

# Gender Analysis of Individual Taxpayer Compliance: Impact of Tax Audit, Tax Amnesty, and E-Filing Implementation

Muhammad Fadhilah<sup>1\*</sup>, Deden Tarmidi<sup>1</sup>

<sup>1</sup>Faculty of Economics and Business, Universitas Mercu Buana, Indonesia

DOI: [10.36348/sjbms.2023.v08i08.005](https://doi.org/10.36348/sjbms.2023.v08i08.005)

| Received: 08.07.2023 | Accepted: 21.08.2023 | Published: 26.08.2023

\*Corresponding author: Muhammad Fadhilah

Faculty of Economics and Business, Universitas Mercu Buana, Indonesia

## Abstract

This study examines and presents gender analysis model on the influence of tax audits, tax amnesty and e-filing implementation on individual taxpayer compliance (an empirical study on MSMEs DKI Jakarta). This study uses multiple linear regression analysis using a quantitative approach to the method of collecting data using primary data. Data collection was carried out by distributing questionnaires in online form via Google form to individual taxpayers of MSMEs in DKI Jakarta using the convenience sampling method, so the total data in this study were 400. The results of this study indicate Tax Audit, Tax Amnesty and Implementation of E-Filing have a significant positive effect on Taxpayer Compliance. Male respondents thought that tax audit and implementation of e-filing had more effect on their tax compliance than according to female respondents, while female respondents thought that tax amnesty had more effect on their tax compliance than according to male respondents.

**Keywords:** Gender Analysis, Tax Audit, Tax Amnesty, E-Filing Implementation, Tax Compliance.

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## INTRODUCTION

Taxes have a very important role in driving the economy of a country and Indonesia is no exception,

this can be seen from the percentage of state revenues in the APBN posture from year to year which places tax revenues at almost more than 80%.

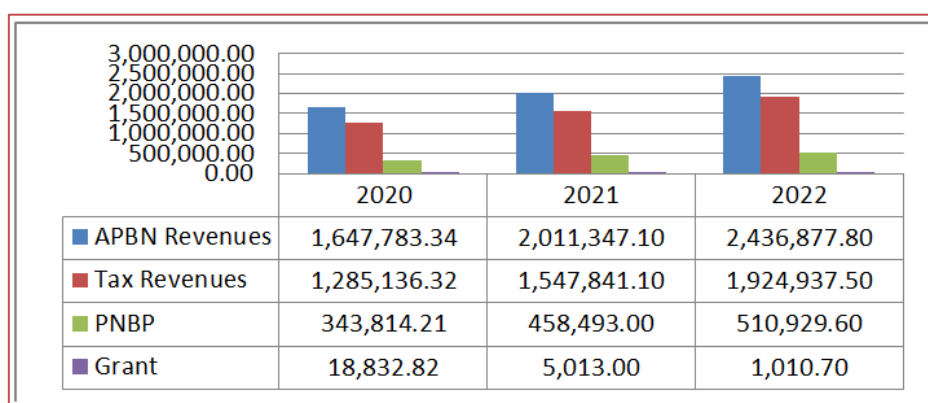


Diagram 1: Realization of State Revenue (billions of Rupiah)

Source: Data from the Indonesian Ministry of Finance, 2022.

It is known that there is an increase in tax revenue from year to year. The Minister of Finance, Sri

Mulyani revealed that the main cause of achieving the tax revenue target was the existence of several

programs carried out by the government in encouraging an increase in state revenue. According to the author, the level of tax compliance in Indonesia is currently getting better and still needs to be improved again so that each year tax revenues can reach the specified target.

To determine the level of compliance of taxpayers in the self-assessment system, a tax audit becomes a necessity. In a system where taxpayers are given full trust to calculate, calculate, deposit and report their taxes, a tax audit becomes an important instrument to determine whether the fulfillment of tax obligations is correct or whether a taxpayer is obedient or not in fulfilling one of his obligations as a citizen (Alya, 2021). Therefore, knowing the effect of tax audits on taxpayer compliance is important, especially in preparing strategies to optimize state revenues from the tax sector. Several previous studies related to the effect of auditing on taxpayer compliance provide different conclusions. Olaoye and Ekundayo (2019) say that audits have a positive effect on tax compliance in the State of Ekiti. On the other hand, in a study conducted by Alya (2021) found the fact that tax audits have no significant effect on taxpayer compliance.

In determining the level of taxpayer compliance. Apart from the tax audit aspect, there is also the tax amnesty aspect which is one of the main factors in increasing taxpayer compliance, especially taxpayers in Indonesia in recent years (Dewi & Merkusiwati, 2018). Tax Amnesty or what is often known as Tax Amnesty in 2016/2017 or a new term from the government, namely the 2022 Voluntary Disclosure Program (PPS) is a program that provides an opportunity for Taxpayers, both Individuals and Entities, to disclose all assets and assets including debts and receivables that have not been reported in their Annual Tax Return as long as they are registered as Taxpayers. Effective. (Sari & Fidiana, 2017). Based on research that has been conducted by Putu and Ketut (2018) says that the Tax Amnesty has a positive effect on the level of tax compliance. Meanwhile Nurul and Ida (2017) said that Tax Amnesty had no effect and was not significant on Taxpayer compliance.

Apart from tax audits and tax amnesty programs. The government, in this case the Directorate General of Taxes, is also trying to improve the tax reporting system by utilizing information and communication technology, namely by implementing e-filing. This e-filing system can be accessed online at any time so that taxpayers no longer need to manually print all tax administration report forms (Danan Nugroho, 2022). Thus, through e-filing, it is hoped that taxpayers will experience ease in submitting their annual tax return, making it more efficient because everything needed is available online on the DGT website.

