

The Influence of Tax Justice, Self-Assessment System, and Tax Rates on Students' Perceptions of Tax Evasion (Case Study on Students of the Tax Accounting Study Program, Pamulang University)

Ina Hudaefah¹, Muhammad Ikhsan Febriyanto²

Program Studi Akuntansi Perpajakan D4 Fakultas Ekonomi Dan Bisnis

Universitas Pamulang Tangerang Selatan

Corresponding Author e-mail : inaudaefah@gmail.com, dosen03169@unpam.ac.id

Article History:

Received: 23-08-2026

Revised: 11-10-2026

Accepted: 11-10-2026

Keywords: *Tax Justice, Tax Evasion, Tax Perception, Self Assessment System, Tax Rates*

Abstract : *Tax evasion is one of the issues that can hinder the optimization of state revenue and is related to individual perceptions of the tax system. This study aims to analyze the influence of tax fairness, self-assessment system, and tax rates on students' perceptions of tax evasion. The study used a quantitative approach with multiple linear regression analysis. The respondents were 136 students of the Tax Accounting Study Program at Pamulang University who became the research sample. The research instrument was a questionnaire, while data analysis was conducted using SPSS through validity, reliability, classical assumptions, multiple linear regression, coefficient of determination, t-test, and F-test. The results showed that tax fairness and tax rates did not significantly influence students' perceptions of tax evasion, while the self-assessment system had a positive and significant effect. Simultaneously, the three variables significantly influenced students' perceptions with a significance value of 0.037. In conclusion, the self-assessment system is a partially influential factor, while the influence of the three variables together still has limited explanatory power.*

How to Cite: Ina Hudaefah, Muhammad Ikhsan Febriyanto. (2026). The title. Al Urwah : Sharia Economics Journal. 3(3). pp. 171-182 <https://doi.org/10.61536/alurwah.ve3i03.761>

 <https://doi.org/10.61536/alurwah.ve3i03.761>

This is an open-access article under the [CC-BY-SA License](https://creativecommons.org/licenses/by-sa/4.0/).



Introduction

Taxes are a key source of state revenue, playing a crucial role in financing government and development, and supporting public prosperity. Taxes also serve both revenue and regulatory functions, enabling the government to continually strive to increase revenue from the tax sector to maintain stable state revenues and support national development. Aenun Khafidah et al. (2021) explain that taxes are mandatory and compulsory contributions for all citizens, based on statutory provisions, and are used to finance general state expenditures. Meanwhile, Yuni Dasa Ningsih (2020) explains that taxes serve both a revenue function as a source of government funding and a regulatory function as a tool for

implementing government policies in the social and economic fields. However, the government's efforts to optimize tax revenue face challenges, particularly among taxpayers, who view taxes as a burden or cost that can reduce income. This situation can encourage taxpayers to engage in various forms of tax resistance, one of which is tax evasion. Teguh Erawati et al. (2022) explain that failure to achieve tax revenue targets can be caused by tax fraud, including tax evasion.

The phenomenon of tax evasion is becoming increasingly important to address because it is directly related to state revenue. Tax evasion is an illegal attempt to reduce the tax burden by violating the law and can occur due to differing views between taxpayers and the government regarding taxes and the use of tax revenue. Dwi Auliana et al. (2023) explain that tax evasion can increasingly be considered commonplace when individuals are in a social environment that considers such actions normal, especially when there are others who also do not pay taxes. This condition is evident in the data on tax revenue targets and realizations from 2020 to 2025, where tax revenue realization fell short of the target in 2020, 2024, and 2025. In 2024, the tax revenue target was IDR 1,988.9 trillion, while the realization was IDR 1,932.4 trillion. Furthermore, in 2025, the tax revenue target was IDR 2,490.9 trillion, while the realization only reached IDR 2,217.9 trillion. The realization of tax revenue in the last two years, which was below the target, indicates that there are problems in optimizing tax revenue and is an important basis for examining factors related to perceptions of tax evasion.

The first issue relates to tax fairness. Tax evasion can be triggered by the perception that the tax system does not provide fair treatment to taxpayers. Tax fairness relates to tax collection that is adjusted to the taxpayer's ability to pay and the level of income earned. Yulia and Muanifah (2021) state that taxes imposed on individuals should be commensurate with their ability to pay and the benefits received. Muhammad Zainuri Wicaksono et al. (2025) also state that tax fairness can influence individuals' willingness to commit tax evasion. When people believe that taxes are applied fairly, the tendency to commit tax evasion can decrease because they believe the tax burden is commensurate with the benefits received. Conversely, perceptions of unfairness in the tax system can reduce taxpayer compliance. Salma Azzahra et al. (2022) add that fairness can be achieved through equal distribution of tax burdens and adjustments to each individual's ability. Thus, differences in perceptions regarding fairness in tax collection and imposition are issues that need to be studied in relation to perceptions of tax evasion.

