



Unmasking Ethical Bias in Tax Behavior: A Study of Machiavellian Traits, Emotional Intelligence, and Love of Money

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ABSTRACT

This study employs a behavioral accounting perspective to analyze the influence of Machiavellian Traits and emotional intelligence on ethical attitudes toward tax evasion, with love of money as a mediating variable. Using purposive sampling of 100 accounting students from three universities in Central Java who had completed auditing and taxation courses, data were analyzed using PLS-SEM. Results indicate that Machiavellian Traits, emotional intelligence, and money attachment significantly influence ethical judgments regarding tax evasion. Love of money was found to mediate the relationship between Machiavellian Traits and emotional intelligence with ethical assessments. This triadic model demonstrates that ethical tax decisions are influenced by personality traits, value systems, and cognitive factors. The findings provide implications for ethics education, behavioral tax policy, and designing compliance frameworks that consider individual psychological profiles, challenging conventional assumptions and expanding existing knowledge boundaries.

Key word: Machievallian Traits, Emotional Intelligence, Love of Money, Ethical Perception, Tax Evasion

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INTRODUCTION

Globalization has fundamentally transformed the structure of the global economy by removing spatial and temporal boundaries among individuals and nations. This transformation has led to the emergence of free markets across various sectors, particularly in the economic domain. In this context, Indonesia compelled to integrate into global market dynamics in order to accelerate their economic growth and development, Ningsih & Pusposari (2016) . Friedman (2005) stated globalization not only intensifies economic interdependence but also creates pressure on emerging economies to enhance fiscal performance and competitiveness.

For Indonesia, taxation serves as a critical instrument in driving economic growth, contributing more than 70% of total state revenue (OECD, 2022). Taxes are not merely a fiscal tool for revenue generation but also function as a mechanism for income redistribution and economic stabilization. According to Soemitro (Resmi, 2019, p.1), taxes are mandatory contributions from the public to the state treasury, governed by law, without direct compensation, and allocated for public welfare. However, the coercive nature of taxation often generates negative perceptions among taxpayers, resulting in resistance and low voluntary compliance.

This adverse perception leads many taxpayers to seek ways to minimize their tax obligations, often through illegal means. Tax evasion defined as the deliberate violation of tax laws to reduce tax liabilities is one of the most pervasive forms of non-compliance (Slemrod, 2007). It is not only a manifestation of weak tax morale but also reflects systemic shortcomings in enforcement and regulatory oversight (Alm & Torgler, 2011). In Indonesia, tax evasion remains a persistent issue, with cases involving collusion among taxpayers, tax consultants, and even rogue tax officials Lestari (2021), highlighting the urgent need for comprehensive reforms in tax governance.

The existence of globalization is able to eliminate the boundaries of space and time for all individuals in the world. This has an impact on the occurrence of free markets in various sectors, one of which is the economic sector. In order to be able to increase the country's economic growth and development, each country is expected to be able to open itself well to free market competition, including Indonesia as a developing country in the world Ningsih & Pusposari, (2016). The Indonesian state is expected to be able to make efforts to increase economic growth in order to achieve alignment with other countries. In this case, making taxes one of the important efforts in increasing the country's economic growth, because taxes are the largest source of revenue in Indonesia.

Tax evasion, some of the ways taxpayers minimize illegal tax payments, namely by violating the laws that have been established and reducing their tax burden Fatmawati & Puspitosari,(2018). In this case, it provides a loophole for perpetrators such as tax officers, tax consultants, and taxpayers to cooperate in launching fraud and crimes in the field of taxation by means of irregularities, evasion, extortion and document forgery (Lestari, 2021). In Indonesia itself, tax evasion by taxpayers still occurs frequently.

There are many cases of tax evasion in Indonesia, such as the Treasurer of KUD JMJ with the initials AS. He has been designated as a suspect in the tax evasion case for embezzling taxes from cooperative savings and loan businesses with a maximum prison sentence of 6 years accompanied by a fine of at least twice and up to four times the total unpaid or underpaid taxes, which amount to at least Rp 812.5 million. In this case, the suspect did not submit the VAT received or deducted for the October and December 2017 tax periods, as well as March, April, August, and October 2018 (Tasmalinda, 2022).

