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THE EFFECT OF INFORMATION TECHNOLOGY AND PERCEIVED RISK IN ANTICIPATING TAX EVASION

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ABSTRACT

This study aimed to determine tax evasion dynamics under the risk perception of using tax information technology. The study also investigated perceived risk as a moderating variable in the relation between information technology (IT) and tax evasion. One hundred questionnaires were collected from individual taxpayers and analysed using Partial Least Squares (PLS). The result showed that IT could reduce tax evasion. The moderating test result also discovered that taxpayers' risk perception could increase IT usage to reduce tax evasion. These results highlighted that society's acceptance of information technology is more of an effort to do taxation duties that would help them avoid tax inspection and penalty. Risk is believed to be attached to IT, and so eases review and detection of tax fraud, consideration by the taxpayer when tax evasion. That signifies tax authorities' success in modernizing tax administration to minimize tax evasion while increasing tax service quality by optimizing information technology usage. Therefore, these findings serve as a reference for the tax authorities to enact reforms in sustainable information technology to simplify tax administration, improve taxpayers' services and law enforcement.

KEYWORDS: Information Technology, Perceived Risk, Tax Evasion.

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INTRODUCTION

Tax evasion is a massive problem for tax authorities and governments in many countries that rely on tax revenue as their primary income source. Studies have proven tax evasion's background to be the taxpayers' moral issue added with bad financial state management, allowing various misappropriations of state funds that originate from tax payments (Bird & Eric M Zolt, 2018; Yamen et al., 2020) . The usage of technology in the taxation system can significantly reduce the opportunities for taxpayers to do tax evasion and fraud (Babici et al., 2019; Bananuka et al., 2019; Prichard et al., 2019; Raphael & Segun Idowu Adeniyi, 2017) . Since technically, cash provides taxpayers the opportunity to create fictitious tax invoices, report lower sales, and overstate discounts (OECD, 2017). Applying IT in e-registration, e-billing, e-filing, e-form, and e-tracking in tax administration are efforts to implement the principles of tax collection: simplicity, equity, efficiency, effectiveness, and transparency, to strengthen tax compliance while also reducing tax fraud. Using IT is a form of improvising the administration to reduce human interactions, producing quality data that, through a tax audit, can test taxpayers' compliance. Even so, Carter et al (2011) picked up some psychological factors on taxpayers related to the attached risks of IT. These include misuse of personal data by irresponsible officials and tax authorities' ability to detect taxpayers' fraudulent activities faster. Therefore, taxpayers' usage of the IT system depends on the perceived attached risks (Azmi et al., 2012; Rifat et al., 2019).

This study's risks are called perceived risks and are often used in marketing studies to understand consumers' responses or behaviour on new products and services. Bashir & Madhavaiah (2015) suggested that researchers explore the uncertainty surrounding consumers coming with the appearance of new products or services, especially for digital banking service; however, digital banking is ultimately customers' preference that serves as a competitive advantage. Perceived risk relates to uncertainty, discomfort, or anxiety that arises in the process of decision-making the use of IT (Rifat et al., 2019).

Generally, studies on the benefits of IT use the concept of TAM (Technology Acceptance Model). In the context of TAM, studies regarding IT are more often on acceptance of technology in the shape of new service or product. TAM is a model built to recognize what factors cause a technology to be accepted concerning its perceived advantages and ease of use (Zaidi et al., 2017). The development of the TAM model is done by adding constructions, one of which being perceived risks. Risk identification in tax information technology is usually associated with data security. Taxpayers concerned with data privacy and security will show resistance in using digital services to fulfil their tax obligations (Chu et al., 2019). This risk is said to be one of the main barriers for the public to use information technology (Schaupp & Carter, 2010).

