

INDIVIDUAL PREDISPOSITION AND TAX KNOWLEDGE: GENDER DIFFERENCE ON TAXPAYER COMPLIANCE OF BATIK MSME

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Received: March 23, 2022; Revised: June 26, 2023; Accepted: June 28, 2023

Abstract: *The government provides several economic stimuli such as tax regulations in harmonizing tax regulations. The purpose of this study is to analyze the effect of individual predisposition and tax knowledge in carrying out tax payment obligations due to the latest legislation harmonizing tax regulations for Batik SME players in the Yogyakarta Special Region. This research used a purposive sampling method with 50 male respondents and 50 female respondents using path analysis. The results explained that the for male respondents, Individual Predisposition affects tax compliance directly while tax harmonization has negative mediation impact on the effect of tax knowledge on tax compliance. For female respondents, Individual predisposition has direct and indirect effect on tax compliance through tax harmonization while tax knowledge has direct effect on tax compliance. The implication of this study is male and female have different attitude toward tax harmonization regulation. While male respondents use their individual predisposition to comply with tax, female respondents have to use tax harmonization to comply with tax. However, both female and male respondents with tax knowledge do not need tax harmonization. The results give guideline to regulators to make tax harmonization differently for both genders, especially for taxpayer who have tax knowledge.*

Keywords: Harmonization of Tax Regulations, Gender, Individual Predisposition, Small Medium Enterprise, Tax Compliance

INTRODUCTION

The richness of culture and traditions that exist in Indonesia is a characteristic. The uniqueness that exists in Indonesia is a concern with the development of the tourism industry. The development of the world of tourism was simultaneously followed by the development of various handicraft products in the form of souvenirs such as batik cloth. [Kementerian Perindustrian \(2020\)](#) mentioned that batik exports in 2020 reached 21.5 million dollars. The COVID-19 pandemic has not reduced the

existence of selling batik cloth. The existence of Indonesian batik cloth has become increasingly known to the world since October 2, 2009, was designated as National Batik Day ([Info Batik 2020](#)). The main countries currently exporting batik cloth are Japan, the United States, and European countries.

The development of the batik industry in Indonesia is very rapid because batik producers are scattered in several regions. Batik-producing areas in Indonesia such as Pekalongan Batik, Yogyakarta Batik, Ciamis Batik, Banyumasan Batik, Indramayu Batik, Cirebon Batik, Lasem

Batik and Tasik Batik ([Nurainun, Heriyana, and Rasyimah 2008](#)). Regional differences and historical values embodied in this cloth give characteristics and uniqueness. This is an opportunity that can be developed from an economic standpoint. Product diversification creates itself naturally because of the value of the batik cloth itself. This condition is a distinct advantage for Batik SMEs in Indonesia.

Opportunities and benefits from Indonesia's wealth have created many Batik SME business actors in Indonesia. Data presented by the Ministry of Industry in 2021, the batik industry in Indonesia recorded a total of 2,591 business actors throughout Indonesia. It is believed that business actors in this industrial sector will see more and more of the business opportunities provided. The Coordinating-Minister for the Economy of the Republic of Indonesia-Airlangga Hartanto stated in his press release that the diversification of batik products is one way to support post-pandemic national economic recovery ([Kementerian Koordinator Bidang Perekonomian Republik Indonesia 2021](#)). This industry continues to survive amidst the pandemic which has so far affected many sectors. The batik cloth industry is one of the industries that contribute to strengthening the National GDP. This is due to the achievement of exports and employment ([Bangsa 2016](#)).

The government plays an active role in increasing Indonesia's economic defense due to the pandemic. Several economic stimulus measures were taken to accelerate economic recovery. Tax regulations have become one of the updated policies considering that Indonesia's main income comes from the tax sector. Changes to tax rules regarding PPh, VAT, KUP, Voluntary Disclosure, Carbon Tax, and the Excise Law which are regulated in Law No. 7 of 2021 concerning Harmonization of Tax Regulations (HPP). This new regulation is expected to have a positive impact as one of its goals is to increase growth and accelerate the Indonesian economy. The hope that arises from this HPP is that business actors will be more

obedient in paying taxes due to changes in several current tax regulations.

