Between Ethics, Digitalization, and Gender: The Dynamics of Tax Evasion among Non-Employee WPOPs in DIY

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ABSTRACT

This study examines the effect of moral obligation and information technology utilization on tax evasion intentions among non-employee individual taxpayers in the Special Region of Yogyakarta, considering gender as a moderating variable. Data were obtained through questionnaires distributed to 109 randomly selected respondents. The results of the analysis show that moral obligations and information technology have a negative effect on the tendency to evade taxes. Gender moderates this relationship, whereby the influence of moral obligations on tax evasion strengthens, while the influence of information technology weakens when moderated by gender. These findings emphasize the strengthening of moral values and the optimization of information technology to reduce tax evasion practices by taking gender characteristics into account. Data collection was conducted using a Likert scale questionnaire, which was analyzed using validity and reliability tests, classical assumption tests, multiple linear regression, and Moderated Regression Analysis (MRA) with the help of SPSS.

Keywords: Moral Obligations, Information Technology, Tax Evasion, Gender, Non-Employee Individual Taxpayers

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ABSTRAK

Penelitian ini mengkaji pengaruh kewajiban moral dan pemanfaatan teknologi informasi terhadap niat penggelapan pajak di kalangan wajib pajak perorangan non-karyawan di Daerah Istimewa Yogyakarta, dengan mempertimbangkan gender sebagai variabel moderasi. Data diperoleh melalui kuesioner yang dibagikan kepada 109 responden yang dipilih secara acak. Hasil analisis menunjukkan bahwa kewajiban moral dan teknologi informasi memiliki pengaruh negatif terhadap kecenderungan penggelapan pajak. Gender memoderasi hubungan ini, di mana pengaruh kewajiban moral terhadap penggelapan pajak menguat, sedangkan pengaruh teknologi informasi melemah ketika dimoderasi oleh gender. Temuan ini menekankan penguatan nilai-nilai moral dan optimalisasi teknologi informasi untuk mengurangi praktik penggelapan pajak dengan mempertimbangkan karakteristik gender. Pengumpulan data dilakukan menggunakan kuesioner skala Likert, yang dianalisis menggunakan uji validitas dan reliabilitas, uji asumsi klasik, regresi linier berganda, dan Analisis Regresi Moderasi (MRA) dengan bantuan SPSS.

Kata Kunci: Kewajiban Moral, Teknologi Informasi, Penggelapan Pajak, Gender, Wajib Pajak Perorangan Non-Karyawan

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INTRODUCTION

Kresnawati et al., (2021) states that taxes are the main instrument used by the state to collect revenue to finance development and improve public welfare. However, tax compliance remains an issue, particularly among non-employee individual taxpayers (WPOP non-employees) who are not subject to third-party withholding mechanisms, giving them greater flexibility in reporting their income. Data from the Directorate General of Taxes (DGT) shows that as of April 22, 2024, there were 4.92 million non-employee WPOP who were required to report their Annual Tax Returns, but only 1.14 million did so, resulting in a formal compliance ratio of only 23.1%, far below the compliance rate of employee WPOP in the same period (Nasional,K, 2024). In terms of contribution, personal income tax (PPh OP) accounts for around 15.7% of total national tax revenue, but the portion originating from non-employee WPOP is relatively small, at only around 0.7% (Tax Consultants, 2023).

The Yogyakarta Special Region (DIY) Regional Tax Office reported that tax revenue in 2023 reached IDR 6.014 trillion, or 101.98% of the target of IDR 5.897 trillion, with a growth of 8.9% compared to the previous year (Pajak.go.id, 2024). In terms of formal compliance, as of November 20, 2023, 288,705 tax returns had been submitted out of a target of 308,238 tax returns, or 93.66% of the target. This fact shows that although aggregate tax return compliance in DIY is relatively high, the non-employee WPOP group still leaves a significant compliance gap as reflected in the national figures. This condition indicates the potential for loss of state revenue due to tax evasion practices in the form of incomplete or manipulative income reporting. One case that reflects this phenomenon is the case of HP in Bantul (DIY), a non-employee WPOP who was proven to have deliberately not reported all of his sales in his Annual Tax Return. Based on the decision of the Bantul District Court Number 242/Pid.Sus/2022/PN Btl, HP was found to have violated Article 39 paragraph (1) letter d of Law No. 28 of 2007 concerning General Provisions and Tax Procedures. As a result of his actions, HP was sentenced to one year in prison and fined twice the amount of tax owed, amounting to IDR 88.83 billion. In addition, a number of assets in the form of cash amounting to approximately IDR 13 billion, land and buildings worth IDR 45 billion, and luxury goods such as nine watches, 32 branded bags, and one motorcycle were also confiscated to cover the state's losses. This fact underscores that tax evasion practices among non-employee WPOPs still occur and have significant implications for state tax revenue (Stats.pajak, 2023).