There have been several previous studies conducted to determine the effect of implementing e-filing in increasing tax compliance. The results of Shelvi's research (2019) show that the implementation of e-filing has proven to have a positive effect on taxpayer compliance. However, on the one hand, based on the results of research conducted by Suryati (2020), it says that the implementation of the e-filing system does not affect taxpayer compliance.

Tax audit, tax amnesty, and the implementation of e-filing are some of the main factors in increasing tax compliance in all countries, including Indonesia. Tax Compliance is a behavior that shows that the Taxpayer has fulfilled all of his tax obligations in accordance with the provisions of the applicable tax regulations (Mulyati & Ismanto, 2021). However, the problem here is that the Tax Audit, the Tax Amnesty Program and the implementation of e-filing cannot always increase tax compliance, because from several journals that the author has read, it turns out that Tax Audit, Tax Amnesty and Implementation of e-filing respectively each has a positive and negative impact in increasing taxpayer compliance in Indonesia. Therefore, given these differences, the authors are interested in conducting research related to the effect of tax audits, tax amnesty and implementation of e-filing on individual taxpayer compliance in the MSMEs sector in DKI Jakarta Province by conducting an analysis of gender differences.

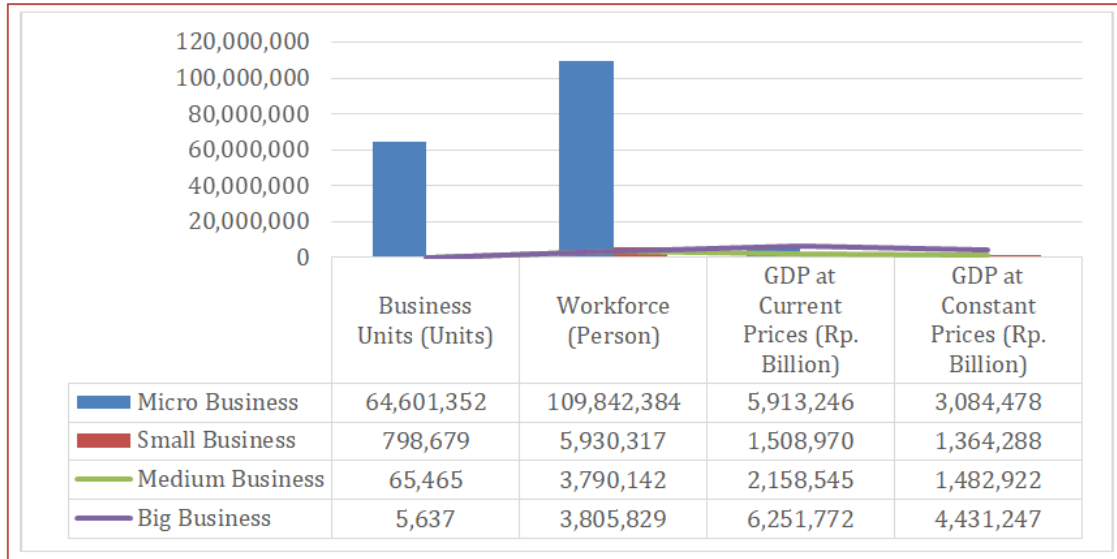
The issue of gender is not a new problem that has emerged in every study in the field of social, religious, legal and other life (Marzuki, 2007). However, the study of gender is still an interesting and actual matter, especially in the field of taxation, because there are still many people, especially taxpayers in Indonesia, who do not understand this issue and there are still many issues in the application of gender that give rise to gender inequality. From several definitions related to gender, it can be concluded that gender is a trait and behavior that is placed on men and women which can be used as a basis for identifying differences between the two in terms of social and cultural conditions, values and behavior, mentality, and emotions, roles and responsibilities as well as other non-biological factors (Prastiwi & Damayanti, 2020). It is this difference in the nature of gender that motivates the writer to be interested in conducting a gender analysis on the taxation aspect, because according to the author, very few have conducted research, especially in the Capital City of DKI Jakarta in the MSMEs sector.

According to the BPS DKI Jakarta Province, the Indonesian business world is currently still dominated by Micro Small Enterprises (MSE) (Sunaryo *et al.*, 2018). SME make a larger contribution to GDP than large companies, namely Rp. 7,005,950 billion or around 62.57% of GDP. Revenue from GDP will be

related to the amount of potential taxes that will be received by the state.

Based on data sourced from the Central Statistics Agency, MSE have the potential for quite

large tax revenues as a contributor to state revenue (Lesmana & Setyadi, 2020). In the following, the author will try to present a table related to the development of MSE and Large Enterprise data during 2018 and 2019 before the pandemic occurred in Indonesia:

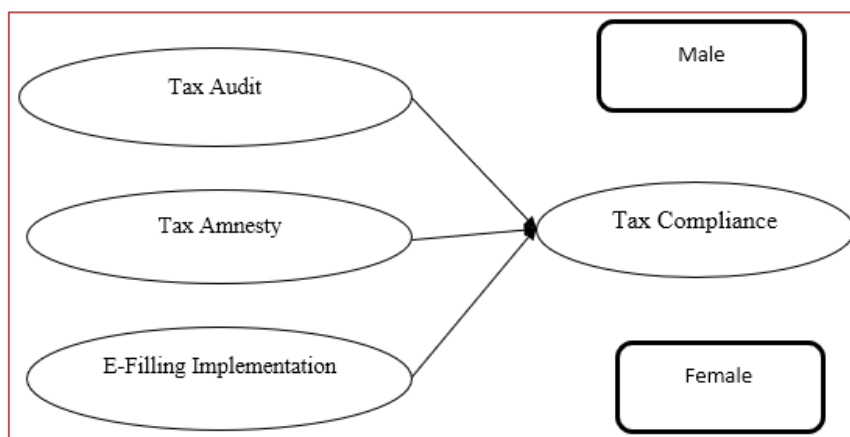


**Diagram 2: Data Development of Micro, Small, Medium Enterprises (MSMEs) and Large Enterprises, 2019.**  
 Source: Ministry of Cooperatives and SMEs processed from BPS data, 2020.