The second problem relates to the implementation of the self-assessment system, which gives taxpayers the authority to calculate, pay, and report their own taxes. Teguh Erawati et al. (2022) explain that the self-assessment system is implemented to instill maximum trust in the public, thereby increasing public awareness and participation in fulfilling their tax obligations. However, the implementation of this system also places significant responsibility on taxpayers because the calculation, payment, and reporting processes are carried out independently. This situation can create opportunities for fraud and manipulation of tax calculations if taxpayers do not have complete and accurate information. Vanya Anindya (2025:2) explains that compliance with the self-assessment system does not always prevent gaps between tax authorities and taxpayers or differences in tax calculations, so monitoring is still necessary to ensure compliance with applicable regulations. Teguh Erawati et al. (2022) also state that the self-assessment system allows for tax evasion, partly due to a lack of government outreach and the perception that taxpayers are not receiving compensation from the government for the tax rates they pay. This problem shows that the implementation of the self-assessment system has conditions that can encourage compliance while opening up opportunities for tax evasion.

The third issue relates to tax rates, which serve as the basis for determining the amount of tax payable by taxpayers. Determining tax rates must fundamentally adhere to the principle of fairness to create balance for society. Muhammad Rizal Saragih et al. (2020) stated that fairness is a prerequisite for tax collection, both in principle and in practice. Tax rates deemed too high can increase the burden felt by taxpayers and, under certain conditions, can encourage poor compliance and tax evasion. This issue is increasingly relevant because previous research has shown inconsistent results. Yulia and Muanifah (2021) found that tax fairness, tax rates, and the tax system simultaneously had a significant effect on tax evasion, while Teguh Erawati et al. (2022) found that the self-assessment system had no effect on tax evasion. Conversely, Sutrisno and Konde (2022) found that the self-assessment system influenced taxpayers' perceptions of tax evasion, while research by Adila Dwiana Hilmi et al. (2024) showed that tax fairness significantly influences taxpayer perceptions of tax evasion. These differences

in results indicate inconsistencies in research findings regarding factors related to tax evasion, necessitating further testing of tax fairness, the self-assessment system, and tax rates.

Based on these phenomena and problems, this study aims to determine and analyze the influence of tax fairness, self-assessment system, and tax rates on students' perceptions of tax evasion, both partially and simultaneously. This research is important because tax evasion is related to suboptimal state revenue from the tax sector, while perceptions of tax fairness, the implementation of the self-assessment system, and tax rates can be related to the tendency to view tax evasion. In addition, this study is expected to be a reference for further research and increase knowledge in the field of taxation, especially regarding the factors that influence perceptions of tax evasion. The novelty of this study lies in the use of 7th and 8th semester students of the Tax Accounting Study Program at Pamulang University as the research population, taking into account the fulfillment of the specified population criteria, and jointly testing tax fairness, self-assessment system, and tax rates on students' perceptions of tax evasion amidst inconsistencies in previous research results.

Research methods

This study employed a quantitative approach because it was appropriate for examining relationships among variables systematically, measurably, and objectively through numerical data and hypothesis testing. According to Syahroni (2022), quantitative research uses numerical data, tables, graphs, and statistical analysis to test predetermined hypotheses. The study used primary data collected directly from respondents through an online questionnaire distributed to 7th and 8th semester students of the Bachelor of Applied Accounting Taxation Study Program at Universitas Pamulang. The questionnaire measured tax fairness, self-assessment system, tax rates, and tax evasion using a five-point Likert scale ranging from strongly agree to strongly disagree. The research was conducted at Universitas Pamulang to obtain student responses relevant to the variables under investigation.

The research instrument was a questionnaire developed from indicators of tax fairness, self-assessment system, tax rates, and tax evasion, adapted from Fatimah and Wardani (2017), Wahyuni (2017), and Permatasari and Laksito (2013). The questionnaire was distributed through Google Forms using a five-point Likert scale, with scores ranging from 5 for strongly agree to 1 for strongly disagree. Data were analyzed using IBM SPSS version 25 through descriptive statistics, validity and reliability tests, classical assumption tests, multiple linear regression, coefficient of determination, F-test, and t-test. Validity was tested using Pearson Product Moment, with items considered valid when r -count exceeded r -table and the significance value was below 0.05, while reliability was assessed using Cronbach's Alpha with a minimum value of 0.60. Classical assumption tests included the One-Sample Kolmogorov-Smirnov normality test, Tolerance and VIF for multicollinearity, and the Glejser test for heteroscedasticity. Multiple linear regression was used to examine the effects of tax fairness, self-assessment system, and tax rates on tax evasion, with hypothesis testing conducted at a 5 percent significance level.

