Exploring Ethical Competence as a Moderator of Ethical Perception's Impact on Students' Attitudes toward Tax Avoidance

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ABSTRACT

Introduction/Main Objectives: Tax avoidance represents a critical area of inquiry in accounting education because it raises ethical dilemmas that challenge students to develop strong moral foundations. Future accounting professionals are expected not only to master technical taxation knowledge but also to cultivate ethical perception and competence to make principled judgments when faced with tax-related decisions. This study aims to examine how ethical perception influences accounting students' attitudes toward tax avoidance and whether ethical competence moderates this relationship. A quantitative research approach was applied using the Partial Least Squares (PLS) analysis technique. Data were collected from 349 accounting students in Semarang, Indonesia, selected through purposive sampling to ensure respondents possessed prior exposure to ethics and taxation coursework.

Background Problems: The results reveal that ethical perception significantly and negatively affects students' attitudes toward tax avoidance. This indicates that the higher the ethical awareness of students, the less likely they are to justify or engage in tax avoidance practices, even when such practices are legally permissible. Conversely, the moderating effect of ethical competence on the relationship between ethical perception and tax avoidance was found to be insignificant. This suggests that ethical competence, while important as an individual trait, does not strengthen the influence of ethical perception on tax-related ethical decision-making.

Novelty: These findings highlight that ethical perception rather than ethical competence plays a more dominant role in shaping moral resistance toward tax avoidance among accounting students. The study underscores the importance of integrating ethics-oriented learning within accounting

curricula to strengthen students' moral reasoning and awareness from an early stage. Furthermore, the results provide implications for educators, policymakers, and professional bodies to design comprehensive ethics education that not only transmits ethical knowledge but also fosters reflective moral understanding and professional integrity essential for combating unethical practices in the taxation field.
Conclusion: The study concludes that ethical perception significantly reduces accounting students' acceptance of tax avoidance, while ethical competence does not moderate this relationship. This highlights the need for accounting education to strengthen students' ethical awareness and moral sensitivity to foster integrity, responsibility, and fairness in future taxation practices.
Implementation Potential: The findings can be applied in accounting education by integrating ethics-based learning modules that enhance students' moral awareness and decision-making. For industry, they emphasize the need for ethical training and compliance programs to foster integrity among professionals, thereby improving ethical standards and reducing tolerance toward tax avoidance practices.

Keywords: ethical competence; ethical perception; tax avoidance; accounting students

1. INTRODUCTION

The issue of tax avoidance has become one of the most widely discussed topics in the field of accounting and taxation. Although this practice does not directly violate the law, tax avoidance is often regarded as a form of manipulation that contradicts the spirit of tax fairness (Hossain et al., 2024). Taxes are a vital source of state revenue, and thus efforts to avoid taxes reduce state income and raise ethical concerns among academics and practitioners (Scarpa & Signori, 2023). Evidence of the high prevalence of tax avoidance in Indonesian society is reflected in the decline in tax revenues in 2025, which fell by 5.1% to IDR 1,135.4 trillion. This decrease was mainly due to a drop in VAT and corporate income tax payments, high tax refunds, as well as structural factors such as the implementation of the core tax system and the new personal income tax rates that encouraged higher early-year refunds (Aprilia, 2025).

In the context of accounting students, ethical perceptions toward tax avoidance practices are crucial, as they are future accountants, auditors, and tax consultants who will play significant roles in the taxation system (Pratama, 2017). These ethical perceptions shape students' attitudes toward tax avoidance whether they reject it or view it as acceptable (Dewi & Sylviana, 2021). The higher the students' ethical perception, the more likely they are to adopt a negative stance toward tax avoidance (Li et al., 2022). However, the relationship between ethical perception and attitudes toward tax avoidance is not always linear (Purnamawati et al., 2023). This is where ethical competence functions as a moderating factor. Ethical competence includes students' understanding of the accounting professional code of ethics, moral values, and their ability to make decisions aligned with professional standards (Anis, 2025; Triyanti & Hama, 2023). Accounting students with high ethical competence tend to be more consistent in rejecting tax avoidance, even when faced with pressure, financial incentives, or ethical dilemmas (Okougbo et al., 2021). Conversely, students with lower ethical competence may adopt a more permissive attitude toward tax avoidance, even if they possess adequate ethical perceptions (Terblanche & De Clercq, 2021).