Changes in business, regulatory, social, and other aspects of life are taking place massively. Business actors in the batik cloth industry, especially D.I.Yogyakarta, continue to operate with various personal tendencies (*individual predisposition*). These personal tendencies can be in the form of motivations, needs, attitudes, past knowledge, and expectations ([Hlastec, Mumel, and Hauptman 2023](#)). Research conducted by [Zeffane \(2020\)](#) on business school students, entrepreneurs, and employees who do not own a business explains that gender differences are a differentiator in having a sense of trust. Men are more difficult to believe than women because women are less careful and less able to analyze risks. The next finding explains that entrepreneurs are more likely to trust easily because forming and developing a business requires trust. Differences in the individual predisposition of men and women in the batik cloth industry in Yogyakarta will be very different in dealing with business situations. Based on what has been explained above, this study will discuss the individual predisposition of Batik business actors in D.I Yogyakarta, tax knowledge possessed, and harmonization of tax regulations and whether it will increase the desire of taxpayers to be more obedient.

Literature Review

Riahi-belkaoui (2002) explains in behavioral accounting that personal-inclinations are things that influence a person to make decisions. These personal tendencies or individual predisposition are motivations, needs, attitudes, past knowledge, and expectations. Behavioral accounting provides a related understanding of a person's varied behavior that is influenced by his rationalization model ([Sulik-Górecka and Strojek-Filus 2017](#)). Research conducted by [Moreno et al. \(2021\)](#) describes the perspectives of male and woman leaders in managing a harmonious and balanced work

environment. The results of research on woman respondents explained that being a leader is a challenge, whereas men don't think like that. Woman respondents feel that good communication is one way that can be used to create a good work environment, while male respondents feel that communication is not an important thing, therefore many men fail in terms of leadership due to poor communication. [Hermawan and Fitria \(2020\)](#) explained in their research that the variable of belief in one's abilities gives a dominating influence on a person to decide. The tendency of a person's behavior is influenced by cognitive factors such as personality, opinions, and things that are considered to have value ([Djaoued, Mohammed, and Fethi 2018](#)). A person's tendencies can also influence product consumption decisions ([Sarabia-Andreu et al. 2020](#)).

[Gódány et al. \(2021\)](#) explained that the factor that motivates a person to become an entrepreneur is the desire to succeed financially and non-financially as a result of stopping work. [Fadillah and Thamrin \(2019\)](#) explained that another thing that motivates someone to start entrepreneurship is the family environment supports and facilitates the desire to do entrepreneurship. [Sarmita and Lelengboto \(2020\)](#) explained in their research that 12 factors influence individuals in deciding to become an entrepreneur, namely, interests, social environment, opportunities, attitudes, commitment, surrounding support, economic needs, desire to be rich, networking, caring, role models, and parents.

Tax is a mandatory collection, not limited to government or general taxpayers ([Bird and Davis-Nozemack 2018](#)). The definition of tax based on the law that tax is a contribution that must be paid by taxpayers, both individuals, and entities who obtain additional income or benefits that are coercive based on the law, where the benefits are obtained directly and indirectly ([Rudyanto, Julisar, and Debora 2023](#)). The things that influence a person to comply with paying taxes are the awareness of the taxpayer,

knowledge of taxation, and the tax sanctions that will be obtained ([Salsabila and Furqon 2020](#)).

[Pratama \(2018\)](#) explains these individual factors including gender, age, education level, morale, type of business/industry, personality, circumstances, and personal risk assessment do not affect knowledge of taxation. Knowledge and understanding of taxpayers affect taxpayer compliance ([Nugraheni and Purwanto 2015; Susyanti and Askandar 2019](#)). Based on the results of their researches, taxpayer awareness, knowledge and understanding, tax sanctions, quality of tax authorities, distributive justice, procedural justice, and interactional justice are things that affect individuals in reporting and complying with tax laws. [Harefa and Gea \(2019\)](#) explains that taxpayer awareness, tax knowledge, quality of tax services, and tax witnesses have a positive and significant influence on taxpayer compliance. [Lestari and Wicaksono \(2017\)](#) explain that taxpayer awareness and individual taxpayer attitudes have a positive and significant effect on taxpayer compliance. Individual factors of a taxpayer affect the level of compliance ([Adhikara et al. 2022](#)).