The population consisted of 199 students in the 7th and 8th semesters of the Bachelor of Applied Accounting Taxation Study Program at Universitas Pamulang. The population was selected based on the students' characteristics and taxation knowledge relevant to the research variables. According to Jaya (2026), a population is the entire group of people, objects, institutions, or units possessing certain characteristics to be analyzed. The study used purposive sampling based on the criteria that respondents were active students of the Accounting Taxation Study Program at Universitas Pamulang and were in the 7th or 8th semester. The minimum sample size was determined using the Slovin formula with a 5 percent margin of error, resulting in 133 respondents, while the actual number of questionnaires collected and used in the analysis was 136 respondents.

The research procedure began with identifying the research problem concerning tax evasion and its relationship with tax fairness, the self-assessment system, and tax rates, followed by a review of relevant theories and previous studies to formulate the conceptual framework and hypotheses based on the Theory of Planned Behavior. The researcher then determined the population and sample using purposive sampling and the Slovin formula, resulting in a minimum sample requirement of 133 respondents from a population of 199 students. Next, the questionnaire was developed based on the indicators of each variable and distributed online through Google Forms using a five-point Likert scale. The collected data were processed using IBM SPSS version 25 and analyzed through descriptive statistics, validity and reliability tests, classical assumption tests, multiple linear regression, coefficient

of determination, F-test, and t-test to determine the effects of tax fairness, self-assessment system, and tax rates on students' perceptions of tax evasion.

Result And Discussion

Analysis of Research Results

1. Descriptive Statistical Test

Table 1. Results of Descriptive Statistical Tests

	Descriptive Statistics				
	N	Minimum	Maximum	Mean	Standard Deviation
Tax Evasion	136	6.00	20.00	15.1176	3.20892
Tax Justice	136	11.00	55.00	35.5441	11.32605
Self-Assessment	136	8.00	25.00	17.7426	4.36823
Tax Rates	136	9.00	45.00	27.6103	10.76701
Valid N (listwise)	136				

Table 1 presents a descriptive analysis to provide an overview of the data distribution of each research variable: tax fairness (X_1), self-assessment system (X_2), tax rate (X_3), and tax evasion (Y). This analysis aims to determine the average value (mean), data distribution (standard deviation), and the minimum and maximum values of each variable.

Based on the data above, the number of respondents involved in this study was 136. The mean value is used to indicate the trend of the average respondent's answers to each variable, while the standard deviation provides an overview of the level of data dispersion from the average value.

A. Tax Justice Variable (X_1)

In this study, the tax fairness variable has a minimum value of 11.00 and a maximum of 55.00 with an average (mean) value of 35.5411 and a standard deviation of 11.32605.

B. Self Assessment System Variable (X_2)

The self-assessment system variable has a minimum value of 8.00 and a maximum value of 25.00 with an average value (mean) of 17.7426 and a standard deviation of 4.36823.

The average value for this variable is in the high category, which means that there is a high level of awareness of the self-assessment system.

C. Tax Rate Variable (X_3)

The Tax Rate variable has a minimum value of 9.00 and a maximum value of 45.00 with an average value (mean) of 27.6103 and a standard deviation of 10.76701.

Research Instruments

1. Tax Fairness Validity Test

Table 2. Results of the Tax Fairness Validity Test

		Correlations										
		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	X1.10	X1.11
X1.1	Pearson Correlation	1	.857**	.694**	.699**	.632**	.657**	.734**	.646**	.629**	.720**	.654**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	136	136	136	136	136	136	136	136	136	136	136
X1.2	Pearson Correlation	.857**	1	.672**	.661**	.597**	.639**	.650**	.595**	.617**	.672**	.634**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	136	136	136	136	136	136	136	136	136	136	136
X1.3	Pearson Correlation	.694**	.672**	1	.787**	.759**	.759**	.720**	.668**	.664**	.700**	.787**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000
	N	136	136	136	136	136	136	136	136	136	136	136
X1.4	Pearson Correlation	.699**	.661**	.787**	1	.739**	.761**	.751**	.598**	.568**	.625**	.649**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000
	N	136	136	136	136	136	136	136	136	136	136	136

