THE EFFECT OF GENDER ON TAX LITERACY

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Abstract: The research have duty to empirically examine the factors of gender differences in the understanding of tax study literacy. The method is a quantitative method using SPSS based on the results of Quiziz online. The analysis technique of samples used simple regression analysis and different test. The sample data uses management study program students. The results obtained are gender significant to the level of tax literacy. The Gender Men are better at tax literacy than women. The benefit is scientific development in the field of tax literacy and differences in understanding, especially taxes, between men and women, which is often called gender.

Keywords: *gender; literacy; taxes*

1. Introduction

Tax Literacy is material for understanding taxation for every taxpayer. In learning there is also taxation material so it is mandatory for every student majoring in economics to understand taxation material well. Often, tax literacy is not given proper attention, so it is important to know the level of tax literacy for every citizen, especially the younger generation who are students. Some genders of men claim to be better than women according to some research literature results. This result is supported because of the perceptions and culture that have developed and circulated in society that men are better or higher than women. Several gaps in gender results include that the male gender dominates the performance of small traders' businesses (Rinofah & Sari, 2021) but the gender of adult women has good knowledge regarding financial report literacy (Herawati et al., 2020). Another difference in results is that Gender and corporate finance state that female executives have lower corporate returns than male executives (Huang & Kisgen, 2013). Thus, the role of Gender in an organization and society still has a different point of view. Therefore, the effect of gender in relation to tax literacy can be further developed.

The use of the quiziz tool to measure the level of tax literacy for students in class feels more enjoyable so that it attracts students' interest in evaluating tax understanding in online classes. The Quiziz application has advantages, including in the form of interactive games, fun because of the music in working on multiple choice questions. Some of the benefits of quiziz that have been felt by several academics include the use of the quiziz application (Suharsono & Budiarto, 2018) and using quiziz for Milenial generation during Covid-19 (Salsabila et al., 2020).

Based on the benefits of the quiziz application in the speed of the results of questions and the importance of tax literacy, this study aims to measure the effect of gender on the level of tax literacy through quiziz for Management Study Program students taking taxation courses.

2. Literature Review

The definition of tax is a citizen's contribution to the income received for the development of the country. Tax (Law No. 28 of 2007) is a mandatory contribution to the state by private individuals or entities based on the law and does not receive direct compensation. Taxation is An obligation to hand over the state treasury due to a condition, event and action that gives a certain position but not as a punishment according to regulations set by the government and can be forced but there is no direct reciprocal service from the state to maintain general welfare.

The characteristics of taxes in general can be explained, among others, firstly taxes are collected based on Government and State Laws, secondly taxes are collected by the state either through the Central Government or Regional Governments and thirdly and finally taxes are used to finance public investment for the government. The function of taxes as a source of state wealth can be explained, for example, as income tax (PPh), Value Added Tax (PPN) and PBB tax as well as taxes as a regulatory function such as PPnBM tax (Resmi, 2011). Other taxation such as Stamp Duty (Bea Materai), Import and export duties, Excise (Cukai), Retribution, Duties (iuran), and Other legal/illegal levies.

Taxable Goods are tangible goods which according to their nature or law can be in the form of movable or immovable goods which are subject to tax. Taxable Services are any service activities based on an agreement or legal action that causes an item or facility to be available for use. Basis Of Tax Imposition is the total replacement selling price or Import Value, Export Value stipulated by a decree of the minister of finance as the basis for calculating the tax payable. Tax Invoice is proof of tax collection made by taxable entrepreneur who submits taxable goods or taxable people. Input Tax is value added tax (VAT) that should have been paid by the taxable people due to the acquisition of taxable goods and or the receipt of taxable services and or taxable goods Imports. Output Tax is value added tax that must be collected by taxable people who submits taxable goods and or delivers taxable services and or taxable goods Exports.

The emerging tax debt when a tax debt arises, it has an important role because it relates to Payment of taxes, Enter objection letter, Specifies the start time & start of the expiry period, Issuing underpaid tax assessments, additional underpaid tax assessments, etc and Determine the amount of fines and other administrative sanctions.

The definition and meaning of Gender in general can be interpreted as a difference between men and women which is usually called gender. Based on this perception, Gender means the physical characteristics of a person who forms a male or female. The explanation of Gender explains that differences in perceptions and views regarding men and women show differences in abilities and characteristics that tend to give negative names to men or women. Gender role has a significant positive effect on business performance (Rinofah & Sari, 2021).