Hypothesis Development

[Saifudin and Wardani \(2021\)](#) explain that motivation has a positive and significant influence on tax payments. [Ratu et al. \(2017\)](#) explain knowledge and understanding, personal tendency factors in the form of rational attitudes and taxpayer motivation have a significant effect on tax compliance. Research conducted by [Hlastec et al. \(2023\)](#) explains that individual predisposition has a significant effect on a taxpayer being the basis for someone to comply, be ethical, and even commit tax evasion. These individual values have a significant effect on compliance with tax regulations. [Adhikara et al. \(2022\)](#) explain that awareness in paying taxes is a factor that mediates the factors of tax knowledge, tax sanctions, and taxpayer ability to taxpayer compliance. Research conducted by [Taufailla and Putri \(2022\)](#) found that female

taxpayers were more compliant than men in tax reporting, understanding taxation has a positive effect on taxpayer compliance, and awareness of taxpayers is what influences taxpayers to obey. Based on the literature review that has been described, the research hypothesis are as follows.

H_{1a}: The individual predisposition of Men's Batik SMEs in D.I.Yogyakarta is mediated by the harmonization of tax regulations that affect taxpayer compliance.

H_{1b}: Knowledge of taxation of Men's Batik SMEs in D.I.Yogyakarta is mediated by the harmonization of tax regulations that affect taxpayer compliance.

H_{2a}: The individual predisposition of women's Batik SMEs in D.I.Yogyakarta is mediated by the harmonization of tax regulations that affect taxpayer compliance.

H_{2b}: The knowledge of taxation of women's batik SMEs in D.I.Yogyakarta is mediated by the harmonization of tax regulations that affect taxpayer compliance.

METHOD

Figure 1 describes the research model. The chosen research approach is a quantitative approach that aims to test the hypotheses that

have been built. [Apuke \(2017\)](#) explains research using a qualitative approach will examine the causal relationship of each variable used. Respondents in this study were men's and women's batik SME business actors, each consisting of 50 respondents using the method of purposive *sampling*. Criteria in selecting samples based on characteristics, namely.

First, Batik SME business actors record their finances both in bookkeeping and recording. Second, business actors report their business results for tax payments or tax deductions by business partners. Third, the batik business that has been running has been going on for at least the last 2 years. The data collected will be tested using path analysis or using path analysis methods which will be used to identify direct and indirect as well as significant and insignificant causal relationships.

The variables in this study are individual *predisposition* and knowledge of taxation as an exogenous variable, harmonization of tax regulations as a mediating variable, gender as a moderating variabel, and taxpayer compliance variable as an endogenous variable. The data collected was processed by validity test (test loading *factor*, AVE value, *discriminant validity*, and *cross loading*), reliability test (test value results from composite *reliability* and Cronbach's *alph*), and testing the model structure obtained from the results of the test values *R-Square*, *Path Coefficients*, *Predicted Relevance*, and model *Fit*.

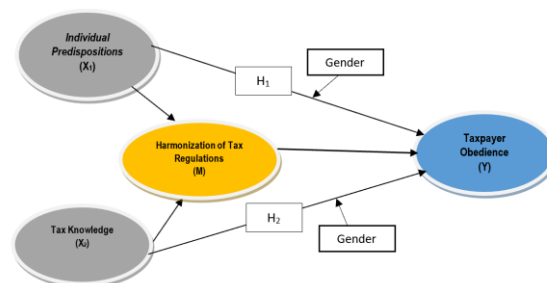


Figure 1. Research Model

RESULTS

Respondent Demographics

Respondents in this study consisted of male and woman batik SMEs in D.I.Yogyakarta. Based on the results of data collection, the demographics of male respondents were dominated by generation Y (born 1981 – 1995 totaling 21 respondents, then generation X (born 1961 – 1980) numbering 20 respondents, generation Z totaling 7 respondents (born after 1995 to 2010) and generational respondents baby boomers (born in 1945 – 1960) a total of 2 people. This condition is different from woman respondents because woman Batik SME entrepreneurs are dominated by the X generation with 26 respondents, the Y generation with 16 respondents, the Z generation with 7 respondents, and the Y generation with 7 respondents. Baby boomers have a number of 1 respondent. The demographics of respondents based on education level were almost the same between male and woman respondents as presented in the following table.