X1.5	Pearson Correlation	.632**	.597**	.759**	.739**	1	.757**	.782**	.613**	.621**	.698**	.692**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000
	N	136	136	136	136	136	136	136	136	136	136	136
X1.6	Pearson Correlation	.657**	.639**	.759**	.761**	.757**	1	.858**	.646**	.611**	.653**	.720**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000
	N	136	136	136	136	136	136	136	136	136	136	136
X1.7	Pearson Correlation	.734**	.650**	.720**	.751**	.782**	.858**	1	.698**	.638**	.719**	.774**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000
	N	136	136	136	136	136	136	136	136	136	136	136
X1.8	Pearson Correlation	.646**	.595**	.668**	.598**	.613**	.646**	.698**	1	.760**	.708**	.678**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	136	136	136	136	136	136	136	136	136	136	136
X1.9	Pearson Correlation	.629**	.617**	.664**	.568**	.621**	.611**	.638**	.760**	1	.812**	.708**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000
	N	136	136	136	136	136	136	136	136	136	136	136
X1.10	Pearson Correlation	.720**	.672**	.700**	.625**	.698**	.653**	.719**	.708**	.812**	1	.825**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	136	136	136	136	136	136	136	136	136	136	136
X1.11	Pearson Correlation	.654**	.634**	.787**	.649**	.692**	.720**	.774**	.678**	.708**	.825**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	136	136	136	136	136	136	136	136	136	136	136

** . Correlation is significant at the 0.01 level (2-tailed).

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Processed Primary Data, 2026

Based on the validity test results for the tax fairness variable (X_1), all statement items in this variable had a calculated r value greater than the table r (0.167). This indicates that all statements used in the questionnaire were declared valid and suitable for use in further research.

Judging from the test results, the highest correlation value is in item 2 of the tax fairness variable ($r = 0.857$), indicating that the statement has the strongest relationship with the total score of the tax fairness variable. This means that this item is the most representative in explaining the level of tax fairness. Meanwhile, the lowest correlation value is in item 9 of the tax fairness variable ($r = 0.629$), but this item is still considered valid because the calculated r value is still greater than the table r value.

Therefore, it can be concluded that all indicators in the tax justice variable have met the validity requirements and can properly measure aspects related to tax regulations, justice in taxation, and tax rights and obligations.

2. Self Assessment System Validity Test

Table 3. Self Assessment System Validity Test Results

		Correlations				
		X2.1	X2.2	X2.3	X2.4	X2.5
X2.1	Pearson Correlation	1	.615**	.654**	.586**	.606**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	136	136	136	136	136
X2.2	Pearson Correlation	.615**	1	.701**	.616**	.576**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	136	136	136	136	136
X2.3	Pearson Correlation	.654**	.701**	1	.815**	.665**
	Sig. (2-tailed)					
	N	136	136	136	136	136

Al Urwah: Sharia Economics Journal

<https://doi.org/10.61536/alurwah.v3i03.761>

This open-access article is distributed under a Creative Commons Attribution (CC-BY-SA) 4.0 license



	Sig. (2-tailed)	.000	.000	.000	.000
	N	136	136	136	136
X2.4	Pearson Correlation	.586**	.616**	.815**	.714**
	Sig. (2-tailed)	.000	.000	.000	.000
	N	136	136	136	136
X2.5	Pearson Correlation	.606**	.576**	.665**	.714**
	Sig. (2-tailed)	.000	.000	.000	.000
	N	136	136	136	136

Source: Processed Primary Data, 2026

Based on the validity test results for the self-assessment system variable, all statement items in the variable showed a calculated r value greater than the table r (0.167). Thus, all statement items in the self-assessment system variable were declared valid and could be used for further analysis.

The highest correlation value is found in item 3 of the self-assessment system variable ($r = 0.654$), which means that this statement is the strongest representation of the self-assessment system variable as a whole. This indicates that the aspect measured by item 3, namely the ability to submit a tax return without assistance from another party, reflects the level of tax evasion using the self-assessment system.

Meanwhile, the lowest correlation value was found in item 4 of the self-assessment system variable ($r = 0.586$), but because the calculated r value was still greater than the table r , the item was declared valid and could be retained in the research instrument.

3. Tax Rate Validity Test

Table 4. Results of the Tax Rate Validity Test

		Correlations								
		X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	X3.9
X3.1	Pearson Correlation	1	.806**	.789**	.799**	.778**	.802**	.768**	.773**	.779**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000
	N	136	136	136	136	136	136	136	136	136
X3.2	Pearson Correlation	.806**	1	.788**	.847**	.799**	.829**	.783**	.777**	.812**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000
	N	136	136	136	136	136	136	136	136	136
X3.3	Pearson Correlation	.789**	.788**	1	.825**	.786**	.809**	.817**	.838**	.795**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000
	N	136	136	136	136	136	136	136	136	136
X3.4	Pearson Correlation	.799**	.847**	.825**	1	.854**	.859**	.840**	.819**	.847**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000
	N	136	136	136	136	136	136	136	136	136
X3.5	Pearson Correlation	.778**	.799**	.786**	.854**	1	.811**	.782**	.792**	.810**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000
	N	136	136	136	136	136	136	136	136	136
X3.6	Pearson Correlation	.802**	.829**	.809**	.859**	.811**	1	.842**	.819**	.828**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000
	N	136	136	136	136	136	136	136	136	136
X3.7	Pearson Correlation	.768**	.783**	.817**	.840**	.782**	.842**	1	.795**	.806**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000
	N	136	136	136	136	136	136	136	136	136
X3.8	Pearson Correlation	.773**	.777**	.838**	.819**	.792**	.819**	.795**	1	.767**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000
	N	136	136	136	136	136	136	136	136	136
X3.9	Pearson Correlation	.779**	.812**	.795**	.847**	.810**	.828**	.806**	.767**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	
	N	136	136	136	136	136	136	136	136	136