The increasing prevalence of tax crimes, especially in the crime of tax evasion, has built a negative stigma in the community towards taxes, so that it seems to be an example for the public and is considered an act that does not violate the rules. This is based on the rampant cases of tax evasion by tax officers, the inability of taxpayers to pay the tax burden, the high tax rate and the lack of direct counter-achievement for their tax payments Mujiyati et al., (2017). With this, when a person does not comply with paying his taxes and illegally evades, a person can be said to be a perpetrator of tax evasion, Fhyel (2018). The onset of the desire to commit the crime of tax evasion is influenced by several factors, the first of which is the nature of Machiavellian, Emotional Intelligence and Love Of Money (LOM).

Machiavellianism characterized by manipulation and strategic selfishness has been found to significantly increase fraud intentions among accountants in Indonesia, Wijayanti et al., (2023). Furthermore, love of money (LOM), a deep attachment to material wealth, is also strongly correlated with non-compliant tax behavior (Hidayatullah et al., 2025). A study by Kurniawan & Umiyanti, (2025) on accounting students revealed that while values and ethics play a role, individuals highly motivated by money tend to exhibit reduced ethical boundaries. Additionally, emotional intelligence has been highlighted as a protective factor. Individuals with higher emotional intelligence are generally more resistant to engaging in unethical behaviors (Park et al., 2022). However, when Machiavellianism dominates and financial rewards are emphasized over integrity, this resistance breaks down (Murthy & Gopalkrishnan, 2022). The intersection of these traits, Machiavellianism, low emotional control, and love of money represents a dangerous cocktail for tax fraud, especially in environments where enforcement is weak and trust in public institutions is low.

By basing on the phenomenon of gap and research gap, motivates researchers to research this matter because the massive crime of tax evasion in Indonesia is still a real problem with

the latest mode and cannot be effectively anticipated. Self-anticipation steps from various parties, including students who will later become taxpayers and tax officers. Investigating students' perspectives on this matter remains an essential scholarly pursuit. This needs to be done for prospective taxpayers with the intention of predicting and reducing the rate of tax evasion, becoming agents of change in tax evasion cases and the demand that students must be at the forefront of delivering appropriate tax information to the public, so that there is no longer any free rider that can change the way people think about tax payments (Lamia et al., 2018).

RESEARCH METHOD

This study employs a descriptive quantitative approach using primary data collected through a questionnaire distributed via Google Forms. The purposive sampling technique was applied based on specific criteria for determining the sample (Sugiyono, 2021). The research population comprised accounting students from three selected universities in Central Java who had completed taxation and auditing courses. The collected data were then analyzed using the Partial Least Squares (PLS) approach, with SmartPLS software utilized for hypothesis testing.

The conceptual framework of this study is grounded in the interplay between individual personality traits and psychological constructs in shaping ethical perceptions related to taxation. Specifically, this study investigates how Machiavellian traits (X1) and emotional intelligence (X2) influence perceptions of tax evasion (Z), both directly and indirectly through the mediating role of love of money (Y). Individuals high in Machiavellianism are characterized by manipulateness, strategic calculation, and a tendency to prioritize self-interest over moral standards, which may lead to greater tolerance toward unethical behaviors such as tax evasion. In contrast, emotional intelligence refers to the ability to perceive, regulate, and manage emotions, which is often associated with higher ethical awareness and prosocial behavior

Testing Measurement Model (Outer Model)

Validation of the measurement model involves systematically assessing the research instruments' quality through three fundamental metrics: convergent validity to verify item relatedness, discriminant validity to ensure construct distinctiveness, and composite reliability to confirm internal consistency. The subsequent analysis presents the measurement model results derived from this research:

