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Analysis of the Level of Taxpayer Compliance with Indonesian Tax Law for Women With Marital Status

Yohanes Mardinata Rusli¹, Muhamad Habib², Irwan³, Parlindungan Banjarnahor⁴, Jetro Sihombing⁵

¹Sekolah Tinggi Manajemen PPM, Jakarta, Indonesia, yohrusli17.ppm@gmail.com

²Universitas Duta Bangsa, Surakarta, Indonesia, muhamadhabib58@gmail.com

³Universitas Duta Bangsa, Surakarta, Indonesia, irwanwisanggeni@yahoo.co.id

⁴Universitas Duta Bangsa, Surakarta, Indonesia, lindung1banjar@gmail.com

⁵Universitas Duta Bangsa, Surakarta, Indonesia, sihombingjetro9@gmail.com

Corresponding Author: yohrusli17.ppm@gmail.com¹

Abstract: This study analyzes the factors that influence the behavior of compliance with the Tax Law applicable in Indonesia for female individual taxpayers with marital status. These factors are analyzed from the level of Taxpayer Knowledge, Taxpayer Awareness and Tax Morale who do freelance work in the city of Jakarta. This study also analyzes Tax Morale as a moderator for the influence of Tax Knowledge and Tax Awareness on Tax Compliance. The population in this study are female Taxpayers with marital status registered at the Tax Service Office at the Regional Office of the Directorate General of Taxes in the city of Jakarta with the areas of West Jakarta and North Jakarta. The type of data used in this study is primary data obtained from distributing questionnaires to respondents who are the samples that have been determined in this study. Analysis of the results of this study test shows that Tax Knowledge and Tax Awareness have a positive and significant effect on the behavior of taxpayer compliance of female individual taxpayers with marital status. While Tax Morale as a moderating variable strengthens the influence of Tax Knowledge and Tax Awareness on the Behavior of Tax Compliance of female individual taxpayers with marital status. This research is expected to provide a reference to the Directorate General of Taxes (DJP) of the Ministry of Finance of the Republic of Indonesia to find out the behavior of Individual Taxpayers, especially women with marital status, that the level of taxpayer awareness must be increased, especially by providing socialization and education about the Tax Laws in force in Indonesia

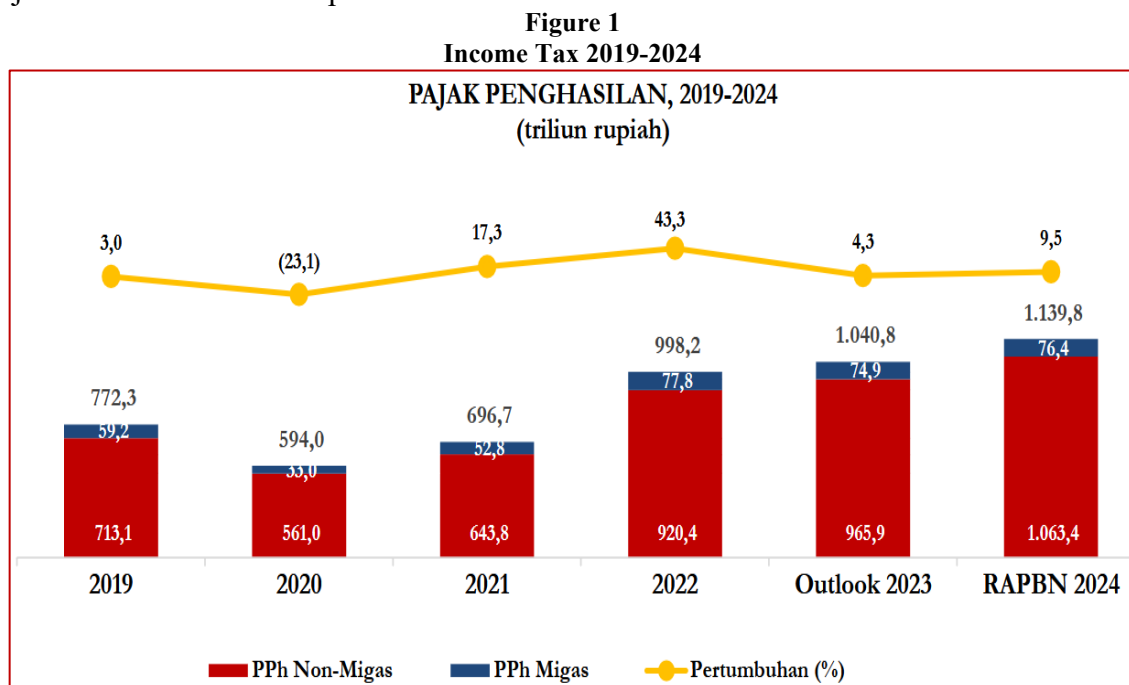
Keywords: Taxpayer Knowledge, Taxpayer Awareness, Tax Morale, Taxpayer Behavior

