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The Influence of Love of Money, Idealism, Religiosity and Gender on the Ethical Perception of Tax Evasion with Machiavellian as Moderation

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Abstract: This study aims to examine the influence of Love of Money, Idealism, Religiosity, and Gender on the ethical perception of tax evasion, and to test whether Machievalian can strengthen the influence of Love of Money, Idealism, Religiosity, and Gender on the ethical perception of tax evasion. The type of data used in this study is primary data in the form of company financial statements that are used as samples. The research method used in this study is the quantitative research method. Samples were selected using the purposive sampling method. For hypothesis testing, this study uses multiple linear regression analysis. Based on the results of the research expected in this study are: Love of money is associated with the ethical perception of tax evasion, Idealism is associated with the perception of the ethics of tax evasion, Religiosity is associated with the perception of the ethics of tax evasion, Gender is associated with the perception of the ethics of tax evasion, Marchiavellian strengthens the influence of love of money on the perception of the ethics of tax evasion, Marchiavellian strengthens the influence of Idealism on the perception of ethics tax evasion, Marchiavellian strengthens the influence of Religiosity on the ethical perception of tax evasion, Marchiavellian strengthens the influence of Gender on the perception of tax evasion ethics.

Keywords: Love of Money, Religiosity, Idealism, Gender, Ethical Perceptions of Tax Evasion

INTRODUCTION

Taxes are the main source of state revenue that has a strategic role in financing national development. Data from the Ministry of Finance of the Republic of Indonesia (2020) shows that in 2020, state revenue from the tax sector reached 83.54% of total state revenue. Although the tax contribution is very large, the realization of tax revenues in recent years has often not reached the target that has been set, which shows that there are still major challenges in improving taxpayer compliance. This non-compliance often manifests in the form of tax *evasion*, which is an act of violating the law by hiding part or all of the tax obligations that should be paid (Suyanto, Agustina, & Putri, 2025). Tax evasion not only harms state revenue, but also disrupts fiscal justice and creates distortions in the economy (Dewanta & Machmuddah, 2019; Kurnianingsih & Atmoko, 2022). Therefore, it is important to identify and analyze the factors that influence an individual's ethical perception of tax evasion so that the formulated policies can be more effective.

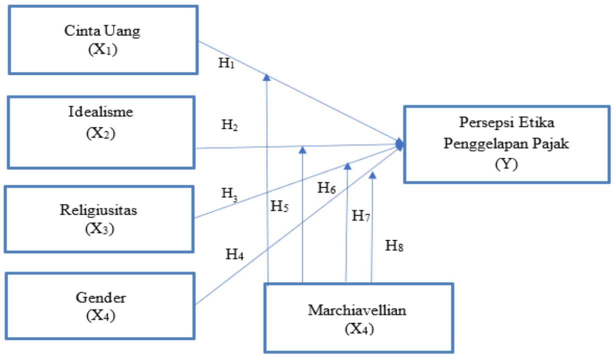
One of the factors that affect the ethical perception of tax evasion is idealism. Idealism reflects an individual's level of concern for the well-being of others and an orientation on moral principles to avoid actions that harm others (Yetmar & Kenneth, 2020). Research by Nikara and Mimba (2019) shows that idealism has a positive effect on students' ethical perceptions, which means that the higher a person's idealism, the stronger his rejection of unethical behavior such as tax evasion. However, a study by Romario & Rahmanto (2023) on accounting students in Jakarta found that idealism does not have a significant influence, indicating that the influence of moral values can differ depending on social and demographic contexts. An international study by Dumiter (2023) also confirms that idealism values can have a variety of effects across countries, influenced by cultural norms and the prevailing legal system.

In addition to idealism, religiosity is a variable that plays an important role in shaping tax behavior. Religiosity refers to the level of belief, understanding, and practice of religious teachings by an individual. Safitri (2018) found that religiosity has a significant negative effect on tax evasion. This result is in line with the research of Kurnianingsih & Atmoko (2022) which concluded that religiosity can weaken the influence of *love of money* on *tax evasion*. Furthermore, Suyanto et al. (2025) show that religiosity is able to moderate the influence of tax discrimination and information technology on tax evasion. Other research by Dewanta & Machmuddah (2019) and Oktaviana et al. (2021) also reinforces that high religiosity tends to reduce tolerance for tax evasion behavior, both from the perspective of general ethics and Islamic economic principles.