This study focuses on factors that influence tax evasion intentions among non-employee WPOPs in DIY. Moral obligation was chosen as an internal variable because individual ethical awareness is considered to play an important role in encouraging voluntary compliance and suppressing tax evasion intentions (Pranciska et al., 2022; Sinen Kasim, 2022). The use of tax information technology, such as e-filing and e-billing, was chosen as an external variable because the digitization of tax administration is expected to increase transparency, facilitate reporting, and narrow opportunities for manipulation, although its effectiveness is still debatable (Azka, 2024; Idris, 2019; Pramiana et al., 2024). Furthermore, gender was chosen as a moderating variable because previous studies have shown differences in motivation, risk perception, and moral sensitivity between men and women, which have the potential to strengthen or weaken the influence of moral obligations and the use of information technology on tax evasion intentions(Dessyana & Yolanda, 2022; Nadya Ramadhani & Endrasti, 2023). Thus, this study offers a novel contribution by integrating these three variables into a single

empirical framework in the context of non-employee WPOP in DIY, thereby providing a theoretical and practical basis for more adaptive taxation policies.

However, to date, there has been no comprehensive study examining the relationship between moral obligations and the use of information technology in tax evasion, incorporating gender as a moderating variable within a single empirical framework, particularly in the context of non-employee WPOPs in the Special Region of Yogyakarta (DIY). In fact, this segment has great economic potential but tends to have high flexibility in tax reporting and supervision. Several previous studies in DIY have indeed touched on moral and gender aspects in relation to tax evasion Atmoko, (2022) the use of information technology to improve tax compliance Aliah, (2020). This gap forms the basis for this study. By integrating moral obligations, information technology, and gender into a quantitative research model based on primary data, this study offers theoretical and practical contributions and presents contextual empirical findings that can strengthen tax policy-making that is adaptive to local socio-cultural characteristics.

Tax evasion remains a serious challenge, particularly among non-employee Individual Taxpayers (WPOP) who have greater flexibility in reporting their income. The low level of compliance among this group has the potential to reduce state revenue and hinder the optimization of fiscal policy. Individual morality, which is reflected in ethical commitment and social awareness. Recent studies confirm that the higher the level of taxpayer morality, the lower their tendency to engage in tax evasion Agustin et al., (2023). On the other hand, advances in information technology through the digitization of taxation services such as e-filing, e-billing, and other online platforms have simplified administrative processes, increased transparency, and reduced opportunities for tax data manipulation. Recent research shows that the effective use of information technology can increase compliance and reduce tax evasion practices in various regions Erlina Widayanti et al., (2023),(Azka, 2024). In addition to these two main factors, the role of gender as a moderating variable has begun to receive attention in contemporary studies. Several studies have found differences in tax compliance behavior between men and women, in terms of motivation, risk perception, and ethical tendencies in tax reporting.

The uniqueness and novelty of this study lies in the integration of three main variables, namely morality, information technology, and gender, into a single empirical model, as well as the use of primary data with a quantitative approach to produce a picture that is more relevant to the local conditions in DIY Kristiana Yolanda W.D., (2022). Previous studies generally only highlight the influence of morality or information technology separately, as explained by Nurachmi & Hidayatulloh, (2021), or have not explicitly placed gender as a moderating variable in this relationship. This study aims to empirically test the influence of morality and information technology on tax evasion intentions among non-employee WPOPs in DIY, as well as analyze the role of gender as a moderating variable in this relationship.

