to lower occurrences of tax avoidance (Nurfianti et al., 2021).

Knowledge has a significant impact on changing a person's behavior. Knowledge is a crucial foundation in the decision-making process. Individuals with better knowledge about a topic tend to make more informed and wise decisions. Knowledge helps individuals to weigh various alternatives and choose the most appropriate course of action (Sudiwedani, A., & Dharma, 2020). Knowledge has a negative and significant impact on tax avoidance at the 5% significance level. This finding aligns with Parengkuan et al (2021), who found that tax knowledge affects tax avoidance. This indicates that a taxpayer's knowledge about tax matters influences their likelihood of engaging in tax avoidance. Similarly, Hussain & Zakariyah (2019) found that tax avoidance in Iraq is significantly influenced by tax knowledge. Their research revealed that a lack of knowledge about tax laws and reluctance to read them leads to an increase in tax evasion cases.

Age does not significantly moderate the effect of ethical morals on tax avoidance. This means that age does not significantly strengthen or weaken the relationship between taxpayers' ethical morals and tax avoidance. Although theory suggests that behavior is greatly influenced by age and various life experiences, including interactions with one's environment in terms of knowledge, attitudes, and actions, individuals with good ethical morals can control actions leading to undesirable behavior. This result is consistent with Dwitra et al, (2019), which showed that age does not moderate the effect of ethical morals on tax avoidance behavior.

Gender does not significantly moderate the effect of ethical morals on tax avoidance. This implies that gender does not significantly strengthen or weaken the relationship between taxpayers' ethical morals and tax avoidance. Previous research found that female taxpayers might strengthen the relationship between tax morals and the intention to engage in tax avoidance. However, individuals with good ethical morals can control behaviors leading to undesirable actions. This result is consistent with Sari et al (2019), which states that each gender (male or female) plays a different role based on abilities and attitudes, reflecting different roles for each gender.

Income does not significantly moderate the effect of ethical morals on tax avoidance. This suggests that income does not significantly strengthen or weaken the relationship between taxpayers' ethical morals and tax avoidance. For profit-oriented entities, income plays a crucial role. Higher income generally leads to higher taxes owed. However, if business owners have good ethical morals, they will be able to control

actions leading to undesirable behavior. This result aligns with Anggriawan et al (2022), which found that while income affects tax avoidance, it is not significant.

Age does not significantly moderate the effect of knowledge on tax avoidance. This indicates that age does not significantly strengthen or weaken the relationship between taxpayers' knowledge and tax avoidance. Although theory suggests that behavior is influenced by age and various life experiences, individuals with good knowledge can control behaviors leading to undesirable actions. This finding is consistent with Olexova & Sudzina (2019), which found that knowledge positively affects taxpayer compliance, as individuals with high knowledge tend to comply with their tax obligations. Firms view tax avoidance as a professional issue that requires thorough preparation, particularly in understanding tax regulations, tax laws, and management skills. Sociodemographic factors such as age do not affect whether a taxpayer remains compliant in fulfilling tax obligations. When tax payment is recognized as a duty, taxpayers will voluntarily fulfill it regardless of their age (Nugroho, 2021).

Gender does not significantly moderate the effect of knowledge on tax avoidance. This implies that gender does not significantly strengthen or weaken the relationship between taxpayers' knowledge and tax avoidance. Previous research found that gender diversity in a company, reflected in the proportion of women and men, can influence tax avoidance occurrences. However, with sufficient knowledge, the inclination to commit fraud is lower. This result aligns with Nugroho (2021), which states that when tax payment is recognized as a duty, taxpayers will willingly fulfill it regardless of their gender.

Income does not significantly moderate the effect of knowledge on tax avoidance. This suggests that income does not significantly strengthen or weaken the relationship between taxpayers' knowledge and tax avoidance. Many previous studies have found that income is an important factor affecting entities' tax avoidance strategies. However, if someone has knowledge, especially about the role of taxes for the country, their inclination to engage in avoidance will be lower. This result aligns with Putri et al (2019), which found that companies with high income are assumed not to engage in tax avoidance because they can manage their income and tax payments effectively

5. Conclusions

Ethical morals have a negative and significant impact on tax avoidance. This result implies that the better the ethical morals of MSME (Micro, Small, and Medium Enterprises) actors, the lower the tendency of taxpayers to evade their tax obligations. Knowledge also has a negative and significant impact on tax avoidance. This means that the better the tax knowledge of MSME actors, the lower the tendency of taxpayers to avoid their tax responsibilities. Age does not significantly moderate the effect of ethical morals on tax avoidance. This suggests that age does not significantly strengthen or weaken the relationship between taxpayers' ethical morals and tax avoidance. Gender does not significantly moderate the effect of ethical morals on tax

avoidance. This indicates that gender does not significantly strengthen or weaken the relationship between taxpayers' ethical morals and tax avoidance. Income does not significantly moderate the effect of ethical morals on tax avoidance. This implies that income does not significantly strengthen or weaken the relationship between taxpayers' ethical morals and tax avoidance. Age does not significantly moderate the effect of knowledge on tax avoidance. This indicates that age does not significantly strengthen or weaken the relationship between taxpayers' knowledge and tax avoidance. Gender does not significantly moderate the effect of knowledge on tax avoidance. This means that gender does not significantly strengthen or weaken the relationship between taxpayers' knowledge and tax avoidance.

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