Gender has also been shown to have an influence on the ethical perception of tax evasion. Research by Shofa & Utomo (2018) shows that men and women can have different views on ethical behavior in taxation, where women tend to have higher moral standards. Kurnianingsih & Atmoko (2022) also found that gender moderates the relationship between *love of money* and tax evasion, with a stronger effect on men. Similar findings were obtained by Nurachmi & Haidayatulloh (2021) which affirmed that gender differences need to be taken into account in tax compliance improvement strategies. Meanwhile, *the love of money* itself, which is defined as the tendency to place financial goals above ethical considerations, has been shown to be consistently positively associated with tax evasion (Oktaviana et al., 2021; Dewanta & Machmuddah, 2019).

In addition to these factors, tax understanding also has a crucial role in shaping taxpayer behavior. Taxpayers who have good knowledge and understanding of tax regulations tend to have a higher ethical perception in complying with their tax obligations. Research by Rahman & Yusuf (2021) shows that tax literacy is positively related to voluntary tax compliance. Lestari & Fuadah (2025) also emphasized that increasing understanding through tax education and socialization can reduce tax evasion practices among small and medium business actors. Kursillah & Dwiati's (2024) research adds that an adequate understanding of taxation not only reduces the risk of non-compliance, but also increases the sense of social responsibility in paying taxes.

The theoretical frameworks used in this study are the Theory of Tax Compliance and the Theory of Planned Behavior (TPB). The theory of Tax Compliance divides its approach into *economic deterrence*—which sees compliance as the result of a rational evaluation of benefits and costs—and *a psychological approach* that emphasizes the role of moral values, perceptions of justice, and subjective views of the law (Night & Bananuka, 2019). Meanwhile, the TPB developed by Ajzen views behavior as the result of *intentions* that are influenced by attitudes *toward the behavior*, *subjective norms*, and *perceived behavioral control*). Athaya & Valentino's (2021) study proves that tax literacy and psychological factors can strengthen tax compliance intentions according to the SDG framework. By combining these two theories, analysis of internal factors such as idealism, religiosity, *love of money*, gender, and understanding of taxation can provide a more comprehensive picture in understanding taxpayers' ethical perceptions of tax evasion in Indonesia.



H1: Love of money is associated with the ethical perception of tax evasion
H2: Idealism is associated with the ethical perception of tax evasion
H3: Religiosity is associated with ethical perceptions of tax evasion
H4: Gender is associated with the ethical perception of tax evasion
H5: Marchiavellian reinforces the influence of the Love of money on the ethical perception of tax evasion
H6: Marchiavellian reinforces the influence of Idealism on the ethical perception of tax evasion
H7: Marchiavellian reinforces the influence of Religiosity on the ethical perception of tax evasion
H8: Marchiavellian reinforces the influence of Gender on the ethical perception of tax evasion

METHOD

According to Sugiono (2021), the object of research is a scientific goal to obtain data with a certain purpose and usefulness about an objective, valid and realiber about a certain variable. The type of research used in the research is quantitative using the associative analysis method. According to Sugiyono (2021), the quantitative method can be interpreted as a research method based on the philosophy of positivism, used to research a specific population or sample, data collection using research instruments, and quantitative/statistical data analysis, with the aim of describing and testing the established hypothesis.

In collecting data in this study, the researcher uses a primary data collection technique because in this study it will use a questionnaire of data sources obtained directly by providing data to the researcher. This questionnaire technique is also a data collection technique by providing a set of questions or written statements to the respondents for them to answer and then the data will be selected and entered into Microsoft Exel and then data processing will be carried out using IBM SPSS version 26. This study also uses documentation, reference sources of data from books, articles and journals related to this research.

In the research for the measurement method, *the Likert* scale will be used According to Sugiyono (2021), *the Likert scale* is used to measure the attitudes, opinions and perceptions of a person or group of people about social phenomena. In research, this social phenomenon has been specifically determined by the researcher which is hereinafter referred to as the research variable. With *the Likert scale,* the variables to be measured are described as variable indicators. Then the indicator is used as a benchmark to compile instrument items that can be in the form of statements or questions. The score for the respondent's choice of questions can be filled in by the respondent with the following choices:

Table 1. Likert Scale

Answer Choice	Score
Strongly agree	5

Agree	4
Neutral	3
Disagree	2
Strolngly disagree	1

According to Sugiyono (2021), samples are part of the number and characteristics possessed by the population. This sample uses *Nonprobability sampling*, which uses a sampling technique that does not provide the same opportunity/opportunity for every element or member of the population to be selected as a sample. The sample of this study uses *purposive sampling*, which is the determination of the sample with certain research, for example in the sample in this study is:

