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Tax Compliance and Gender: An Analysis of Individual Annual Tax Return Reporting

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Abstract

This study aims to analyze the effect of gender equality on the compliance of individual taxpayers in reporting their annual tax returns. The background to this study is the low level of compliance in reporting tax returns by individual taxpayers, even though the taxation system in Indonesia uses a self-assessment system that requires a high level of awareness and independence from taxpayers. Gender variables are often considered to influence tax reporting behavior, but previous research findings have been inconsistent. The method used in this study is a quantitative with data collection techniques through questionnaires distributed to individual taxpayers. Based on the results of previous studies, most indicate that gender does not have a significant influence on taxpayer compliance in annual tax reporting. This suggests that both men and women tend to exhibit similar levels of compliance in fulfilling their tax obligations. This study is expected to contribute to the development of strategies for improving tax compliance that are more inclusive and fair, without being based on gender differences.

Keywords: gender equality, tax compliance, annual tax returns, individual taxpayers

Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh kesetaraan gender terhadap kepatuhan wajib pajak orang pribadi dalam melaporkan surat pemberitahuan tahunan. Latar belakang penelitian ini adalah masih rendahnya tingkat kepatuhan pelaporan SPT oleh wajib pajak orang pribadi, meskipun sistem perpajakan di Indonesia telah menggunakan *self-assessment system* yang menuntut kesadaran dan kemandirian tinggi dari wajib pajak. Variabel gender sering dianggap berpengaruh terhadap perilaku pelaporan pajak, namun hasil penelitian sebelumnya menunjukkan temuan yang beragam. Metode yang digunakan dalam penelitian ini adalah kuantitatif dengan teknik pengumpulan data melalui kuesioner yang disebarkan kepada wajib pajak orang pribadi. Berdasarkan hasil dari berbagai studi terdahulu, sebagian besar menyatakan bahwa gender tidak memiliki pengaruh yang signifikan terhadap kepatuhan wajib pajak dalam pelaporan SPT tahunan. Hal ini menunjukkan bahwa baik laki-laki maupun perempuan cenderung menunjukkan tingkat kepatuhan yang serupa dalam memenuhi kewajiban perpajakannya. Penelitian ini diharapkan dapat memberikan kontribusi dalam menyusun strategi peningkatan kepatuhan pajak yang lebih inklusif dan adil tanpa mendasarkan pada perbedaan gender.

Kata kunci: kesetaraan gender, kepatuhan pajak, pengembalian pajak tahunan, wajib pajak orang pribadi

Introduction

The issue of gender equality has become a growing global concern in various aspects of life, including in the economic and public administration spheres. Gender equality, which refers to equal rights and opportunities between men and women, is believed to have significant implications for the efficiency and effectiveness of various systems, including the taxation system. Despite facing structural challenges in promoting gender equality, it is important to recognize that gender equality itself can indirectly influence economic behavior, including tax compliance (Pahlevi and Rahim, 2023). In Indonesia, awareness of the importance of gender equality continues to grow, as reflected in various policies and initiatives by the government and civil society organizations (Judiasih, 2022).

One crucial aspect of the tax system is taxpayer compliance in filing Annual Personal Income Tax (PPh) Returns (SPT). This compliance is fundamental to the sustainability and fairness of a country's fiscal system, as optimal tax contributions enable the government to provide better public services (Zainudin et al., 2019). Various factors are believed to influence taxpayer compliance levels, including economic factors (such as tax incentives and sanctions), social factors (such as societal norms and government transparency), and psychological factors (such as perceptions of fairness and trust in tax authorities) (Meliandari et al., 2022).

In Indonesia, research by Prasetyo and Hadi (2022) found that perceptions of tax fairness and the effectiveness of fiscal oversight significantly increased individual taxpayer compliance. This finding is supported by research by Mansur et al. (2021), which showed that tax awareness and the ease of electronic reporting (e-Filing) play a significant role in increasing compliance. However, challenges such as the complexity of tax regulations and taxpayer unfamiliarity remain major obstacles (Zainudin et al., 2019). Therefore, efforts to increase tax awareness through education and simplification of the tax system need to be continuously carried out.

There's been a lot of research on the factors that influence compliance with annual personal tax returns. But studies that specifically look at how gender equality affects tax compliance are still pretty limited, especially in Indonesia. In fact, differences in the roles and responsibilities of men and women in families and society, as well as unequal access to economic resources and information, have the potential to influence their perceptions and behavior toward tax obligations (Sipahutar & Tina, 2024).

