

Original Paper

The Influence of Gender and Education Level on Taxpayer
Compliance

(Case Study on Personal Taxpayer at East Tangerang KPP

Pratama)

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Abstract

The objectives of this study are as follows: (i) Finding empirical evidence regarding Gender towards Taxpayer compliance; and (ii) Find empirical evidence regarding the effect of the Education Level on Taxpayer compliance.

The type of research used in this study is causal which will test the hypothesis about the effect of one or several independent variables on the dependent variable. The population in this study was all individual taxpayers registered at the East Tangerang KPP Pratama. Sample selection using purposive sampling method. The analytical method used to test hypotheses is a multiple regression method.

The results of the study show, (i) Gender has a negative and significant effect on Taxpayer compliance; (ii) The education level of taxpayers has a positive and significant effect on compliance with tax payments.

Keywords

gender, education level, Taxpayer compliance

1. Introduction

The Directorate General of Taxes is an institution under the Ministry of Finance of the Republic of Indonesia, which is tasked with securing state revenues from the taxation sector. Every year, the target of state revenues from the taxation sector always increases. This is in line with the government's expectation that in the future the taxation sector can finance all development funding.

Based on the Law of the Republic of Indonesia Number 28 of 2007 concerning the third amendment to Law Number 6 Year 1983 concerning general provisions and taxation procedures Article 1 paragraph 1 states that tax is a compulsory contribution to a state that is compelling based on the Law, with no get compensated directly and are used for state needs for the greatest prosperity of the people.

Table 1. Proportion of Tax Revenue to State Revenue Year 2012-2016

Year Budget	State Revenue (In Trillion)	Tax Revenue (In Trillion)	Percentage %
2012	1.338,10	980,50	73,28
2013	1.438,90	1.077,30	74,87
2014	1.550,50	1.146,90	73,97
2015	1.761,60	1.489,20	84,54
2016	1.822,50	1.546,70	84,87

Source: Ministry of Finance Official Website (2017).

Based on Table 1, tax revenues from year to year always increase. Taxes contribute significantly to state revenues for five years from 2012-2016, with a percentage above 70%, even reaching 84.5% in 2015 and 2016. This reflects that taxes play an important role in the APBN.

The high tax revenue in a country should be balanced with the high tax ratio. The tax ratio is a comparison between the amount of tax revenue and Gross Domestic Product (GDP) of a country. According to Rahayu and Lingga (2009) "Tax ratio is one of the indicators used by the government to measure success in tax revenues". In fact, despite increasing tax revenues, Indonesia has a tax the ratio is still relatively low, this shows that the government has not succeeded in optimizing tax revenues.

The government's step to continue increasing revenues from the tax sector is by implementing a self assessment system tax collection system. The application of self the assessment system makes the taxpayer's responsibilities even greater. This responsibility concerns the awareness of taxpayers to fulfill their obligations. Therefore, the trust given by the state must be balanced with adequate awareness. In this case, tax compliance increasingly plays a role in the effectiveness of the running of the self assessment system (Carolina et al., 2014; Silalahi et al., 2018).

Tax compliance can be defined as an attitude/behavior of a taxpayer who performs all his tax obligations and enjoys all his taxation rights in accordance with the provisions of applicable laws

(Carolina et al., 2014; Nugroho et al., 2018; Riyadi et al., 2018). Therefore, it is very important if taxpayer compliance can arise from the taxpayer himself or voluntarily. Compliant taxpayers do not mean taxpayers pay in large nominal, but taxpayers who understand and comply with their rights and obligations in the field of taxation and have fulfilled certain criteria (Fitriyani et al., 2014).

Tax compliance is very much tied to the characteristics of a taxpayer. The Center for Tax Policy and Administration (2004) identifies factors that can influence the behavior of taxpayer compliance, including individual factors such as gender and education level. The term gender is associated with gender differences. It was concluded by Al-Mamun et al. (2014) that there were no significant differences in terms of tax compliance between men and women. In the Oh Teik and Lim Meng (2011) study, it was shown that there was a positive effect of gender on taxpayer compliance.

Knowledge of taxation in general has not thoroughly touched the world of education. Education can also affect tax compliance. The influence of education can be profitable or not profitable. Educated people will better understand the opportunities for tax evasion so that they can influence their tax compliance behavior (Blumenthal et al., 2015). On the other hand, educated people tend to be more knowledgeable about the benefits of taxes so that they can improve their compliance.

