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Factors Affecting Tax Evasion Intention During Pandemic

Abstract Introduction. Tax evasion is the act of active resistance from taxpayers to minimize or eliminate tax payment obligations. During COVID 19 pandemic situation, the increase of tax evasion will reduce tax income, so that the causes and solutions must be identified. This study uses primary data in the form of respondents' responses to the statements in the questionnaire. The samples of this study are 127 taxpayers' who are located in Palembang and have a wholesale and retail trade, repair, and maintenance of cars and motorbikes business classification. The hypotheses of this study are tested using Partial Least Square.

Purpose. This study aims to determine the factors affecting taxpayers' intention to engage in tax evasion during pandemic using the Theory of Planned Behavior framework, namely the effect of taxpayers' attitude toward tax evasion which is represented by tax morale, social norms, and perceived behavioral control which is represented by tax authority supervision toward taxpayers.

Results. The results show that in a pandemic situation, taxpayers' intention to engage in tax evasion is decreased as tax morale, social norms, and supervision by tax authorities increased. However, only tax morale and supervision by the tax authorities significantly affect taxpayers' intention to engage in tax evasion during a pandemic situation, while social norms' effect is insignificant.

Conclusion. The result implied that the tax agency is expected to include taxation in the educational curriculum, implement the Whistleblowing System with appropriate rewards and punishments, and improve coordination with third parties in the framework of supervision. Although uses a small number of samples and has the possibility of high subjectivity in respondents' answers, this study has been able to describe the possible factors that cause a change in taxpayers' behavior during a pandemic situation, especially their intention to engage in tax evasion, using Theory of Planned Behavior framework as consideration for tax authorities to establish evidence-based policies of taxation during a pandemic situation.

Keywords: Theory of Planned Behavior; tax morale; social norms; tax authority supervision; tax evasion; pandemic situation.

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Фактори впливу на намір ухилятися від сплати податків під час пандемії

Анотація. Ухилення від сплати податків – це активний опір платників податків з метою мінімізації або усунення зобов'язань зі сплати податків. Під час пандемії COVID-19 зростання обсягів ухилення від сплати податків призведе до зменшення податкових надходжень, відтак, слід визначити причини та напрями їх усунення. У дослідженні використовуються первинні дані у формі відповідей респондентів на твердження в анкеті. Вибірка для даного дослідження включає 127 платників податків, які знаходяться в Палембангу і займаються оптовою та роздрібною торгівлею, ремонтом та технічним обслуговування автомобілів і мотоциклів. Гіпотези дослідження перевірялися з використанням методу частково найменшого квадрата.

Метою дослідження є визначення факторів, що впливають на намір платників податків ухилятися від сплати податків під час пандемії, використовуючи теорію планової поведінки, а саме: вплив ставлення платників податків до ухилення від сплати податків, яке представлене податковою мораллю, соціальними нормами та передбачуваним поведінковим контролем, тобто наглядом податкових органів за платниками податків.

Результати дослідження свідчать, що в умовах пандемії намір платників податків ухилятися від сплати податків зменшується з підвищенням податкової моралі, соціальних норм та нагляду з боку податкових органів. При

цьому саме податкова мораль та нагляд з боку податкових органів мають суттєвий вплив на намір платників податків вчинити ухилення від сплати податків під час пандемії, тоді як вплив соціальних норм є незначним.

За результатами дослідження очікується, що податковий орган включатиме оподаткування до навчальної програми, запроваджуватиме систему повідомлень про порушення з відповідними вингородами й покараннями, покращуватиме координацію з третіми сторонами у сфері нагляду. Незважаючи на те, що використовувалась невелика кількість вибірок та існує ймовірність високої суб'єктивності у відповідях респондентів, проведене дослідження змогло описати можливі фактори, що спричиняють зміну поведінки платників податків під час пандемії, особливо їхній намір щодо ухилення від сплати податків, застосовуючи теорію планової поведінки в якості основи для податкових органів при розробці науково обґрунтованої податкової політики в умовах пандемії.

Ключові слова: теорія планової поведінки; податкова мораль; соціальні норми; нагляд податкових органів; ухилення від сплати податків; пандемія.

Problem Statement. Tax evasion is the act of active resistance from taxpayers to minimize or eliminate tax payment obligations. During COVID 19 pandemic situation, the increase of tax evasion will reduce tax income, so that the causes and solutions must be identified. The unstable social and economic conditions and government activities that run in the new normal system give the possibility of greater tax evasion opportunities.