The development of the Gender Influence on Tax Literacy hypothesis starts from the relationship between gender and differences in tax understanding. Gender is defined as a person who is male or female. A man or a woman certainly has different levels of characteristics and abilities in the same opportunity. Likewise, differences in gender abilities for both men and women in understanding literacy in the field of taxation are more focused on the financial sector. The results show that there is a positive relationship between financial knowledge and gender differences or the gender gap (Woodyard & Robb, 2012). The results show that there is no difference in Financial Literacy and gender (Romauli Nainggolan & Christina, 2018). There is a relationship between Gender and tax perceptions (Dharma et al., 2016), there is a relationship between Gender and tax awareness (Kakunsi et al., 2017) and there are results on the influence of Gender and taxes (Nugraha, 2019). In addition, there is the influence of Gender

and tax compliance in social society (Handayani, 2013). The results of other studies show that gender has a positive effect on financial management moderated by financial literacy, thus adding to the gender literature and financial literacy (Yunita, 2020). Gender dan Kinerja UMKM menunjukkan hasil yang disignifikan positif (Rinofah & Sari, 2021). Literasi Laporan Keuangan Ibu-Ibu Wirogunan menunjukkan literasi yang baik (Herawati et al., 2020)**.** Based on the theory, the research hypothesis made is as follows. The hypothesis is that gender has a significant positive effect on tax literacy.

3. Research Methods

The research method uses a quantitative method, which means that the data is in the form of numbers and is measured using statistical tools with the support of the hypothesis at the beginning of the study (Bougie, 2012).

The sample uses management study program students who take taxation courses and take quizzes through quiziz. The operational definition of a variable, including the independent variable, is gender, which consists of men and women. Gender uses a dummy variable, that is, men have a value of 1 and women have a value of 0, while the dependent variable is tax literacy, which is measured using a decimal scale. The data collection method uses purposive sampling where taking a sample has a specific purpose. The sampling technique of this study uses the results of tax understanding quizzes which are done through quiziz at least working on 1 question with a time limit of 10 seconds for each question. Data analysis technique using simple linear regression analysis. The statistical tool used is SPSS IBM 20.

Classical Assumption Test Classical assumption testing aims to produce a good regression model accuracy. To avoid errors in classical assumption testing, the number of samples used must be free of bias. Classical assumption tests include normality test, heteroscedasticity, autocorrelation, Multicolonarity. Normality test using K-S Kolmogorov Smirnov. Test Kolmogrov-Smirnov the above shows that the data is normally distributed. The residual value is standardized to normal if the value Asymmp. Sig > alpha (0.05) which is 0.231 > 0.05 which indicates that all data contribute to normal. This test is done to determine the nature of the distribution of data, whether normally distributed or not. Good Data is normally distributed data,which can minimize the possibility of bias. Multicollinearity test aims to assess whether from the existing regression model, the finding of correlation between independent variables (independent). A good Model should not occur a correlation between independent variables. Multicolonicity can also be seen from the value tolerance and Variance Inflation Factor (VIF). Based on the rules tolerance and Variance Inflation Factor (VIF), then, if vif ≥ 10 or tolerance 0.10 indicates multicolonarity. On the other hand, if the value of VIF is 10 or tolerance 0.10 indicates that there is no multicolonarity. Test heteroscedasticity aims to test whether the regression model occurs inequality variance from residual between one observation to another. When variance from the residual from one observation to another observation remains, it is called Homoscedasticity. However, if it is called differently Heteroscedasticity. A good regression Model is homoscedasticity or so-called does not happen heteroscedasticity. Most of the data crossection containing conditions heteroscedasticity because the data collected represents the size of diverse data such as large, medium, and small. Heteroscedasticity can be determined using the scatterplot method. Autocorrelation Autocolrelation test using Durbin Watson where the value of DW 1.839 . Then the data passes the autocorrelation test. Based on Durbin Watson figures that the numbers are in the accepted area (-2 to +2) so that the data passes the autocorrelation test. Data analysis techniques that are often used in the field of management economics is regression analysis similarly in this study using regression analysis.

The most important thing in data analysis techniques is that the data must be reliable and valid. In addition, also the data must be free from classical assumptions such as normality, heteroscedasticity, autocorrelation and multicolenearity. Regression analysis measures the effect of the independent variable on the dependent (Santosa, 2011). Research uses a hypothesis test to find out whether the research hypothesis is accepted or rejected based on the statistical test of a simple linear regression t test. The hypothesis is accepted if the significance value is less than 5% and the hypothesis is rejected if the significance value is greater than 5%.