Departing from this, the author is interested in conducting research with the object being MSMEs in DKI Jakarta. By conducting a gender analysis on the effect of tax audits, tax amnesty, and e-filing implementation on the compliance of individual taxpayers of UMKM DKI Jakarta Province.

Theory of Planned Behavior is a theory conveyed by Ajzen as a development of Theory of Reasoned Action (Fishbein & Ajzen, 1975). In this theory explains the several factors that influence the obedience behavior of a human being. In the Theory of Planned Behavior it is stated that compliance and non-compliance behavior of taxpayers to fulfill their tax

obligations can be carried out if there is an underlying will and intention. (Anugrah & Fitriandi Primandita, 2022). There are several factors that can affect an individual's intention to behave, namely first, attitude when finding a certain object can give positive or negative evaluation results. Then the second is the existence of subjective norms, which can cause a person to feel pressure to take or not take action. Third, behavior control, indicating the ease or difficulty when taking action. In conducting this research, the author tries to make a simple chart related to the research variables Tax Audit (X1), Tax Amnesty (X2), Implementation of E-Filing (X3) and Tax Compliance (Y) by conducting gender analysis.



H1: Tax audits effect the tax compliance of WP OP UMKM DKI Jakarta. H2: The tax amnesty has an effect on the tax compliance of WP OP UMKM DKI Jakarta. H3: Implementation of E-Filling has an effect on DKI Jakarta WP OP tax compliance.

**RESEARCH METHOD**

This research is a causality research, namely the type of research that aims to explain the causal relationship between the independent variable (influence) and the dependent variable (influenced). The object of this research is the variables of tax audit, tax amnesty, implementation of e-filling and tax compliance with the unit of analysis being individual taxpayers of MSMEs in DKI Jakarta. The operational variables in this study were adopted from several previous studies, but what differentiates them is related to the object and subject of the research. According to Sugiyono (2015: 97), "the dependent variable is a variable that is affected or becomes a result, because there are independent variables". The dependent variable of this study is taxpayer compliance. According to Sugiyono (2015: 96), "the independent variable is the variable that influences or causes the change or the emergence of the dependent (dependent) variable". The independent variables in this study are tax audits, tax amnesties, and e-filling implementation.

These variables are measured using an ordinal scale, which is a scale that implies level. Although both are of the facto type, this scale is said to be higher than the nominal scale. The ordinal scale is very useful because it has levels in measuring the level of loyalty, relationship, satisfaction, motivation, product or service quality, success, added value and others. This ordinal scale is more commonly referred to as a rating scale, with 5 (five) rating scales from 1-5. The details are as follows: 1) Strongly Disagree (SD); 2) Disagree (D); 3) Minus Disagree (MD); 4) Agree (A); 5) Strongly Agree (SA). The population in this study are MSMEs registered with the DKI Jakarta Provincial MSMEs Office in 2022, totaling 658,365 units (2022 Ministry of Cooperatives and SME Version of MSMEs). The sampling technique in this study was convenience sampling which was calculated at least using the slovin formula with an error limit of 5%. Then the number of research samples obtained are:

$$n = \frac{658.365}{1 + 658.365 (0,05)^2}$$

$$n = \frac{658.365}{1 + 658.365 (0,0025)}$$

$$n = \frac{658.365}{1 + 1.645,9125}$$

$$n = \frac{658.365}{1.646,9125}$$

$$n = 400$$

So, the samples taken in this study were 400 respondents.

This study uses a quantitative approach with data collection methods using primary data, where the data comes from the original or first source. Data collection was carried out by distributing questionnaires arranged based on research objectives. This research questionnaire is divided into several parts. The first part of the questionnaire is about the demographic data of the respondents including age, sex and recent education data.

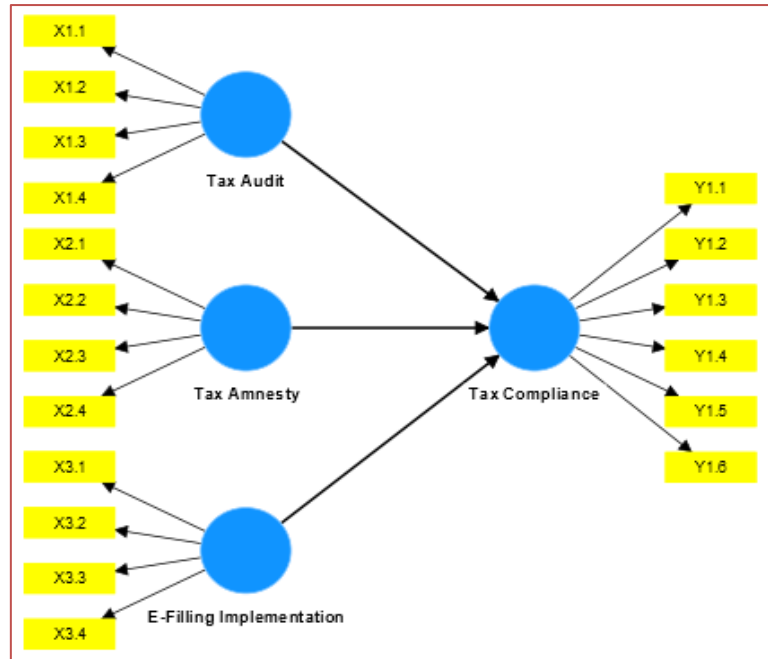
Individual Taxpayers within the scope of the DKI Jakarta MSMEs Office. Then a questionnaire was distributed to each individual taxpayer. The time of this research was conducted in March 2023 until it was completed. The research data is primary data obtained by distributing questionnaires in online form via Google Form to company owners or MSMEs individual taxpayers as respondents. The data analysis technique used in this study is multiple linear regression where this study uses three independent variables and one dependent variable. The application used to perform data processing in this study is the Smart application software Partial Least Squares (Smart PLS). The data analysis method used is Descriptive Statistical Test, Classical Assumption Test (Normality Test, Multicollinearity Test and Heteroscedasticity Test), Hypothesis Test (t test).