According to Al-Mamun et al. (2014), a high level of education shows a high level of ethics and moral tax. Maryati (2014) states that there is a significant influence between the level of education on tax compliance. However, in the study of Amilin and Yusronillah (2009), it was shown that the level of education had no effect on motivation to fulfill tax obligations.

Based on the description of the background above, the author is interested in conducting a study entitled: "The Effect of Gender and Education Level on Taxpayer Compliance (Case Study on Personal Taxpayers in East Tangerang KPP Pratama)".

From the description of the background of the research above, the main problems that will be discussed in this study can be formulated, namely: 1) Does Gender affect Taxpayer compliance?; 2) Does the Education Level affect Taxpayer compliance?

2. Literature Review

2.1 Compliance Theory

Compliance theory according to sociology and psychology is a theory that emphasizes on a process of socialization in influencing one's compliance behavior. In the field of taxation, compliance tends to be due to a necessity to pay taxes because the definition of the tax itself is a contribution to the imposed state. The legitimacy commitment has not been fully implemented because of the current tax regulations, there are still many gaps which are gray areas. Taxpayers realize they have to pay taxes, but through tax management strived to pay taxes to a minimum by utilizing the loopholes of the tax law concessions. Falling on taxes can be interpreted that taxpayers are obliged to obey tax laws. According to Ratdiananto et al. (2016) with the promulgation of all tax laws in the State Gazette and Provisions on

Taxation Regulations in State Gazette it means that the public (taxpayers) must be aware and active to find out the contents and purpose of the provisions of the tax laws and regulations.

According to Rusmadi (2017), taxpayer compliance can be identified from taxpayer compliance in registering, compliance to remit returns (SPT), compliance in calculation and payment of tax payable, and compliance in payment of arrears.

2.2 Attribution Theory (*Teori Atribusi*)

Relations Theory (attribution theory) has been proposed to develop an explanation of the ways we judge people differently, depending on the meaning we associate with certain behaviors. Basically, this theory suggests that when observing an individual's behavior, we try to determine whether the behavior is caused internally or externally.

Internally-caused behavior is behavior that is believed to be under the personal control of that individual. External-induced behavior is seen as a result of external causes, that is, the person is seen as being forced to behave accordingly by the situation (Heppner et al., 1982).

According to Rotter (1966), the determination of internal or external depends on three factors, namely:

a. Specificity

Someone will perceive the behavior of other individuals differently in different situations so it is called specificity. Are taxpayers who do not fulfill tax obligations a source of injustice for other taxpayers because they have spent funds from their income for tax purposes, what they want to know is whether this behavior is extraordinary or not. If it is extraordinary, then it is likely that the observer gives an external attribution to the behavior. If not, this will be assessed as internal.

b. Consensus

Consensus means that all people have the same view in responding to a person's behavior in the same situation. Examples of taxpayer disobedience behavior meet this criterion if all taxpayers choose the same path to not fulfill their tax obligations. From the attribution perspective, if the consensus is high, then it includes internal attribution. Conversely, if the consensus is low, then it includes external attribution.

c. Consistency

Consistency is if a person evaluates the behavior of others with the same response from time to time. Examples of taxpayers only doing one time do not fulfill their tax obligations, but are perceived to be the same as taxpayers who do not comply with the tax. The more consistent the behavior, the more observational results tends to be to connect with internal causes.

Research in the field of taxation that uses the basis of attribution theory, one of which is the research of (Ramadhan, 2015). Suyatmin (2004), conducted a study on the effect of taxpayer attitudes on regional development, UN fine sanctions, tax authority services, state awareness and tax awareness on taxpayer compliance in paying the United Nations at the UN KP Surakarta. The results of the Suyatmin (2004) study are that all the independent variables used have a significant influence on the compliance of the UN Taxpayer.

The reason for choosing this theory is the willingness of taxpayers to pay taxes related to taxpayers in making assessments of the tax itself. Aiming to make an assessment of someone's perception of something is strongly influenced by the internal and external conditions of the person. So the attribution theory is very relevant to explain this purpose.

