



The Influence of Religiosity, Taxpayer Environment and Gender Against Individual Taxpayer Compliance

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ABSTRAK

Penelitian ini bertujuan untuk memperoleh bukti empiris pengaruh religiusitas, lingkungan, dan gender terhadap kepatuhan wajib pajak, serta menguji apakah terdapat perbedaan gender terhadap kepatuhan wajib pajak. Populasi penelitian ini adalah Guru MAN di Kota Banjarmasin. Teknik pengambilan sampel menggunakan sampel jenuh. Jumlah sampel yang diperoleh sebanyak 66 responden. Teknik analisis data yang digunakan adalah regresi linier berganda. Hasil penelitian menunjukkan bahwa religiusitas berpengaruh positif terhadap kepatuhan wajib pajak, sedangkan lingkungan dan gender tidak berpengaruh terhadap kepatuhan wajib pajak. Hasil penelitian ini juga membuktikan bahwa tidak terdapat perbedaan kepatuhan antara wajib pajak laki-laki dan perempuan.

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This study aims to obtain empirical evidence of the influence of religiosity, environment and gender on taxpayer compliance, as well as test whether there are differences in gender on taxpayer compliance. The population of this study is MAN Teachers in Banjarmasin City. The sampling technique uses saturated sampling. The number of samples obtained was 66 respondents. The data analysis technique used is multiple linear regression. The results showed that religiosity had a positive effect on taxpayer compliance, while environment and gender did not affect taxpayer compliance. The results of this study also prove that there is no difference between the compliance of male and female taxpayers

1. INTRODUCTION

. Director General of Taxes Suryo Utomo said that the total growth of tax returns was at 2.84% compared to the same period last year. Corporate tax return reporting grew 7.3% compared to 2022, from 908,860 to 975,194 taxpayers. The number of individual taxpayers who have submitted tax returns was recorded at 12,393,466, slowing down in 2023 by 2.51%. Cumulatively, it will grow 6.12% in 2022 and 2.84% in 2023. If you look at the number of taxpayers in 2023, there are 19.4 million people, including individual and corporate taxpayers. Judging from the achievement of taxpayers reporting taxes in 2023 as many as 13.3 million taxpayers, it means that the compliance ratio for submitting 2023 tax returns is 68.75%. As is known, the Directorate General of Taxes has set a target compliance ratio for annual tax return reports in 2023 at 83% of the number of mandatory tax returns or as many as 16.1 million.

Based on data from the Directorate General of Taxes that taxpayer compliance in Indonesia is still low, this is because the Indonesian people are still not very aware of the importance of the role of taxes for the welfare of the Indonesian people. Taxpayers in Indonesia think that tax regulations are increasingly burdensome for taxpayers so that taxpayers are reluctant to pay taxes. In addition, the low level of taxpayer compliance in Indonesia is because taxpayers only fulfill tax obligations to avoid tax audits and avoid tax penalties. (Ermawati and Afifi, 2018).

There are several factors that affect individual taxpayer compliance, among others, religiosity, taxpayer environment and gender: First, religiosity means how much knowledge and confidence the taxpayer has in viewing his religion and teachings on activities in society by carrying out his obligations as a taxpayer. Saragih, et al (2020) and Ermawati (2018) who succeeded in proving that religiosity affects obedience. While Widagsono (2017) and Wati (2016) show that religiosity does not affect taxpayer compliance, this is because taxpayers have different views between religious affairs and business affairs.

Second, the environment is something that exists in the surrounding nature that has a certain meaning or influence on the individual. The community environment can be related to social learning theory according to Bandura in Robbins (1996), the process in social learning includes: attentional process (attentional) ie people who will learn from the model, retention process (retention) ie process remembering the actions of a model, motor reproduction process ie the process of converting observations into actions, reinforcement process (reinforcement) i.e. the process by which individuals are provided positive stimuli. Based on this theory, it can be said that this theory is relevant to the taxpayer's environmental theory because a person will be obedient to pay taxes on time. Because basically the environment triggers people to imitate each other, an environment that is not conducive will make taxpayers unaware of their obligations in paying taxes. Ghesiyah's (2019) research shows that the taxpayer environment and taxation knowledge have a positive and significant effect on individual taxpayer compliance through taxpayer awareness as an intervening variable. Meanwhile, the results of Ghesiyah's research (2022) stated that the taxpayer environment negatively affects the level of taxpayer compliance.