Featherman & Pavlou (2003) and Bashir & Madhavaiah (2015) tried to develop this concept by examining what drawbacks are felt by taxpayers when using IT. From their results it was found that taxpayers wished for low attached risk regarding IT implementation in taxation service. Bashir & Madhavaiah (2015) also noted that reducing risks for the digital service is of a higher priority than ease of use or utility. The government and tax authorities implement taxation IT to anticipate tax evasion. However, taxpayers see that IT may contain future risks. The perceived convenience and benefit of IT, the safety of data in e-filing, the concern on misuse of personal data by dishonest officials, or the possibility that tax authorities will become highly responsive to taxpayers' data for investigation all affect the case of tax evasion. Perceived risk is one of the indicators to measure uncertainty, uneasiness, or apprehension that appear in the decision-making

process of IT usage (Featherman & Pavlou, 2003). Information technology may also induce lack of face-to-face interaction and data leak caused by hackers. The inclusion of personal financial information in the electronic filing of Annual Tax Report may cause discomfort to taxpayers (Schaupp & Carter, 2010). Thus, perceived risk is relevant in considering taxpayers' desire to use information technology. Based on this description, a question is raised in how taxpayers behave when adopting tax information technology in response to tax authorities' anti-fraud scheme.

Previous research in the description above has proven that information technology can reduce tax fraud. Implementing information technology can make it easier for tax authorities to access taxpayer information more quickly and reliably for decision making. This study develops the previous research model by adding risk factors to examine its interaction with information technology and its effect on tax fraud. This study focuses on investigating the impact and connection of taxpayers' behaviour in adopting IT. Specifically, the study aims to test IT impact on tax fraud while also examining the role of perceived risk as a moderator in IT's influence on tax fraud.

In 2005, the Indonesia Directorate General of Taxes released a tax administration system that utilized information technology, e-System, or electronic system. The systems are e-Registration, e-Filing, e-SPT, and e-Billing. One of the new updates is in the field of information technology and database. The goals of the update are to reduce the administrative load of both taxpayers and tax institutions, create a comprehensive and accurate database, develop reliable and trustworthy data processing, and build an adequate infrastructure of the information system. Mangoting (2020) explained that electronic tax filing positively affects taxpayers' satisfaction when there are functional benefits gained from using IT. To maximize the tax information system (SI), legal protection is needed to ensure third-party financial transaction data will flow and be stored in the tax authority's data canter (Bagchi, 1993) . This legal protection also anticipates taxpayers' resistance in the event authorities would require access to third-party financial data, including from financial institution. Even though in the view of Raphael & Adeniyi (2017) IT usage may negatively affect tax evasion, it is not easy to ask taxpayers to use a new service without examining its disadvantages first. Bigger taxpayers in the study by Lymer et al (2012) tend to be more cautious in using tax IT compared to small-company taxpayers which are more flexible, even experiencing a significant benefit when using IT. Taxpayers are troubled that the tax IT would be able to profoundly monitor their economic transaction.

Aggressive tax evasion has become a severe problem for the government for the last few years. Tax evasion is an illegal form of tax avoidance. It is done so that taxpayers' obligations become smaller by reporting only a few of, or even none, the earned revenues, creating fictitious deductions; and violating tax regulations to reduce the amount of tax paid (Prebble & QC, 2010). One of the reasons tax evasions is unavoidable is the ineffective tax administration system that creates chances to evade taxes (Baaj et al., 2018).

Slemrod & Yitzhaki (2002) examined an opportunity to reduce tax evasion by inserting a risk factor of tax evasion while also exploring IT as an additional element on top of traditional factors such as enforcing law and tax rates. There is a notion that complicated tax administration can raise the motivation to evade and even defraud tax. Digital taxation service in the shapes of e-registration, e-filing, and e-billing minimize physical interaction between taxpayer and tax officials. E-filing is believed to simplify and ease tax reporting such that taxpayers no longer need to use papers. It also lowers delivery costs with immediate confirmation that e-filing is already received and decreases the risk of lost tax

reports. Even with such benefits, Alm et al. (2020) still requested that tax authorities and the government be careful, as while IT has removed most tax fraud variables, it also opens up different opportunities for fraudulent behaviour. Based on this description, the following hypothesis is constructed:

H_1: *Information technology has a negative effect on tax evasion.*

The theory of perceived risk can be used to understand customers' behaviour in marketing theory. Perceived risk becomes a deliberating factor by consumers when buying a product. Perceived risk theory is usually associated with TAM in the context of IT research. Most individuals experience concern or anxiety when trying out a service that has just adopted IT for the first time Im et al., (2008). Perceived risk explains the uncertainty of an individual when considering buying a new product or service. Pelaez et al. (2017) provided an instance where a person feels a high risk of insecurity when placing large amounts of money in an online transaction, such that they decide to stop the transaction. Taylor (1974) asserted that risk is related to the uncertainty of result and consequences that each must be addressed by the service provider, for example, by adding a complete, easy-to-use information channel or by suggesting the handling of a potentially harmful risk. In the digital banking industry, perceived risk is affiliated with customers' worry about using electronic banking services; therefore, it is crucial that service operators reduce the perceived risk by supplying detailed information regarding the advantage and security of using electronic transaction (Kaur & Arora, 2020).

In the context of this study, perceived risk places taxpayers in a situation that is both beneficial and harmful when related to tax evasion. On the one hand, IT can improve taxpayers' administrative obedience; on the other hand, it raises the concern on the privacy of data and the discretion of tax authority in using taxpayers' data for the sake of investigation. Other than the above studies, the affirmation on the existence of attached risk in tax IT is also stated by Akram et al (2019). In the context of IT that use in the tax system, the perceived risk would be defined as the extent of uncertainty and anxiety that may be felt by taxpayers when using taxation technology, with the attached risk causing apprehension to taxpayers leading to low technology usage. In this study, perceived risk is assumed to be able to moderate the relationship between IT usage and tax evasion. Based on this description, the following hypothesis is constructed:

H_2: *Perceived risk will moderate the effect of information technology on tax evasion.*

METHOD

The sample in this study was 100 Indonesian taxpayers. The sampling method was simple random sampling, where the sample is taken randomly, with every population member having an equal chance of being picked. The data was collected through an online questionnaire. The measurement of the tax evasion variable was adapted from Baaj et al. (2018), Alm (2021) and McGee et al. (2012). Tax evasion is an act of fraud where taxpayers do not carry out their tax obligations according to tax provisions. The main thing is Tax evasion is an illegal form of tax avoidance as it violates the existing regulations. Therefore, the tax evasion indicator in this study focuses on taxpayers' non-compliance in implementing tax provisions. For example, not reporting assets based on actual conditions and not paying taxes according to the actual amount of income.

Tax information technology is an effort by the government in taxation to support taxpayers in doing their administrative duties in a modern way; in this case, carrying out the procedures and tax administration governance according to regulations. Indicators

measuring information technology variables were adapted from research by Alm (2021) dan Akram et al. (2019), wherein these studies explain the importance of technologies that can influence the actions of tax fraud in the future with the transformation of information into a digital format. The indicators focus on the quality of tax information technology based on Akram et al. (2019), which is associated with efficiency and effectiveness in assisting tax authorities to prevent tax fraud. The variable indicator relates to how information technology is used to reduce the ability of taxpayers to avoid tax fraud. For example, how innovations in tax administration technology produce quality taxpayer information (Alm, 2021). The risk perception variable indicator was adapted from Akram et al. (2019) and Jimenez et al. (2013) . Perceived risk is the uncertainty about possible negative consequences when using a product or service, expecting a potential loss caused by specific actions. The perception of risk from the taxpayer's perspective is how information technology implemented by tax authorities in tax administration reduces the risk that harms taxpayers. In terms of tax authorities, perceived risk relates to the efforts of tax authorities to implement information systems in tax administration to monitor taxpayers' economic transactions and implement tax audit strategies to test taxpayer compliance

All items were measured with Likert scale from 1 (strongly disagree) to 5 (strongly agree). Data was analysed using structural equation modelling – partial least squares (SEM-PLS). The respondents in this study were individual taxpayers with earnings from trading and service sectors. There were 53 male respondents (53%) and 47 female respondents (47%). Most respondents (66 individuals, equal to 66%) run a business in service. Categorized by age, 46 people (46%) were aged between 21 and 30 years old, 17 individuals (17%) aged between 41 and 50 years old, and 31 (31%) of the respondents were above 50 years of age.