Multiple linear analyses with 3 independent variables and 1 dependent variable which can be expressed in the main model equation as follows:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \epsilon$$

**Information:**

- Y = Individual Taxpayer Compliance
- MSME
- α = Constant Number
- β1 = Tax Audit regression coefficient
- β2 = Tax Amnesty regression coefficient
- β3 = Regression coefficient of E-Filling
- Implementation
- X1 = Tax Audit
- X2 = Tax Amnesty
- X3 = Implementation of E-Filling
- ε = Errors



**Figure 2: Main Research Model Structure**  
**Source:** Processed from the Smart PLS 4 Application.

After testing the hypothesis on the main model, then a gender analysis test was carried out by conducting a regression test again starting with the separation of male and female MSMEs respondents. Differences in the characteristics of male and female MSMEs respondents are expected to produce different regression tests, and this is unique for this study. So the next research model is as follows:

**Second Model:**

$$Y_M = \alpha + \beta_1 X_{M1} + \beta_2 X_{M2} + \beta_3 X_{M3} + \epsilon$$

**Third Model:**

$$Y_F = \alpha + \beta_1 X_{F1} + \beta_2 X_{F2} + \beta_3 X_{F3} + \epsilon$$

**Information:**

- Y = Individual Taxpayer Compliance MSME
- M = Male
- F = Woman
- $\alpha$  = Constant Number
- $\beta_1$  = Tax Audit regression coefficient
- $\beta_2$  = Tax Amnesty regression coefficient
- $\beta_3$  = Regression coefficient of E-Filling Implementation
- X1 = Tax Audit
- X2 = Tax Amnesty
- X3 = Implementation of E-Filling
- $\epsilon$  = Errors

**RESULT AND DISCUSSION**

**Table 1: Questionnaire Return Description**

Criteria	Amount	Percentage
The number of sample respondents who filled out <i>the Google form</i>	625	100%
The number of sample respondents who did not complete the complete questionnaire	(10)	-1.5%
The number of sample respondents who filled out the complete questionnaire	615	98,5 %
The number of sample respondents did not meet the criteria	(215)	-34.6 %
The number of sample respondents according to the criteria	400	63,9 %

**Source:** Processed Primary Data (2023). research using the convenience sampling method, the number of samples analyzed was 400 samples of individual taxpayers for MSME DKI Jakarta, consisting of 200 men and 200 women.

This study analyzes gender on the influence of tax audits, tax amnesty and implementation of e-filling on taxpayer compliance, with the unit of analysis being individual taxpayers of UMKM DKI Jakarta. After conducting sample

The results of the data from the frequency of sample respondents according to the criteria based on their gender showed that there were 200 male

respondents and 200 female respondents. The frequency of sample respondents according to the criteria based on age shows that there are 110 respondents aged 30-40 years, 115 respondents aged 41-50 years and 175 respondents aged over 50 years. Then the frequency of sample respondents according to criteria based on Table 3 Outer Loading Test Validity education shows that 175 respondents with the last education of SMA/equivalent and the last educated DIV/S1 were 225 respondents.

Furthermore, the results of the data from the frequency of sample respondents according to the criteria based on the type of MSME business show that 155 respondents are working in the wholesale and retail trade sector, 105

are working in the repair, car and motorcycle maintenance sector, and 105 are working in the accommodation and accommodation sector. provision of food and drink as many as 85 respondents.

**Table 2: Recapitulation of Respondents' Responses for Each Dimension of Taxpayer Compliance Variables**

Dimensions	Score Total			Score Average actual	Category	
	Ideal	actual	%			
	Obey Tax Calculations	4,000	3,063	76.57%	3.68	Agree
	Comply Tax Payment	4,000	3,081	77.02%	3.69	Agree
	Comply Tax Report	4,000	3,105	77.62%	3.70	Agree
Taxpayer Compliance	12,000	9,249	77.07%		3.69	Agree
Gaps			22.93%		1.31	

Source: Data Processing Results, 2023.

The descriptive research object in the descriptive statistics used in this study includes the recapitulation of respondents' responses for each variable dimension of taxpayer compliance consisting of total scores (ideal, actual and percentage), average scores and categories.

implementation of e-filing on individual taxpayer compliance and the second and third models analyze from a gender perspective related to the Effect of Tax Audit, Tax Amnesty and Implementation of E-Filing on the compliance of DKI Jakarta MSME Individual Taxpayers.

In this study the authors used analysis using data tabulation assisted by the Smart PLS 4 Program. So, the researcher separated using 3 models, namely: the first model to analyze the Source: Results of data processing using effect of tax audits, tax amnesty, and

The first model to analyze in general related to the Effect of Tax Audit (X1), Tax Amnesty (X2) and E-Filing Implementation (X3) on Taxpayer Compliance (Y) Individual UMKM DKI Jakarta.

**Table 3**

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
X1	0.925	0.926	0.947	0.817
X2	0.949	0.949	0.963	0.867
X3	0.869	0.876	0.910	0.717
Y	0.949	0.953	0.960	0.800

**Table 4: Convergent Validity Test**

	X1	X2	X3	Y
X1.1	0.882			
X1.2	0.927			
X1.3	0.870			
X1.4	0.935			
X2.1		0.925		
X2.2		0.924		
X2.3		0.926		
X2.4		0.951		
X3.1			0.857	
X3.2			0.850	
X3.3			0.809	
X3.4			0.870	
Y1.1				0.758
Y1.2				0.898
Y1.3				0.927
Y1.4				0.948
Y1.5				0.867
Y1.6				0.953

Source: Results of data processing using SEM PLS.