Third, gender is also one of the things that affect individual taxpayer compliance because there are significant differences between men and women in ethical behavior. Suryati's research (2019) states that gender variables have a significant influence on taxpayer compliance. Meanwhile, Surya & Brilian's research (2018) states that gender variables and marital status have no influence on taxpayer compliance.

Based on the survey results, female taxpayers who have NPWP are more obedient in submitting tax returns and paying taxes than men. The survey results found that as many as 31% of male respondents claimed to have an NPWP. This percentage is higher than female respondents who are 23.9%. Although NPWP ownership is more in the male group, the tendency to file tax

returns and pay taxes in the female group is greater. It was noted that 55.4% of female respondents admitted to reporting tax returns, while men only 50.1%. Then, as many as 70.5% of female respondents pay taxes, while men only 56.7%. Based on Burhanuddin's statement, even though women have fewer NPWPs than men, obedience to submit tax returns and pay higher taxes. This survey was conducted to 1,246 selected respondents through telephone interviews in the period 9-12 July 2022. The survey estimated $\pm 2.8\%$ at a 95% confidence level, assuming simple random sampling. (Source: Indonesian Political Indicators, July 31, 2022).

This research is a development of the research of Frista, et al (2021) by adding an independent variable, namely the taxpayer environment, on the grounds that the community environment can be related to social learning (Alfiani, 2022).

2. LITERATURE REVIEW

According to Widagsono (2017), it shows that religiosity has no effect on taxpayer compliance. This is because taxpayers have different views between religious affairs and business affairs. In contrast to the research that has been conducted by (Ermawati, 2018), about the influence of religiosity, taxpayer awareness and taxation knowledge on taxpayer compliance. Revealing that taxpayers who are closer to religion, taxpayers will try to carry out religious orders. Taxpayers assume that if they violate religious regulations, they will feel sinful. Taxpayers here are afraid to do unethical things, namely fear of not complying with tax regulations. On this basis, taxpayers will try to comply with a tax regulation. Because taxpayers consider paying taxes to be ethical behavior. Where taxpayers who have ethical behavior are tantamount to carrying out religious orders.

Research by Saragih, et al (2020) which succeeded in proving that religiosity affects tax compliance but only limited the research sample to Protestant Christian taxpayers. This research illustrates that in an effort to increase tax revenue, it should be by increasing trust in the government so that taxpayer voluntary compliance is better.

The results of this study also support Kawengian, et al (2017) through research conducted on the environmental influence of taxpayers, perceived behavioral control and moral obligations on individual taxpayer compliance in Paal Dua Manado Village. This study found that the taxpayer environment has a positive and significant effect on individual taxpayer compliance. Then, Putri and Setiawan (2018) also found that the environment has a positive and significant effect on taxpayer compliance. According to Ghesiyah's research (2019), it shows that the taxpayer environment and taxation knowledge have a positive and significant effect on individual taxpayer compliance through taxpayer awareness as an intervening variable. Meanwhile, the results of research by Ghesiyah., (2022) stated that the taxpayer environment negatively affects the level of taxpayer compliance.

Setyo, et al (2018) tried to examine the relationship between love of money, religiosity, and tax avoidance based on gender. But research has not been able to prove the effect of religiosity on tax avoidance. Cyan, Koumpias, & Martinez-Vazquez (2016) found for context in Pakistan that gender can be one of the determinants in research related to "tax morals". The results of her research show that women generally show higher tax morale than men. These findings on gender point to the potential benefits of increased female labor force participation rates. The term gender is associated with sex differences.

Suryati's research (2019) examines the effect of gender, work background, education level, marital status and income level on taxpayer compliance (case study at KPP Pratama Kota Tegal). State that gender variables have a significant influence on taxpayer compliance. Meanwhile, Surya

& Brilian's research (2018) conducted a research entitled the influence of gender, education level and marital status on individual taxpayer compliance at KPP Pratama Surabaya Rungkut. Through hypothesis testing, it is stated that gender variables and marital status have no influence on taxpayer compliance.