RESULTS AND DISCUSSION

Measurement Model

Before testing the hypothesis to predict the relationship between variables in a structural model, an evaluation of the measurement model was done to verify the indicators and testable latent variables. Table 1 shows the value of indicator reliability that has eliminated the measurement model's reflective indicator, which has a factor loading of less than 0.7. On the testing of factor analysis, there were six IT item questions, seven perceived risk items, and seven tax evasion items that had to be taken out. They had factor loading < 0.7 and so failed to fulfil the criteria.

Table 2 informs that all indicators have a factor loading larger than 0.7. This result means that more than 70% of each indicators' variant can be explained by variables information technology, tax evasion, and perceived risk. The Average Variance Extracted (AVE) measurement is used to evaluate convergent validity with the standard of > 0.5. The AVE value explains the correlation between the indicators that make up a construct that has met the minimum average of > 0.5. Based on composite reliability testing results and Cronbach's alpha value, all instruments are deemed reliable with a coefficient of ≥ 0.70. Therefore, the reliability of instruments has fulfilled the requirements.

Variable	Indicator	TP	PR	TE	AVE
Tax Information Technology (TI)	Tax Information Technology can anticipate the infringement of tax regulation (TI1)	0.738	-0.133	-0.192	0.663
	Tax Information Technology is responsive in checking taxpayers' data (TI2)	0.783	0.025	0.004	
	Tax Information Technology helps the access of information (TI3)	0.749	-0.019	0.021	
	Tax Information Technology helps accelerate the reporting of Annual Tax Return (TI4)	0.762	-0.146	-0.112	
Perceived Risk (PR)	Tax audit is an instrument to test taxpayers' compliance (PR2)	0.079	0.766	0.039	0.672
	Weak tax audit detection capability raises the opportunity for taxpayers' disobedience (PR8)	-0.063	0.798	-0.057	
	Weak detection capability and low tax sanctions compared to the amount of tax savings open opportunities for taxpayers' fraud (PR9)	-0.072	0.747	-0.087	
Tax Evasion (TE)	There is no need to report all assets owned, whether taxable or non-taxable (TE5)	0.017	-0.029	0.692	0.704
	Does not pay annual tax based on actual income (TE6)	-0.029	0.174	0.784	
	Does not comply to personal tax obligations as other taxpayers are non-compliant (TE7)	0.260	-0.106	0.784	

Table 1. Combined loading and cross-loading

Variable	Composite reliability	Cronbach's alpha	Conclusion
TI	0.887	0.829	Reliable
PR	0.859	0.753	Reliable
TE	0.877	0.788	Reliable
PR*TP →TE	0.901	0.789	Reliable

Table 2. Reliability Test Results

	TI	PR	TE	PR*TP →TE
TI	0.814	0.356	-0.369	-0.149
PR	0.360	0.820	-0.434	-0.127
TE	-0.369	-0.434	0.839	0.088
PR*TP →TE	-0.149	-0.127	0.088	0.661

Table 3. Square Root of AVE and Correlation Coefficient

The discriminant validity in this study as shown on Table 2 has met the requirements based on the value of diagonal column, which shows larger value from correlation between

independent variables in the same column. This indicates that discriminant validity existed on each variable.