Table 2. Variable Operations

Variable	Indicator	Measurement
Love Money	1. Motivation 2. Success 3. Important 4. Rich 5. Good 6. Wicked, (Tang & Chiu, 2003)	Likert Scale (1-6)
Idealism	1. An action must not harm others 2. A person must not threaten the honor and welfare of others 3. Actions must be in accordance with universal norms 4. Moral actions are in accordance with ideal actions. (Nurfarida, 2011)	Likert Scale (1-6)
Religiosity	1. Religious practice 2. Religious experience 3. Religious knowledge 4. Consequences 5. Beliefs. (Glock dan Stark,1965) dalam penelitian (Arimbi, 2022)	Likert Scale (1-6)
Gender	Differences in roles, functions, status, and responsibilities between men and women as a result of social and cultural norms that have been ingrained through generations. (Puspitawati,2013)	Likert Scale (1-6)
Marchiavellian	1. Individual assessment of other individuals' actions. 2. Perception of other individuals. 3. Honesty in behavior 4. Motivation 5. Negative assessment of other individuals 6. Negative assessment of other individuals (Lestari, 2021)	Likert Scale (1-6)
Perceptions of Tax Evasion Ethics	1. Justice 2. Taxation System 3. Discrimination. (Arthalin, 2021)	Likert Scale (1-6)

RESULTS AND DISCUSSION

The following are descriptive statistics of each variable studied.

Table 3. Statistics Descriptive

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Love Money	117	20,00	35,00	32,7607	2,81514
Idealisme	117	17,00	30,00	28,5043	2,30301
Religiusitas	117	17,00	30,00	28,7009	2,43985
Machiavellian	117	13,00	25,00	23,7094	2,03444
Tax Evasion	117	19,00	30,00	28,0769	2,31619
Gender	117	,00	1,00	,1478	,31815
Valid N (listwise)	117				

Sources: Processed data SPSS 26.00 (2025)

Based on the results of descriptive statistics in Table 3, it is known that the number of respondents in this study is 117 people (N = 117) for all variables.

1) The Money Love variable has a minimum value of 20.00 and a maximum of 35.00 with a mean of 32.7607 and a standard deviation of 2.81514. This high average value indicates that most respondents have a relatively large level of love for money, which indicates a tendency to put financial goals as a top priority.
2) The Idealism variable shows a minimum value of 17.00 and a maximum of 30.00 with an average of 28.5043 and a standard deviation of 2.30301. Averages close to this maximum value indicate that respondents tend to have a high level of idealism, which can influence their views of ethical behavior, including in the context of tax evasion.
3) For the Religiosity variable, the minimum value is 17.00 and the maximum is 30.00 with an average of 28.7009 and a standard deviation of 2.43985. This reflects that the level of religiosity of respondents is in the high category, which has the potential to be an inhibiting factor in carrying out unlawful actions such as tax evasion.
4) The Machiavellian variable has a minimum value of 13.00 and a maximum of 25.00 with an average of 23.7094 and a standard deviation of 2.03444. The relatively high average on this measurement scale indicates a tendency for some respondents to have manipulative nature and strategic orientation that can influence their decisions regarding tax behavior.
5) In the Tax Evasion variable, the minimum value is 19.00 and the maximum is 30.00, with an average of 28.0769 and a standard deviation of 2.31619. This fairly high average value indicates that some respondents have a considerable tendency towards tax evasion behavior, although in the context of this study, these values will be further analyzed to see the relationship with independent variables.
6) The Gender variables measured in dummy form (0 for females and 1 for males) had a minimum value of 0.00 and a maximum of 1.00, with an average of 0.1478 and a standard deviation of 0.31815. This suggests that most of the respondents in this study are women, which is likely to affect the distribution of research results especially in analyses involving gender differences.

Normality Test

The following are the results of the normality test.

Table 4. Normality Test Result

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		117
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,9491957
Most Extreme Differences	Absolute	,179
	Positive	,164
	Negative	-,179
Test Statistic		,179
Asymp. Sig. (2-tailed)		,158
a. Test distribution is Normal.		
b. Calculated from data.		

Source: Processed data SPSS 26.00 (2025)

Based on the results of the study, we can see that the significance value (Asymp. Sig. (2-tailed)) is 0.158 or greater than 0.05, which means that the data used for this study is normally distributed.