Theoretically, Ajzen's (1991) theory of planned behavior (TPB), which was further developed in various taxation contexts by Yuli Prastyatini & Rahmawati, (2023), explains that individual behavior is influenced by intentions formed from attitudes, subjective norms, and perceptions of behavioral control. In the context of taxation, positive attitudes toward tax compliance, supportive social norms, and easy access to information technology will strengthen taxpayers' intentions not to engage in tax evasion.

The influence of moral obligations on tax evasion.

Based on Ajzen's (1991) theory of planned behavior, in Anastasia et al., (2022), moral obligation is one of the elements of subjective norms that reflect individuals' beliefs about right and wrong in accordance with social and cultural values. This component functions as an internal control mechanism that encourages taxpayers to act in accordance with their ethical obligations in paying taxes. In the context of taxation, moral obligation influences taxpayers' attitudes and intentions to comply because tax payment is seen as a form of social responsibility and contribution to national development.

Empirical research findings support the role of moral obligations in reducing the tendency to evade taxes. Muliani & Luhgiatno, (2020) show that moral obligations have a significant negative effect on the intention to evade taxes. Hananto et al., (2023) also found that high tax morality, including moral obligation, significantly reduces the intensity of tax avoidance, while Agustin et al.,(2023) confirm moral obligation as the main variable that suppresses tax avoidance behavior in Indonesia. Similar results were reported by Sihombing & Nuryanah, (2024), who consistently proved that the higher the level of moral obligation, the greater the tax compliance and the lower the tendency of taxpayers to avoid taxes. Thus, the hypothesis can be formulated that:

H1: Moral obligation has a negative effect on tax evasion.

Information Technology On Tax Evasion

Based on Ajzen's (1991), theory of planned behavior in Agustin et al., (2023), individual behavior is determined by intentions formed from attitudes, subjective norms, and perceptions of behavioral control. In the context of taxation, the use of information technology such as e-filing and e-payment plays an important role in shaping the attitudes and perceptions of taxpayer control. The application of this technology increases transparency, convenience, and efficiency in the tax reporting process, thereby encouraging taxpayers to have a positive perception and greater sense of control in fulfilling their tax obligations. Thus, the use of information technology not only facilitates administrative compliance but also serves as an instrument that can suppress the intention and behavior of tax evasion.

A number of empirical studies support the role of information technology in reducing tax evasion. Nurfitriani et al., (2024) found that tax information technology has a significant negative effect on tax evasion, while Hermawan et al., (2021) confirmed that IT reduces the intention to evade taxes through changes in the attitudes and perceptions of taxpayers. Erlina Widayanti et al., (2023) showed that IT increases tax awareness and ethics, thereby reducing the tendency for tax evasion. Similar results were reported by Sinaga et al., (2021), who proved that the proper application of information technology strengthens behavioral control and social norms regarding taxation, thereby significantly reducing tax avoidance practices. Based on this, the following hypothesis can be formulated:

H2: Information Technology Has a Negative Impact on Tax Evasion

Gender moderation of moral obligations in information technology

Based on the Theory of Planned Behavior (Ajzen, 1991), in Sari et al., (2019), behavioral intention is influenced by attitude, subjective norms, and perceived behavioral control. Moral obligations are included in subjective norms, while information technology shapes perceived behavioral control through convenience, transparency, and increased behavioral control. Gender characteristics can alter the

strength of the relationship between these two variables and the intention to commit tax evasion. Research shows that women have higher levels of tax morale, ethical sensitivity, and stronger responses to subjective norms than men (Twesige et al., 2024), so that increasing moral obligations is expected to be more effective in reducing the intention to evade taxes among women. Conversely, in the use of technology, men tend to have higher confidence and comfort with digital systems, while women are more cautious and have different perceptions of technological risk (Sangadah & Mutmainah, 2021). This difference makes the influence of information technology in suppressing tax evasion potentially weaker among women. Thus, gender acts as a moderating variable that strengthens the influence of moral obligations but weakens the influence of information technology on the intention to commit tax evasion.