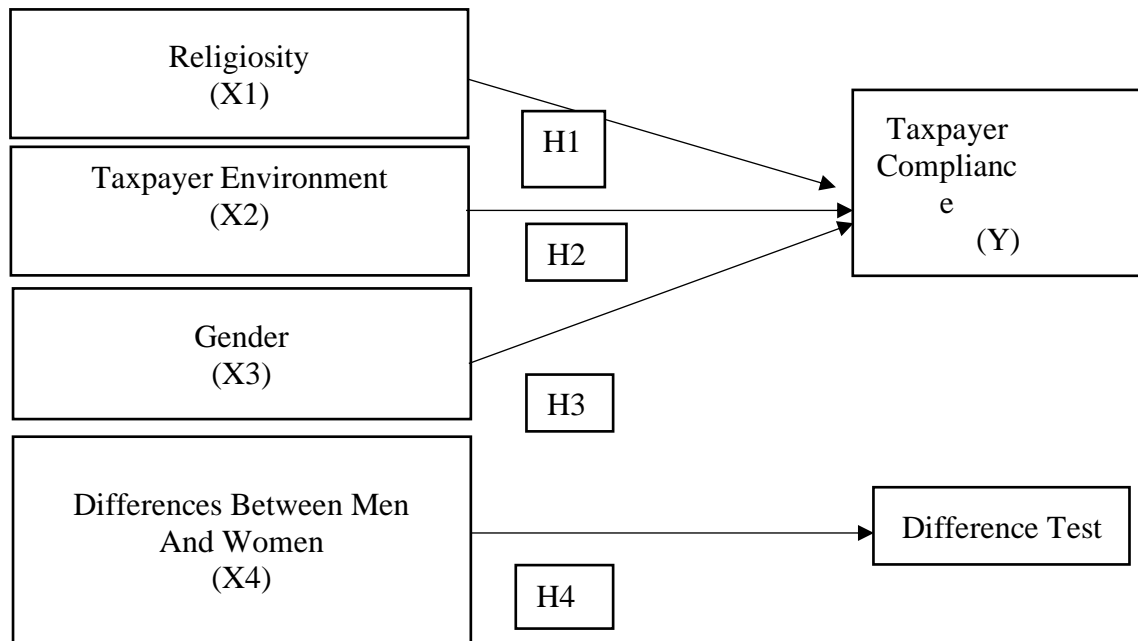


Figure 1. Framework of Thought Model

The effect of religiosity on individual taxpayer compliance

Religiosity means how much knowledge and confidence the taxpayer has in viewing his religion and teachings on activities in society by carrying out his obligations as a taxpayer. Research by Saragih, et al (2020) which succeeded in proving that religiosity affects tax compliance but only limits the research sample to limited research samples to Protestant Christian taxpayers. This study will expand the research sample to taxpayers who are Protestant Christians and non-Protestant Christians. The hypotheses that will be formulated in this study are:

H1: Religiosity has a positive effect on tax compliance

The influence of the taxpayer environment on individual taxpayer compliance

The environment is something that exists in the surrounding nature that has a certain meaning and or influence on individuals. The environment is something that is in the surrounding nature that has an influence or meaning on an individual (Arrum et al., 2021). The results of research by Jotopurnomo and Mangoting (2013) the environment of taxpayers have a significant influence on taxpayer compliance. Putri and Setiawan (2018) also found that the environment has a positive and significant effect on taxpayer compliance. According to research (Gessy Ghesiyah 2019) shows that the taxpayer environment and taxation knowledge have a positive and significant effect on individual taxpayer compliance through taxpayer awareness as an intervening variable. Meanwhile, the results of research by Ghesiyah., (2022) stated that the taxpayer environment negatively affects the level of taxpayer compliance.

H2: The environment of individual taxpayers positively affects the compliance of individual taxpayers.

The effect of gender on individual taxpayer compliance

Research linking tax compliance to gender has not been overwhelming. Budiarto, Dekeng Setyo, et al (2018) tried to examine the relationship between love of money, religiosity, and tax avoidance based on gender. But research has not been able to prove the effect of religiosity on tax avoidance. Cyan, Koumpias, & Martinez-Vazquez (2016) found, for the context in Pakistan that gender can be one of the determinants in research related to "tax morals". The results of her research show that women generally show higher tax morale than men. These findings on gender point to the potential benefits of increased female labor force participation rates.

H3: Gender has a positive effect on tax compliance.