This study aims to determine the factors affecting taxpayers' intention to engage in tax evasion during a pandemic situation using the Theory of Planned Behavior framework. Ajzen [3] introduced the Theory of Planned Behavior as the development of the Theory of Reasoned Action, which stated that an individual's intention is affected by his attitude toward the behavior, norms, and perceived behavior control. In this study, those factors which influence individual intentions are represented by tax morale, social norms, and perceived behavioral control which is represented by tax authority supervision toward taxpayers.

Analysis of recent research and publication. The tax evasion phenomenon has been a problem to tax revenue collection in Indonesia, especially Palembang city, at least in the last five years. This phenomenon can be identified from the increase of taxpayers' unreported income data which are followed by the decrease in tax revenue growth. This phenomenon must be addressed immediately, considering Palembang has significant tax potential from its highest economic growth in Sumatra. Previous studies identified tax morale as a factor that influences tax evasion. Tax morale has been found to have a negative and significant influence on taxpayers' intention to engage in tax evasion (Brink and Porcano [16], Alleyne and Harris [7], Bott et al. [15], Kemme et al. [25], Ostapenko and Williams [33], Owusu et al. [34], Pui Yee et al. [35], Ramos and Andino [36], Srivastava et al. [38], Taing and Chang [39], Vythelingum et al. [41], Fochmann and Wolf [18], Abdixhiku et al. [1]; Masclet, Montmarquette, and Viennot-Briot [28]).

Recent studies also found that social norms influence tax evasion. Social norms have been proved to have a negative and significant effect on taxpayers' intention to engage in tax evasion (Bott et al. [15], Ostapenko and Williams [33], Owusu et al. [34], Srivastava et al. [38], Taing and Chang [39], Vythelingum et al. [41], Kaplanoglou and Rapanos [24], Korndörfer et al. [26], Górecki and Letki [23], and Larkin et al. [27]). Górecki and

Letki [23] even found that social norms are more effective to reduce taxpayers' intention to do tax evasion than deterrent factors such as punishment or sanction from the tax authority. However, Alleyne and Harris [7] found no relationship between social norms and tax evasion.

Another factor that found to have a negative and significant effect on tax evasion is supervision from tax authorities (Abdixhiku et al. [1]; A. A. Alkhatib et al. [5]; Amponsah, Isshaq, and Agyapong [13]; Bott et al. [15]; Ferrer-i-Carbonell and Gërkhani [17]; Fochmann and Wolf [18]; Miskam et al. [29]; Mohamad, Zakaria, and Hamid [30]; Pui Yee, Moorthy, and Choo Keng Soon [35]. These studies imply that whenever a tax agent is placed in an area or any punishments are handed down to tax offense actions, then taxpayers' interest to do tax evasion is decreased.

Other previous studies such as Fuadah and Kalsum [19]; Ghani et al. [20]; Vu and Le [40], also examine factors affecting tax evasion in a different topic related to tax aggressiveness (Fuadah and Kalsum [19]); sales, and services tax (Ghani et al. [20]) and tax planning (Vu and Le [40]). Different from those previous studies, this study aims to examine whether there are changes in the effect of tax morale, social norms, and tax authority supervision on taxpayers' behavior regarding tax evasion during a pandemic situation. This study is expected to give a contribution to recent studies regarding taxpayers' behavior during COVID 19 pandemic situation using the Theory of Planned Behavior framework. Furthermore, we hope that this study will be considered by the tax authority (Indonesian Directorate General of Taxation) as a new point of view in determining tax policies to mitigate and reduce tax evasion during a pandemic situation.

Formulation of study objectives. Previous studies proved that when taxpayers suppose that tax evasion behavior is morally wrong, then it becomes unacceptable. Thus, taxpayers will not have the intention to do tax evasion. Attitudes toward tax evasion are represented as tax morale, seen as taxpayers' opinion about the good or bad of tax evasion and their intention to engage in that behavior whenever they think there is a chance or justification to do so. In an unstable social and economic condition during a pandemic, taxpayers will be presented with a choice of whether it is understandable to keep the entire financial resources including the tax

expense by doing tax evasion (Alm et al. [10]). Based on theory and previous studies, it can be hypothesized that:

H₁: During a pandemic situation, tax morale has a negative effect on taxpayers' intention to engage in tax evasion

Ajzen [3] argues that besides having an inner process, a person also takes references from their social environment in deciding to do or not to do something. Previous studies proved that taxpayers' inner circle's negative opinions about tax evasion and social norms that degrade tax evasion will decrease their intention to do tax evasion (Korndörfer et al. [26]; Owusu et al. [34] and Al-Zaqeba & Al-Rashdan [4]). However, Alleyne and Harris [7] found that there is no relationship between norms and taxpayers' intention to do tax evasion. COVID 19 pandemic situation has changed all aspects of social life, including taxpayers' social references in fulfilling their tax obligation (Alm et al., [10]). Thus, it is hypothesized that:

H₂: During a pandemic situation, social norms have a negative effect on taxpayers' intention to engage in tax evasion.