Table 1 The Question of Tax Literacy

No	Question	Answer
1	Mention the Rate of PPN?	10%
2	Mention product used by Tax of PPN ?	Copyright / trademark
3	Mention Service Product without Tax of PPN, except ?	Restoran
4	Mention the highest rate of PPNBM ?	75%
5	Mention the fundamental of PPN Payment ?	The value of import/exsport
6	Mention Input tax ?	Acquisition Value / purchase value
7	Mention submission subject of PPN ?	Taxable Entrepreneur
8	Mention the formula of PPN	Input Tax and Ouput Tax
9	Mention the activity is not luxury	Sewing
10	Mention the object is not PPH 26	Devidend and retained earning
11	Mention the object of PPh 26, except?	Leasing
12	How many times PPNBM ?	Once when Factory

4. Results and Discussion
4.1 Results

The statistical description explains the research variables, including tax literacy which has a minimum value of 100 and a maximum of 9020 and an average value of 3254 while gender has a minimum value of 0 and a maximum value of 1. The number of research observation data is 99 data. A more detailed statistical description is in table 2.

Table 2 Descriptive Statistic

	N	Minimum	Maximum	Mean	Std. Deviation
Taxliteracy	99	100.00	9020.00	3254.2424	1535.34354
gender	99	.00	1.00	.5152	.50231
Valid N (listwise)	99				

Normality Test Results

Normality test aims to determine whether the data is normally distributed or not. The data is normally distributed if the significance value is greater than 0.05. Tax literacy has a significance number of 0.200, so tax literacy is normally distributed. Meanwhile, gender significance is 0.00. Table 3 describes the details of the normality test with Kolmogorov and

Smirnov (K-S).

Table 3 One-Sample Kolmogorov-Smirnov Test

		TaxLiteracy	gender
N		99	99
Normal Parameters[a,b]	Mean	3254.2424	.5152
	Std. Deviation	1535.34354	.50231
Most Extreme Differences	Absolute	.071	.348
	Positive	.071	.332
	Negative	-.060	-.348
Test Statistic		.071	.348
Asymp. Sig. (2-tailed)		.200[c,d]	.000[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.
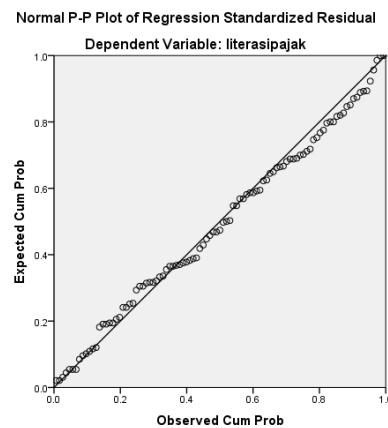

Figure 1 Normality

The normality test also uses a scatterplot graph where the scatterplot is along the diagonal line so that the graph is normally distributed. Figure 1 shows the results of the normality test.

Heteroscedasticity

Heteroscedasticity test using the scatterplot in Figure 2. The scatterplot images move randomly up and down. Data passes the heteroscedasticity test if it moves uniformly
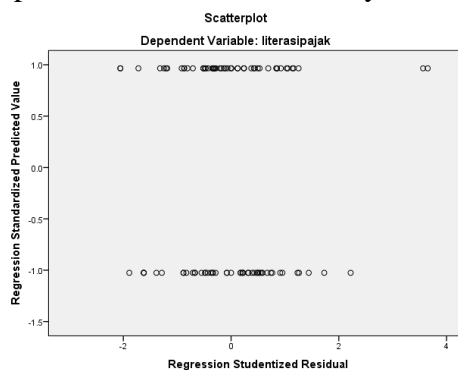

Figure 2 heteroskedastisitas

Table 4 Correlation

		TaxLiteracy	gender
Pearson Correlation	TaxLiteracy	1.000	.213
	gender	.213	1.000
Sig. (1-tailed)	TaxLiteracy	.	.017
	gender	.017	.
N	TaxLiteracy	99	99
	gender	99	99

Correlation test is available in table 4 correlation with Pearson test which shows a significance number of 0.017 which is less than 0.05. These results indicate that the variables of tax literacy and gender pass the correlation test.

Determination Coefficient Test

The Coefficient of Determination test is used to measure the percentage of independent effect on the dependent. The Coefficient of Determination test shows that the adjusted square value is 0.035, meaning that the independent variable gender has a significant effect on tax literacy of 3.5%.