Differences between men and women in individual taxpayer compliance

Research linking taxpayer compliance with gender has not been widely conducted and is still inconsistent. The results of this study are in line with research conducted by Nugraha, (2019); Prastiwi & Damayanti, (2020); and Salsabila et al., (2022), which argue that gender does not affect a person's level of tax compliance. This is because taxpayers will always obey their obligations as citizens and comply with the law regardless of factors that show they are a man or a woman.

H4: There is a difference between men and women on individual taxpayer compliance

3. METHOD

Research Setting and Sample

The type of research used in this study is quantitative descriptive research, which is a quantitative research method where the formulation of the problem that guides the research to explore the situation to be researched thoroughly, broadly, and deeply. Data collection by

distributing questionnaires with instruments using Likert scale from 1 (strongly disagree) to 5 (strongly agree). The population in this study is MAN teachers working in Banjarmasin City who received teacher certification as many as 153 people (source: Regional Office of the Ministry of Religion of South Kalimantan). Sampling using a saturated sampling method, where all members of the population are used as samples. The sample obtained was 66 respondents. Data analysis techniques are carried out using the help of SPSS programs that use multiple linear regression analysis.

Operational Definition and Variable Measurement

The measurement instrument in this study uses a linkert scale, about religiosity, taxpayer environment, gender, taxpayer compliance. In answering the question, respondents determine their level of agreement with a question by choosing one of the available options using the 5-point linkert scale provided in the format:

- a. Answers strongly disagree with a score of 1
- b. Answer disagree with score 2
- c. Neutral answer with a score of 3
- d. Answer agree with score 4
- e. Answers strongly agree with a score of 5.

4. RESULTS and DISCUSSION

Table 1. Validity Test Results

Variable	Items	Calculated r value	Conclusion
Religiosity (X1)	X1.1	0,936	VALID
	X1.2	0,947	VALID
	X1.3	0,942	VALID
	X1.4	0,926	VALID
	X1.5	0,937	VALID
	X1.6	0,928	VALID
	X1.7	0,713	VALID
	X1.8	0,560	VALID
	X1.9	0,865	VALID
Taxpayer Environment (X2)	X2.1	0,718	VALID
	X2.2	0,818	VALID
	X2.3	0,804	VALID
	X2.4	0,837	VALID
	X2.5	0,831	VALID
	X2.6	0,737	VALID
Taxpayer compliance (Y)	Y.1	0,921	VALID
	Y.2	0,930	VALID
	Y.3	0,954	VALID
	Y.4	0,901	VALID
	Y.5	0,915	VALID
	Y.6	0,823	VALID
	Y.7	0,899	VALID
	Y.8	0,943	VALID

Y.9 0,856 VALID

Source: Research Data, 2024

Based on the results show that each statement item has a *pearson correlation* value (r-count) > distribution value (r-table) from this study is 0.242. It can be concluded from these results that every instrument in this study is declared valid.

Table 2. Reliability Test Results

Variable	Cronbach Alpha	Conclusion
Religiosity (X1)	0,954	RELIABLE
Taxpayer Environment (X2)	0,879	RELIABLE
Taxpayer Compliance (Y)	0,972	RELIABLE

Source: Research Data, 2024

It can be seen that *the value of Cronbach's Alpha* of all variables is greater than 0.60 so that all questionnaires are declared *reliable*.

Table 3. Multiple Linear Regression Test Results

Type	Coefficients					Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients		Tolerance	VIF	
	B	Std. Error	Beta	t			Sig.
1 (Constant)	1,373	4,489		0,306	0,761		
Religiosity	0,885	0,088	0,785	10,065	0,000	0,994	1,006
Taxpayer Environment	0,148	0,106	0,109	1,397	0,167	0,997	1,003
Gender	-1,634	1,282	-0,100	-1,275	0,207	0,992	1,008

Source: Research Data, 2024

Based on the results it can be seen that multiple linear regression in this study can be formulated into:

$$Y = 1,373 + 0,885X_1 + 0,148X_2 - 1,634X_3 + e$$

Table 4. Test Results of Determinant Coefficient (R2)

Model Summary				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.790a	0,624	0,606	5,068

Source: Research Data, 2024

Based on the results, it shows that the independent variables contained in this study, namely gender, environment, and religiosity, explain 62.4% of the existing dependent variables, namely taxpayer compliance. The remaining 37.6% was influenced by other variables that in this study had not been studied.