2.3 Social Learning Theory

Social learning theory states that one can learn through direct observation and experience. According to Pahl-Wostl and Hare (2004), processes in social learning include:

a. The process of attention (*attentional*)

The process of attention is that people will only learn from someone or model, if they have known and paid attention to the person or model. An example of a person who is not obedient to taxes will learn to comply with taxation if the tax employee has carried out tax management properly.

b. The process of detention (*retention*)

The containment process is the process of remembering the actions of a model after the model is no longer available. An example of someone adheres to taxation by remembering that the state acquired facility is the result of good tax management.

c. The process of motor reproduction

The process of motor reproduction is the process of transforming observations into actions. For example, someone will obey taxes if the surrounding community is aware and fulfills their tax obligations.

d. The process of strengthening (*reinforcement*)

The strengthening process is a process where individuals are provided with positive stimuli to behave according to the model. For example, with good counseling and tax services, it is expected to be able to stimulate individuals to behave towards taxation.

This social learning theory is relevant to explain the behavior of taxpayers in fulfilling their obligations to pay taxes. A person will obey, pay taxes on time if through direct observation and experience, the tax money they pay has made a real contribution to the development in the region. Research in the field of taxation that uses the basis of social learning theory, one of which is the research of Jatmiko (2006). Jatmiko (2006), conducted a study on the effect of taxpayer attitudes on the implementation of fines, tax services and tax awareness on individual taxpayer compliance in the city of Semarang. Data analysis was performed using multiple regression analysis techniques. The independent variables used are the attitude of taxpayers to the implementation of penalties, the attitude of taxpayers to service tax authorities, and the attitude of taxpayers to awareness of taxation, while the dependent variable used is taxpayer compliance. The results of his research show that the attitude of taxpayers to the implementation of fines, taxpayer attitudes toward tax authorities and taxpayer attitudes towards tax awareness has a significant positive effect on taxpayer compliance.

2.4 Gender

The definition of gender found in the dictionary (Salsabila & Prayudiawan, 2011) is a grammatical classification of nouns and other related words, which are broadly related to the existence of two sexes as well as the absence of gender or neutrality. According to Pahl-Wostl and Hare (2004), gender is interpreted as “visible differences between men and women seen in terms of values and behavior”. Whereas according to Watkins et al. (1998) explained that gender is “a cultural concept that refers to the characteristics that distinguish between men and women both biologically, behavior, mental, and social culture”. Gender is a rule or norm of behavior related to sex in a community system, because gender is often identified with gender or sex.

According to Archer (1996), gender can be interpreted as “social sex or the connotation of society to determine social roles based on sex”. Whereas according to Schwartz and Rubel-Lifschitz (2009) defines gender as “a trait inherent in both men and women who are socially and culturally constructed”. From some definitions of gender, it can be concluded that gender is the difference between men and women both culturally and emotionally but has the same rights.

2.5 Levels of Education

The education is a conscious effort to develop personalities and abilities inside and outside of school that last a lifetime and are carried out within the school and society. Taxpayer education is an effort carried out by Taxpayers in building attitudes and behavior, knowledge and skills through teaching and training that are useful for their development in society and the state.

Higher levels of public education will make it easier for people to understand the applicable provisions and legislation in the field of taxation. The low level of education will also be reflected in the still large number of taxpayers, especially individuals who do not do bookkeeping or who still do double accounting for tax purposes. Education is not just a school, but the formation of behavioral concepts and patterns of people’s lives. Because people in their life are always trying to adjust to their environment, so the process of education and its influence is very important for one’s development.

Ihsan (2013) states that in general the higher the level of education of taxpayers, the easier it is for them to understand tax regulations. Taxpayers who already understand tax regulations, including understanding administrative and fiscal criminal sanctions, are expected to fulfill their tax obligations. If the taxpayer is able to understand the tax regulations properly, they will fulfill their obligations in paying taxes regularly.

In this study, the final education level of Taxpayers is divided into 2 levels, namely: (1) Low education category (Elementary/junior high school/senior high school) and (2) Higher education category (Diploma/Bachelor).

2.6 Taxpayer Compliance

Basically, taxpayer compliance is a taxpayer's action in fulfilling his tax obligations in accordance with the provisions of laws and regulations implementing taxation applicable in a country. Taxpayer compliance to pay the tax burden which is its obligation in terms of taxation is known as tax compliance or "tax compliance".

Based on the self-assessment system adopted in Indonesia, the Personal Income Tax Payer has provided the freedom to calculate and make the calculation of the tax payable himself, by taking, filling out, submitting personal annual tax returns, and paying taxes owed. Starting from the self-assessment system, taxpayer compliance is indicated by the intensity of taxpayers to submit SPT regularly. Therefore SPT is a very important factor and is related to Taxpayer Compliance.