** . Correlation is significant at the 0.01 level (2-tailed).

Primary Data Source Processed, 2026

Based on the validity test results for the tax rate variable, all statement items in the variable showed a calculated r value greater than the table r (0.167). Thus, all statement items in the tax rate variable were declared valid and can be used for further analysis.

The highest correlation value was found in item 4 of the tax rate variable ($r = 0.964$). This indicates that item 4 has a high contribution to the measured aspect in describing the impact of tax rates on taxpayers.

Meanwhile, the lowest correlation value was found in item 2 of the tax rate variable ($r = 0.771$). However, item 2 remains valid and suitable for use in the research instrument.

4. Tax Evasion Validity Test

Table 5. Results of the Validity Test of Tax Evasion

		Correlations			
		Y3	Y4	Y5	Y6
Y3	Pearson Correlation	1	.443**	.450**	.517**
	Sig. (2-tailed)		.000	.000	.000
	N	136	136	136	136
Y4	Pearson Correlation	.443**	1	.442**	.442**
	Sig. (2-tailed)	.000		.000	.000
	N	136	136	136	136
Y5	Pearson Correlation	.450**	.442**	1	.631**
	Sig. (2-tailed)	.000	.000		.000
	N	136	136	136	136
Y6	Pearson Correlation	.517**	.442**	.631**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	136	136	136	136

** . Correlation is significant at the 0.01 level (2-tailed).

Primary Data Source Processed, 2026

Based on the table above, the r table value is 0.167 with the number of respondents (n) as many as 136. The results of the validity test on the tax rate variable (Y) show that all items in the variable have a calculated r value greater than the r table. The highest correlation value in the tax evasion variable is in item 4 (0.731) and the lowest correlation value is in item 1 (0.607).

The results of this test indicate that all indicators in the tax evasion variable are valid and suitable for further research. This means that each statement in the questionnaire adequately describes individual taxpayers' tax evasion of their tax obligations.

Reliability Test

Table 6. Reliability Test Results

Reliability Statistics	
Cronbach's Alpha	N of Items
.974	9
Reliability Statistics	
Cronbach's Alpha	N of Items
.904	5
Reliability Statistics	
Cronbach's Alpha	N of Items
.904	5
Reliability Statistics	
Cronbach's Alpha	N of Items
.904	5

Primary Data Source Processed, 2026

Based on data processing using SPSS version 25, the following results were obtained:

1. Tax Fairness (X_1) with a Cronbach's Alpha value of 0.962,
2. Self-Assessment System (X_2) with a Cronbach's Alpha value of 0.907,
3. Tax Rate (X_3) with a Cronbach's Alpha value of 0.938, and
4. Tax Evasion (Y) with a Cronbach's Alpha value of 0.756

The reliability test results for all variables yielded Cronbach's Alpha values greater than the minimum reliability limit of 0.60, thus concluding that all research instruments are reliable. This means that the questionnaire items are consistent and reliable in measuring each research variable.

Classical Assumption Test

1. Normality Test

Table 7. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		136
Normal Parameters ^{a,b}	Mean	.0000000
	Standard Deviation	3.10809401
Most Extreme Differences	Absolute	.063
	Positive	.045
	Negative	-.063
Test Statistics		.063
Asymp. Sig. (2-tailed) ^c		.200 ^d
Monte Carlo Sig. (2-tailed) ^e	Sig.	.213
	99% Confidence Interval	
	Lower Bound	.202
	Upper Bound	.223

Source: Primary Data Processed 2026

Based on the test results shown in Table 7, the Asymp.Sig (2-tailed) value is 0.200, which is greater than the significance level of $\alpha = 0.05$. This result indicates that the residual data is normally distributed, because the significance value is above the critical limit of 0.05. In addition, the residual mean value of 0.0000000 indicates that the average spread of residual data is close to zero, while the standard deviation value of 3.10809401 indicates that the variation of residual data is still within reasonable limits.