H3: Gender Moderates Moral Obligations Towards Tax Evasion
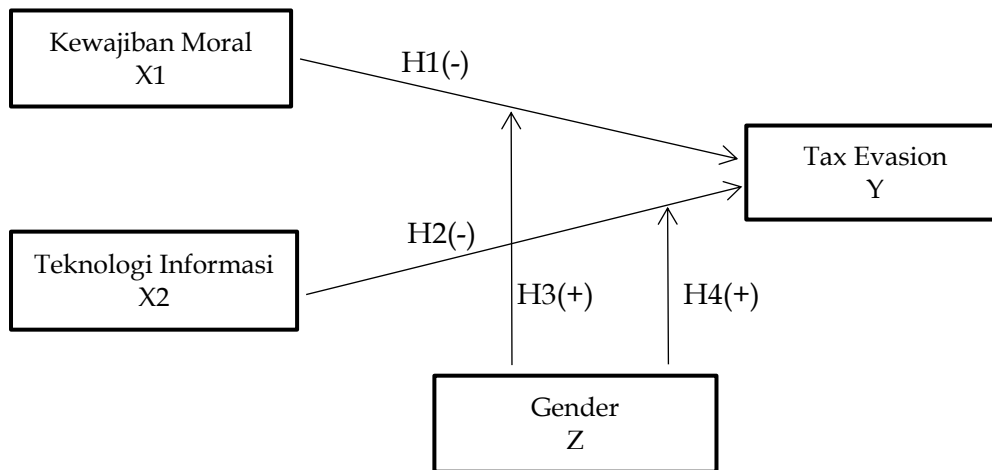H4: Gender Moderates Information Technology Towards Tax Evasion

Figure 1. Research Model

Source: Research Data, 2025

RESEARCH METHODOLOGY

The data in this study was obtained from primary sources through the distribution of questionnaires to non-employee Individual Taxpayers (WPOP) residing in the Special Region of Yogyakarta (DIY). The questionnaire was designed in a four-point Likert scale format, covering statements related to moral obligations, information technology, tax evasion, and gender. The questionnaire was distributed online, and respondents were selected randomly (random sampling) based on the criteria of having a Taxpayer Identification Number (NPWP) and not being a permanent employee. The number of respondents analyzed was 100. This number was determined using the Lemeshow formula, which considers a 10 percent error rate and a 50 percent proportion estimate. This approach was used because specific initial population proportion data was not available, so selecting a conservative value was considered relevant to ensure the validity of the estimate.

Each variable in the study was measured using indicators developed from literature reviews and previous studies. Moral obligation was operationalized through four main aspects, namely understanding the importance of paying taxes, perceptions of compliance as a moral act, the influence of moral education on tax attitudes, and

individual ethical commitment to fulfilling tax obligations. Information technology is measured based on respondents' perceptions of the availability and ease of use of electronic tax systems, such as e-filing, e-SPT, and e-billing. Tax evasion intent is assessed based on the frequency of late reporting, awareness of tax avoidance behavior, economic motivation, and understanding of legal risks. Meanwhile, gender is treated as a categorical moderating variable reflecting differences in perceptions and behavioral tendencies between men and women in the context of taxation.

The research instrument was first tested through a pilot test with 33 respondents to assess its validity and reliability. All items in the questionnaire showed correlation values that exceeded the critical r table value, while the reliability test results using Cronbach's Alpha gave values above 0.70 for all constructs, indicating that the instrument used had a high level of consistency.

The moral obligation variable was measured using instruments adapted from Pranciska et al., (2022) and Sinen Kasim, (2022), and reinforced by (Agustin et al., 2023). The indicators include understanding the importance of paying taxes, tax compliance as a moral responsibility, the influence of ethical values in reporting, and individual commitment to being honest about tax obligations.

Information technology variables refer to the Technology Acceptance Model by Biduri et al., (2021), which was applied in the context of taxation by Erlina Widayanti et al., (2023) and Azka, (2024). The indicators include ease of use of electronic systems, perceived usefulness, and transparency and efficiency of digital services such as e-filing and e-billing.

The tax evasion variable in this study was measured using instruments adapted from the latest research by Agustin et al., (2023). The indicators used included the tendency not to report income in full, a permissive attitude toward tax evasion, the exploitation of loopholes in tax regulations, and the willingness to bear the risk of sanctions. All indicators are measured on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

Gender is treated as a categorical moderating variable with male and female categories. The measurement of this variable refers to the latest research by Afriyani, (2023), which shows that gender influences perceptions of tax evasion ethics, as well as research by Wei & McGee, (2015), which found differences in attitudes between men and women in assessing the ethics of tax evasion.