Based on the explanation of the compliance of the Individual Taxpayer presented, and from the notion of compliance that has also been previously stated, it becomes clear that the compliance of the Individual Taxpayer contains two main things. First, the willingness of the Individual Taxpayer to report income correctly in the Annual Tax Return and deposit and report the SPT on time in accordance with applicable laws, rules and court decisions. Second, the request to fill out and report, the Annual Personal SPT according to the applicable laws and regulations, is a direct request from the tax authority (discus), so that Taxpayers in general and the Personal Income Tax, Tax in particular behave obediently first to get a reaction pleasant or avoiding punishment for those who have authority, as a consequence of the behavior carried out. The notion of taxpayer compliance is a compliance, climate and awareness of fulfillment of tax obligations, which is reflected in situations where taxpayers understand and try to understand all the provisions of tax laws and regulations, fill out tax forms completely and clearly, calculate the amount of tax who are properly owed and pay the tax due on time.

From the definition above, compliance in taxation is a compliant nature of taxpayers to fulfill all tax obligations and implement their taxation rights in accordance with the rules that apply to the law.

3. Conceptual Framework and Methodology

3.1 Previous Research

Sumartaya and Hafidiah (2014), conducted a study of the influence of age, income, Moral against the payment of taxes and Tax Evasion. This research shows that the payment of taxes and tax evasion is more determined by non-economic factors. Especially complexity variables related to the complexity of the system and the type of tax in a country.

Cahyonowati (2011) conducted research on the model and tax compliance of individual taxpayers. This study aims to examine the level of tax compliance of individual taxpayers and the factors that influence them. The tax moral level is predicted to affect the level of tax compliance. This study found that the moral level of taxpayers in Indonesia has not grown from the intrinsic motivation of individuals, but rather from the implementation of external factors, namely the amount of tax penalties.

Ariyanti (2015) conducted a study of the Analysis of Factors Affecting Corporate Taxpayer Compliance Levels. This study found that (1) the taxpayer's optimistic attitude factor has a positive influence on the level of taxpayer compliance; (2) Age tax professionals have a negative effect on taxpayer compliance; (3) Gender tax professional factors have a positive influence on the level of tax compliance; (4) Factors Knowledge of tax professionals has a negative influence on the level of tax compliance; (5) Factors in the company's financial condition negatively affect taxpayer compliance; (6) Environmental factors around tax professionals have a positive effect on the level of tax compliance; and (7) The moral tax professional factor has a positive influence on the level of tax compliance.

Fitriyani et al. (2014) conducted a study on the Effects of Gender, Job Background, and Education Level on Taxpayer Compliance. This study found that gender has no influence on the compliance of taxpayers, while the background of work and education level has an influence on the compliance of taxpayers in fulfilling tax obligations. In addition, there are also combined effects of gender, background work and education level for taxpayer compliance.

Dharma (2016) conducted a study on the Effects of Gender, Understanding of Taxation and Religiosity Against Perception of Tax Evasion. This study found that (1) gender differences affect the perception of tax evasion; (2) Understanding of taxation affects the perception of tax evasion; and (3) Religiosity does not affect the perception of tax evasion. Thus, based on previous research, the conceptual research framework can be constructed as follows:

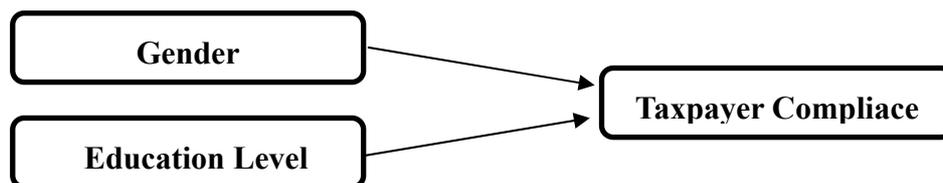


Figure 1. Thinking Framework

Therefore, based on the conceptual framework above of Figure 1, the hypotheses of this study are as follows:

H_{a1} = Gender positive effect on taxpayer compliance

H_{a2} = Educational level has a positive effect on taxpayer compliance

3.2 Types of Research

This research is causal which will test the hypothesis about the effect of one or several independent variables on the dependent variable. According to (Sekaran & Bougie, 2016) causal research is research conducted to identify causal relationships between variables. Causal research is aimed at knowing which variables, function as causes (independent variables) and which variables, function as a result (bound variable).