Previous studies have primarily focused on the direct relationship between ethical perceptions and attitudes toward tax avoidance or linked them to financial aspects such as financial literacy or tax literacy. However, studies that specifically examine ethical competence as a moderating variable in this relationship remain scarce, particularly in the context of accounting students in Indonesia. Ethical competence is believed to be a key factor that distinguishes between possessing ethical knowledge and applying that knowledge in real decision-making (Poje & Zaman Groff, 2022).

The urgency of this study lies in producing empirical evidence on the importance of strengthening ethical competence in academic environments. The findings are expected to contribute to accounting education by emphasizing that fostering ethical perceptions alone is insufficient; it must be accompanied by the development of strong ethical competence. These results are also relevant for regulators, educational institutions, and professional organizations in designing curricula and learning programs that place greater emphasis on professional ethics, so that accounting students can grow into future accountants with integrity and contribute to the realization of a fair taxation system. Based on the above background, the research questions are as follows:

1. Does ethical perception influence accounting students' attitudes toward tax avoidance?
2. Does ethical competence moderate the relationship between ethical perception and accounting students' attitudes toward tax avoidance?

This research is designed to investigate the influence of ethical perception on accounting students' attitudes toward tax avoidance, while also assessing the moderating role of ethical competence in either amplifying or reducing this relationship. In addition, the study aims to highlight how students' ethical preparedness as prospective professionals may act as an early defense mechanism when confronted with tax-related ethical challenges in the future.

2. LITERATURE REVIEW

Moral Reasoning Theory explains that individuals make ethical judgments based on their ability to evaluate moral consequences, justice, and social responsibility. In taxation, moral reasoning is important because tax avoidance may be legally acceptable but ethically debatable. Students with higher moral reasoning are expected to be more sensitive to the ethical consequences of tax avoidance and less likely to perceive it as acceptable.

Ethical Perception on Tax Avoidance

Tax avoidance is understood as a corporate strategy to reduce tax obligations by exploiting loopholes or gaps in tax regulations (Supriyati & Hapsari, 2021). Although this practice does not explicitly violate the law, it often sparks debate because it has the potential to reduce state revenues that should be allocated for the public interest (Ndou, 2023). Therefore, the ethical dimension becomes a crucial aspect in assessing tax avoidance practices. Ethical perception, on the other hand, can be understood as an individual's or group's assessment of whether an action is considered right or wrong based on prevailing moral standards, values, and norms (Ludigdo et al., 2023). This perception is subjective and is influenced by internal factors such as personal values, experiences, and beliefs as well as external factors such as organizational culture, social pressure, and existing regulations (Ghorbel & Boujelben, 2025). In the context of tax avoidance, ethical perception determines how the practice is viewed, whether as a legitimate legal strategy for corporate efficiency or as an immoral act for reducing contributions to the state and society (Cirillo et al., 2025).

The ethical perception held by individuals or stakeholders can shape attitudes and decisions regarding whether tax avoidance is considered acceptable or not (West, 2018). Previous studies have found that the higher a person's ethical standards, the more likely they are to perceive tax avoidance as an inappropriate behavior (Purnamawati et al., 2023). This implies that individuals with higher ethical sensitivity tend to reject such practices even though they remain legally permissible. Conversely, individuals with more lenient ethical perceptions may regard tax avoidance as a legitimate attempt at tax efficiency and profit maximization. Consequently, ethical perception emerges as an essential determinant in influencing perspectives on tax avoidance.

This relationship can be explained through the Theory of Planned Behavior, which argues that individual attitudes toward a particular behavior are shaped by beliefs, perceived norms, and perceived behavioral control. In the context of tax avoidance, students with stronger ethical perception are more likely to evaluate tax avoidance as morally questionable, even when it is legally permissible. Therefore, ethical perception contributes to the formation of negative attitudes toward tax avoidance practices.

H1: Ethical perception has a negative effect on accounting students' attitudes toward tax avoidance practices.