The variable item X 1 .1 has an Outer Loading value of 0.882, which means that this item is valid for

measuring variables X1. Variable X2.1 has an Outer Loading value of 0.925 which means that this item is



valid for measuring variable X2. Variable X3.1 has an Outer Loading value of 0.857, which means that this item is valid for measuring variable X3. Variable Y1.1 has an Outer Loading value of 0.758 which means that this item is valid for measuring variable Y1.1. From the

Outer Loading Test results table, it shows that all item variables have an Outer Loading value above 0.7. So it can be concluded that all of these item variables are valid for research.

**Table 5: Discriminant Validity Tes**

	X1	X2	X3	Y
X1.1	<b>0.882</b>	0.525	0.612	0.632
X1.2	<b>0.927</b>	0.561	0.571	0.640
X1.3	<b>0.870</b>	0.468	0.788	0.678
X1.4	<b>0.935</b>	0.592	0.589	0.660
X2.1	0.586	<b>0.925</b>	0.314	0.475
X2.2	0.527	<b>0.924</b>	0.345	0.487
X2.3	0.552	<b>0.926</b>	0.410	0.475
X2.4	0.546	<b>0.951</b>	0.330	0.480
X3.1	0.755	0.368	<b>0.857</b>	0.697
X3.2	0.587	0.354	<b>0.850</b>	0.570
X3.3	0.442	0.235	<b>0.809</b>	0.579
X3.4	0.596	0.309	<b>0.870</b>	0.683
Y1.1	0.552	0.380	0.591	<b>0.758</b>
Y1.2	0.714	0.513	0.681	<b>0.898</b>
Y1.3	0.673	0.489	0.702	<b>0.927</b>
Y1.4	0.663	0.497	0.710	<b>0.948</b>
Y1.5	0.602	0.375	0.659	<b>0.867</b>
Y1.6	0.661	0.489	0.685	<b>0.953</b>

Source: Results of data processing using SEM PLS.

According to (Sarstedt *et al.*, 2017) an Average Variance Extracted (AVE) value of 0.5 or more indicates that the construct can explain 50% or more of the item variation. From the table, the AVE values of the variables X1, X2, X3, and Y have values above 0.5 which indicates adequate convergent validity and means that one latent variable is able to explain more than half of the variation of its indicators on average.

According to (Ghozali and Latan, 2015) a good cross loading value is above 0.7. Based on the table, the Cross Loading value of each item variable has a value above 0.7. For example, the variable item X1.1 has a Cross Loading value of 0.882 and above 0.7. The Cross Loading X1.1 value has a higher correlation with the variables X2 (0.525), X3 (0.612) and Y (0.632). So it can be concluded that the discriminant validity requirements have been fulfilled.

**Table 6: Monotrait Heterotrait Test (HTMT)**

	X1	X2	X3	Y
X1				
X2	0.634			
X3	0.781	0.412		
Y	0.770	0.540	0.823	

Source: Results of data processing using SEM PLS.

According to (Henseler *et al.*, 2015) the HTMT value must be below 0.9 to ensure discriminant validity between the two reflective constructs. The table

shows that all HTMT values for each variable are below 0.9 which indicates that all constructs have discriminant validity based on HTMT calculations.

**Table 7: Reliability Test**

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
X1	0.925	0.926	0.947	0.817
X2	0.949	0.949	0.963	0.867
X3	0.869	0.876	0.910	0.717
Y	0.949	0.953	0.960	0.800

Source: Results of data processing using SEM PLS.

**Table 8: R Square Test**

	R Square	R Square Adjusted
Y	0.655	0.644

Source: Result SEM PLS

According to (Ghozali and Latan, 2015) a good Cronbach's Alpha value is above 0.7. From the table, the Cronbach's Alpha values of the variables X1, X2, X3 and Y have Cronbach's Alpha values above 0.7 which indicates that all of these constructs are reliable. According to (Sarstedt *et al.*, 2017) a good Composite Reliability value is above 0.7.

From the table, the Composite Reliability values of the variables X1, X2, X3 and Y have values above 0.7 which indicates that all of these constructs are reliable. Based on the results of the Construct Reliability Test above, it shows that the variables X1, X2, X3 and Y have an acceptable level of reliability.

According to (Sarstedt *et al.*, 2017) the R Square values of 0.75, 0.50, and 0.25 indicate that the