3.3 Research Variable

The variables used in this study consisted of dependent variables and independent variables. Operational variables of research The effects of Gender and Education Level on Taxpayer Compliance can be summarized in Table 2.

Table 2. Variable Operationalization

Variable type	Dimension	Indicator	Scale
Independent			
Gender	Grammatical classification of nouns and other related words, which are broadly related to the existence of two sexes as well as the absence of sex or neutrality	- Male = 0 - Female = 1	Dummy
Level of Education	An effort made by Taxpayers in building attitudes and behavior, knowledge and skills through teaching and training that is useful for its development in society and the state.	- Low education (SD/SMP/SMA) = 0 - Higher education (Diploma/Sarjana) = 1	category Dummy
Dependent			
Taxpayer	- Tax Audits	- With changes made by the Interval	

Compliance (Suryadi, 2006)	Directorate General of Taxes, registration of Taxpayers to obtain NPWP at this time can be done easily, making it easier for Taxpayers carry out their obligations.
- Law enforcement	- The application of strict sanctions for violations of taxpayers increases taxpayer compliance to substantially fulfill all tax provisions.
- Tax Compensation	- Administrative reform carried out by the Directorate General of Taxes by utilizing information technology facilitates SPT reporting, thus encouraging taxpayers to report before the deadline expires - Tax obligations that can be paid easily, increase taxpayer compliance to carry out obligations before the deadline expires. - Increasing the quality and integrity of the tax apparatus, encouraging taxpayers to fill SPT honestly.

3.4 Variable Measurement

To measure the variables to be examined, the research instrument is used. Questionnaires for each variable use a Likert scale, consisting of a number of questions with answer categories where the tax professional gives his opinion on a number of questions with five scoring answer categories that move from numbers one to five. The measurement of the variables is as follows:

1) Taxpayer Compliance (Y)

Compliance with Tax Payments is measured by 5 Likert scales, namely: value 1 = Strongly Disagree, 2 = Disagree, 3 = Doubt, 4 = Agree, 5 = Strongly Agree.

2) Gender (X₁)

Gender is measured by dividing it into two categories: male and female. With the division of gender into 2 categories, it gives a score or called a dummy variable where 0 for the male category and 1 for the female category.

3) Education Level (X₂)

Gender is measured by dividing it into two categories: male and female. With the division of gender into 2 categories, it gives a score or called a dummy variable where 0 for the male category and 1 for the female category.

3.5 Research Population

Population is the sum of all objects (units or individuals) whose characteristics are to be expected (Beni & Nurjaman, 2013). Population refers to the whole person, event, or thing of interest that the researcher wants to investigate (Prasetyo & Jannah, 2012).

The population of this study is all individual taxpayers registered at the East Tangerang KPP Pratama.

3.6 Research Sample

Sampling in this study was conducted using *purposive sampling method*. The technique of determining samples for a specific purpose or can mean sampling that determines the target of a particular group.

To determine what minimum sample is needed if the population size is met, it can use the sloven formula (Riduwan & Kuncoro, 2008), namely:

$$n = \frac{N}{1 + N e^2}$$

$$n = \frac{33.439}{1 + 33.439(10\%)^2}$$

$$n = \frac{33.439}{335,39}$$

$$n = 99,70, \text{rounded to } 100$$

Based on these calculations the number of samples in this study is 100 Individual Taxpayers registered at the East Tangerang KPP Pratama.

3.7 Types and Data Sources

The type of data in this study is primary data obtained from respondents responses to the questionnaire sent, while the source of the data comes from the answers of individual taxpayers registered at the KPP Pratama East Tangerang.

3.8 Data Collection Technique

The method of data collection in this research is done by sampling method, which is a way of investigation that is held to obtain facts or symptoms that exist and look for information factually. Data collection is done through a questionnaire given to individual taxpayers registered at the East Tangerang KPP Pratama. The questionnaire contains questions that represent each variable in this study.

4. Analysis and Discussion

4.1 Descriptive Statistic

Descriptive statistics in this study are used to provide a description of the character of the research variable by using a frequency distribution table that shows the mode number, range of scores and standard divisions. The following presents the results of descriptive statistics about the research variables as follows:

Table 3. Results of Descriptive Statistics

Variable	Index Value	Minimum	Maximum	Mean	Std. Deviation
Gender	-	0	1	0,61	0,490
Level of Education	-	0	1	0,64	0,481
Taxpayer Compliance	73,02	11	25	18,26	3,290

Source: Processed Primary Data (2019).

