THE EFFECT OF PERCEIVED FAIRNESS, TAX KNOWLEDGE, AND RELIGIOSITY, ON MALE AND FEMALE TAXPAYER COMPLIANCE (Case Study of MSMEs in Bekasi City)

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Abstract: The purpose of this study was to determine whether there are differences in the effect of perceptions of fairness, taxpayer compliance and religiosity on male and female taxpayer compliance. The research was conducted on property taxpayers who are MSME actors in Bekasi City.
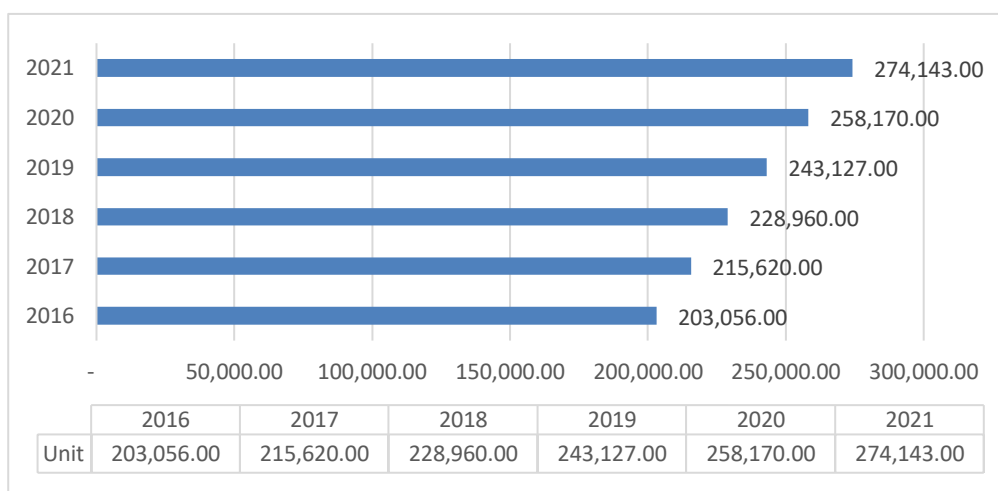
This research is quantitative research. Samples were taken using the convenience sampling method. The number of samples used was 120 respondents. The data obtained was analysed using the PLS (Partial Least Square) method with a reflective indicator approach using the Smart PLS 3.3.3 program.

Based on the results of data analysis, it explains that there are differences in the effect of perceptions of justice on taxpayer compliance between male and females, as well as the religiosity variable shows that there are differences in the effect of religiosity on taxpayer compliance between male and female. As for the tax knowledge variable, the analysis results show that there is no difference in the effect of tax knowledge on taxpayer compliance between male and female.

Keywords: Perceived fairness, tax knowledge, religiosity, taxpayer compliance, and Partial Least Square (PLS).

1. Introduction

Tax revenue from the MSME sector is a very potential revenue, because the number of MSMEs in Indonesia continues to increase from time to time, even if the percentage of the number of MSME players in Indonesia is 99.99% of the total businesses in Indonesia (Mahdi, 2022). In Bekasi City itself, the growth of MSMEs continues to increase consistently from time to time, the following data is related to the number of MSMEs recorded at the Office of Cooperatives and Small Businesses which is issued in a period of once a year.

	2016	2017	2018	2019	2020	2021
Unit	203,056.00	215,620.00	228,960.00	243,127.00	258,170.00	274,143.00

Figure 1.1. Number of MSMEs in Bekasi City

Based on this data, every year from 2016 to 2021 there is a consistent increase in the number of MSMEs, namely at 6% per year. This stable growth in MSMEs has made the government start paying more attention to MSMEs, because MSMEs can absorb more labour and have a large enough income, so this can have an impact on macroeconomic growth. But unfortunately, according to the Director General of Taxes, the growth of MSMEs is inversely proportional to tax revenue, because the awareness and compliance of MSME taxpayers is still very small (Risa & Sari, 2021).

In this case, researchers can see that until now there are still many MSME actors who tend to ignore their obligations to the state, especially their tax obligations, the emergence of new MSME actors does not necessarily increase state revenue in the tax sector because in fact new MSME actors usually tend to only pay attention to matters related to the continuity of their business so that their obligations related to taxation are ignored.

In pajakku.com, it is stated that in 2021, the taxpayer compliance ratio in reporting the Annual Tax Return (SPT) touched 84%. Data from the Directorate General of Taxes (DGT) said that as of 31 December 2021, the 2020 Annual Tax Return was recorded at 15.97 million out of 19 million taxpayers who were required to report SPT (Tommy, 2022). Based on this data, there are still 3.03 million taxpayers or around 16% of taxpayers who do not report their SPT (non-compliant).

The figure of 84% of reported tax returns is what is seen based on the data already owned by the DGT, if criticised more deeply, what about taxpayers who are still not registered or reluctant to register themselves because they do not want to pay their taxes? This is something that currently needs to be considered by the government because although the realisation of tax revenue has been achieved, it cannot be declared as a success because it turns out that the result was achieved because the government set the realisation target based on inaccurate data, because there are still many taxpayers who have not been registered in the DGT database.