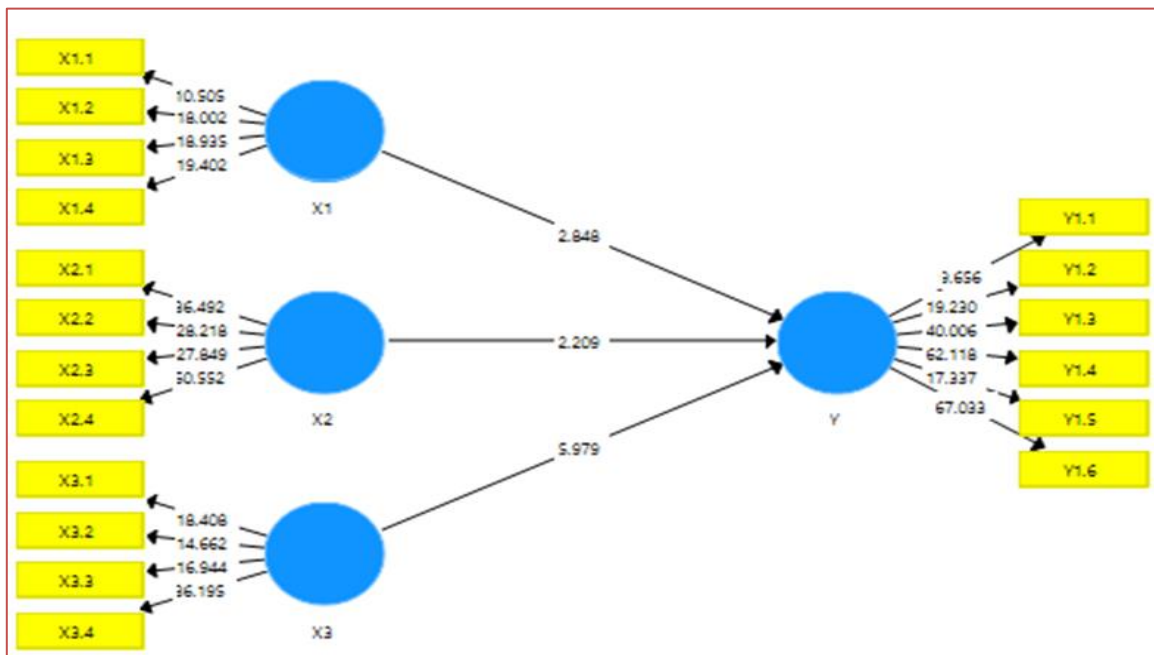
model is strong, moderate and weak. Based on the table, the R Square value for the variables X1, X2 and X3 with respect to Y is 65.5%. This shows that the distribution of variable Y can be explained by variables X1, X2 and X3 of 65.5%. The remaining 34.5% is explained by other variables not examined in this study.

**Table 9: Q Square Test**

	SSO	SSE	Q <sup>2</sup> (=1-SSE/SSO)
X1	400,000	400,000	
X2	400,000	400,000	
X3	400,000	400,000	
Y	600,000	296,960	0.505

Source: Results processing of SEM PLS

According to Chin (1998) a Q-Square value greater than 0 (zero) indicates that the model has a good predictive relevance value. Meanwhile, if the Q-Square value is less than 0 (zero), then the model is not good or does not have good predictive relevance. Based on this table, the Q-Square value for variable Y of 0.505 which indicates that the model has good predictive relevance.



**Figure 3: Hypothesis Testing (t test) Main Model**

Source: Results of data processing using SEM PLS.

**Tabel 10: Main Model t test results**

	Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
X1 -> Y	0.270	0.270	0.095	2,848	0.005
X2 -> Y	0.167	0.167	0.076	2,209	0.028
X3 -> Y	0.497	0.494	0.083	5,979	0.000

$$Y = 0.270X1 + 0.167X2 + 0.497X3 + e$$

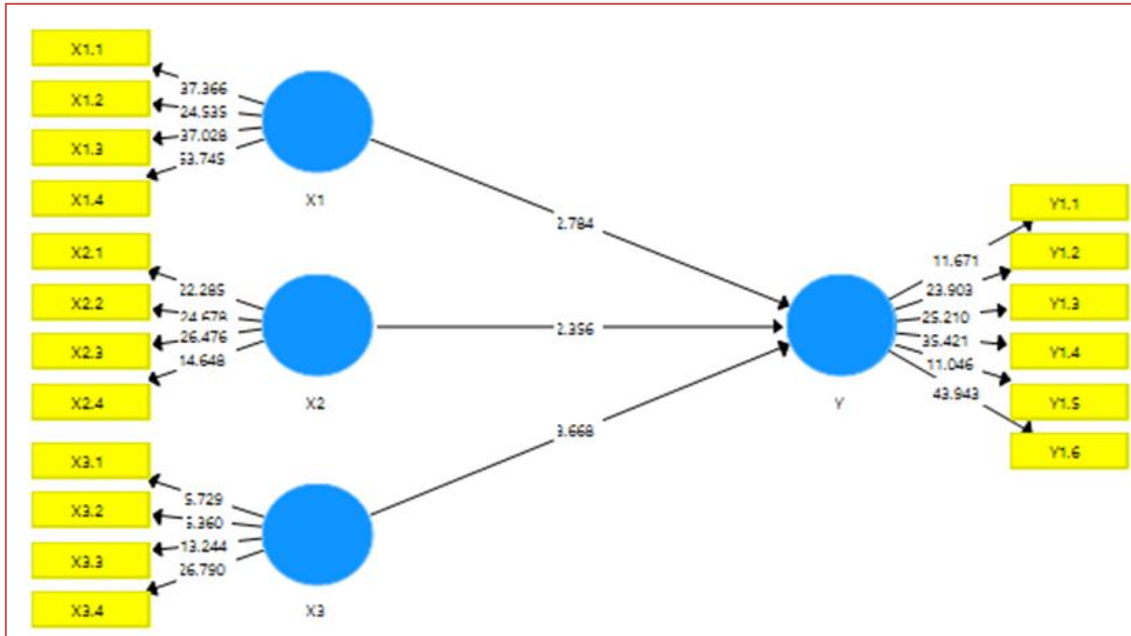
According to Ghozali (2016), if the p value is below 0.05 then Ha is accepted. Conversely, if the p value is above 0.05 then Ha is rejected. From the table, it can be concluded that X1 has a positive influence on

Y of 0.270 (positive) which indicates the direction of the relationship X1 to Y is positive with a t statistic of 2.848 (above 1.96) and a p value of 0.005 (below 0.05). Then, X2 has a positive influence on Y of 0.167



(positive) which indicates the direction of the relationship of X2 to Y is positive with a t statistic of 2.209 (above 1.96) and a p value of 0.028 (below 0.05). Furthermore, X3 has a positive effect on Y of 0.497 (positive) which indicates the direction of the relationship X3 to Y is positive with a t statistic of

5.979 (above 1.96) and a p value of 0.000 (below 0.05). Then, the authors tested the hypothesis for model 2 (male) and model 3 (female), but before conducting the t test, the authors had tested the validity and reliability first like the main model.