INTRODUCTION

The taxation system currently implemented by the government of the Republic of Indonesia, which is the authority of the Directorate General of Taxes of the Ministry of Finance of the Republic of Indonesia, is the Self Assessment System. The success of using the Self Assessment System is highly dependent on the level of taxpayer compliance in Indonesia, because the concept of the Self Assessment System is to give taxpayers the trust to register,

report and pay their tax obligations independently. This is in line with the statement of Primasari & Mutmainah (2022) which states that the use of the Self Assessment System method requires high voluntary compliance for Taxpayers in Indonesia so that the tax revenue target in Indonesia is achieved as determined in the State Budget each year. The percentage of tax achievement is a separate phenomenon considering that taxes are the backbone of state revenue.

Non-oil and gas income tax in the 2024 Draft State Budget is projected at IDR1,063,409.9 billion or growing by 10.1 percent from the 2023 outlook. In total, income tax revenue in the 2024 Draft State Budget reaches IDR1,139,783.7 billion or growing by 9.5 percent from the 2023 outlook. The development of income tax in 2019–2023 and the 2024 projection are shown in Graph 1 below:



Taxes are the mainstay of state revenue, Self Assessment System which is highly dependent on taxpayer compliance, and the phenomenon of tax achievement that never exceeds the target except for an anomaly in 2023, making tax compliance very relevant to study. There are several factors that can be associated with tax compliance. In order to develop an appropriate tax system, understanding tax compliance factors is something that cannot be avoided. The results of previous studies show that the implementation of Self Assessment System can be influenced by taxpayer knowledge. Taxpayer knowledge in this study is referred to as taxpayer demographics. Research conducted by Attoma et al. (2019) found that women are more tax compliant than men in the four countries studied, namely the United States, England, Sweden, and Italy. These results are in line with the research of Azhar et al. (2023) and Eric et al. (2019) who argue that gender has an influence on taxpayer compliance behavior. However, these results differ from the test results of Azhari et al. (2023) who stated that gender has no effect on taxpayer compliance.

The Tax Law currently in force in Indonesia has transparently and clearly regulated the position of tax rates for Individual Taxpayers for women with legal marital status. Especially for income tax (PPh), where the income for tax treatment for Individual Taxpayers (WPOP) with legal marital status has also been regulated in Government Regulation of the Republic of Indonesia Number 50 of 2022 concerning procedures for implementing rights and fulfilling tax obligations, especially in Article 2 paragraphs 4 to 6. Individual Female Taxpayers with Marital

Status must comply with Government Regulation of the Republic of Indonesia Number 50 of 2022, where this study wants to see the behavior of Individual Female Taxpayers with Marital status from the perspective of Tax Law applicable in Indonesia.