The Gender variable has a minimum value of 0 and a maximum of 1. The average Gender Variable is 0, 61 with a standard deviation of 0.490. The Education Level variable has a minimum value of 0 and a maximum of 1. Average Variable Education Level is 0, 64 with a standard deviation of 0.481. The taxpayer compliance variable has a minimum value of 11 and a maximum of 25. The average respondent's answer is 18, 26 with a standard deviation of 3.290. While the frequency index value is 73, 02. With a frequency index value of 73, 02, it can be concluded that the perception of the respondent's answer to the taxpayer compliance variable is in the high category, because it is in the range of values between 70.01 - 100.

4.2 Data Quality Test

According to Sekaran and Bougie (2016), the quality of data generated from the use of research instruments can be evaluated through reliability and validity tests. Each of these tests is to determine the consistency and accuracy of the data collected from the use of the instrument.

4.2.1 Test Validity

This test is intended to measure whether or not a questionnaire is valid in measuring a contract. And at the same time strengthening the results of previous calculations that all variables measured using the Like at scale can be used for further data processing. Validation Test results of each variable can be seen in the following Table:

Table 4. Validity Test Results

Variable	No. Item	Correlation Value	Status
Taxpayer Compliance	Q1	0,772	Valid
	Q2	0,693	Valid
	Q3	0,818	Valid
	Q4	0,629	Valid
	Q5	0,657	Valid

Source: Processed Primary Data (2019).

4.2.2 Reliability Test

Reliability test is done by referring to Cronbach Alpha 0,60. Table 5 shows that all instruments of the tested variables have Cronbach alpha above 0,60, so the test results are quite satisfactory because all instruments have a high level of reliability (reliability), so they can be used for further processing of data. Test Results Reliability of each variable can be seen in the following Table:

Table 5. Reliability Test Results

No	Variable	Cronbach Alpha coefficient	Number of Instruments
1	Taxpayer Compliance	0,651	5

Source: Processed Primary Data (2019).

4.3 Classic Assumption Test

This research was conducted with a simple regression analysis. The use of simple regression analysis must be free from testing classical assumptions. For this reason, before a simple regression analysis is carried out, classical assumptions must be tested first. Classical assumption testing is done using the normality test, multicollinearity test, heterocedasticity test and autocorrelation test.

4.3.1 Normality Test

Normality testing using the Lilliefors test. The provision in the error test is if the statistic of $L_{count} < L_{table}$ ($\alpha = 0,05$), then the error data is normally distributed. But if the $L_{count} > L_{table}$ ($\alpha = 0,05$), then the data is not normally distributed.

Thus the overall results of the calculation of the normality test using the Lilliefors test can be seen in the summary in Table 6.

Table 6. Summary of Normality Test

No	Estimated Error	n	L _{Calculate}	L _{Table}		Decision
				$\alpha = 0.05$	$\alpha = 0.01$	
1	Y on X1	90	-0,1005	0,0934	0,1087	Normal
2	Y on X2	90	-0,1031	0,0934	0,1087	Normal

Source: Processed Primary Data (2019).

4.3.2 Multicollinearity Test

Multicollinearity test aims to test whether in a regression model, there is a correlation between independent variables. A good regression model should not happen correlation between independent variables (Ghozali, 2010). Detection of the presence or absence of multicollinearity in this study by (1) analyzing the correlation matrix between independent variables, if between independent variables there is a fairly high correlation (generally above 0.90), then this is an indication of multicollinearity, (2) Seeing the value tolerance and variance inflation factor value, a regression model that is free from multicollinearity problems if it has a tolerance value of more than 0.10 or 10% and a Variance Inflation Factor value (VIF) less than 10. The tolerance calculated results are in accordance with Table 7. Indicates that there are no independent variables which have a tolerance value of less than 10%; all tolerance values are more than 10%; which means there is no correlation between the variables. The results of the calculation of the Variance Inflation Factor (VIF) value also show the same thing, there are no independent variables that have a VIF value of more than 10; all Variance Inflation Factors (VIF) values are less than 10. The conclusion is that there is no multicollinearity between independent variables in the regression model based on the tolerance value test.

Table 7. Summary of Multicollinearity Test

Variable	Collinearity Statistics	
	Tolerance	VIF
Gender	0,986	1,014
Level of Education	0,986	1,014

Source: Processed Primary Data (2019).