Table 5 Test of Coefisien Determination [b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.213[a]	.045	.035	1507.93422	.438
a. Predictors: (Constant), gender					
b. Dependent Variable: Taxliteracy					

F test results

The F test uses Anova that the F value is 4.595 and a significance number is 0.035. If the significance number is less than 0.05, the hypothesis is accepted that the independent variable Gender influences tax literacy. Table 6 is the result of the F test.

Table 6 ANOVA F [a] Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10448.454	1	10448.454	4.595	.035[b]
	Residual	220564.963	97	2273.865		
	Total	231013.418	98			
a. Dependent Variable: literasipajak						
b. Predictors: (Constant), gender						

The result of t Test

The t test uses a table of the results of the regression analysis which can be used to answer the research hypothesis. The results of the t test show that gender has a t value of 2,144 and a significance number of 0.035, meaning that gender has a significant positive effect on tax literacy. The t test is available in table 7.

Table 7 Test of t [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2919.375	217.652		13.413	.000		
	gender	650.037	303.245	.213	2.144	.035	1.000	1.000
a. Dependent Variable: literasipajak								

Difference Test

The difference test uses an independent sample test. For the male gender difference test is given the symbol 1 and the female gender is given the symbol 0. . The results of the different tests show that men have an average tax literacy rate of 3569 which is higher than women 2919, so men have a better understanding of tax literacy than women.

Table 8 Statistic Group

	gender	N	Mean	Std. Deviation	Std. Error Mean
TaxLiteracy	1.0 (Men)	51	3569.4118	1636.04940	229.09274
	0 (Women)	48	2919.3750	1358.44154	196.07415

Test of Hypothesis

Hypothesis test there is a significant difference between the understanding of tax literacy by male gender than female. The results show that the difference test for the F value is 164 with a significance number of 0.686 meaning that 0.686 is greater than 0.05, so the level test is considered homogeneous, so that equal variance assumed is used. Furthermore, on the significance of using the equal variance assumed number at 0.035 which is less than 0.05, the male is higher with a positive difference of 650.036 with the t score for the male being 2.144.

Table 9 Test of Different Sample Independent

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
literasipajak	Equal variances assumed	.164	.686	2.144	97	.035	650.036	303.24	48.178	1251.895
	Equal variances not assumed			2.156	95.5	.034	650.036	301.54	51.440	1248.632

4.2 Discussion

This reseach have some findings that Gender has a significant positive effect on tax literacy. The level of understanding of men and women has differences in tax literacy. Men are better at understanding tax literacy than women. These results are in line with research that gender has a significant positive effect on performance (Rinofah & Sari, 2021). The results of gender and tax have several findings from previous studies such as gender and accounting research about tax (Putri & Phua, 2020), gender and sustainability on tax (Vacca et al., 2020), and gender behaviour about tax (Chung et al., 2003). The development of taxation literacy also supported by financial literacy which financial literacy have been developed in recent years such as Financial Literacy mozambique (Cossa et al., 2022) , financal literacy and self employment (Elisabeth et al., 2022) that support for Gender and literacy findings such as in United State which positive association between financial literacy and entrepreneurship in the United State context and expands on previous research by focusing on stwo important and widely studied United State demographic segments States in the literature on self-employment and entrepreneurship: gender and race. Unlike other studies in the United, we found that women with higher financial literacy scores were more likely to be self-employed than men; Surprisingly, however, there was no significant difference in the association between high financial literacy scores and self-employment activity between white and white American respondents. The Study of financial literacy supported by (Jelita Noviarini et al., 2023) that found the Priority of retirement benefit options for older New Zealanders. Retirees show a high level of financial literacy, and along with debt anxiety, this is significantly correlated with resource allocation priorities. Financial literacy reduces debt anxiety in men, increases risk taking in women, and is associated with a preference for KiwiSaver. Greater debt anxiety is associated with debt repayment, and avoiding debt in later life is essential to lasting happiness. The development of taxation studies have been found in previous years such as the number of studies on the impact of corporate tax planning in the business environment has increased. A tax planning strategy or tax flexibility is a management strategy adopted by a company to reduce its tax burden and thereby minimize its tax liability in accordance with a national framework. The strategies are becoming common elements in the business environment, because taxes are an important factor in the decision-making process of a company. Based on that statement we can conclude that developing tax literacy have been conducted by several countries within Indonesia. In several cases of tax , women have risk greater than men because of the lower tax literacy.

5. Conclusion

Based on the simple linear regression test Male gender shows significant positive results on tax literacy. Men have higher tax literacy than women. Based on the different tests, it shows that there are differences between male and female tax literacy. Future literature development can pay attention to the breadth of taxation material to increase tax literacy.

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