Perceived behavior control also has an important role to influence someone's decision whether he wants to engage in a behavior (Ajzen [3]). Vythelingum et.al. [41] analyzed perceived behavior control as the trust and strength or power of tax authorities. The unstable social and economic condition, and government activities that run in the new normal system give the possibilities of greater tax evasion opportunities (Alm et al., [10]). The existence of tax agents, detection procedures, and punishment as the form of tax authority's supervision are proved to decrease taxpayers' intention to do tax evasion (Mohamad et.al. [30], A. A. Alkhatib et al. [6], Bott et al. [15]; Fochmann and Wolf [18]; and Pui Yee et al.[35]) Thus, it is hypothesized that:

H₃: During a pandemic situation, tax authorities' supervision has a negative effect on taxpayers' intention to engage in tax evasion.

Presentation of the main research material. The population of this study consists of 3.967 individual taxpayers in Palembang who have characteristics as non-employee or entrepreneur, Registered as taxpayers within the last two years, have an obligation to pay and to submit income tax and value-added tax reports, and own a business of wholesale and retail trade, repair and maintenance of cars and motorbikes. The samples of this study are determined using a stratified random sampling

method and calculated based on the Cochran formula, which results in minimum samples of 96 taxpayers.

This study uses partial least square (PLS) to analyze the relationship between dependent and independent variables. The regression model is:

$$INTEV = \beta + \beta_1MORALE + \beta_2NORMS + \beta_3MONITOR + e$$

where INTEV is taxpayers' intention to engage in tax evasion in a pandemic situation, $\beta_{1,2,3}$ is coefficient, MORALE is tax morale; NORMS is social norms, MONITOR is the supervision of tax authority, and e is errors. The accuracy of the regression model was tested based on three criteria using the F test, t-test, and also the coefficient of determination (Ghozali [21]); assuming a 5% error ($\alpha = 0.05$). While the reliability test was carried out by using the one-shot method with the coefficient of Cronbach's Alpha. If the coefficient value of $\alpha > 0.7$ then the data reliable and vice versa (Ghozali [21]).

There is one dependent variable and three independent variables of this study, namely:

Taxpayers' intention to engage in tax evasion during pandemic situation (dependent variable); described as taxpayers' acceptance and desire of the behavior

Tax morale (independent variable); described as taxpayers' opinion about tax evasion on a pandemic situation;

Social norms (independent variable); described as taxpayers' inner circle's opinion and acceptance of tax evasion, and taxpayers' opinion on the ease to fulfill their tax obligation during a pandemic situation

Tax authorities' supervision (independent variable); described as the existence of tax agencies perceived by taxpayers through tax agencies' visitation, corresponding letters, punishment or sanction, and any information about taxation during a pandemic situation.

The dependent and independent variables of this study are measured by respondent's opinion about questionnaire statements regarding research variables using Likert's Scale of 1 (Strongly Disagree), 2 (Disagree), 3 (Neutrals), 4 (Agree), and 5 (Strongly Agree).

Of the 400 questionnaires distributed to the study population, 127 questionnaires can be used in this study. Those 127 samples are consist of taxpayers' who meet the sample criteria of this study. The general overview of the research objects is described in the result of descriptive statistics on Tabel 1 as follows.

Table 1: **Descriptive Statistics**

Variable	N	Max	Min	Median	Mean	Standard Deviation
MORALE	127	5,000	2,000	4,000	4.220	0.772
NORMS	127	5,000	1,000	4,000	3.999	0.903
MONITOR	127	5,000	1,000	4,000	4.165	0.843
INTEV	127	5,000	1,000	2,000	1.809	0.928

Source: generated and supplemented by authors based on materials

The validity, reliability, and model fitness are analyzed using the value of Cronbach's Alpha, rho_A, composite reliability, AVE, and R square. The results of the analysis are shown in Table 2 as follows.

Table 2. Validity, Reliability, and Model Fitness Analysis

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)	R square
MORALE	0.843	0.865	0.894	0.680	
NORMS	0,871	0.879	0.903	0.608	
MONITOR	0.879	0.881	0.912	0.674	
INTEV	0.902	0.902	0.932	0.774	0.477

Source: generated and supplemented by authors based on materials

Table 2 shows that the value of AVE for every variable is more than 0.5, while the value of Cronbach's Alpha, rho_A, and composite reliability is more than 0.7. It implies that the model is valid and reliable. Table 2 also shows that the value of R Square (R^2) is 0.477, which means that 47% of taxpayers' intention to engage in tax evasion during a pandemic is explained by tax morale, social norms, and supervision by the tax authorities, while the remaining 53% is explained by other factors.