Validity and Reliability

The validity test is seen based on the results of data analysis through processing combined *loadings and cross-loadings*. This test explains that each indicator is tested with these indicators so that the indicators used are valid to be used as instruments in this study. Test results from combined *loadings and cross-loadings* must have a value greater than 0.7. Variable individual *predisposition* consists of 8

indicators, knowledge of taxation consists of 4 indicators, Harmonization of Tax Regulations (HPP) consists of 7 indicators, and taxpayer compliance consists of 5 indicators. The test data for male respondents for each variable that did not meet the standards were IP2, IP3, IP4, IP8, and PP3. Table 1 is presented combined *loadings and cross-loadings* for male respondents who meet the criteria.

Path Analysis

This test is conducted to identify the direct and indirect effect of *individual predisposition* on taxpayer obedience and the effect of tax knowledge on taxpayer obedience. Figure 2 path analysis will also identify an indirect relationship due to the addition of a mediating variable, namely the Harmonization of Tax Regulations (HPP). The following is an analysis of the male respondent's fit model. The results of testing the fit model in Figure 2 come from the hypothetical framework built in this study. The results of the analysis showed that the APC value was 0.395 or equal to 39.50% with a P value <0.001, an ARS value of 0.525 or equal to 52.5% with a P value <0.001. The VIF test result is 1.887, which means that this model test is accepted, the GoF value is 0.615. The GoF test results explain that the relationship category is large because the GoF standard is > 0.36. The test results for the path coefficient H_{1a} equal to 0.019 with a value of $P = 0.008$ and H_{1b} equal to 0.051 with $P < 0.001$ while the overall path coefficient value is equal to -0.27 with a value of $P = 0.002$.

Table 1. Education Degree

Education Degree	Man	Woman
Elementary	2	2
Junior High School	3	6
Senior High Scholl	31	38
Bachelor	14	4
Master	0	0
Total	50	50

Table 2. Combined Loadings and Cross-Loadings Man

	IP	PP	HPP	KWP	Type (As defined)	SE	P Value
IP1	(0.714)	0.466	-0.249	-0.201	Reflective	0.107	<0.001
IP5	(0.727)	0.068	-0.060	0.022	Reflective	0.107	<0.001
IP6	(0.890)	-0.219	0.080	0.126	Reflective	0.100	<0.001
IP7	(0.880)	-0.213	0.171	0.018	Reflective	0.101	<0.001
PP1	0.096	(0.921)	0.044	0.044	Reflective	0.099	<0.001
PP2	-0.010	(0.938)	0.012	-0.022	Reflective	0.099	<0.001
PP4	-0.092	(0.870)	-0.059	-0.023	Reflective	0.101	<0.001
HPP1	-0.110	0.181	(0.812)	-0.044	Reflective	0.104	<0.001
HPP2	0.060	-0.455	(0.845)	0.170	Reflective	0.102	<0.001
HPP3	0.135	-0.586	(0.664)	-0.026	Reflective	0.110	<0.001
HPP4	-0.057	-0.110	(0.821)	0.269	Reflective	0.103	<0.001
HPP5	-0.004	0.344	(0.759)	-0.215	Reflective	0.106	<0.001
HPP6	0.028	0.350	(0.756)	-0.173	Reflective	0.106	<0.001
HPP7	-0.027	0.237	(0.809)	-0.022	Reflective	0.104	<0.001
KWP1	-0.035	0.007	-0.092	(0.858)	Reflective	0.102	<0.001
KWP2	0.075	0.092	-0.012	(0.896)	Reflective	0.100	<0.001
KWP3	-0.098	0.102	-0.090	(0.920)	Reflective	0.099	<0.001
KWP4	0.068	-0.228	0.132	(0.863)	Reflective	0.101	<0.001
KWP5	-0.006	0.016	0.065	(0.911)	Reflective	0.100	<0.001