Differences in income levels, asset ownership, and understanding of tax regulations between men and women can be factors influencing their compliance in reporting annual tax returns. A study by Sriniyati (2020) in Indonesia found that women tend to have higher levels of tax compliance than men, despite their lower average income. This is thought to be related to women's stronger sense of caution and adherence to regulations (Saputro & Meivira, 2020). On the other hand, men are more likely to take risks, including tax evasion, especially if they have access to greater economic resources (Nugrani et al., 2022). Furthermore, prevailing gender norms in society can also influence how individuals view and fulfill their tax obligations. Research by Nugrani et al. (2022)

shows that in patriarchal cultures, financial responsibility is often considered a male domain, resulting in limited participation by women in household tax decisions. Consequently, women may be less involved in the tax reporting process, even though they are more compliant when given direct responsibility. These findings reinforce the importance of considering gender dimensions in tax policies to improve inclusive compliance..

Gender equality is the equality of men and women in terms of opportunities and rights as human beings so that they are able to play a role and participate in political, economic, socio-cultural, defense and national security activities, as well as equality in terms of enjoying the fruits of development (Pratama et al., 2025). Tax compliance is the behavior of taxpayers to fulfill their tax obligations in accordance with applicable laws and regulations. Tax compliance includes compliance with taxpayer registration, tax reporting, tax calculation, and reporting and payment of taxes owed.

One of the systems implemented in taxation in Indonesia is the self-assessment system, whereby taxpayers are given full trust in calculating, depositing, and reporting the amount of tax for which they are responsible. The role of citizens as taxpayers is to pay their tax obligations from their income or salary every year. After paying their taxes, taxpayers are required to file their annual tax returns online using e-filing as provided and facilitated by the Directorate General of Taxes, or offline at a local tax office.

Given the importance of individual annual tax return compliance for state revenue and the potential implications of gender equality on taxpayer behavior, this study aims to analyze in depth the influence of gender equality on the level of compliance with individual annual tax returns in Indonesia. A better understanding of the relationship between these two variables is expected to provide valuable insights for the formulation of more inclusive and effective tax policies, as well as encourage higher levels of tax compliance among all taxpayers, regardless of gender (Mayorga & Suyanto, 2024). Through comprehensive analysis, this study is expected to make a significant contribution to the literature on taxpayer behavior and gender equality, as well as provide practical recommendations for tax authorities in improving compliance with annual personal income tax reporting by considering a gender perspective.

Method

This study uses a quantitative approach involving 52 employee respondents who are required to file annual tax returns, with the aim of analyzing the effect of gender equality on compliance with annual tax return reporting. Data was collected through an online questionnaire and processed using quantitative descriptive analysis (Rahman et al., 2023).

Table 1. Respondent Characteristics by Gender

No.	Gender	Number of Respondent	Percentage
1	Male	19	36,54%
2	Female	33	63,46%

The respondents consisted of 36.54% males (19 people) and 63.46% females (33 people). This shows that female participation in this study was more dominant, reflecting higher awareness or involvement in tax-related topics among women.

Table 2. Compliance with Annual Tax Return Reporting

No.	Description	Number of Respondent	Percentage
1	Report Annual Tax Return	31	59,62%
2	Do Not Report Annual Tax Return	21	40,38%

Berdasarkan Tabel 2. menunjukkan bahwa mayoritas responden cenderung patuh dalam melaksanakan kewajiban pelaporan pajaknya, meskipun masih ada yang belum patuh dan proporsi ketidakpatuhannya masih signifikan. Temuan ini sejalan dengan penelitian Güzel et al. (2019) yang menyatakan bahwa tingkat kepatuhan pajak dipengaruhi oleh persepsi keadilan sistem perpajakan dan efektivitas penegakan hukum. Namun, tingginya proporsi ketidakpatuhan dalam penelitian ini mengindikasikan adanya faktor lain, seperti kompleksitas regulasi atau kurangnya pemahaman wajib pajak, sebagaimana diungkapkan dalam studi Nkundabanyanga et al. (2021). Oleh karena itu, upaya peningkatan kepatuhan pajak tidak hanya memerlukan sosialisasi yang lebih intensif, tetapi juga penyederhanaan prosedur pelaporan.

Table 3. Distribution of Compliance Based on Gender

No.	Gender	Compliant	Non-compliant	Number of Respondent	Compliant Percentage	Non-compliant Percentage
1	Male	13	6	19	68,42%	31,58%
2	Female	18	15	33	54,55%	45,45%

The data in Table 3 shows that although in terms of numbers, more female respondents complied with tax reporting than male respondents, their compliance rate was lower than that of male respondents, with a compliance rate of 68.42% for men and 54.55% for women.

Results and Discussion

Based on the analysis of the influence of gender equality on compliance with annual personal income tax returns, although there are differences in compliance rates between men and women, in general, the majority of respondents show a good level of compliance in fulfilling their annual tax return obligations. This indicates a fairly high level of awareness among employees regarding the importance of tax reporting as part of individual tax responsibility. However, there are still some respondents who are not compliant, which means that the issue of compliance remains a challenge that requires further attention.