Taxpayers in Indonesia consist of Individual Taxpayers and Corporate Taxpayers. This study aims to analyze the behavior of Individual Taxpayers towards the Tax Laws currently in force in Indonesia. Specifically, the sample in this study is Female Individual Taxpayers with marital status. Where in Female Individual Taxpayers with this marital status, it was found in previous studies that it did not affect the level of taxpayer compliance behavior due to their marital status so that their behavior was indifferent to the Tax Laws applicable in Indonesia. Therefore, this study aims to analyze what factors can influence the behavior of Female Taxpayers with this marital status. Where this greatly affects the growth rate of Income Tax which is the main source of income for the Republic of Indonesia as shown in graph 1 above

The factors that will be analyzed in this study on the compliance of Individual Taxpayers with marital status to the applicable Tax Law are taxpayer knowledge, taxpayer awareness and tax morale. This study aims to examine the factors that influence the Compliance of Female Taxpayers with marital status to the applicable Tax Law in Indonesia, namely to analyze: (1) The Influence of Tax Knowledge on Female Taxpayers with Marital Status with Tax Law in Indonesia; (2) The Influence of Tax Awareness on Female Taxpayers with Marital Status with Tax Law in Indonesia; (3) The Influence of Tax Morale on Female Taxpayers with Marital Status with Tax Law in Indonesia.

METHOD

This study uses a quantitative method related to the type of research conducted with a quantitative approach and data. Quantitative research methods are types of research that produce findings that can be achieved using statistical procedures. While the type of research used in this study is comparative causal research which is included in the associative or relationship section. Associative research aims to determine the relationship between two or more variables and determine their effects. Meanwhile, according to Hartono (2018) associative or relationship hypotheses can be reclassified into correlation hypotheses and causal hypotheses.

In this study, the type of data used is primary data. Primary data is data collected directly by researchers to answer problems or research objectives carried out in exploratory, descriptive or causal research using data collection methods in the form of surveys or observations (Ghozali, 2021). The source of primary data in this study was obtained directly in the form of questionnaires from female taxpayers with marital status in Jakarta, especially those registered at the West Jakarta and North Jakarta tax offices. Filling out the questionnaire from questions collected from several variables used in this study, namely: The dependent variable (Y) used in this study is Tax Compliance; with independent variables (X) namely Tax Knowledge and Tax Awareness; with the moderating variable being Tax Morale (X3).

In the research, the measurement method will use a Likert scale. Where the Likert scale is used to measure the attitudes, opinions and perceptions of a person or group of people about social phenomena. In the research, this social phenomenon has been specifically determined by the researcher which is then referred to as the research variable. With a Likert scale, the variables to be measured are described as variable indicators. Then the indicators are used as a benchmark for compiling instrument items which can be in the form of statements or questions. A number of questions are asked to respondents and then respondents are asked to answer according to their opinions. To measure the opinions of respondents, a five-point scale is used, starting from number 6 for the opinion of strongly agreeing (SSS) and number 1 for the opinion of strongly disagreeing (STSS). Before the list of questions was submitted to all research respondents, a validity and reliability test of the list of questions (questionnaire test) was carried out with a sample of +/- 30 respondents. The purpose of testing the list of questions is to

produce a list of reliable and valid questions so that it can be used appropriately to conclude the hypothesis.

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

The stages of data processing in this study are by using primary data that has been obtained from the results of collecting questionnaires. The first stage is carried out first Pilot test on the instruments that have been made. The results of the pilot test stated that the instruments used for this study were valid and reliable so that the results of the pilot test could be continued to the next stage, namely the stage of processing and distributing questionnaires that took samples according to the criteria that had been set and the target number and data processing and analysis were carried out using a computerized program to create tabulations using Microsoft Excel and the SPSS program version 25 as a tool for processing and analyzing data. The data is selected by conducting validity and reliability tests. After the data passes the validity and reliability test, the next step is to conduct descriptive statistical testing, classical assumption testing, multiple regression analysis testing, and research hypothesis testing.