**Figure 4: Hypothesis testing (t test) Model 2 Male**  
 Source: Results of data processing using SEM PLS.

**Table 11: Model 2 Male t test results**

	Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
X1 -> Y	0.370	0.379	0.133	2,784	0.006
X2 -> Y	0.269	0.252	0.114	2,356	0.019
X3 -> Y	0.372	0.383	0.101	3,668	0.000

Source: Results of data processing using SEM PLS.  
 $Y = 0.370X1 + 0.269X2 + 0.372X3 + e$

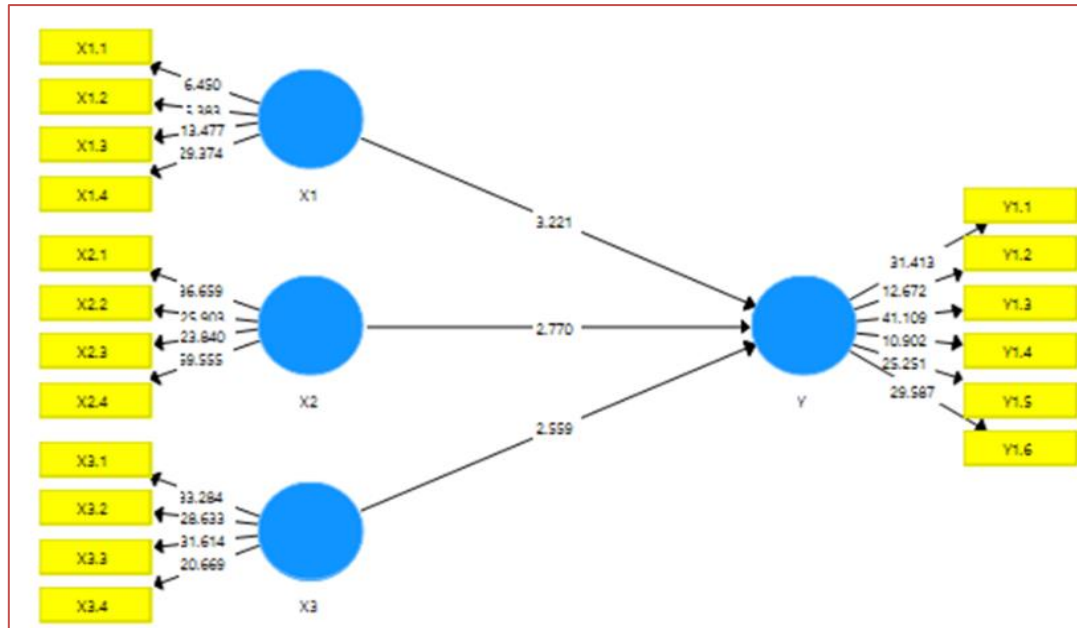
From the table, X1 Men partially has a positive effect on Y Men by 0.370 (positive) which shows the direction of the relationship X1 to Y is positive with a t statistic of 2.784 (above 1.96) and a p value of 0.006 (below 0.05). Then, X2 Men partially has a positive effect on Y Men by 0.269 (positive) which shows the direction of the relationship X2 to Y is positive with a t

statistic of 2.356 (above 1.96) and a p value of 0.019 (below 0, 05). Furthermore, X3 Men partially has a positive effect on Y Men of 0.372 (positive) which indicates the direction of the relationship X3 to Y is positive with t statistic of 3.668 (above 1.96) and a p value of 0.000 (below 0.05).

**Table 12: Model 3 Female t-test results**

	Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
X1 -> Y	0.365	0.377	0.113	3,221	0.001
X2 -> Y	0.359	0.369	0.130	2,770	0.006
X3 -> Y	0.286	0.267	0.112	2,559	0.011

Source: Results of data processing using SEM PLS  
 $Y = 0.365X1 + 0.359X2 + 0.286X3 + e$



**Figure 5: Hypothesis testing (t test) Model 3 Female**

Source: Results of data processing using SEM PLS.

From the table, it can be concluded that X1 Women partially have a positive effect on Y Women by 0.365 (positive) which shows the direction of the relationship X1 to Y is positive with a t statistic of 3.221 (above 1.96) and a p value of 0.001 (below 0.05). Then, X2 Women partially has a positive effect on Y Women by 0.359 (positive) which shows the direction of the relationship X2 to Y is positive with a t statistic of 2.770 (above 1.96) and a p value of 0.006 (below 0,

05). Furthermore, X3 Women partially has a positive effect on Y Women of 0.286 (positive) which indicates the direction of the relationship X3 to Y is positive with t statistic of 2.559 (above 1.96) and a p value of 0.011 (below 0.05).

The following is a combined t-test table from model 1, model 2, and model 3 to make it easier for us to compare the results of the three research models:

**Table 13: Combined t test of Model 1, Model 2 and Model 3**

Research Model	Correlation	Adj. R-Square	F	Original Sample (O)	P Values
Model 1 (Main)	X1 -> Y	0.644	0.079	0.270	0.005
	X2 -> Y	0.644	0.052	0.167	0.028
	X3 -> Y	0.644	0.353	0.497	0.000
Model 2 (Male)	XM1 -> YM	0.779	0.286	0.370	0.006
	XM2 -> YM	0.779	0.170	0.269	0.019
	XM3 -> Ven	0.779	0.332	0.372	0.000
Model 3 (Women)	XF1 -> YF	0.783	0.319	0.365	0.001
	XF2 -> YF	0.783	0.272	0.359	0.006
	XF3 -> YF	0.783	0.189	0.286	0.011