We test our hypotheses by using PLS, where the significance level of the relationship between independent and dependent variables is measured by path coefficient value. The hypotheses are accepted if the t-statistic is more than the t-table (1.96), and the P-value is more than 0.05. Using two-tailed hypothesis testing with a significance level of more than 1.96, the test results are shown in Table 3 as follows.

Table 3. Hypotheses Testing Result

Path	Beta	Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P-value	Result
MORALE -> INTEV	-0.343	-0.351	0.130	2.643	0.008	Supported
NORMS -> INTEV	-0.127	-0.133	0.150	0.844	0.399	Unsupported
MONITOR -> INTEV	-0.272	-0.266	0.121	2.239	0.025	Supported

Source: generated and supplemented by authors based on materials

The hypotheses testing results in Table 3 show that the value of the beta coefficient for each relationship between independent and dependent variable is negative. Thus, tax morale, social norms, and tax authority indeed have a negative effect on taxpayers' intention to engage in tax evasion during a pandemic situation. However, the relationship between social norms and taxpayers' intention to engage in tax evasion during a pandemic situation has a P-value of more than 0.05 and also has a t-statistics value of 0.844 less than the t-table (1.96). It means that the result does not support H_2 , and H_2 has to be rejected. Meanwhile, the P-value and t-statistics of the relationship between the other factors (tax morale and tax authority supervision) and taxpayers' intention to engage in tax evasion have t-statistic more than t-table, and P-value more than 0.05. Thus, only H_1 and H_3 are accepted.

The statistic descriptive analysis results show that most respondents argued that doing tax evasion during a pandemic situation is against their life principle. They also feel guilty if they do tax evasion during a pandemic and think that it is unacceptable and also morally wrong. Taxpayers also feel that their inner circle (families or friends) is against the tax evasion behavior during a pandemic situation, although the level of their rejection of such behavior is still undecided. Taxpayers also argue that the tax authority supervision during a pandemic

situation has resulted in a short opportunity to engage in tax evasion. Those factors make doing or engage in tax evasion during a pandemic situation are uninteresting to taxpayers.

The results of this study are in line with the Theory of Planned Behavior, which states individual's intention will be influenced by his attitude towards the behavior, social norms, and perceived behavior control (Ajzen [3]). Also, the results are in line with previous studies which states that a high level of tax morale will reduce taxpayers' intention to do tax evasion (Alleyne and Harris [7], Owusu et al. [34], and Kemme et al. [25]). The results also in line with Mohamad et al. [30], AA Alkhatib et al. [6], and Bott et al. [15] which stated that perceived behavior control will result in a decrease in taxpayers' intention to do tax evasion. While the results are also in line with Alleyne and Harris [7] which stated that there is no significant relationship between social norms and intention to do tax evasion, they contradict the result of Larkin, C., Sanders, M., Andresen, I., and Algate, F. [27]; Owusu et.al. [34]; and Górecki, MA, and Letki, N. [23], which stated that social norms have a negative and significant effect on the trend of tax evasion. Furthermore, the results contradict Larkin, C., Sanders, M., Andresen, I., and Algate, F. [27] which state that social norms have a bigger role compared to law enforcement actions in reducing the intention to do tax

evasion. During a pandemic, the results show that tax authorities' supervision has a bigger and more significant effect on taxpayers' intention to engage in tax evasion.

Conclusion. It can be concluded that in a pandemic situation, tax morale and tax authorities' supervision have a more significant and negative impact on reducing taxpayers' intention compared to social norms. Thus, the Indonesian Directorate General of Taxation as tax authority has to consider establishing policies related to the two main factors, such as including tax and state budgeting in the elementary and high school curriculum, enhance the partnership relation with taxpayers through Whistleblowing System (WiSE) with the additional rules of reward and punishment to any tax evasion reports

from taxpayers, and review any possibilities to assign a Single Identification Number (SIN) to all taxpayers to make tax obligation supervision a lot easier.

Although having some limitations in the form of the little number of samples, and the high subjectivity of respondents' answers to the questionnaire, this study has achieved its goals to examine any factors that influence tax evasion through a behavioral accounting approach. Future researches are suggested to expand the study with a bigger sample, or using a cross-country approach to examine if such behavioral phenomenon of tax evasion during a pandemic situation also happened worldwide.

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