Hypothesis testing in this study uses multiple linear regression analysis. This analysis is used to determine the effect of several independent variables (X) on the dependent variable (Y). Multiple linear analysis is carried out by testing the coefficient of determination, t-test, and F-test. The regression model in this study is as follows:

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

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_1 * X_3 + \beta_4 X_2 * X_3 \varepsilon \dots\dots\dots (ii)$$

Description:

Y = Tax Compliance

X1 = Tax Knowledge

X2 = Tax Awareness

X3 = Tax Morale

α = constant

ε = error term

Error tolerance (α) is set at 5% with a significance level of 95%.

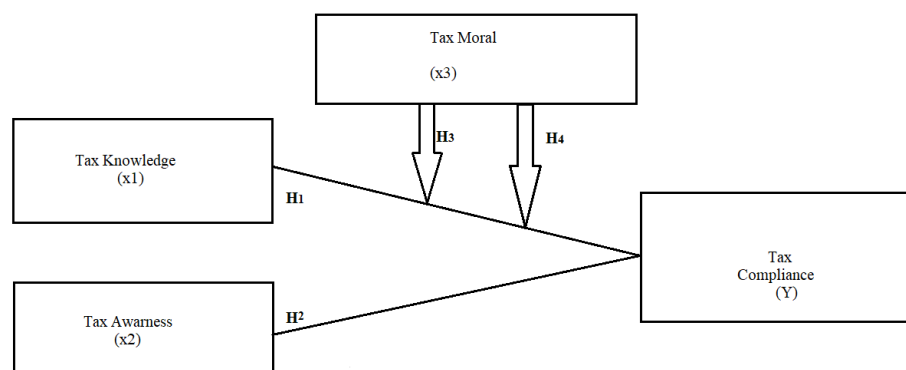


Figure 1. Conceptual Framework
Sources: Data processed by researchers (2024)

RESULTS AND DISCUSSION

Research Results

The data presented is data obtained from a questionnaire that has been distributed to female taxpayers of marital status in the cities of West Jakarta and North Jakarta. The distribution of the questionnaire was carried out from October 1 to October 31, 2024. The distribution of the questionnaire used a hardcopy questionnaire form that was distributed in offices or public places such as public service offices and tax service offices in West Jakarta and North Jakarta which were the target respondents in filling out the questionnaire.

Tabel 1 Statistics of Research Sample Data

No	Description	Total	Percentage
1	Total Questionnaires Distributed	190	100,00%
2	Total Questionnaires Not Returned	10	6,00%
3	Incomplete and Unprocessable Questionnaires	5	3,00%
4	Total Questionnaires Processed as Research Samples	175	91,00%

Sources: Data processed by researchers (2024)

Hypothesis Testing - Results of Multiple Linear Regression Analysis Model 1 (without moderation)

Multiple regression analysis is used to determine the relationship between Tax Knowledge and Tax Awareness on Tax Compliance

Table 2 Multiple Linear Regression Test

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	
1	(Constant)	2.195	2.019		2.191
	TAX_KNOW	1.033	.391	.709	2.099
	TAX_AWAR	1.211	.673	.692	1.081

Sources: Data processed by researchers with SPSS 26.00 (2024)

Based on the test results in the image above, the calculation of multiple linear regression using the SPSS 26.00 program obtained the following results:

$$\text{TAX_COMP} = 2.195 + 1.033 \text{ TAX_KNOW} + 1.211 \text{ TAX_AWAR} + e$$

The regression equation above shows the following information:

1. Constant value of 2.195. This result shows that if the value of all independent variables is 0, then the Tax Compliance value will be 2.195.
2. The regression coefficient value of the Tax Knowledge variable is 1.033. This result shows that if Tax Knowledge increases by one unit, Tax Knowledge will increase by 1.033 units assuming other variables remain constant.
3. The regression coefficient value of the Tax Awareness variable is 1.211. This result indicates that if Tax Awareness increases by one unit, the Tax Awareness will increase by 1.211 units assuming other variables remain constant.