Table 5. Simultaneous Test Results (Test F)

ANOVA					
Type	Sum of Squares	Df	Mean Square	F	Sig.
Regression	2648,226	3	882,742	34,369	0.000b
Residuals	1592,441	62	25,685		
Total	4240,667	65			

Source: Research Data, 2024

The results of simultaneous tests in this study together with independent variables have a significant influence on the dependent variable, because the F value in this study is 85.455 with a significant value of 0.000.

Table 6. Results of Hypothesis Test (Test t)

Coefficients						
Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,373	4,489		0,306	0,761
	Religiosity	0,885	0,088	0,785	10,065	0,000
	Taxpayer Environment	0,148	0,106	0,109	1,397	0,167
	Gender	-1,634	1,282	-0,100	-1,275	0,207

Source: Research Data, 2024

The variable religiosity has a t value of 10.065 with a significant value of $0.000 < 0.05$ which means that religiosity has a positive influence on taxpayer compliance, so it can be concluded that H1 is accepted. This result is in accordance with attribution theory which states taxpayer compliance with regard to religiosity. The higher the level of religiosity a person is, the more likely to comply with tax obligations because of moral motivations and religious values that encourage responsibility and honesty. According to respondents' perceptions, socialization of tax awareness by religious leaders is important. The results of this study are in line with the research of Ermawati (2018) and Saragih, et al (2020) which states that religiosity has a positive effect on individual taxpayer compliance.

The taxpayer environment variable has a t value of 1.397 with a significant value of $0.167 > 0.05$ which means that the taxpayer environment has no effect on taxpayer compliance, it can be concluded that H2 is rejected. This result is in accordance with attribution theory where the taxpayer environment also affects individual taxpayer compliance. A clear, fair, and efficient taxpayer environment tends to support higher levels of compliance. Conversely, a lack of support for the taxpayer's environment could reflect a lack of commitment to social responsibility, which could affect taxpayer compliance. The results of this study are in line with Gessy Ghesyiah (2022) who stated that the taxpayer environment negatively affects the level of taxpayer compliance.

The gender variable has a t value of -1.275 with a significant value of $0.207 > 0.05$ which means gender has no effect on taxpayer compliance, it can be concluded that H3 is rejected. Gender is the difference between men and women in roles, functions, rights, responsibilities, and behaviors shaped by the social values, culture and customs of a community that can change according to

time and local conditions. Responsibilities and behaviors formed by the social, cultural and customary values of community groups that can change according to time and local conditions (Puspitawati, 2013). Regarding respondents' perceptions regarding motivation in conducting tax compliance, most respondents stated that taxpayer compliance is based on voluntary or voluntary. The results of this study are in line with Setyo, et al (2018) and Surya & Brilian (2018) stating that there is no difference between male taxpayers and female taxpayers in fulfilling their obligations to taxpayer compliance.

Table 7. Results of Difference Test Analysis
Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	Df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	0,004	0,948	-0,411	64	0,682	-0,110	0,267	-0,642	0,423
Equal variances not assumed			-0,415	55,064	0,680	-0,110	0,264	-0,639	0,420

Source: Research Data, 2024

Based on the results obtained sig value. (2-tailed) has the same value of $0.682 > 0.05$ which means there is no difference between male and female taxpayers on taxpayer compliance. According to Suryati (2019) tested the effect of gender, work background, education level, marital status and income level on taxpayer compliance. However, this study proves that men and women still have obligations that must be obeyed as taxpayers and there will be the same sanctions obtained if they do not comply with the provisions given. The results of this study are in line with Setyo, et al (2018) and Surya & Brilian (2018) stating that there is no difference between male taxpayers and female taxpayers in fulfilling their obligations to taxpayer compliance.

E. CONCLUSION

The results of this study show that the variable of religiosity affects taxpayer compliance. Meanwhile, environmental and gender variables have no effect on taxpayer compliance. In addition, gender differences do not cause differences in individual taxpayer compliance.

This research has limitations because it was only conducted on teachers in MAN schools in the Banjarmasin City area. In addition, the concern of teachers in filling out tax-related questionnaires causes the questionnaire return rate to be not optimal, and the research instruments used only using questionnaires do not conduct interviews or direct observations, so they cannot explore in detail about the reasons for the answers given by respondents.

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