Ethical Competence as a Moderator of Ethical Perception and Tax Avoidance

In the context of tax avoidance practices, an individual's ethical perception plays an important role in determining the extent to which tax avoidance is considered morally acceptable (Ghorbel & Boujelben, 2025). However, such ethical perception does not stand alone but is influenced by the level of ethical competence, which refers to an individual's ability to recognize, analyze, and make decisions aligned with moral principles and ethical standards that apply in business practices (West, 2018). Individuals with high ethical competence tend to be more capable of evaluating the moral implications of practices such as tax avoidance, making their ethical perceptions more consistent in resisting behaviors that could potentially harm the public interest (Marsahala et al., 2020). On the other hand, individuals with low ethical competence may find it easier to justify tax avoidance practices even though these are ethically controversial (Chemingui, 2024). Within this framework, ethical competence is positioned as a moderating factor that can either amplify or diminish the link between ethical perception and tax avoidance behavior. Put differently, the influence of ethical perception on tax avoidance decisions tends to be stronger among individuals with higher levels of ethical competence than those with lower levels.

The moderating role of ethical competence can be explained using Rest's Four Component Model, which states that ethical behavior is shaped by moral sensitivity, moral judgment, moral motivation, and moral character. Ethical perception reflects students' ability to recognize and judge tax avoidance as an ethical issue, while ethical competence represents their capacity to apply ethical principles in decision-making. Therefore, students with higher ethical competence are expected to translate ethical perception more consistently into negative attitudes toward tax avoidance. In this sense, ethical competence strengthens the relationship between ethical perception and attitudes toward tax avoidance.

H2: Ethical competence moderates the influence of ethical perception on attitudes toward tax avoidance, such that the higher the ethical competence, the stronger the negative influence of ethical perception on attitudes toward tax avoidance.

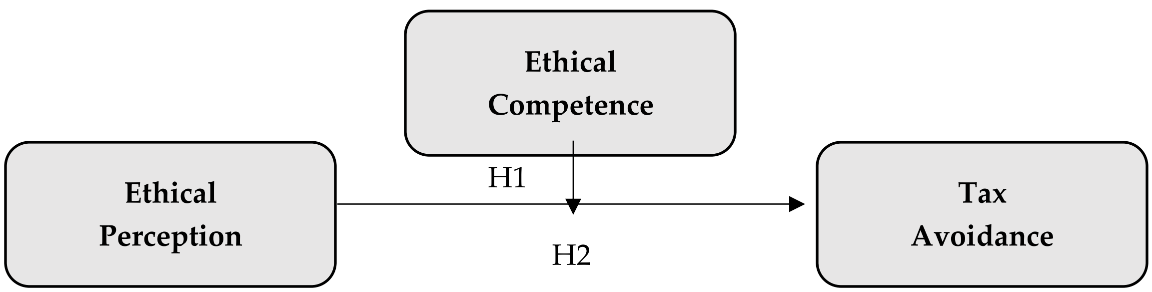


Figure 1. Framework for Thinking

3. METHOD

A quantitative research design was adopted, utilizing Partial Least Squares (PLS) as the analytical technique. This method was considered appropriate since it allows for the assessment of associations among latent variables and the inclusion of moderating effects in the model. In addition, PLS is considered appropriate because it is more flexible regarding data distribution and can be applied to relatively small research samples (Shela et al., 2023). The research object consisted of undergraduate (S1) and diploma (D3) accounting students in Semarang City during the 2025 academic year. Respondents were chosen through purposive sampling with specific criteria, namely students who had taken courses related to business ethics or taxation, ensuring they had relevant knowledge of the issues under study. The final sample comprised a total of 349 respondents.

The research instrument was a questionnaire employing a seven-point Likert scale, designed to capture ethical perception, attitudes toward tax avoidance, and ethical competence of students. The questionnaire was distributed through two channels: digital distribution to reach a broader audience and direct distribution in classrooms to ensure optimal participation. In this study, Ethical Competence and Ethical Perception were each measured using four indicators, while Tax Avoidance was measured using five indicators. All indicators were used to assess ethical ability, ethical perception, and accounting students' tendencies toward tax avoidance practices.