Test data for woman respondents for variables for each variable that did not meet the standards were IP1, IP2, IP3, IP4, IP8, PP4, HPP5, HPP6, and HPP7. The following table is presented combined *loadings and cross-loadings* for woman respondents who met the criteria

Table 3. Combined Loadings and Cross-Loadings Woman

	IP	PP	HPP	KWP	Type (As defined)	SE	P Value
IP5	(0.797)	-0.011	0.126	0.128	Reflective	0.104	<0.001
IP6	(0.839)	-0.313	-0.162	0.127	Reflective	0.102	<0.001
IP7	(0.862)	0.315	0.042	-0.242	Reflective	0.102	<0.001
PP1	0.070	(0.874)	-0.002	-0.047	Reflective	0.101	<0.001
PP2	0.020	(0.956)	0.015	0.006	Reflective	0.098	<0.001
PP3	-0.090	(0.901)	-0.014	0.040	Reflective	0.100	<0.001
HPP1	-0.066	0.045	(0.943)	-0.017	Reflective	0.098	<0.001
HPP2	0.024	-0.113	(0.933)	-0.009	Reflective	0.099	<0.001
HPP3	-0.022	0.057	(0.920)	0.053	Reflective	0.099	<0.001
HPP4	0.073	0.012	(0.832)	-0.029	Reflective	0.103	<0.001
KWP1	-0.057	-0.033	-0.059	(0.840)	Reflective	0.102	<0.001
KWP2	-0.086	0.079	0.049	(0.885)	Reflective	0.101	<0.001
KWP3	0.112	-0.225	-0.147	(0.820)	Reflective	0.103	<0.001
KWP4	0.109	0.083	0.023	(0.785)	Reflective	0.105	<0.001
KWP5	-0.061	0.088	0.124	(0.877)	Reflective	0.101	<0.001

Further validity testing is seen from the value of the test results composite *reliability* (CR) and *conbach's talpha* (CA) with a minimum test result value of or greater than 0.70. Reliability testing saw from the results average *constructs extracted* (AVE) with a minimum value of greater than 0.50.

Table 4. Reliability and Validity

Man							
Variabel	CR	CA	Min	Max	Median	AVE	VIF
IP	0,881	0,817	-2,007	1,507	-0,301	0,651	1,113
PP	0,935	0,896	-3,270	1,413	0,242	0,828	2,862
HPP	0,917	0,893	-1,913	1,936	-0,208	0,613	1,876
KWP	0,950	0,934	-3,835	1,881	0,172	0,792	1,697
Woman							
Variabel	CR	CA	Min	Max	Median	AVE	VIF
IP	0,872	0,780	-1,989	1,938	-0,025	0,695	1,222
PP	0,936	0,897	-2,701	2,445	0,185	0,830	1,923
HPP	0,949	0,928	-1,850	2,297	-0,179	0,825	1,382
KWP	0,924	0,897	-1,230	2,421	-0,095	0,709	2,182

Table 5. Discriminant Validity

	Man			
	IP	PP	HPP	KWP
Individual Predisposition (IP)	(0,807)	0,316	0,196	0,219
Tax Knowledge (PP)	0,316	(0,910)	0,674	0,630
Harmonization of Tax Regulations (HPP)	0,196	0,674	(0,7830)	0,340
Taxpayer Compliance (KWP)	0,219	0,630	0,340	(0,890)
	Woman			
	IP	PP	HPP	KWP
Individual Predisposition (IP)	(0,833)	0,345	0,318	0,287
Tax Knowledge (PP)	0,345	(0,911)	0,224	0,660
Harmonization of Tax Regulations (HPP)	0,318	0,224	(0,908)	0,464
Taxpayer Compliance (KWP)	0,287	0,660	0,464	(0,842)