2. Multicollinearity Test

Table 8. Multicollinearity Test Results
Coefficients^a

Model		Unstandardized Coefficients		Collinearity Statistics	
		B	Std. Error	Tolerance	VIF
1	(Constant)	12,603	1,407		
	Tax Justice	-.056	.030	.616	1,623
	Self-Assessment	.226	.079	.618	1,618
	Tax Rates	.018	.025	.988	1,012

a. Dependent Variable: Y

Based on the test results in Table 8, it is known that the Tax Justice variable (X1) has a Tolerance value of 0.616 with a VIF value of 1.623, the Self Assessment System variable (X2) has a Tolerance value of 0.618 and a VIF of 1.618, and the Tax Rate variable as X3 has a Tolerance value of 0.988 and a VIF of 1.012. These values indicate that there are no symptoms of multicollinearity in the independent variables.

3. Heteroscedasticity Test

Table 9. Heteroscedasticity Test Results
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	3,045	.898			3,391	.001
	X1	.005	.019	.030		.274	.785
	X2	-.040	.050	-.088		-.797	.427
	X3	-.005	.016	-.028		-.321	.749

a. Dependent Variable: ABS_RES

Source: Processed Primary Data, 2026

Based on the test results in table 4.10, the significance value for the Tax Justice variable (X1) was 0.785, the Self Assessment System variable (X2) was 0.427, and the Tax Rate variable (X3) was 0.749.

0.749. These three values are greater than the significance limit of 0.05, so it can be concluded that heteroscedasticity does not occur in the three independent variables.

Multiple Linear Regression Test

Table 10. Multiple Linear Regression Test Results
Coefficients^a

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1 (Constant)	12,603	1,407		8,954	.000
Tax Justice	-.056	.030	-.199	-1,857	.066
Self-Assessment	.226	.079	.308	2,875	.005
Tax Rates	.018	.025	.061	.724	.470

a. Dependent Variable: Y

Based on the results of the table above, the following regression equation is obtained:

$$Y = 12.603 - 0.056X_1 + 0.226X_2 + 0.018X_3$$

Information:

1. Y = Tax Evasion
2. X₁ = Tax Fairness
3. X₂ = Self Assessment System
4. X₃ = Tax Rate

From the regression equation above it can be explained that:

1. The constant value (α) of 12.603 indicates that if the variables of Tax Fairness, Self Assessment System and Tax Rate are considered constant or have a value of zero, then the Tax Evasion value will be 12.603. This means that without the influence of Tax Fairness, Self Assessment System and Tax Rate, the level of tax evasion remains at the base value of 12.603.
2. The tax fairness regression coefficient (X₁) is -0.056, indicating a negative trend. This indicates that an increase in the tax fairness variable will reduce tax evasion by -0.056, assuming other variables are constant or zero. Meanwhile, the significance value for the tax fairness variable is 0.486, which is greater than the significance value of 0.05.
3. The regression coefficient of the self-assessment system (X₂) is 0.137, with a positive direction. This indicates that each one-unit increase in the self-assessment system can increase the risk of tax evasion by 0.137 units, assuming other variables are constant or zero. The significance value for this variable is 0.212, indicating a significance value greater than 0.05.
4. The coefficient for the tax rate variable (X₃) is 0.57 with a positive direction. This positive value indicates that every one-unit increase in the tax rate will increase tax evasion by 0.057 units, assuming other variables are constant or zero. The tax rate variable has a significance value of 0.694, which is greater than 0.05.

Coefficient of Determination Test

Table 11. Results of the Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.249a	.062	.041	3.14321

Source: Processed data, 2026

The table above shows that the R Square value of 0.062 indicates that tax fairness, the self-assessment system, and tax rates only explain 6.2% of the variation in students' perceptions of tax evasion, while 93.8% is influenced by factors outside the study. This indicates that these three variables are not strong enough to influence perceptions of tax evasion among students in the tax accounting study program at Pamulang University.

Hypothesis Testing

1. F test

Table 12. F Test Results
ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	85,984	3	28,661	2,901	.037b
Residual	1304.134	132	9,880		

Total	1390.118	135			
-------	----------	-----	--	--	--

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X2, X1

Based on the table above, the probability value of the significance level is 0.037, which is smaller than the value of $\alpha = 0.05$. This shows that the regression model used is simultaneously significant, meaning that Tax Justice (X1), Self Assessment System (X2), and Tax Rates (X3) together have a significant effect on tax evasion (Y).

The results of the simultaneous test indicate that all three variables significantly influence students' perceptions of tax evasion. This means that these three variables collectively play a significant role in influencing students' perceptions of the tax accounting study program regarding the level of tax evasion. This is relevant to the theory of planned behavior, where taxpayers who are aware of tax fairness and the self-assessment system can be motivated to comply with their tax obligations. On the other hand, taxpayers will also be easily motivated to engage in deviant behavior such as tax evasion. This is clearly influenced by beliefs and perceptions formed by normative beliefs from the environment and understanding. Yuni Dasa Ningsih (2020) in her research stated that taxpayers who have a good understanding of taxation tend to behave more positively towards tax compliance, thus influencing students' perceptions of tax evasion.