The stages of analysis included validity and reliability testing of the instruments, evaluation of the measurement model (outer model), and testing of the structural model (inner model) using SmartPLS 4 software (Cheah et al., 2024). This design is expected to provide deeper insights into how ethical competence strengthens or weakens the relationship between ethical perception and accounting students' attitudes toward tax avoidance in Indonesia. In addition, descriptive analysis was carried out to present respondents' characteristics, including gender, semester level, educational level (undergraduate or diploma), and age, as shown in Table 1. This design allows the study to develop a more nuanced understanding of the moderating function of ethical competence in the relationship between ethical perception and accounting students' perspectives on tax avoidance in Indonesia.

Table 1. Respondent Characteristics

Variable	Count	%
Gender		
Male	142	40.69
Female	207	59.31
Semester Level		
1–7 Semesters	198	56.73
8–14 Semesters	151	43.27
Educational Level		
Bachelor	198	56.73
Diploma	151	43.27
Age		
18–23 years	267	76.5
24–28 years	82	23.5

Source: Primary data analyzed using SmartPLS 4 (2025).

4. RESULTS AND DISCUSSION

This research utilized SmartPLS 4 for data analysis, designating Ethical Perception as the independent construct, Tax Avoidance as the dependent construct, and Ethical Competence as the moderating factor. The proposed model examined whether ethical competence alters the effect of ethical perception on accounting students' attitudes toward tax avoidance, offering a comprehensive evaluation of both the magnitude and direction of the relationships.

Outer Loading

Convergent Validity

Convergent validity indicates whether the indicators employed align in representing the identical construct they are intended to measure (Sarstedt et al., 2020). Based on Table 2, all indicators have loading values above 0.70. The indicators of Ethical Competence range from 0.819 to 0.869, Ethical Perception from 0.765 to 0.910, and Tax Avoidance from 0.725 to 0.845. These results indicate that each indicator is consistent in explaining the construct being measured. Therefore, all variables in this study have met the criteria for convergent validity, as their indicators show strong associations with the latent constructs they represent.

Table 2. Convergent Validity

Indicator_Notation	Ethical Competence	Ethical Perception	Tax Avoidance
ECM1	0,819		
ECM2	0,828		
ECM3	0,869		
ECM4	0,819		
EPS1		0,899	
EPS2		0,910	
EPS3		0,901	
EPS4		0,858	
EPS5		0,765	
TAV1			0,725
TAV2			0,766
TAV3			0,750
TAV4			0,829
TAV5			0,845

Source: Primary data analyzed using SmartPLS 4 (2025).

Discriminant Validity

Discriminant validity assesses whether a construct captures phenomena that are not represented by different constructs (Sarstedt et al., 2020). Based on Table 3, the square root values of AVE for each variable (Ethical Competence = 0.834, Ethical Perception = 0.869, Tax Avoidance = 0.784) are greater than the correlations among the respective constructs. These results confirm that each construct is clearly distinct from one another, thereby fulfilling the criteria for discriminant validity using the Fornell-Larcker approach.

Table 3. Discriminant Validity (Fornell-Larcker criterion)

Variables in Analysis	Ethical Competence	Ethical Perception	Tax Avoidance
Ethical Competence	0,834		
Ethical Perception	0,751	0,869	
Tax Avoidance	-0,615	-0,635	0,784

Source: Primary data analyzed using SmartPLS 4 (2025).

Reliability

Reliability serves to evaluate the extent to which indicators consistently measure a given construct (Sarstedt et al., 2020). Based on Table 4, the Cronbach's Alpha values for all variables are above 0.70 (Ethical Competence = 0.854, Ethical Perception = 0.917, Tax Avoidance = 0.843), indicating good reliability. In addition, the Composite Reliability values (rho_a and rho_c) also exceed 0.70, further reinforcing the measurement consistency. The Average Variance Extracted (AVE) values for each construct also surpass the minimum threshold of 0.50 (Ethical Competence = 0.696, Ethical Perception = 0.754, Tax Avoidance = 0.615). Thus, all constructs in this study meet the required criteria for reliability and convergent validity.

Table 4. Reliability

Variables in Analysis	Cronbach's alpha	rho_a	rho_c	AVE
Ethical Competence	0,854	0,854	0,901	0,696
Ethical Perception	0,917	0,920	0,939	0,754
Tax Avoidance	0,843	0,844	0,889	0,615

Source: Primary data analyzed using SmartPLS 4 (2025).