Hypothesis Test

The following are the regression results.

Table 5. Regression Test Results (with Moderation)

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2,262	1,162		1,946	0,054
	Love Money	0,541	0,119	0,658	4,540	0,000
	Idealism	0,982	0,341	0,977	2,878	0,005
	Religiosity	-0,188	0,127	-0,198	-1,477	0,002
	Gender	0,612	0,303	-0,538	2,020	0,346
	Machiavellian	0,024	0,011	0,160	1,594	0,005
	Love Money*Machiavellian	0,087	0,046	3,834	1,896	0,030
	Idealism*Machiavellian	1,498	1,268	4,849	2,687	0,029
	Religiosity* Machiavellian	2,520	1,229	2,441	2,050	0,122
	Gender* Machiavellian	0,248	0,539	0,530	1,738	0,087

Coefficients[a]

a. Dependent Variable: TAX_EVE

Source: Processed data SPSS 26.00 (2025)

Y = 2,262 + 0,541 (Love Money) + 0,982 (Idealism) − 0,188 (Religiosity) + 0,612 (Gender) + 0,024 (Machiavellian) + 0,087 (Love Money*Machiavellian) + 1,498 (Idealism*Machiavellian) + 2,520 (Religiosity*Machiavellian) + 0,248 (Gender*Machiavellian) + e

1) The value of the coefficient of 0.541 with a significance level of 0.000 (< 0.05) shows that *the love of money* has a positive and significant effect on tax evasion. This positive direction means that every one unit increase in the *love of money* score will increase the tendency of tax evasion by 0.541 units, assuming other variables are constant.
2) The coefficient of 0.982 with a significance of 0.005 (< 0.05) shows that idealism has a positive and significant effect on tax evasion. This result is quite unique because theoretically idealism is usually associated with ethical behavior, but in this finding the direction of the relationship is actually positive. The magnitude of the influence (coefficient close to 1) indicates that an increase in idealism of one unit will increase the tendency to evade taxes almost equivalent to one unit.
3) The coefficient of -0.188 with a significance of 0.002 (< 0.05) indicates that religiosity has a negative and significant effect on tax evasion. This negative direction means that the higher the level of religiosity, the lower the tendency to commit tax violations. The effect value was relatively small compared to other variables, but the consistency of the negative direction showed that the religious values adhered to by the respondents could be a controlling factor for behavior
4) A coefficient of 0.612 with a significance of 0.346 (> 0.05) showed that gender had no significant influence on tax evasion. Although the direction of the positive coefficient suggests that male respondents tend to have higher tax evasion scores than women, this difference is not statistically strong enough to be considered meaningful.
5) The coefficient of 0.024 with a significance of 0.005 (< 0.05) shows that the Machiavellian nature has a positive and significant effect on tax evasion. This positive direction indicates that the higher a person's manipulative nature and strategic orientation, the greater their chances of committing tax evasion.
6) The coefficient of 0.087 with a significance of 0.030 (< 0.05) indicates that the Machiavellian trait positively moderates the influence of the love of money on tax evasion. This means that individuals with high levels *of money love* will be increasingly motivated to commit tax evasion when they also have a high Machiavellian trait. This interaction

indicates a strengthening effect between financial orientation and manipulative nature in shaping tax-law-violating behavior.

7) A coefficient of 1.498 with a significance of 0.029 (< 0.05) shows that Machiavellian traits positively moderate the influence of idealism on tax evasion. A large coefficient value indicates a strong reinforcement effect, where idealism accompanied by a high manipulative nature can turn into a rational justification for committing tax violations. This leads to an understanding that idealism does not always act as a deterrent to deviant behavior, depending on the personality traits that accompany it.
8) A coefficient of 2.520 with a significance of 0.122 (> 0.05) suggests that the Machiavellian trait does not significantly moderate the relationship between religiosity and tax evasion. This means that the influence of religiosity on tax behavior is relatively stable, regardless of the level of manipulative nature that individuals have.
9) A coefficient of 0.248 with a significance of 0.087 (> 0.05) indicates that the Machiavellian nature does not moderate the influence of gender on tax evasion. Thus, the gender difference in the tendency to commit tax evasion has not changed much even though the level of manipulative nature varies.