The main analysis model used in this study was multiple linear regression, with the aim of testing the influence of moral obligations and information technology on tax evasion. The regression equation is stated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots(1)$$

with explanation:

Y	= tax evasion
X1	= moral obligation
X2	= information technology
a	= as a constant
β1 and β2	= regression coefficients
ε	= as error.

In addition, to test the moderating effect of gender, interaction regression analysis or moderated regression analysis (MRA) was used. This model takes into

account the interaction between gender and each independent variable. The moderation regression model used is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3(X_1 \times Z) + \beta_4(X_2 \times Z) + \varepsilon$$

where Z represents gender as a moderating variable, and the interaction between Z and X1 and X2 is analyzed to see whether gender strengthens or weakens the influence of each independent variable on the dependent variable. Before testing the hypotheses, the data were analyzed using classical assumption tests, including a normality test using the Kolmogorov-Smirnov method, a multicollinearity test by examining the Variance Inflation Factor (VIF) value, and a heteroscedasticity test using a scatterplot. The next steps include hypothesis testing using the t-test to examine partial effects, the F-test for simultaneous effects, and the coefficient of determination (R^2) to measure how much of the variation in the dependent variable can be explained by the model.

RESULTS AND DISCUSSION

Descriptive statistics show that the responses of non-employee Individual Taxpayers (WPOP) in the Special Region of Yogyakarta regarding moral obligations, information technology, and the intention to commit tax evasion have been processed and presented in the following summary table.

Table 1. Results of the Descriptive Test

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Kewajiban moral (X1)	109	20	25	22,75	1,522
Teknologi Informasi(X2)	109	20	25	23,02	1,515
Tax Evasion(Y)	109	20	25	22,85	1,557
Gender(Z)	109	20	25	23,52	1,469
Valid N (listwise)	109				

Source: Research Data 2025

The results show that the average Moral Obligation of respondents is relatively high (22.75), but at the same time the average Tax Evasion is also in the high category (22.85). The average values between variables do not automatically reflect a causal relationship. The actual relationship is seen through regression tests, which show that moral obligation has a negative effect on tax evasion. This means that even though many taxpayers have good tax morality, there are situational factors that make them still tend to evade taxes. Research (Ridwan & Sudrajat, 2022) shows that perceptions of the tax system, fairness, and discrimination can influence the tendency to evade taxes. Research (Ashari et al., 2020) shows that money ethics and distrust of fiscal authorities have a significant positive effect on tax evasion. In this study, gender is not measured using a dummy variable (0 = male, 1 = female), but using a Likert scale because gender is treated as a psychosocial construct, not a biological category. Gender scores were obtained by summing several statement items that reflect gender role orientation. Therefore, the minimum–maximum values range from 20–25, not 0–1. This approach is in line with instruments such as the Bem Sex Role Inventory (BSRI), which measures masculine–feminine characteristics in a measurable way.

Table 2. Multiple Linear Regression Test Results

Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	27,916	1,547		18,048	0,000
	Kewajiban Moral	-0,102	0,049	-0,194	-2,096	0,038
	Teknologi Informasi	-0,186	0,063	-0,275	-2,975	0,004

a. Dependent Variable: TE

Source: Research Data 2025

Inferential data shows a consistent relationship between moral obligations and information technology with tax evasion behavior. The multiple linear regression model shows that moral obligations (B = -0.102; t = -2.096; sig. = 0.038) and information technology (B = -0.186; t = -2.975; sig. = 0.004) have a negative contribution to tax evasion. With an adjusted R-square of 0.120, the degree of influence of the two independent variables explains 12.0% of the variation in respondents' intentions, while the remainder is influenced by factors outside the research model. These findings confirm that the higher the morality of taxpayers and the quality of access to and utilization of information technology, the lower the tendency for tax evasion among non-employee WPOP groups. Information technology is also associated with a decrease in the intention to engage in tax evasion. In the data tabulation, respondents who have better access to tax applications, understand electronic reporting features, and feel assisted by information technology systems show a tendency to be more compliant in fulfilling their tax obligations. The larger absolute coefficient value for this variable indicates that information technology has a stronger influence than moral obligations in the context of this study.