2. t-test

**Table 4.1t-Test Results
Coefficientsa**

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1 (Constant)	12,603	1,407		8,954	.000
Tax Justice	-.056	.030	-.199	-1,857	.066
Self-Assessment	.226	.079	.308	2,875	.005
Tax Rates	.018	.025	.061	.724	.470

a. Dependent Variable: Y

Discussion:

1. The Influence of Tax Justice on Students' Perceptions of Tax Evasion

The calculated t-value for the tax fairness variable (X1) is -1.857 with a significance value of 0.066, which is greater than the value of $\alpha = 0.05$. This indicates that tax fairness does not have a significant effect on students' perceptions of tax evasion.

Based on the table above, the regression coefficient value of -0.056 indicates a negative relationship, which means that the higher the tax justice, the lower the tax evasion rate will be, although the effect is not statistically strong enough.

2. The Influence of the Self-Assessment System on Students' Perceptions of Tax Evasion

The calculated t value for the self-assessment system variable is 2.875 with a significance value of 0.005 which is smaller than the value of $\alpha = 0.05$, this shows that the self-assessment system has a significant effect on tax evasion.

3. The Influence of Tax Rates on Students' Perceptions of Tax Evasion

The calculated t-value for the tax fairness variable (X3) is 0.724 with a significance value of 0.740, which is greater than the value of $\alpha = 0.05$. This indicates that tax fairness does not have a significant influence on tax evasion.

4. The Influence of Tax Justice on Students' Perceptions of Tax Evasion

The calculated t-value for the Tax Justice variable (X1) is -1.857 with a significance value of 0.066, which is greater than the value of $\alpha = 0.05$. This means that tax justice has no effect on tax evasion.

Based on the results of research on the tax fairness variable, it shows that tax fairness does not affect the perceptions of students of the Tax Accounting Study Program at Pamulang University regarding tax evasion. These results indicate that beliefs and understanding of tax fairness are not strong enough to encourage or discourage taxpayers from committing tax evasion. This is in line with the theory of planned behavior, which states that personal perspectives and beliefs can influence

taxpayer behavior and intentions. The theory of planned behavior underlies that the implementation of tax fairness influences taxpayer attitudes in fulfilling their tax obligations. Christina et al. (2022) in their research stated that tax fairness has no effect on tax evasion, so tax fairness does not have an optimal effect on making taxpayers commit tax evasion. Sutrisno et al. (2022) in their research also stated that tax fairness will not affect tax evasion because taxpayers' trust in the government is starting to decrease and they tend to assume that tax evasion is a good (ethical) action.

5. The Influence of Self Assessment System on Students' Perceptions of Tax Evasion.

The calculated t-value for the Self Assessment System variable (X2) is 2.875 with a significance value of 0.005, which is smaller than the value of $\alpha = 0.05$. This means that the Self Assessment System has a significant effect on students' perceptions of tax evasion.

The results of this study align with the theory of planned behavior, which refers to an individual's beliefs about the outcome of a behavior, whether negative or positive. Taxpayer behavior in committing tax evasion is the result of their beliefs, which influence their perspective on whether the action is right or wrong. The higher the taxpayer's self-assessment system, the higher the risk of tax evasion. Therefore, it can be concluded that the self-assessment system method can influence students' perceptions of tax evasion. This finding indicates that with a good understanding of sanctions and tax regulations, taxpayers will tend to seek loopholes in fulfilling their tax obligations using the self-assessment system, which is shaped by beliefs about their behavior. This is in line with the results of research conducted by Sutrisno et al. (2022), which stated that the self-assessment system can be a loophole that can be exploited to commit tax evasion.

6. The Influence of Tax Rates on Students' Perceptions of Tax Evasion.

The calculated t-value for the Tax Rate variable (X3) is 0.724 with a significance level of 0.470, which is greater than the value of $\alpha = 0.05$. This indicates that the Tax Rate has no effect on students' perceptions of tax evasion.

This finding aligns with research by Dwi Auliana et al. (2023), which states that high tax rates do not reduce tax evasion. Therefore, tax evasion is unrelated to the tax rate imposed. This allows taxpayers to engage in tax evasion regardless of the tax rate due to personal interests. This research finding is not entirely in line with the theory of planned behavior, which states that a high level of understanding regarding taxation will lead taxpayers to behave more positively in fulfilling their tax obligations. This is because they understand how tax rates are set and how their tax revenues are distributed for the benefit of the state.