Inner Loading

R-Square

The R-square statistic serves to evaluate how much variation in the dependent variable can be accounted for by the independent variables (Sarstedt et al., 2019). Referring to Table 5, the Tax Avoidance construct shows an R-square of 0.450 and an adjusted R-square of 0.445. This means that about 45% of the variation in Tax Avoidance is explained by the predictors in the model, whereas the rest is determined by other factors beyond this research. Based on Hair et al. (2019), the obtained value is considered moderate, implying that the model has a fairly good explanatory power.

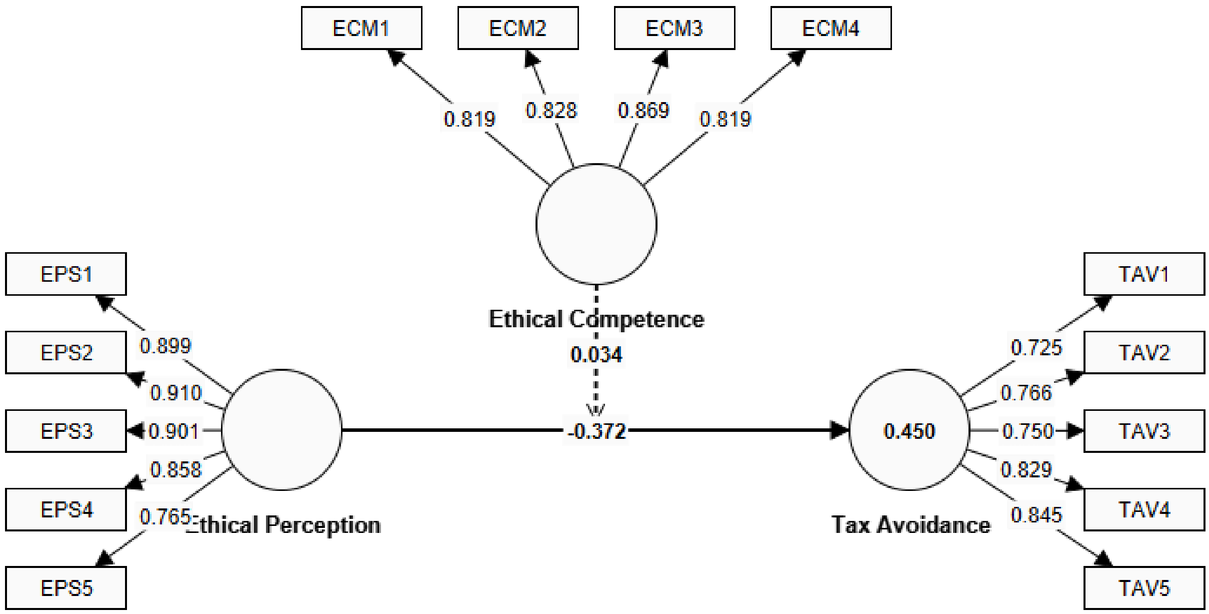
Table 5. R square

Variables in Analysis	R-square	R-square adjusted
Tax Avoidance	0,450	0,445

Source: Primary data analyzed using SmartPLS 4 (2025).

Hypothesis Testing

Hypotheses were tested to examine the statistical support for relationships among the constructs. The analysis, conducted with SmartPLS 4, reviewed path coefficients, t-statistics, and p-values to identify the significance of the effects from independent to dependent variables (Sarstedt et al., 2019). The results of hypothesis testing provide confirmation of whether the theoretical framework and initial assumptions of the study can be accepted or rejected based on the collected primary data.



Source: Primary data analyzed using SmartPLS 4 (2025).

Figure 2. Structural Model

Based on the results of the hypothesis testing presented in Table 6, Ethical Perception has a significant negative effect on Tax Avoidance, with an original sample value of –0.372, a T-statistic of 6.038, and a p-value of 0.000. This finding indicates that the higher the ethical perception, the lower the tendency to engage in Tax Avoidance. Meanwhile, the interaction between Ethical Competence and Ethical Perception on Tax Avoidance is not significant, as shown by an original sample value of 0.034, a T-statistic of 1.015, and a p-value of 0.310. Thus, ethical competence is not proven to moderate the influence of ethical perception on Tax Avoidance.