No.	Model Fit and Quality Indices	Criteria Fit Result Description	Result	Description
1.	Average path coefficient (APC)	$p < 0.01$	0.280 (p=0.001)	Accepted
2.	Average R-squared (ARS)	$p < 0.01$	0.168 (p=0.002)	Accepted
3.	Average adjusted R-squared (AARS)	$p < 0.05$	0.238 (p=0.003)	Accepted
4.	Average block VIF (AVIF)	Acceptable if <=5, ideally <=3.3	1.518	Ideal
5.	Average full collinearity VIF (AFVIF)	Acceptable if <=5, ideally <=3.3	1.303	Ideal
6.	Tenenhaus GoF (GoF)	Small >= 0.1, medium >= 0.25, large >= 0.36	0.371	Medium
7.	Sympson's paradox ratio (SPR)	Acceptable if >= 0.7, ideally = 1	1.000	Ideal
8.	R-squared contribution ratio (RSCR)	Acceptable if >= 0.9, ideally = 1	1.000	Ideal
9.	Statistical suppression ratio (SSR)	Acceptable if >= 0.7	1.000	Ideal
10.	Nonlinear bivariate causality direction ratio (NLBCDR)	Acceptable if >= 0.7	1.000	Ideal

Based on the estimation value of 10 indices for model fit and quality indices in Table 4, it can be said the research model has a good fit and is considered feasible, where the p-values for APC, ARS, and AARS are < 0.05 with APC = 0.280, ARS = 0.168, and AARS = 0.238. The same is true for AVIF and AFVIF values being < 3.3, meaning there are no multicollinearity problems between indicators and exogenous variables. Indices SPT, RSCR, SSR, and NLBCDR also show fit models, meaning there are no causality problems in the research model. The coefficient of determination indicated through R-squared testing examines how far the independent variables explain the dependent variables. For example, the value of tax evasion variable R-squared (R2) being 0.168 suggests that only 16.8% are influenced by TI and moderated by perceived risk. In comparison, the rest of 83.2% is explained by other constructs outside of the study.

Hypothesis Testing Results

Figure 1 displays the result of the path analysis which is also described in Table 5.

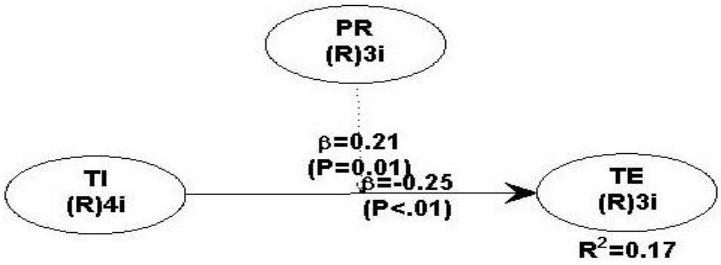

Figure 4. Research Model

Statistic testing results in Table 4 show that TI affects tax evasion with a p-value < 0.01. The original sample estimate value is – 0.251, meaning the direct effect of information technology on tax evasion is negative. This result implies that H1 in this study is accepted. The moderation test result shows that perceived risk is incapable of moderating the relation between information technology and tax evasion, as indicated by p-value 0.013 and an original sample estimate of a positive 0.213, and so H2 in this study is also accepted.

The result is in line with Raphael & Adeniyi (2017), Bananuka et al. (2019), and Babici et al. (2019) that the higher use of IT in the tax system leads to lower tax evasion. The reasons are easier for IT to identify fraud and the availability of accurate data for a tax audit, quicker access to information, and more efficiency and effectiveness in tax reporting. On the one hand, taxpayers admit that IT will help tax authorities to assess tax compliance by utilizing the data reported in e-filing and identifying tax offenses by taxpayers. Taxpayers also realize that IT facilitates the fulfilment of tax obligations, such as reporting. Taxpayers also consider the long-term risks if they resisted using digital tax services. These risks are particularly related to efficiency, time effectiveness, and cost incurred because of tax sanctions. For the corporate taxpayer, Hamilton & Stekelberg (2017) underlined that firms that use higher-quality information technology optimize tax payments while also bear less tax risk, compared to firms with lower-quality IT. Prichard et al (2019) suggested that tax authorities cannot merely rely on taxpayers' trust, morality, and law enforcement to increase tax compliance while ignoring the facilities that supported tax administration. Developing tax facilities is part of the effort to modernize tax administration that aims to simplify the tax system, provides easy access to information on tax obligations and reporting, presents a simple method for tax payments, reduces face-to-face interaction with tax officials and for tax authorities, facilitates the expansion of audit capacity. The conclusion is the modernization of tax administration as part of service reform will form a positive motivation for paying taxes, resulting in the decrease of fraudulent behaviours.