Discussion

The Effect of Love of Money on Tax Evasion

The regression results indicate a coefficient of 0.541 ($p < 0.001$)—positive and significant—demonstrating that *love of money* directly increases the tendency toward tax evasion. Within the framework of the Theory of Planned Behavior (TPB), love of money influences attitude toward behavior, meaning individuals who highly value money are more likely to form intentions to violate tax obligations if they perceive it as beneficial for maximizing financial gains. This finding aligns with Rahmania and Maqsudi (2023), who found a significant positive relationship between love of money and perceptions of tax evasion among MSME taxpayers in Indonesia, and Rahmatika et al. (2020), who reported similar results among individual taxpayers.

The Effect of Idealism on Tax Evasion

The coefficient for idealism is 0.982 ($p = 0.005$)—positive and significant—indicating that higher levels of idealism are unexpectedly associated with an increased tendency toward tax evasion. From a TPB perspective, idealism should shape attitudes that reject unethical behavior; however, this result suggests the presence of moral rationalization, where moral beliefs are used to justify contradictory actions. Highly idealistic individuals who believe their actions serve a “greater good” may rationalize tax evasion as acceptable. This phenomenon resonates with findings by Sunarsih and Nurdiana (2024), who highlighted the complex role of moral values in financial behavior.

The Effect of Religiosity on Tax Evasion

Religiosity has a coefficient of -0.188 ($p = 0.002$)—negative and significant—meaning that the more religious an individual is, the less likely they are to engage in tax evasion. In TPB, religious norms affect intentions through the subjective norm component, where internal moral pressure reduces unethical intentions. This result is consistent with Kurnianingsih and Atmoko (2022) and Ummi (2020), who both found religiosity to be a moral deterrent to tax evasion among Indonesian taxpayers.

The Effect of Gender on Tax Evasion

Gender yields a coefficient of 0.612 ($p = 0.346$)—positive but not significant—indicating no statistically meaningful difference between men and women in their tendency toward tax evasion in this sample. In TPB, gender may influence subjective norms and perceived control; however, in this study, gender does not significantly shape attitudes or intentions. The lack of significance may be influenced by the sample composition (predominantly female respondents) and cultural context.

The Influence of the Machiavellian on Moderating Love of Money on Tax Evasion

The interaction term *love of money* × *Machiavellianism* has a coefficient of 0.087 ($p = 0.030$)—positive and significant—indicating that Machiavellian traits strengthen the impact of love of money on tax evasion. Individuals with high financial orientation and high manipulative tendencies are more likely to justify evasion behavior. Within the TPB framework, love of money primarily affects attitude toward behavior, where individuals perceive tax evasion as an acceptable means to maximize personal wealth. When combined with Machiavellianism—a personality trait characterized by manipulativeness, strategic calculation, and moral flexibility—this attitude is reinforced because such individuals are more willing to exploit loopholes, conceal misconduct, and rationalize unethical actions. This interaction suggests that financial motivation alone may not always lead to evasion, but when accompanied by manipulative tendencies, the perceived behavioral control and self-justification mechanisms become stronger, increasing the likelihood of evasion.

The Influence of the Machiavellian on Moderating Idealism on Tax Evasion

The interaction *idealism* × *Machiavellianism* shows a coefficient of 1.498 ($p = 0.029$)—strongly significant—suggesting that Machiavellianism transforms idealism into a rationalization for committing tax evasion. Idealistic but manipulative individuals may reinterpret their moral beliefs to legitimize tax evasion. This indicates that Machiavellian traits transform idealism—normally expected to reduce unethical conduct—into a justification for committing tax evasion. From a TPB standpoint, idealism should contribute to a negative attitude toward deviant behavior. However, in the presence of Machiavellianism, the belief component of TPB is reframed: moral principles are selectively interpreted to rationalize evasion if it can be seen as serving a “greater good” or personal objective. This duality suggests that high idealism is not always a safeguard against unethical conduct when moral flexibility is present. Such findings reflect the “moral licensing” phenomenon, where prior moral self-concept allows individuals to engage in unethical acts without guilt.

The Influence of the Machiavellian on Moderating Religiosity on Tax Evasion

The interaction *religiosity* × *Machiavellianism* (coefficient = 2.520; $p = 0.122$) is not significant, meaning Machiavellianism does not weaken the negative influence of religiosity on tax evasion. In TPB, religiosity is closely linked to subjective norms, which are internalized moral guidelines derived from religious teachings. These norms tend to be deeply ingrained, thus remaining resilient even when confronted with manipulative tendencies. The non-significance here could be explained by the possibility that religious beliefs act as a stronger determinant of behavior than personality traits in matters involving moral and legal obligations. Another explanation could be the nature of the sample—if a large proportion holds strong religious commitments, variability in religiosity’s effect is limited, reducing the moderating room for Machiavellianism.