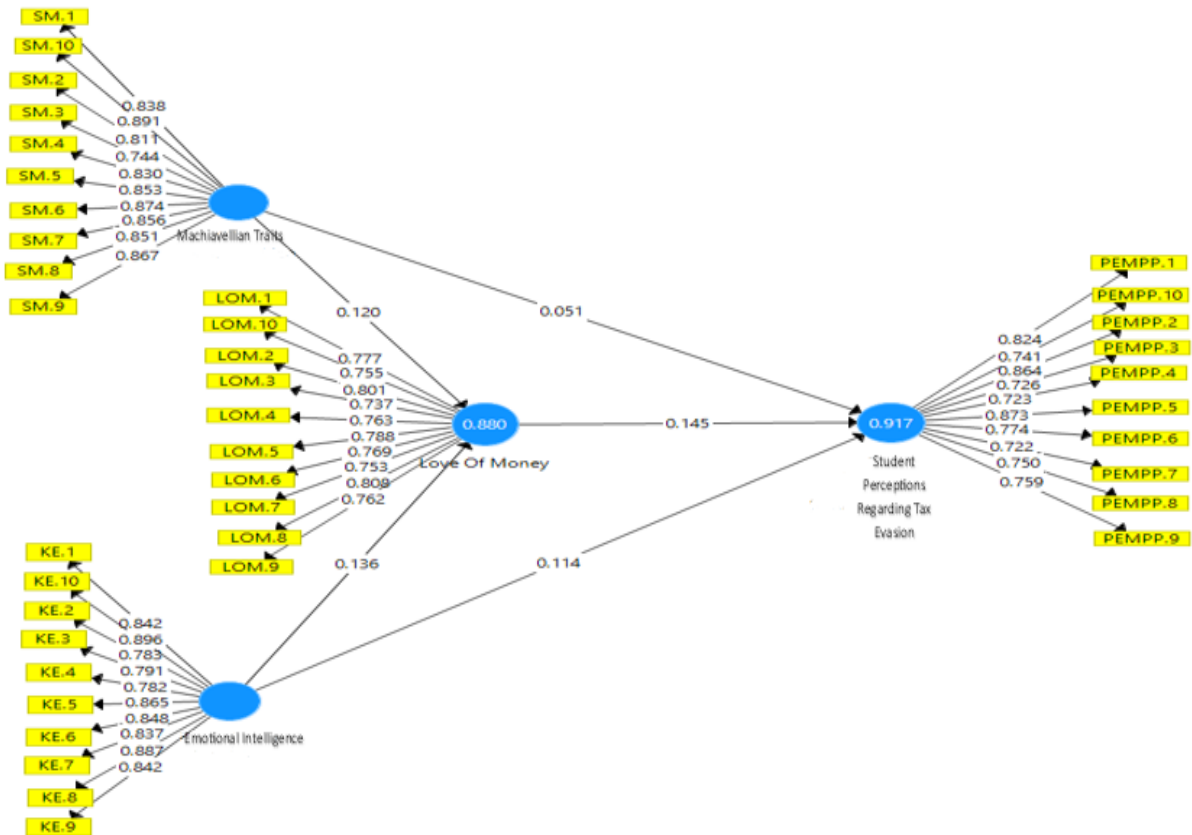


Figure 2. Outer Model

Source : PLS Data Processing, 2024

Convergent Validity

Table 1. Value of the loading factor of Outer Loadings

Indicator	Loading Factor	Convergent Validity	Information
Machiavellian Traits			
SM 1	0.838	> 0.70	Valid
SM 2	0.811	> 0.70	Valid
SM 3	0.744	> 0.70	Valid
SM 4	0.830	> 0.70	Valid
SM 5	0.853	> 0.70	Valid
SM 6	0.874	> 0.70	Valid
SM 7	0.856	> 0.70	Valid
SM 8	0.851	> 0.70	Valid
SM 9	0.867	> 0.70	Valid
SM 10	0.891	> 0.70	Valid
Emotional Intelligence			
WED 1	0.842	> 0.70	Valid
WED 2	0.783	> 0.70	Valid
WED 3	0.791	> 0.70	Valid
WED 4	0.782	> 0.70	Valid
WED 5	0.865	> 0.70	Valid
WED 6	0.848	> 0.70	Valid
WED 7	0.837	> 0.70	Valid
WED 8	0.887	> 0.70	Valid
WED 9	0.842	> 0.70	Valid
WED 10	0.896	> 0.70	Valid

Source : PLS Data Processing, 2024

The Smart PLS data analysis results demonstrate that the outer model satisfies convergent validity requirements, as evidenced by loading factor values exceeding > 0.70 . Prior to generating the valid data presented in the table, one indicator was eliminated from the model due to its failure to meet the minimum loading factor threshold < 0.70 . The majority of variables in the data processing results exhibit cross-loading values above > 0.70 , with the notable exception of LOM indicator 11, which falls below this criterion. This indicates that variable indicators with values exceeding < 0.70 demonstrate high validity levels and fulfill convergent validity standards, whereas indicators with loading values below < 0.70 exhibit

Discriminant Validity

Analysis of the table indicates that cross-loading values for indicators with their intended latent variables surpass the cross-loading values observed with other constructs. This pattern establishes that all latent variables in the study possess good discriminant validity, as

they satisfy the prescribed cross-loading evaluation criteria. As an illustration, the loading factor value in SM 1 is 0.838 where this value is greater than other construct cross loading, namely KE (0.803), LOM (0.799) and PEMPP (0.751).the discriminant validity assessment incorporates AVE analysis, where values above 0.50 for each variable confirm adequate measurement properties.