4.3.3 Autocorrelation Test

The autocorrelation test was used to determine whether there was a correlation between intruder errors in a certain period and the previous period's disturbing errors. A good regression model is a regression that is free from autocorrelation. The autocorrelation test can be done by testing Durbin-Watson (DW). The autocorrelation test results can be seen in Table 8 below:

Table 8. Autocorrelation Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0,485 ^a	0,236	0,218	2,909	1,930

Source: Processed Primary Data (2019).

Based on the SPSS output, the Durbin Watson statistical value was 1.930. Whereas from the Durbin Watson table with $n = 90$ and $k = 2$, it is obtained d_{table} namely dl (outer limit) = 1,589 and du (inner limit) = 1,726 with a significance level of 5%, $4 - du = 2,274$; and $4 - dl = 2,411$; then from the calculation concluded that the D W-test is located in the test area. Referring to Ghozali (2010), the regression model in this study is free from the problem of autocorrelation because the value of Durbin Watson is between du and $4 - du$

4.3.4 Heteroscedasticity Test

Heteroscedasticity test is used to determine the presence or absence of classical assumptions of heteroscedasticity, namely the existence of variance inequalities from residuals for all observations in the regression model (Priyatno, 2009). Detections of heteroscedasticity are: 1) Probability values $> 0,05$ means free from heteredasticity. 2) A probability value $< 0,05$ follow RTI exposed heteroscedasticity. The test results using the Spearman rank test can be seen in Table 9 below:

Table 9. Heteroscedasticity Test

		X1	X2	
Spearman's rho	Abres	Correlation Coefficient	0,078	0,144
		Sig. (2-tailed)	0,467	0,176
		N	90	90

Source: Processed Primary Data (2019).

The results of the Spearman rank test in the table above show the significance probability values for the Gender and Education Level variance of 0.467 and 0.176. Because the significance probability value for the Gender and Education Level variables is greater than 0.05, it can be concluded that the data is free from heteroscedasticity.

4.4 Hypothesis Testing

In this study the author uses two independent variables and one dependent variable. The analytical method used to test hypotheses is a multiple regression method, which is a regression that is used to determine how much influence the independent variable has on the dependent variable which aims to meet the expectations of the researchers regarding the Effects of Gender and Education Levels on Taxpayer Compliance. The regression equation is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \epsilon_1 \quad (1)$$

In this study the significance level (α) of 0, 05 or 5% was used. This multiple regression analysis was carried out with the help of the SPSS (Release Package for Social Sciences) program Release 22.0 for Windows so that the coefficient of determination could be obtained, the statistical value F and the statistical value t used in testing the hypothesis.

4.4.1 Multiple Regression Analysis

Multiple regression analysis is used to obtain a regression coefficient that will determine whether the hypothesis made will be accepted or rejected. By using multiple linear regression methods the results are as follows:

Table 10. Results of Regression Analysis

	Model	B	T _{Count}	Sig	T _{table}	adj R ²	F _{Count}	Sig
	(Constant)	17,147						
1	X	-1,259	-1,988	,050	1,663	0,218	13,414	0,000
	Z	2,914	4,519	,000				
	XZ	17,147						

Sources: Processed Primary Data (2019).

Based on the results of the above regression testing can be formed an equation as follows: $Y = 17,147 - 1,259X_2 + 2,914X_2 + \epsilon$

4.4.2 Test The Coefficient of Determination (R^2)

The coefficient of determination is indicated by the adjusted R Square value. The adjusted R-Square value of the regression model is used to find out how much the ability of the independent variable (independent) to explain the dependent variable (dependent). From Table 10 known that the adjusted R-square of 0.218. This means that 21.8% of Taxpayer Compliance can be explained by variations in the independent variables, namely Gender and Education Level, the remaining 78.2% (100%-21.8%) explained by other reasons outside the model.

4.4.3 Simultaneous Significance Test (Test Statistic F)

Simultaneous significance test (F test) is used to show whether all the independent variables included in the model have a joint influence on the dependent variable (Ghozali, 2009). If the analysis using the F test shows that all independent variables simultaneously are explanations of the significance of the dependent variable.

From the ANOVA test or test F in Table 10 above, the value of F_{count} amounted to 13.414 with a significant probability that showed 0,000. The test probability value is much smaller than $\alpha = 0.05$. This shows that together (simultaneous) Taxpayer Compliance can be influenced by Gender, and Education Level.