The Influence of the Machiavellian on Moderating Gender on Tax Evasion

The interaction *gender* × *Machiavellianism* (coefficient = 0.248; $p = 0.087$) is also not significant, indicating that Machiavellianism does not moderate the influence of gender on tax evasion in TPB, gender differences may influence subjective norms through societal expectations or perceived behavioral control through differential access to resources and information. However, the lack of significance indicates that gender norms in the observed population may be relatively uniform in their stance toward tax evasion, rendering

Machiavellianism's moderating effect minimal. The result could also stem from sample composition, where one gender is overrepresented, reducing comparative variance.

CONCLUSION

This study aimed to examine the influence of Love of Money, idealism, religiosity, and gender on the tendency to engage in tax evasion, as well as to analyze the moderating role of Machiavellianism within the framework of the Theory of Planned Behavior (TPB). The findings indicate that Love of Money and idealism have a positive and significant effect on tax evasion, suggesting that strong financial motivation and value orientations that can be manipulated shape attitudes that support tax evasion behavior. In contrast, religiosity shows a negative and significant effect, indicating that strong subjective norms derived from religious values serve as a moral barrier against the intention to commit tax evasion. Gender, while showing a positive coefficient, is not statistically significant, suggesting no meaningful differences between male and female taxpayers in the propensity to evade taxes in this sample. The moderation analysis reveals that Machiavellianism strengthens the positive relationship between Love of Money and tax evasion as well as between idealism and tax evasion, reflecting that manipulative tendencies and moral flexibility amplify the influence of both financial and moral motivation on deviant behavior. However, Machiavellianism does not significantly moderate the relationship between religiosity and gender with tax evasion, implying that religious norms and demographic gender factors are relatively stable and resistant to manipulative personality traits. Overall, these findings confirm the relevance of TPB in predicting tax evasion behavior, with attitude toward behavior, subjective norms, and perceived behavioral control as the primary components shaping taxpayers' intentions.

Despite providing meaningful findings, this research has several limitations. First, it employs a cross-sectional design, which cannot capture the dynamic changes in tax evasion behavior over time. Second, the data collection relied on self-reported questionnaires, which are prone to social desirability bias, especially given the sensitive nature of the topic. Third, the measurement instruments for Love of Money, idealism, religiosity, and Machiavellianism were adapted from scales developed in different cultural contexts, which may lead to variations in interpretation among Indonesian respondents. Fourth, the sample is limited to taxpayers from a specific region, restricting the generalizability of the results to the broader population of Indonesian taxpayers. Fifth, gender was measured only as a binary variable (male and female), which might not fully capture the more complex psychological and social differences that could influence tax behavior. Moreover, this study did not account for situational factors such as income level, type of occupation, or prior tax experiences, which could potentially affect the relationships between variables.

For future research, it is recommended to employ a longitudinal design to track changes in attitudes, subjective norms, and perceived behavioral control toward tax evasion over time. Additional variables within the TPB framework, such as tax fairness perceptions or tax sanctions, could be incorporated to provide a more comprehensive analysis. Furthermore, measurement tools should be culturally adapted to ensure accurate interpretation by respondents, and a mixed-methods approach combining surveys with interviews or focus group discussions could deepen the understanding of the cognitive processes underlying tax evasion. Replication of this study across various regions and taxpayer groups—such as micro, small, and medium enterprises (MSMEs), employees, and large business owners—would also help assess the consistency of the findings.

From a practical standpoint, the results suggest that tax authorities should adopt educational and monitoring strategies that consider taxpayers' psychological traits. Tax education programs should not only focus on technical aspects but also aim to instill ethical values and integrity while reinforcing subjective norms against tax evasion. Communication strategies could be tailored to target individuals with high Love of Money and strong

Machiavellian tendencies, for example, through campaigns emphasizing the legal risks and societal costs of tax evasion. Moreover, educational institutions and professional organizations can play a role in shaping the ethical character of future taxpayers by integrating tax ethics into their curricula. Technological advancements in supervision, such as big data analytics and integrated reporting systems, should also be strengthened to reduce opportunities and perceived control among individuals inclined toward tax evasion.

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