Research Results

Results of Multiple Linear Regression Analysis Model 2 (with moderation)

Multiple regression analysis is used to determine the relationship between Tax Knowledge and Tax Awareness on Tax Compliance with the moderating variable Tax Moral.

Table 3 Multiple Linear Regression Test (With Moderation)

		Coefficients ^a				
		Unstandardized Coefficients	Standardized Coefficients			
		Std.				
Model		B	Error	Beta	t	Sig.
1	(Constant)	3.139	2.109		10.078	.000
	TAX_KNOW	2.018	.109	.773	1.921	.000
	TAX_AWAR	1.087	.181	.511	2.709	.001
	TAX_MORA	2.078	.379	.217	3.133	.002
	TAX_KNOW * TAXMOR	1.303	.271	.291	1.969	.001
	TAXAWAR * TAXMOR	2.081	.203	.393	3.791	.003

a. Dependent Variable: TAX_COMP

a. Dependent Variable: TAX_COMP

Sources: Data processed by researchers with SPSS 26.00 (2024)

Based on the test results in the image above, the calculation of multiple linear regression using the SPSS 26.00 program obtained the following results:

$$\text{TAX_COM} = 3.139 + 2.018 \text{ TAX_KNOW} + 1.087 \text{ TAX_AWAR} + 2.078 \text{ TAX_MORA} + 1.303 \text{ TAXKNOW} * \text{TAXMORA} + 2.081 \text{ TAXAWAR} * \text{TAXMORA} + e$$

The regression equation above shows the following information:

1. Constant value of 3.139. This result shows that if the value of all independent variables is 0, then the Mandatory Compliance value will be 3.139.
2. The regression coefficient value of the Tax Knowledge variable Tax Knowledge is 2.018. These results indicate that if Tax Knowledge increases by one unit, Tax Compliance will increase by 2.018 units assuming other variables remain constant.
3. The regression coefficient value of the Tax Awareness variable is 1.087. These results indicate that if Tax Awareness increases by one unit, Tax Compliance will increase by 1.087 units assuming other variables remain constant.
4. The regression coefficient value of the Tax Knowledge variable moderated by Tax Morale is 1.303. These results indicate that if Tax Awareness moderated by Tax Morale increases by one unit, Tax Compliance will increase by 1.303 units assuming other variables remain constant.
5. The regression coefficient value of the Tax Knowledge variable moderated by Tax Morale is 2.081. These results indicate that if Tax Knowledge moderated by Tax Morale increases by one unit, Tax Compliance will increase by 2.081 units assuming other variables remain constant.

Results of Model Feasibility Test Analysis (F-Test)

The F-test was conducted to test whether the model used in this study is a feasible model and whether all independent variables together have a significant influence on the dependent variable. The following are the results of the F-test.

Table 4
F-Test Results

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	193.910	3	73.789	23.683	.00 ^b
Residual	271.991	172	3.791		
Total	319.069	175			
a. Dependent Variable: TAX_COMP					
b. Predictors: (Constant), TAX_KNOW, TAX_AWAR, TAX MOR					

Sources: Data processed by researchers with SPSS 26.00 (2024)

From the results of the F-test above, it can be seen that the Sig. value is 0.001, where in the table above, the Sig F value is $0.001 < 0.05$ so that it can be concluded that simultaneously there is a significant influence of the independent variables on Tax Compliance. Thus, the regression model used is said to be feasible and able to predict the level of Tax Compliance

Coefficient of Determination Test

The coefficient of determination (R^2) essentially measures how far the model's ability to explain the variation of the dependent variable. The value of the coefficient of determination is zero and one. A small R^2 value means that the ability of the independent variables to explain the variation of the dependent variable is very limited (Ghozali, 2018). The coefficient of determination value is located in the summary table in the R Square column. The following will display the results of the multiple linear regression coefficient of determination test:

Table 5 Coefficient of Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.703 ^a	.719	.707	1.8912

a. Predictors: (Constant), TAX_KNOW, TAX_AWAR, TAX MORA

Sources: Data processed by researchers with SPSS 26.00 (2024)

The table above shows that the Adjusted R Square (R^2) value is 0.708, this can be interpreted that 70.80% of the variation in Tax Compliance in this study can be explained by the four independent variables used in this study. The remaining 29.20% can be explained by other variables outside the model in this study that are not included in the regression model in this study.