The results of the analysis of this research data show differences in the level of compliance with annual tax return reporting between men and women. Of the 19 male respondents, 13 (68.42%) complied with annual tax return reporting. Meanwhile, out of 33 female respondents, only 18 (54.55%) complied with annual tax return reporting. This

data indicates that although female participation was more dominant in this study, their compliance rate with annual tax return reporting was lower than that of men.

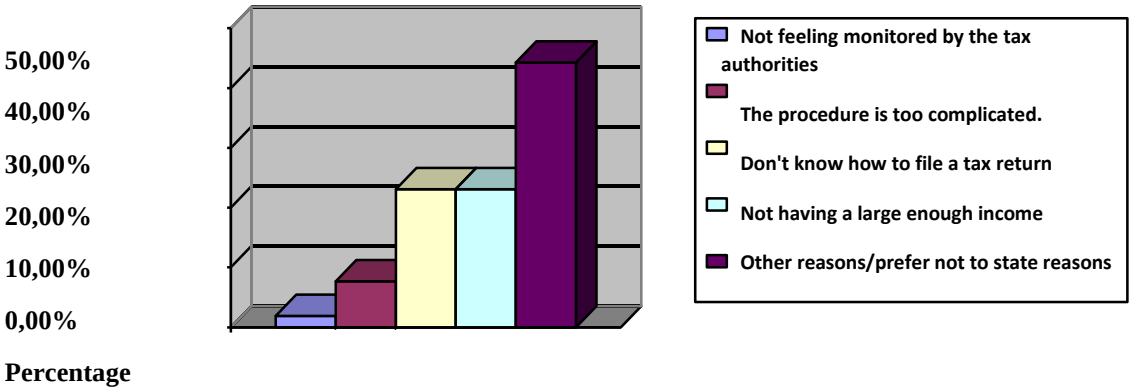


Figure 1. Diagram of Reasons Respondents Did Not File Annual Tax Returns

Differences in annual tax return compliance are due to several factors. Based on the diagram in Figure 1, the reasons respondents did not file annual tax returns indicate that most non-compliance stems from ignorance or a lack of understanding of the reporting process (23.08%) and the perception that their income is not large enough to be taxed (23.08%). Additionally, nearly half of the respondents chose not to specify their reasons (44.23%), which may indicate other factors such as distrust of the system, reluctance, or even lack of awareness of their obligations. However, trust and awareness are crucial in determining the level of taxpayer participation in reporting their tax obligations, as highlighted by Kirchler (2007), who emphasized psychological factors such as trust in authority and perceptions of fairness as determinants of tax behavior. This reality also contradicts what is stated in Ajzen's (1991) Theory of Planned Behavior, which explains that behavioral intent, influenced by beliefs and perceived control, is key to understanding tax compliance.

The reasons given for the perceived complexity of the procedure (7.69%) and the feeling of not being monitored by the tax authorities (1.92%) also indicate that the ease of service and supervision by the authorities still need to be improved. The lack of pressure or supervision from tax authorities allows taxpayers to feel that reporting is not an urgent necessity. This is certainly related to the tax morale of each taxpayer, as stated by Torgler (2007) that the role of tax morale and individual values in shaping compliance behavior can vary between genders.

In terms of equal access to tax information, most respondents agreed that they had equal opportunities to obtain tax information and education. This shows that good efforts have been made to provide equal access to information for all members of society, both men and women. However, there are still respondents who do not file annual tax returns, indicating the need to optimize information distribution, especially for people who are not yet tax literate or still experience technical obstacles. This shows that gender equality in terms of access to information, understanding of taxation, and use of the taxation system is relatively even.

Conclusion

Based on the analysis results, it can be concluded that, in general, the level of compliance with annual personal income tax reporting among respondents is quite good, reflecting a relatively high level of awareness of tax responsibilities. However, there are still some respondents who are not compliant, indicating that the issue of compliance remains a challenge that needs to be addressed. There is a difference in compliance rates between men and women. Although there are more female respondents, their compliance rate (54.55%) is lower than that of men (68.42%). This shows that gender affects tax reporting compliance, although the exact cause needs to be further investigated.

The main factors causing noncompliance include a lack of understanding about reporting (23.08%), the perception that income is not large enough to be taxed (23.08%), and unspecified reasons (44.23%). Other factors such as procedures that are considered complicated and a lack of supervision from the tax authorities also have an influence. Although the majority of respondents stated that they had equal access to tax information, the existence of non-compliance indicates the need for improved education, socialization, and ease of reporting, especially for people who still experience technical barriers or do not yet have full awareness of their tax obligations. Thus, although gender equality in access to tax information has been relatively evenly distributed, efforts to improve understanding and compliance, particularly through education and strengthening the role of tax authorities, are still very much needed to improve overall compliance.

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