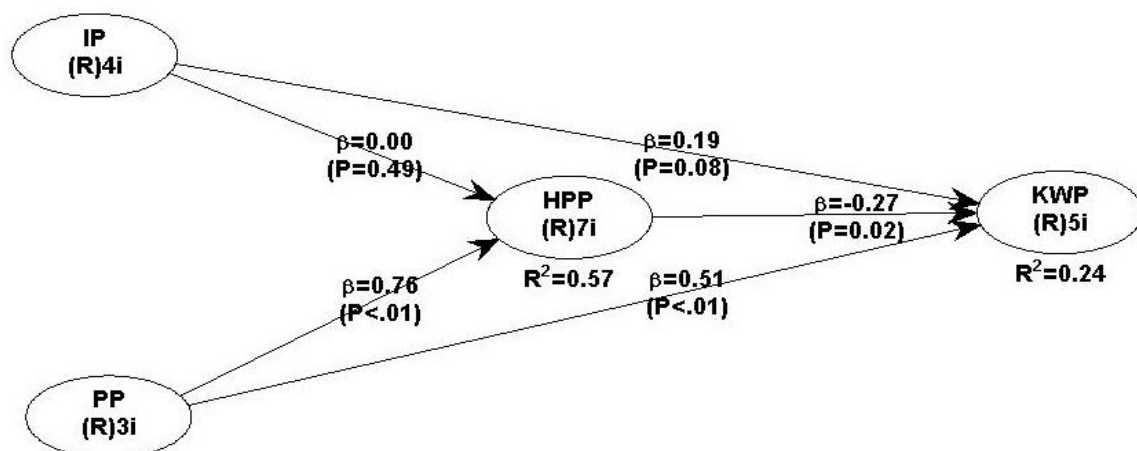


Figure 2. Male Fit Model

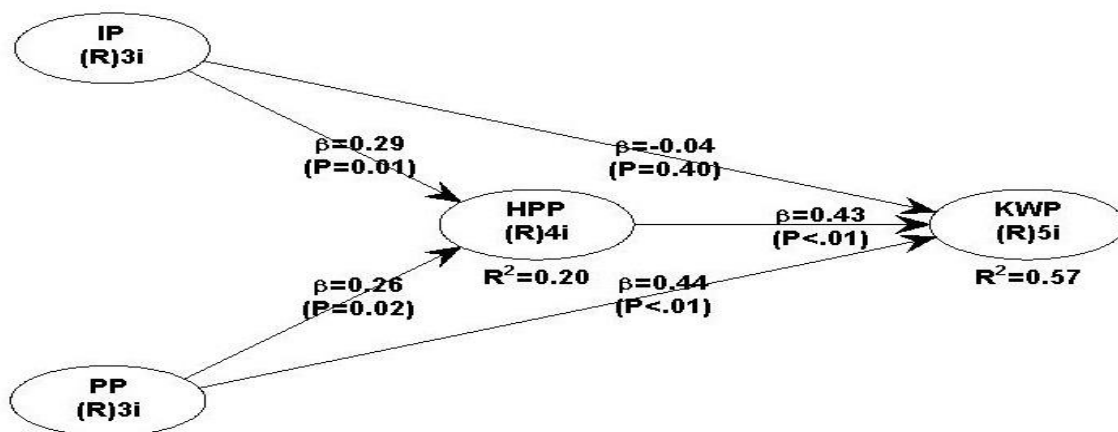


Figure 3. Woman Fit Model

Based on woman fit model testing, the results obtained were an APC value of 0.290 or equal to 29% with a P value < 0.006 , an ARS value of 0.388 or equal to 38.8% with a P value < 0.001 . The VIF test result is 1.266 which means that this model is accepted, the GoF value is 0.544. The GoF test results explain that the relationship category is large because the GoF standard is > 0.36 . The test results for the path coefficient H_{2a} equal to 0.029 with a value of $P = 0.001$ and H_{2b} equal to 0.44 with $P < 0.001$ while the overall path coefficient value is equal to 0.43 with $P < 0.001$.