The Influence of Tax Knowledge on Tax Compliance of Female Taxpayers with Marital Status

Tax Knowledge is the tax knowledge that exists in taxpayers with the ability of taxpayers to pay taxes and report the taxes they have paid. In this study, researchers used several indicators to measure the tax knowledge variable, namely taxpayer obligations, taxpayer rights, tax procedures applicable in Indonesia, Tax Rates applicable in Indonesia, and the Meaning of Tax for the State. The significance value of the tax knowledge variable is 0.000 or less than 0.05. These values can conclude that Tax Knowledge has an influence on Tax Compliance. The hypothesis is accepted. This is in line with the research of Azhari et al., (2023); Muhammad, et al. (2023) and Fitri et al. (2022) which states that the Tax Knowledge has a positive and significant effect on Tax Compliance. This can be caused by taxpayers who feel that their tax knowledge obtained from socialization and education by the tax authorities,

especially the government, which in this case is the Directorate General of Taxes, Ministry of Finance of the Republic of Indonesia, is very good so that it can increase the compliance behavior of Female Individual Taxpayers of Marital Status. Judging from the majority of answers given by the WPOP Female respondents, it states that their tax knowledge is very good regarding their rights and obligations in taxation in accordance with the Tax Law currently in force in Indonesia. This is related to the theory of planned behavior, where taxpayers tend to have certain intentions that are carried out intentionally or with certain goals by considering what is more beneficial for taxpayers in terms of their tax knowledge, in this case taxpayers have a tendency to comply with Tax Law because increased Tax Compliance can be influenced by the Tax Knowledge of a Female Individual Taxpayer marital status.

The Influence of Tax Awareness on Tax Compliance of Female Taxpayers with Marital Status

Taxpayer Awareness shows a regression coefficient value of 0.001 with a significance value of 0.001 where the value is \leq from 0.050 where the level of significance used in this study. Therefore, the third hypothesis in this study can be accepted. So it can be concluded that Tax Awareness has a significant and positive effect on Tax Compliance. This result can be interpreted that Tax Awareness of Female Individual Taxpayers with good marital status will affect the level of taxpayer compliance in Indonesia, especially for Female Individual Taxpayers with marital status in the city of Jakarta. The results of this study are in accordance with research conducted by Azhari et al. (2023) and Izdhihar & Tarmidi (2024) which states that WPOP Tax Compliance can affect the level of WPOP Tax Compliance. With the Tax Law in force in Indonesia today, a Female Individual Taxpayer with marital status is already aware of her tax obligations in accordance with the Tax Law in force in Indonesia. So that the Tax Law that has been established by the government can improve the behavior of Taxpayer compliance in line with their tax awareness which is already very good

Tax Morale as a Moderator for the Influence of Tax Knowledge on Tax Compliance of Female Taxpayers with Marital Status

Tax Morale as a moderating variable shows a regression coefficient value of 0.001 with a significance value of 0.001 where the value is \leq from 0.050 where the level of significance used in this study. Therefore, the third hypothesis in this study can be accepted, which means that Tax Morale strengthens the influence of Tax Knowledge on Tax Compliance in Female WPOP with Marital status. So it can be concluded that good Tax Morale from Female WPOP taxpayers with marital status will strengthen the influence of Tax Knowledge on the behavior of tax compliance of the Taxpayer. This result can be interpreted that good Tax Knowledge of Female WPOP will affect the level of taxpayer compliance in Indonesia today, especially in the city of Jakarta. The results of this study are in accordance with research conducted by Marsetyo et al. (2024) and Azhari et al. (2023) which states that Tax Knowledge of Female WPOP can affect the level of Tax Compliance of the WPOP. Tax knowledge moderated by the Tax Morale of a Female Taxpayer will increase the compliance behavior of the Female Taxpayer with Marital Status in accordance with the Tax Laws applicable in Indonesia.