From the results of the t-test on model 1, it was found that tax audits have a positive effect on taxpayer compliance. Based on the results of the gender analysis described in table 4.14 (combined t-test table for 3 models) that either jointly or separately between male and female respondents it is known that tax audits have an effect on taxpayer compliance. Based on the original sample coefficient values between model 2 (male) and model 3 (female) it was found that the coefficient value for male respondents was greater than the coefficient value for female respondents. The results of this study indicate that tax audits have a greater effect on male taxpayer compliance than female taxpayer compliance. Men will be more obedient than women where this

happens because a woman's needs are greater than men, so they will set aside their obligations that make them disobedient. As we all know that gender is closely related to roles and responsibilities, both in terms of men and women. Differences in how men and women complete their responsibilities and roles are the result of differences in responses received by men and women. The verbal center is different between men and women where women have verbal centers in both parts of the brain while men only have it in the left side of the brain, this makes women able to absorb information and conclude something five times faster than men. This is also the reason that women rely more on feelings. So that male taxpayers will be obedient in paying taxes

based on fear of sanctions received in a tax audit while female taxpayers will be based on conscience and have a sense of guilt if paying taxes is not in accordance with the provisions. (Management, 2022).

From the results of the t-test on model 1, it was found that the tax amnesty has a positive effect on taxpayer compliance. Based on the results of the gender analysis described in table 4.14 (combined t-test table for 3 models) that either jointly or separately between male and female respondents it is known that the tax amnesty has an effect on taxpayer compliance. Based on the original sample coefficient values between model 2 (male) and model 3 (female) it was found that the coefficient value for female respondents was greater than the coefficient value for male respondents. The results of this study indicate that tax amnesty has a greater effect on female taxpayer compliance than male taxpayer compliance. Gender is seen as one of the individual factors that can influence the compliance behavior of a taxpayer in fulfilling his tax obligations in accordance with applicable tax laws and regulations. In research conducted by Asante and Baba (2011) which shows that female taxpayers are more obedient than male taxpayers. The influence of gender on attitudes stems from differences in the treatment of parents towards children due to differences in their gender. This is in accordance with the opinion of Berry, *et al.*, (Sari, 2006) that differences in biological categories between men and women also produce cultural practices in the form of parenting patterns, roles, gender stereotypes, and sex role ideology which leads to acts of separation between men and women. Hurlock's theory states that parents in educating discipline towards their children tend to be more assertive in providing rules and limitations on attitudes towards their daughters than the attitudes of parents towards their sons which are related to the demands of the norms of social and state life. This explains that the difference in discipline between men and women results in government regulations such as voluntary disclosure programs or tax amnesty having a greater effect on female taxpayer compliance than male taxpayer compliance.

From the results of the t-test on model 1, it was found that the implementation of e-filing had a positive effect on taxpayer compliance. Based on the results of the gender analysis described in table 4.14 (combined t-test table for 3 models) that either jointly or separately between male and female respondents it is known that the implementation of e-filing has an effect on taxpayer compliance. Based on the original sample coefficient values between model 2 (male) and model 3 (female) it was found that the coefficient value for male respondents was greater than the coefficient value for female respondents. The results of this study indicate that the implementation of e-filing has a greater effect on male taxpayer compliance than female taxpayer compliance. With the ease of reporting taxes using e-filing, male taxpayers become more obedient than

female taxpayers, because psychologically men prefer things that are practical in carrying out an activity. We must have realized very well that most men tend to be simple individuals and anti to complicated and troublesome things. Of course, men have their own reasons why they behave this way. Men do this not without reason, there is something behind this to do. There are several reasons why men prefer practical things, namely first, it doesn't bother him. Second, Happier. Third, Free to do many things. Fourth, Reducing the occurrence of problems. Then the fifth reason, why men prefer simple and practical things is to save time. This is in line with several indicators of convenience put forward by Puji Rahayu (2016), namely the ease of operating the e-filing application, the ease of reporting the Annual SPT using the e-filing application, the accuracy and speed in reporting the Annual SPT using the e-filing application so that it is more effective, economical and practical.

## CONCLUSION

Based on the results of research on gender analysis on the effect of tax audits, tax amnesty and implementation of e-filing on the compliance of individual taxpayers of MSMEs DKI Jakarta, from the three hypotheses and problem formulations made, the three hypotheses are supported. The conclusions from this study are as follows: Tax audit has a significant positive effect on individual taxpayer compliance for MSMEs DKI Jakarta. Male respondents think that tax audits have more influence on their tax compliance than according to female respondents. Tax Amnesty has a significant positive effect on individual taxpayer compliance for DKI Jakarta MSMEs. Female respondents thought that the tax amnesty had more effect on their tax compliance than according to male respondents. The implementation of E-Filing has a significant positive effect on individual taxpayer compliance for DKI Jakarta MSMEs. Male respondents think that the implementation of e-filing has more influence on their tax compliance than according to female respondents. From the results of this study found the effect of X1, X2, X3 on Y, it is suggested to the government, especially the Directorate General of Taxes, as follows: The Directorate General of Taxes is expected to be able to improve human resources such as increasing the quality and quantity of tax examiners by providing internal and external education and training sufficient external resources so that the examiner's performance can be more optimal. The Directorate General of Taxes is expected to be able to increase the success of the e-filing system by continuing to improve the e-filing system itself and further improve data security from user risk, data storage and e-filing capabilities in anticipating data-related problems. So, in the end it can improve tax compliance. The Directorate General of Taxes is expected to be able to properly socialize this tax amnesty program. Thus, after the tax amnesty program has been carried out, it can increase taxpayer compliance and ultimately increase tax

revenues. With the gender analysis found in this study, the Director General of Taxes can adopt different policies for male and female taxpayers because each gender has a different character in increasing tax compliance.

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