Tabel 2. Disriminant Validity (Cross Loading)

	SM	WED	LOM	PEMPP		SM	WED	LOM	PEMPP
SM 1	0.838	0.803	0.799	0.751	LOM 1	0.705	0.730	0.777	0.715
SM 2	0.811	0.789	0.782	0.777	LOM 2	0.724	0.754	0.801	0.727
SM 3	0.744	0.719	0.709	0.729	LOM 3	0.704	0.696	0.737	0.684
SM 4	0.830	0.820	0.789	0.795	LOM 4	0.742	0.749	0.763	0.723
SM 5	0.853	0.823	0.782	0.800	LOM 5	0.742	0.748	0.788	0.750
SM 6	0.874	0.823	0.794	0.791	LOM 6	0.715	0.672	0.769	0.703
SM 7	0.856	0.821	0.776	0.804	LOM 7	0.663	0.686	0.753	0.688
SM 8	0.851	0.815	0.786	0.814	LOM 8	0.720	0.726	0.808	0.742
SM 9	0.867	0.809	0.781	0.812	LOM 9	0.703	0.705	0.762	0.721
SM 10	0.891	0.899	0.828	0.842	LOM 10	0.749	0.708	0.755	0.721
WED 1	0.812	0.842	0.801	0.795	PEMPP 1	0.795	0.776	0.733	0.824
WED 2	0.752	0.783	0.718	0.745	PEMPP 2	0.825	0.832	0.793	0.864
WED 3	0.764	0.791	0.786	0.749	PEMPP 3	0.721	0.725	0.720	0.726
WED 4	0.767	0.782	0.760	0.730	PEMPP 4	0.707	0.700	0.695	0.723
WED 5	0.825	0.865	0.832	0.812	PEMPP 5	0.821	0.813	0.801	0.873
WED 6	0.811	0.848	0.764	0.799	PEMPP 6	0.717	0.731	0.741	0.774
WED 7	0.800	0.837	0.751	0.816	PEMPP 7	0.650	0.670	0.653	0.722
WED 8	0.880	0.887	0.812	0.831	PEMPP 8	0.695	0.714	0.703	0.750
WED 9	0.829	0.842	0.746	0.802	PEMPP 9	0.667	0.633	0.681	0.759
WED 10	0.843	0.896	0.822	0.836	PEMPP 10	0.685	0.702	0.696	0.741

Source : PLS data processing, 2024

Table 3. Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
Machiavellian Traits	0.710
Emotional Intelligence	0.702
Love of Money	0.595
Ethical Perceptions of Tax Evasion	0.604

Source : PLS data processing, 2024

The table above explains that all variables in this study have an AVE of > 0.50 , so it is stated that all variables in this study have a good model and meet the criteria of discriminant validity.

Composite Reliability

Table 4. Composite Reliability

Variable	Composite Reliability	Critical Values	Information
Machiavellian Traits	0.961	0.70	Reliable
Emotional Intelligence	0.959	0.70	Reliable
Love of money	0.936	0.70	Reliable
Ethical Perceptions About Tax Evasion	0.938	0.70	Reliable

Source : PLS data processing, 2024

The conclusion from the table data provided above is that all variables meet the reliability criteria. The composite reliability value of the overall variable in this study is more than 0.70 So this study is considered to have good reability.