Table 3. Results of Moderated Regression Analysis (MRA)

	Unstandardized Coefficients		
Model	B	t	Sig.
KewajibanMoral_Gender	0,067	2,301	0,023
TeknologiInformasi_Gender	-0,068	-2,308	0,023

a. Dependent Variable: TaxEvasion

Source: Research Data 2025

The evaluation of gender as a moderating variable shows that gender can strengthen the influence of moral obligations on tax evasion through a positive interaction coefficient (B = 0.067; t = 2.301; sig. = 0.023). This means that strengthening moral obligations in certain gender groups has the potential to reduce tax evasion more sharply than in other groups. Meanwhile, the interaction between information technology and gender produces a negative coefficient (B = -0.068; t = -2.308; sig. = 0.023), indicating that information technology, when moderated by gender, tends to reduce tax evasion differently across gender groups. Empirical studies show that women tend to be more cautious, more risk-averse, and have higher levels of empathy and social responsibility than men (Grym et al., 2024; López-luzuriaga et al., 2023). These characteristics cause an increase in morality to have a stronger influence in reducing the tendency to avoid taxes among women than among men.

Table 4. Simultaneous Test Results (F)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13,187	2	6,593	8,397	,000[b]
	Residual	83,235	106	0,785		
	Total	96,422	108			

a. Dependent Variable: TE

b. Predictors: (Constant), TI, KM

Source: Research Data 2025

   The ANOVA table further reinforces the validity of the model, with an F value of 8.397 and a significance value of 0.000, indicating that the simultaneously constructed regression model is valid for explaining the relationship between the independent and dependent variables. The Sum of Squares value for regression is 13.187, and for residuals is 83.235, out of a total variation of 96.422. These findings indicate that the model used can explain differences in tax avoidance behavior in the sample studied, although its contribution is still relatively limited.

Table 5. Determination Coefficient (R) Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,370[a]	0,137	0,120	0,886

a. Predictors: (Constant), TI, KM

b. Dependent Variable: TE

Source: Research Data 2025

   The data processing results show an R value of 0.370, an R Square of 0.137, and an Adjusted R Square of 0.120, with a Standard Error of the Estimate of 0.886. These figures reflect that the model's ability to explain the research phenomenon is weak. In other words, although there is a statistically significant relationship, the overall model structure does not yet have sufficient explanatory power, so the results need to be interpreted with caution and taking into account other variables that have not been included in the model. The R Square value of 0.137 indicates that moral obligation, information technology, and gender simultaneously can only explain about 13.7% of the variation in tax avoidance intentions among non-employee Individual Taxpayers (WPOP), while the other 86.3% of the variation is influenced by other factors outside the model.

   The level of responsiveness and compliance among women will be higher if driven by a strong moral obligation, while the effectiveness of information technology in reducing tax evasion tends to be more pronounced among men, who are more adaptable to digital taxation platforms. These differences in characteristics indicate the importance of gender-based adjustments to tax education and service programs in order to achieve optimal results. The overall findings of this study are consistent with previous research that emphasizes the significant role of morality and digital transformation in reducing tax evasion across various taxpayer segments.

   The results of the first hypothesis test show that the regression coefficient = -0.102, t = -2.096, sig. = 0.038, indicating that moral obligations have a negative effect on the intention to evade taxes. This means that the higher the level of morality of taxpayers, the lower their tendency to avoid their tax obligations. The negative coefficient value

confirms the direction of this relationship, while the t value exceeding the critical threshold and the significance level below 0.05 reinforce the validity of the relationship. Thus, hypothesis H1 is accepted. This finding is also supported by descriptive statistical results, where the average moral obligation score is in the moderate to high category (mean = 22.75), reflecting moral awareness among respondents. However, there is still an intention to avoid taxes, indicating that morality needs to be continuously improved through educational and public ethics approaches.

These findings indicate that internal factors such as personal ethics, integrity, and awareness of civic responsibility have a significant influence on promoting tax compliance. When an individual has low tax morale, the tendency to engage in tax evasion increases. Conversely, individuals with high tax morale are less likely to have the intention to engage in tax evasion, including in the context of fulfilling tax obligations Agustin et al., (2023). These results are consistent with research Auvalina, (2024), which shows that individuals with high moral integrity will view tax avoidance as unethical behavior, even though it may still be legally possible through regulatory loopholes. In this case, a sense of responsibility and honesty become the main motivators for not engaging in tax evasion practices.