4.4.4 Individual Parameter Significance Test (t Test)

Gender Influence On Tax Compliance

Gender variables have a negative effect on taxpayer compliance, which can be seen from the comparison between t_{table} and t_{count} , i.e., t_{table} is smaller than t_{count} , with the value of t_{table} 1.663 and t_{count} -1.988 and the level of significance is 0.05. Thus, H_{a1} is rejected

Effect Of Education Level On Taxpayer Compliance

The Education Level variable has a positive effect on taxpayer compliance, which can be seen from the comparison between t_{table} and t_{count} , that is, t_{table} is smaller than t_{count} , with the value of t_{table} 1.663 and t_{count} 4.519 and the significance level below 0.05. Thus, H_{a2} is accepted.

4.5 Discussion

Gender Influence On Tax Compliance

Gender be a negative and significant impact on taxpayer compliance. This shows that there is no difference in tax compliance between female and male respondents. These results are in line with the research conducted by Roxas and Stoneback (2004) and Al-Mamun et al. (2014). They found that there were no differences in tax compliance between men and women. They concluded that this was because there was a common perception between men and women on tax obligations and benefits from taxes.

Although the results of this study are different from the results of the study of Torgler and Schaltegger (2005), which found that women had higher tax compliance than men, but there were no sex differences between women and men in Indonesia are the reason why the tax compliance of women and men in Indonesia is the same. This is in accordance with the opinion of Kastlunger et al. (2010) stating that differences in the results of research on gender relations on tax compliance are caused by *gender-role orientation*, characteristics that are associated with gender, social environment, and access to education in a country. Women's emancipation which encourages women's access to education and change *gender-role orientation* in a country encourages assimilation between men and women, which ultimately leads to equality in attitudes and decision making between men and women.

Effect Of Education Level On Taxpayer Compliance

Research results show that Taxpayer Education has a positive and significant effect on compliance with tax payments. This means that the higher the level of education of taxpayers, the greater their chances of being obedient in paying taxes. And this is in accordance with the respondent's data that most of the individual taxpayers at KPP Pratama in East Tangerang are undergraduate educated.

This finding reinforces the results of Al-Mamun et al., (2014), Fitriyani et al., (2014). This is probably because people who have higher education will know more about tax regulations and fiscal policies and know about ways to avoid taxes (*tax avoidance*) and tax smuggling (*tax evasion*) so that it can be said that highly educated people are more obedient than low educated people.

According to Ihsan (2013), the level of education of taxpayers is a factor that influences the awareness and compliance of taxpayers in paying taxes. With the higher level of taxpayer education, it is also easier for them to understand tax regulations. This is evidenced by the influence and significance level

of taxpayer education on taxpayer compliance in paying taxes. According to Fikriningrum and Syafruddin (2012), an understanding of taxation is expected to encourage the awareness of taxpayers to pay their tax payable. The higher the knowledge and understanding of tax regulations, the higher the willingness of taxpayers to pay taxes.

5. Conclusion, Limitations, and Suggestions

5.1 Conclusion

Based on the results of the analysis and discussion that has been conducted, the conclusions can be given as follows: 1) Gender is being negative and significant impact on taxpayer compliance; 2) The Education Level of Taxpayers has a positive and significant effect on compliance with tax payments.

5.2 Limitations

This research is inseparable from shortcomings and limitations. Limitations in this study are as follows: 1) The author does not have access to secondary data in the form of data on the fulfillment of respondents' tax obligations so that the author cannot crosscheck tax compliance so that the analysis carried out is only based on filling out the questionnaire conducted by the respondents; 2) This study only uses an Individual Taxpayer as a sample; 3). This study only uses two independent variables that are nonmetric in scale.

5.3 Suggestions

As previously explained, this study contains limitations. But the results of this study can at least motivate the next study. Taking into account the limitations that exist, it is expected that future research will improve the following factors: 1) In the next study, researchers can establish cooperation with the tax authorities to gain access to respondent taxation so that researchers can confirm filling questionnaire conducted by respondents. In addition to distributing it online, the distribution of questionnaires is expected to also reach all levels of society, especially people who are engaged in *informal economy*; 2) The next researcher can also expand the location of the study, increase the number of samples, and look for alternative research methods and other measures of tax disobedience behavior, such as the use of experimental methods, so as to provide a more complete and comprehensive picture of the factors which affects taxpayer compliance; 3) In the next study can add or replace independent variables to be able to get empirical evidence about matters that affect taxpayer compliance.

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