Structural Model Testing (Inner Model)

The inner model in SmartPLS is analyzed by using R-Square for bound variables, as well as the t-value of each path in the intervariable significance test in the structural model. With the inner model description as follows:

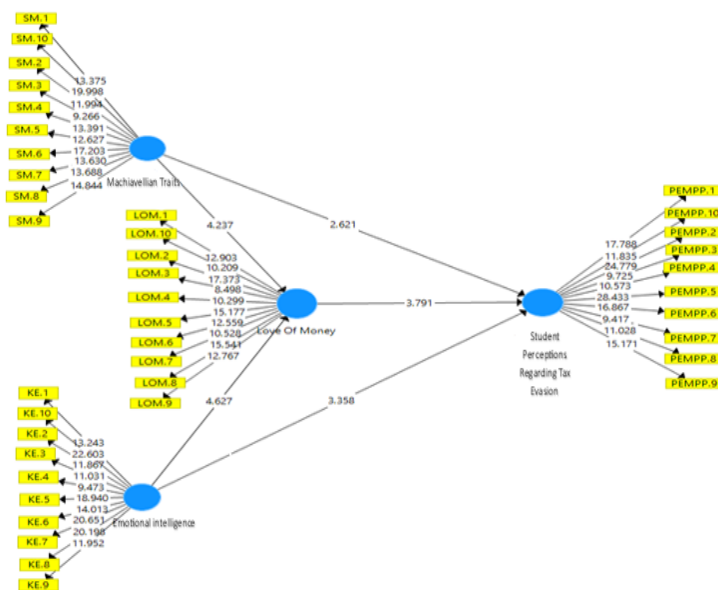


Figure 3. Inner Model

Source : PLS Data Processing, 2024

R-Square

Table 5. R-Square Values

	R-Square
Love Of Money	0.880
Ethical Perceptions of Tax Evasion	0.917

Source : PLS, data processing 2024

The R^2 analysis demonstrates substantial explanatory power, with the ethical perception of tax evasion model ($R^2 = 0.917$) capturing 91.7% of variance through Machiavellian traits (X_1), emotional intelligence (X_2), and the mediating influence of monetary attachment (Z). This leaves only 8.3% variance unexplained by the current model.

Similarly, the love of money construct exhibits strong predictability ($R^2 = 0.880$), with 88% of its variance attributable to the combined effects of Machiavellian disposition and emotional competence, while 12% stems from unexamined factors. Both models surpass the 0.67 benchmark for substantial predictive capacity in behavioral research (Hair et al., 2019), confirming their robustness.

Estimate for path coefficients

Obtaining significance values through bootstrapping will give T-statistical value results. The use of path coefficient estimation on SmartPLS is to represent the level of significance in the hypothesis test. The results of the path coefficients in this study are:

Tabel 6. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Emotional Intelligence -> Love of Money	0.488	0.489	0.129	3.798	0.000
Emotional Intelligence -> Ethical Perceptions Regarding Tax Evasion	0.396	0.384	0.118	3.369	0.001
Love Of Money -> Ethical Perception Regarding Tax Evasion	0.317	0.336	0.089	3.575	0.001
Machiavellian Traits -> Love Of Money	0.458	0.455	0.127	3.622	0.000
Machiavellian Nature -> Ethical Perceptions Regarding Tax Evasion	0.263	0.258	0.108	2.430	0.017

Source : PLS data processing, 2024

Table 7. Indirect Effects

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Emotional Intelligence -> Love Of Money -> Ethical Perception Regarding Tax Evasion.	0.155	0.164	0.062	2.492	0.014
Machiavellian Traits -> Love Of Money -> Ethical Perception Regarding Tax Evasion.	0.145	0.153	0.059	2.446	0.016

Source : PLS data processing, 2024

Tables 6 and 7 can be used by the researcher in measuring the support of the hypothesis Jogiyanto argues that the comparison between the statistics and the t-table can be used to calculate the significance of the prediction of the hypothesis support with the following conditions: Statistics > Ttable is then the accepted hypothesis, Statistics < the table then the hypothesis is rejected. At the 95% confidence level (α 5%) has the following conditions: P value > α is not significant, The P value < α significant.

Conclusion

This empirical investigation elucidates that Machiavellian dispositional characteristics and affective cognitive competencies both exert constructive and statistically significant ramifications upon scholastic individuals' deontological conceptualizations regarding fiscal evasion phenomena. Additionally, the love of money also significantly shapes these ethical perceptions, suggesting that individuals with strong financial motivations may rationalize unethical behavior. Furthermore, both Machiavellianism and emotional intelligence indirectly influence ethical perceptions through the mediating role of love of money, indicating that internal values and traits interact in complex ways to determine ethical judgment.

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