Tax Morale as a Moderator for the Influence of Tax Awareness on Tax Compliance of Female Taxpayers with Marital Status

Tax morale as a moderating variable shows a regression coefficient value of 0.003 with a significance value of 0.003 where the value is \leq from 0.050 where the level of significance used in this study. Therefore, the fourth hypothesis in this study can be accepted, which means that Tax morale strengthens the influence of Tax Awareness on Tax Compliance. So it can be concluded that good Tax Morale from Individual Female Taxpayers with Marital Status will

strengthen the influence of Tax Awareness on Tax Compliance. This result can be interpreted that good Tax Awareness of a Female Taxpayer will affect the level of taxpayer compliance in Indonesia, especially for Female Taxpayers with Marital Status, especially in the city of Jakarta. The results of this study are in accordance with research conducted by Azhar et al. (2023) which states that Tax Compliance can affect the level of Tax Compliance. With the tax rate reduced from the previous tax rate, it motivates individual taxpayers with their income tax not affecting their awareness in carrying out their tax obligations in accordance with the Tax Law in Indonesia in increasing the Tax Compliance of Female Taxpayers.

CONCLUSION

This study aims to determine and analyze the influence of Tax Knowledge and Tax Awareness on Tax Compliance. It also aims to determine and analyze the role of Tax Morale as a moderating variable for the influence of Tax Awareness and Tax Fairness on Tax Compliance. This study was conducted using a survey method using a questionnaire with 175 respondents whose data can be processed are female employees as WPOP Women with Marital status who work in the city of Jakarta. Based on the description of the research results in the previous chapter, the following conclusions can be drawn:

- a. Tax Awareness has a significant and positive effect on Tax Compliance. Based on the positive results produced, it means that the high level of tax awareness for Female Individual Taxpayers has a positive effect on Tax Compliance. This is because the majority of taxpayers are still aware of their tax obligations. Thus, it results in taxpayers becoming taxpayers who comply with the applicable tax laws in Indonesia in accordance with their Tax Laws.
- b. Tax Knowledge has a significant and positive effect on Tax Compliance. Based on the positive results produced, it means that the high level of justice felt by female individual taxpayers with marital status has a positive influence on Tax Compliance. This is because the majority of taxpayers are still unsure about the management of their tax money. Thus, it results in taxpayers becoming taxpayers who comply with the Tax Laws in force in Indonesia, namely the current Tax Law in Indonesia.
- c. Tax Morale has a role as a moderating variable for the influence of Tax Knowledge on Tax Compliance of Female Individual Taxpayers with Marital Status. The results of this study state that Tax Morale strengthens the influence between Tax Knowledge of Female Individual Taxpayers with Marital Status on Tax Compliance in accordance with the provisions of the Tax Law in force in Indonesia. Where with the moderator of the good Tax Morale factor from Taxpayers, it will strengthen the influence of Tax Knowledge of Taxpayers on Tax Compliance of Female WPOP with Marital Status before the moderating role of Tax Morale in this study.
- d. Tax Morale has a role as a moderating variable for the influence of Tax Awareness on Tax Compliance. The results of this study state that Tax Morale strengthens the influence between Tax Awareness of Female Individual Taxpayers with Marital Status on Tax Compliance in accordance with the provisions of the Tax Law currently in force in Indonesia. Where with the moderator of the good Tax Morale factor from Taxpayers, it will strengthen the influence of Tax Awareness of Female Individual Taxpayers on Tax Compliance before the moderating role of Tax Morale. Where with the moderator of the good Tax Morale factor from Taxpayers, it will strengthen the influence of Tax Awareness of Female Individual Taxpayers with Marital Status on Tax Compliance before the moderating role of Tax Morale.

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