Table 6. Hypothesis Testing

Variables in Analysis	Original sample (O)	T statistics (|O/STDEV|)	P values
Ethical Perception -> Tax Avoidance	-0,372	6,038	0,000
Ethical Competence x Ethical Perception -> Tax Avoidance	0,034	1,015	0,310

Source: Primary data analyzed using SmartPLS 4 (2025).

DISCUSSION

Ethical Perception on Tax Avoidance

The analysis results indicate that Ethical Perception has a significant negative effect on Tax Avoidance among accounting students. This means that the higher the ethical perception of students, the lower their tendency to consider engaging in tax avoidance practices. This finding suggests that accounting students with strong ethical awareness tend to view tax avoidance, although legal, as contradictory to the principles of fairness and professional integrity. As future professionals, accounting students are equipped with knowledge of professional ethics, which serves as an important factor in fostering awareness not to engage in tax avoidance. As the next generation, the ethical values possessed by accounting students can form a crucial foundation for enhancing public awareness of tax obligations and supporting better tax compliance. Furthermore, these results highlight the importance of developing ethical awareness from the educational stage. By strengthening ethical perception through accounting curricula, training, and ethical case discussions, students can be better prepared to face future professional dilemmas, including decision-making related to taxation. This aligns with the findings of Navael & Wijaya (2024), who reported that accounting students hold a more negative view of tax avoidance compared to students from other disciplines. This research underscores that accounting education can shape students' ethical perception regarding taxation practices.

Ethical Competence as a Moderator of Ethical Perception and Tax Avoidance

The analysis results show that the interaction between Ethical Competence and Ethical Perception on Tax Avoidance is not significant. This means that the combination of ethical competence and ethical perception among accounting students does not provide an additional effect on their tendency to engage in tax avoidance. This finding indicates that the influence of Ethical Competence and Ethical Perception is more dominant individually, such that students' ethical competence is not sufficient to strengthen or moderate the effect of ethical perception on tax avoidance. This may be due to several factors, including students' limited level of professional practice experience or the possibility that their ethical perception is already strong enough, making additional competence less impactful (Lilja et al., 2025). Furthermore, as relatively young individuals, students may not yet possess deeply developed ethical competence, which prevents Ethical Competence from functioning as a moderating factor that could reduce the effect of ethical perception on the tendency toward tax avoidance.

5. CONCLUSION

The findings of this study indicate that ethical perception has a significant negative effect on tax avoidance among accounting students, meaning that higher ethical perception is associated with a lower tendency to engage in tax avoidance. In contrast, the interaction between ethical competence and ethical perception was found to be non-significant, suggesting that ethical competence does not moderate the effect of ethical perception on tax avoidance behavior. These results highlight the importance of fostering ethical awareness through education and professional ethics training, as students' ethical perception plays a central role in shaping professional behavior with integrity and a strong sense of tax responsibility. The findings provide valuable insights for stakeholders, particularly universities and accounting programs, to prepare students with strong ethical values as a foundation for their future professional practice. This study has several limitations. The sample, restricted to accounting students in Semarang, limits the generalizability of the findings. The use of perception-based questionnaires and a cross-sectional design may introduce bias and prevent capturing behavioral changes over time. In addition, reliance on quantitative measures may not fully reflect the contextual and nuanced aspects of ethical reasoning.

6. IMPLICATIONS, LIMITATIONS, AND FUTURE RESEARCH

This study provides valuable implications for accounting education and professional development by emphasizing the need to strengthen ethical perception as a core element in shaping moral attitudes toward tax avoidance. However, the study is limited by its sample, which focuses only on accounting students in Semarang, potentially restricting generalizability to broader academic or professional contexts. The use of self-reported questionnaires may also introduce social desirability bias, as respondents might provide normative rather than reflective answers. Future research should consider expanding the sample across multiple regions or involving young professionals to capture real-world ethical behavior. Additionally, incorporating qualitative methods, such as interviews or experimental simulations, is recommended to gain deeper insights into how ethical competence operates in actual decision-making scenarios related to taxation ethics.

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