Data processing and analysis of test results have been presented above. The results of testing the direct and indirect relationships for each variable will be briefly presented in Table 6. The summary in Table 6 forms the basis for discussing the hypotheses built in this study. Carrión et al (2017) explains that mediating variables are added to test direct and indirect relationships and whether mediating variables can mediate fully, partially, or not mediate. H_{1a} testing explains that the individual predisposition variable haven't direct relationship with the Harmonisation of Tax Regulations (HPP) variable and no indirect relationship with the taxpayer compliance variable, **H_{1a} is rejected**. The test results of H_{1b} explain that there is a direct and significant relationship between the tax knowledge variable and taxpayer

compliance. The mediating variable, namely Harmonisation of Tax Regulations (HPP), provides a direct and significant relationship, **H_{1b} is rejected**. Direct and indirect relationships that are significant but have opposite directions indicate that the competitive mediation.

Testing H_{2a} explains that the individual predisposition variable has a direct relationship with the Harmonisation of Tax Regulations (HPP) variable and there is an indirect relationship with the taxpayer compliance variable. The mediation variable shows that complementary mediation. Complementary mediation occurs because the direct and indirect relationships are significant and have the same direction, **H_{2a} is accepted**. The results of testing H_{2b} explain that there is a direct and significant relationship between the tax knowledge variable and taxpayer compliance and the HPP variable does not provide a mediating relationship, there is only a direct effect but not mediation, **H_{2b} is rejected**. The results explained that for male respondents, Individual Predisposition affects tax compliance directly while tax knowledge affects tax compliance through tax harmonization. For female respondents, Individual predisposition has direct and indirect effect on tax compliance through tax harmonization while tax knowledge has direct effect on tax compliance.

Table 6. Summary of Direct and Indirect Relationships

	Man					
	Direct Effect		Decision	Indirect Effect		Decision
	Path Coefficient	P-Value		Path Coefficient	P-Value	
IP-KWP	0,019	P=0,008	Rejected	-0,001	P=0,498	Rejected
PP-KWP	0,051	P<0,001	Accepted	-0,208	P=0,015	Rejected
IP-HPP	0,002	P=0,049	Accepted			
PP-HPP	0,755	P<0,001	Accepted			
HPP-KWP						

	Woman					
	Direct Effect		Decision	Indirect Effect		Decision
	Path Coefficient	P-Value		Path Coefficient	P-Value	
IP-KWP	0,29	P=0,001	Accepted	0,125	P=0,098	Accepted
PP-KWP	0,44	P<0,001	Accepted	0,111	P=0,126	Rejected
IP-HPP	0,294	P=0,012	Accepted			
PP-HPP	0,261	P=0,023	Accepted			
HPP-KWP	0,426	P<0,001	Accepted			

CONCLUSIONS

The implication of this study is male and female have different attitude toward tax harmonization regulation. While male respondents use their individual predisposition to comply with tax, female respondents have to use tax harmonization to comply with tax. However, both female and male respondents with tax knowledge do not need tax harmonization.

The mediating variable used in this study explains that male respondents will remain obedient and compliant to reporting taxes even though there is no relaxation of tax rules such as Harmonisation of Tax Regulations (HPP). This condition is different from female respondents because they will be more obedient and obedient to tax reporting when relaxation or government policies related to taxation appear. But, both genders with tax knowledge do not need Harmonisation of Tax Regulations (HPP). This condition explains that female respondents will be active if they can pay easier or cheaper

than the tax they should pay. This research is an interesting concern for the government, especially in taxation, because female SME businesses support 9.1% of Indonesia's GDP ([Japhta et al. 2016](#)). In addition, SMEs are also a business sector that drives the Indonesian economy, so it is very beneficial if every MSME business actor obeys reporting their taxes.

However, as they have more knowledge about tax regulation, tax harmonization is not needed. This research is also useful for developing the field of behavioral accounting to explore the motivation of business actors in managing businesses and fulfilling their obligations as business actors. Future research can make this research the basis for continuing research with a qualitative approach to explore further the things that cause these respondents to obey and disobey in reporting their taxes. Future researchers can also add new variables that can further enrich knowledge related to the public's response to the Harmonisation of Tax Regulations (HPP).

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