The Theory of Planned Behavior (TPB) approach also supports this finding, emphasizing the importance of subjective norms, namely individuals' beliefs about right and wrong based on social and personal values in shaping intentions and behavior. Moral obligation is one element of subjective norms that encourages individuals to be honest and act responsibly. In the context of tax avoidance, individuals with strong moral obligations will view such actions as ethical violations, even if there are legal loopholes that can be exploited. The results of this study align with those of Al-Rahamneh & Bidin, (2022), Yuli Prastyatini & Rahmawati, (2023), Kasih & Ngadiman, (2024), and Muliani & Luhgiatno, (2020), which demonstrate that moral obligations have a negative impact on tax evasion.

The results of the second hypothesis test also show a regression coefficient of -0.186, t = -2.975, sig. = 0.004, indicating that information technology has a negative effect on the intention to evade taxes, which means that the better the access to and utilization of tax information technology, the lower the tendency to evade taxes. The negative coefficient value and high significance ($p < 0.01$) indicate a strong and stable relationship between the two variables. In the context of tabulated data, respondents who understand e-filing features, feel assisted by the online DJP system, and are accustomed to reporting digitally tend to show lower tax evasion intentions. Therefore, hypothesis H2 is accepted. Interestingly, the absolute coefficient value of information technology (-0.186) is greater than that of moral obligation (-0.102), indicating that the influence of IT is functionally stronger in the context of this study.

The majority of respondents in this study strongly agreed with the statement that "Tax information can be easily obtained through various digital platforms," indicating that information technology has been maximized by taxpayers. This indicates that the tax system is now more accessible and understandable, thereby reducing the tendency to evade taxes. According to Nurfitriani et al., (2024), the optimal use of information technology not only speeds up the tax administration process but also serves as an effective means of increasing compliance and reducing the potential for tax evasion.

These findings are consistent with the Theory of Planned Behavior (TPB) framework, which states that a person's behavior is influenced by three main

components: attitude toward behavior, subjective norms, and perceived behavioral control. In the context of this study, the presence of information technology plays a role in strengthening this perceived control, namely the belief that individuals have the ability and convenience to fulfill their tax obligations. The use of digital applications such as e-filing, e-billing, and access to information through official websites and other digital channels provides significant convenience for taxpayers in fulfilling their obligations efficiently and without significant obstacles. When individuals feel they have control over the tax process they are undergoing, their confidence to act in accordance with regulations increases, and the tendency to evade taxes decreases Oseifuah, (2025). Thus, the role of information technology is not limited to functional aspects but also has psychological implications that encourage tax compliance.

These results confirm that advances in information technology are closely related to the perceived behavioral control dimension within the TPB framework and contribute to minimizing the risk of tax evasion. These research findings align with those of Fitriyanti et al., (2017), Paoki et al., (2021), and Priscilla & Ngadiman, (2024), who demonstrated that information technology has a negative impact on tax evasion.

The results of the third hypothesis test show an interaction coefficient of 0.067, t = 2.301, sig. = 0.023. The interaction between moral obligation and gender yields a positive and significant coefficient. This means that the influence of moral obligation on tax evasion differs across gender groups. More specifically, when moral obligation values increase, certain gender groups, such as women, show a sharper decline in tax evasion intentions compared to other groups. This finding is consistent with the literature, which states that women tend to be more cautious and have higher moral sensitivity in making ethical decisions, including in terms of tax compliance. Therefore, hypothesis H3 is accepted.

Research conducted by Prastiwi & Damayanti, (2019) shows that women tend to have a higher level of moral awareness and a greater sense of social responsibility in fulfilling their tax obligations. Women's cautious attitude and tendency to comply with tax regulations can be attributed to their risk-averse characteristics and traditional role as household financial managers. Thus, stronger moral obligations among women contribute significantly to reducing the intention to engage in tax evasion.

In explaining the relationship between gender and tax evasion behavior, the Theory of Planned Behavior (TPB) framework is used, which states that a person's intention to perform an action is influenced by three main elements, namely attitude toward the behavior, subjective norms, and perceived behavioral control. In the context of tax compliance, moral obligations are categorized as part of subjective norms, which are individuals' internal beliefs about actions that are socially and morally considered correct. When individuals believe that paying taxes is a form of moral responsibility and contribution to public welfare, this belief will strengthen their intention to comply with their tax obligations.