Conclusion

Based on the research results, tax fairness does not significantly influence students' perceptions of tax evasion, with a significance value of 0.066 and a regression coefficient of -0.056. The self-assessment system has a positive and significant effect on students' perceptions of tax evasion, with a significance value of 0.005 and a regression coefficient of 0.226. Meanwhile, tax rates do not significantly influence students' perceptions of tax evasion, with a significance value of 0.470 and a regression coefficient of 0.018. Simultaneously, tax fairness, self-assessment system, and tax rates significantly influence students' perceptions of tax evasion with a significance value of 0.037. The coefficient of determination value of 0.062 indicates that the three variables are only able to explain 6.2% of the variation in students' perceptions, while 93.8% is influenced by other factors outside the research model.

The limitations of this study lie in the relatively weak ability of the model to explain variations in student perceptions, leaving other factors unexplored. Future research is recommended to consider other relevant variables, expand the characteristics and scope of respondents, and use a more diverse research population to achieve broader generalizability. Practically, the results demonstrate the importance of strengthening the implementation of the self-assessment system by improving students' understanding of tax calculation, payment, and reporting, as well as monitoring its implementation. This effort can be achieved through more comprehensive tax education, so that understanding of tax obligations can support the formation of better perceptions of compliance and reduce the tendency towards tax evasion.

Bibliography

Auliana, D., & Muttaqin, I. (2023). Pengaruh religiusitas, pemahaman perpajakan, tarif pajak,

Al Urwah: Sharia Economics Journal

<https://doi.org/10.61536/alurwah.v3i03.761>

This open-access article is distributed under a Creative Commons Attribution (CC-BY-SA) 4.0 license



- diskriminasi, dan keadilan pajak terhadap penggelapan pajak. *JIBEMA: Jurnal Ilmu Bisnis, Ekonomi, Manajemen, dan Akuntansi*, 1(1), 18–42. <https://doi.org/10.62421/jibema.v1i1.4>
- Christina, & Ngadiman. (2022). Pengaruh keadilan pajak, sistem perpajakan, dan pemeriksaan pajak terhadap penggelapan pajak (*tax evasion*). *Jurnal Paradigma Akuntansi*, 4(1), 444–453. <https://doi.org/10.24912/jpa.v4i1.17564>
- Erawati, T., & Pawestri, R. D. (2022). Pengaruh *self assessment system* terhadap *tax evaison*. *Jurnal Simki Economic*, 5(2), 119–123. <https://doi.org/10.29407/jse.v5i2.131>
- Hilmi, A. D., Fionasari, D., & Azmi, Z. (2024). Pengaruh *love of money*, sistem perpajakan dan keadilan pajak terhadap persepsi wajib pajak mengenai *tax evasion* (Studi kasus pada KPP Pratama Pekanbaru Tampan). *Jurnal Ilmiah Raflesia Akuntansi*, 10(2), 18–23.
- Khafidah, T. A., & Indriasih, D. (2021). Pengaruh *self assessment system*, ketepatan pengalokasian, tarif pajak terhadap tindakan penggelapan pajak (*tax evasion*). *JPA: Journal of Public Accounting*, 1(2), 42–48.
- Kurnia, S. A., & Faisal, F. (2022). Pengaruh keadilan pajak, sistem perpajakan, diskriminasi pajak dan etika uang (*money ethic*) terhadap niat wajib pajak mengenai penggelapan pajak (Studi empiris pada wajib pajak orang pribadi terdaftar di KPP Pratama Semarang Candisari). *Diponegoro Journal of Accounting*, 11(4), 1–14.
- Ningsih, Y. D. (2020). *Pengaruh sistem perpajakan, keadilan, tarif pajak, ketepatan pengalokasian, dan diskriminasi terhadap tindakan penggelapan* [Skripsi, Universitas Islam Indonesia].
- Sutrisno, S., & Konde, Y. T. (2022). Pengaruh *tax amnesty*, *self assessment system* dan keadilan pajak terhadap persepsi wajib pajak atas tindakan penggelapan pajak pada wajib pajak orang pribadi di Kota Samarinda. *AKUNTABEL: Jurnal Ekonomi dan Keuangan*, 19(3), 701–713.
- Wibowo, V. A., & Aerlangga. (2025). Pengaruh *self assessment system* dan sanksi pajak terhadap persepsi penggelapan pajak pada Kecamatan Karang Tengah Kota Tangerang. *Jurnal EQUITAS (Ekonomi, Keuangan, Investasi, dan Akuntansi)*, 1(1), 48–58.
- Wicaksono, M. Z., & Umaimah. (2025). Pengaruh keadilan pajak, sistem perpajakan, dan pemeriksaan pajak terhadap persepsi wajib pajak mengenai penggelapan pajak. *Jurnal Riset Akuntansi dan Manajemen*, 14(2), 215–227.
- Yulia, Y., & Muanifah, S. (2021). Pengaruh keadilan pajak, tarif pajak, dan sistem perpajakan terhadap penggelapan pajak. *SAKUNTALA: Prosiding Sarjana Akuntansi Tugas Akhir Secara Berkala*, 1(1), 252–267.