Hypothesis	Path Coefficient	P-value	Explanation
TP →TE	-0.251	<0.01	Significant
PR*TP →TE	0.213	0.013	Significant

Table 5. Hypothesis and Moderating Variable Testing

Moderating test result in Table 4 demonstrates that perceived risk can moderate tax IT and tax evasion. It explains that taxpayers, as this study's respondents, are generally risk averse.

Low-risk taxpayers have high motivation to use IT to do their obligations and do it follow tax regulations. This result is different from Akram et al (2019) who found that attached risk in tax IT will cause concern among taxpayers, which results in low use of information technology. Taxpayers realize that weak fraud detection and sanction provide the opportunity to commit fraud with the addition of considerable tax savings through tax evasion. However, taxpayers in this study do not exploit this opportunity, as proven by hypothesis test results where IT negatively affects tax evasion. Taxpayers consider sanctions and risk of investigation when committing fraud. IT implementation in tax administration helps the accessibility of taxpayers' data that supports and eases compliance tests through tax audits. Institute of Chartered Accountants in England and Wales (ICAEW), in its report, stated that digitalizing tax services would make it easier for taxpayers to do administrative duties such as registration, payment, and tax reporting so that taxpayers experience the benefit of IT, and the process of tax compliance becomes more comfortable. For tax officials, IT will increase the quality of internal and external third-party data in that tax authorities will be able to carry out compliance tests through tax audits (ICAEW, 2019). This study also supports the findings by Azmi et al.,(2012) who stated that perceived risk significantly affects technology's perceived easiness, meaning taxpayers consider possible risks when using information technology. The perceived risk will affect taxpayers' motivation to use IT in fulfilling their tax obligations.

CONCLUSION

The implementation of information technology in this study can affect taxpayers' fraudulent behaviour. IT offers substantial benefits for its users, in this case, taxpayers, not only in terms of effectiveness but also report time efficiency and ease of information access. At the same time, this study again proved that taxpayers realize that information technology will help tax authorities in auditing tax and detect tax fraud. This study also examined the perceived risk that may moderate the relation between information technology and tax evasion. The finding suggested that taxpayers considered two related concepts in IT usage, perceived benefit, and perceived risk. The perceived use does not only increase information technology usage but also lowers fraudulent behaviours. Perceived risk is a point of consideration for taxpayers because they realize IT is more capable of detecting frauds and the consequence of tax audit as a tool to measure compliance through self-assessment. The concern, however, has made taxpayers not avoid using information technology.

This study's findings provided practical contributions to the adoption of information technology in tax administration. Perceived risk are considerations that may influence taxpayers' behaviour in using tax IT. Practicality-wise, for regulators, this study confirmed that higher use of IT could reduce tax evasion. The attached risk in information technology also strengthens IT usage, meaning taxpayers positively respond to approved regulations using information technology. The fear that taxpayers would reject IT because of uncertainty and long-term loss is unproven. Even though this study has succeeded in explaining IT adoption behaviour, there is a limitation in that several variable indices must be removed for their small factor loading. Future studies are suggested to do a pilot study to test the survey instrument's effectiveness, such as a questionnaire, as a communication tool between researcher and respondents.

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