The results of the study indicate that women tend to have stronger subjective norms and higher levels of moral obligation than men, so that the influence of moral obligation on the intention to avoid taxes is more prominent among female taxpayers. In other words, gender strengthens the relationship between moral obligation as a form of subjective norm and tax avoidance behavior, in line with the TPB concept which emphasizes the importance of individual characteristics in shaping behavioral intentions.

These findings are also reinforced by studies conducted by Vizandra & Sudaryati, (2022), Afriyani, (2023), and Widyani S & Utomo D, (2021), which show that gender factors have a positive influence in explaining variations in tax evasion behavior, where women tend to have higher levels of compliance than men.

The results of the fourth hypothesis test Interaction coefficient = -0.068, t = -2.308, sig. = 0.023 The interaction between information technology and gender also produced different relationships between gender groups. The negative and significant coefficient indicates that the influence of information technology on reducing tax evasion intent is greater in certain groups, possibly males, who are generally more adaptable to tax technology. This suggests that responses to technology are not homogeneous across genders. To achieve optimal policy outcomes, an inclusive and needs-based IT approach is required. Therefore, hypothesis H4 is also accepted.

Gender in this study acts as a moderating variable that strengthens the relationship between information technology and tax evasion behavior. This means that the influence of information technology on the tendency to engage in tax evasion differs between men and women. This study reveals that the application of information technology in the field of taxation has varying impacts depending on gender, with differences in how men and women adopt and utilize tax technology Sari et al., (2019). These variations affect the effectiveness of information technology in reducing tax evasion behavior. Additionally, these differences are influenced by social and cultural factors. Several studies indicate that women tend to be more cautious and less confident when facing new technologies, including in the context of digital tax systems Mititelu & Amzuică, (2024). Such distrust or barriers can reduce the optimal utilization of technology by women, thereby lowering the positive impact of information technology in curbing tax evasion behavior among this group.

Theoretically, these findings are not entirely consistent with the Theory of Planned Behavior (TPB) framework, which states that the use of information technology such as e-filing and digital taxation systems can increase perceived behavioral control that is, individuals' perceptions of the ease and ability to fulfill their tax obligations. An increase in perceived control should reduce individuals' tendency to avoid taxes. In the context of tax technology utilization, perceived behavioral control is the most relevant dimension because it concerns taxpayers' level of confidence in their ability to use technology effectively.

However, the results of this study show that the gender variable moderates this relationship. The positive effect of information technology on reducing tax evasion becomes weaker when gender differences are taken into account. This shows that the benefits of perceived behavioral control formed through technology are not felt equally by all taxpayers. Men tend to have higher self-confidence and better technological skills, so they feel the benefits of technology in encouraging tax compliance more. Conversely, women may face challenges in terms of access and use of technology, which ultimately reduces the effectiveness of technology in preventing tax evasion Rahman, (2023).

This finding is reinforced by the results of studies by Sari et al.,(2019), Masri, (2022), and Nataliawati et al., (2024), which show that gender factors have a positive influence on tax evasion behavior, where gender differences also affect the effectiveness of information technology utilization in the context of tax compliance.

CONCLUSION

This study critically confirms that moral obligations and the use of information technology play an important role in shaping tax evasion intentions among non-employee Individual Taxpayers (WPOP) in the Special Region of Yogyakarta, with gender proven to be a moderating variable that can strengthen or weaken the relationship between these two variables and the tendency to evade taxes. These findings answer the research objectives by empirically demonstrating the influence of moral obligations and information technology on tax avoidance behavior and confirming the role of gender in deepening understanding of this phenomenon, particularly among non-employee ITPs who have flexibility in tax reporting and compliance. However, the generalization of these research results needs to be done carefully, given the limited scope of respondents, which only included non-employee WPOPs in the DIY region, and the use of questionnaire instruments that relied entirely on individuals' subjective perceptions. Therefore, further research is recommended to expand the sample coverage to more diverse regions and professions and to combine quantitative and qualitative approaches to obtain a more comprehensive picture.

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