Taxpayer non-compliance can be caused by several factors such as poor perceptions of fairness towards tax authorities or the government, lack of taxpayer knowledge of their obligations and internal taxpayer factors such as trust or religiosity or even the nature of the taxpayer itself. The principle of fairness asserts that taxpayers must be taxed according to the taxpayer's ability (Saputri & Nuswantara, 2021). If the taxpayer considers the existing tax system to be fair, the taxpayer will carry out his tax obligations. Apart from the perception of fairness, the importance of the knowledge aspect influences the taxpayer's attitude towards a fair tax system. The better quality of knowledge will provide an attitude of fulfilling obligations correctly through the existence of a country's tax system that is considered fair. Non-economic factors that influence tax compliance behaviour consist of external values and internal values. External value is a value that comes from outside the taxpayer, for example the perception of justice provided by the tax authority to taxpayers. Meanwhile, internal values are values that come from within taxpayers, which can be in the form of cultural values, family values, and religious values. Of all the values, religious norms are the norms that most influence a person's behaviour (Torgler, 2006) in (Saragih et al., 2020). Furthermore, gender is one of the things that can influence a person's behaviour, including complying with tax regulations. Cyan et al. (2016) found for the context in Pakistan that gender can be one of the determinants in research related to "tax morale". The results of his research show that female show higher tax morals than male (Frista et al., 2021). Differences in attitudes and behaviour of each gender can lead to differences in the effect of perceived fairness, tax knowledge and religiosity on tax compliance.

1.1. Problem Formulation

Based on the background described above, the researcher identified the following problems:

1) Are there differences in the effect of perceptions of fairness on the compliance of male and female MSME taxpayers in Bekasi City?
2) Are there differences in the effect of tax knowledge on the compliance of male and female MSME taxpayers in Bekasi City?
3) Are there differences in the effect of religiosity on the compliance of male and female MSME taxpayers in Bekasi City?

2. Literature Review

2.1. Theory of Planned Behaviour

Theory of Planned Behaviour explains that humans will consider the information and implications of each action they will take. The main factor of the Theory of Planned Behaviour is the desire or intention of individuals to take certain actions, the determinants of intention are attitude, subjective norms, and perceived behaviour control (Ajzen, 1991). Attitude as a determinant of intention is the result of considering the profit and loss of the behaviour carried out and the trust in the results obtained. Subjective norms are a person's perception of others (for example, the government or tax officials) for certain behaviours or social pressure that individuals feel in doing or not doing actions. Subjective norms are external motivations in a person that influence individuals in acting. Perceived behaviour control is a person's perception of the difficulty or ease felt in acting. Perceived behaviour control is also related to a person's belief in the existence of supporting or inhibiting aspects of action. Perceived behaviour control in this study is a perception of fairness that will influence individual behaviour to comply with taxes. Perceptions of fairness that individuals feel will encourage someone to carry out tax compliance behaviour. (Saputri & Nuswantara, 2021).

2.2. Attribution Theory

Attribution theory was developed by Fritz Heider, in 1958, this theory explains that a person's behaviour will be determined by a combination of internal and external factors of the person. In attribution theory there are two behaviours of a person in social perception, namely dispositional attributions, and situational attributions. Dispositional attributions are behaviours that arise from within the person, such as personality, ability, and motivation, as well as perceptions of themselves. Meanwhile, situational attribution is the cause of behaviour that comes from outside a person or from the surrounding environment, such as social conditions and community views (IndoPositive, 2020). A person's behaviour caused by internal factors can be controlled by that person. Meanwhile, behaviour caused by environmental factors around a person cannot be controlled by that person (Robbins & Judge, 2017).

This theory is relevant to explain the behaviour and beliefs of taxpayers in fulfilling their tax obligations. A person will take action in the form of tax compliance when he gets adequate information and has high trust, in other words, when a person's tax knowledge is high and has a good perception of justice towards the DGT and has a religious belief that paying taxes is a good thing, then tax compliance tends to increase (Gultom & Oktris, 2022).

2.3. Taxpayer Compliance

In the General Indonesian Dictionary, compliance means submitting or obeying teachings or rules. According to (Anam et al., 2018) compliance is the motivation of a person, group, or organisation to act or not act in accordance with established rules. In tax, the applicable rule is the Tax Law. So, tax compliance is a person's compliance, in this case a taxpayer, with regulations or the Tax Law.

2.4. Perception of fairness

Perception of justice is how taxpayers interpret the justice they have received and perceived from the surrounding environment, in terms of tax justice, the perception of justice is how taxpayers interpret the substantial justice of what the tax authorities or more broadly the government has given to taxpayers.

In The Psychology of Justice Theory developed by Wenzel in 2002, it explains that tax psychology justice is divided into 3, namely procedural, distributive, and retributive justice, but this study does not include retributive justice because retributive justice is closely related to the financial audit process, while the majority of MSME actors are not related to the audit process (Fajriana et al., 2020).

2.5. Tax Knowledge

A frequently adopted definition of knowledge is "justified true belief" (Nonaka and Takeuchi, 1995; p.87). (Bolisani & Bratianu, 2018). Knowledge of tax regulations in question is that individual taxpayers know the functions, benefits, and obligations of taxation. In addition, taxpayers must also understand how to fill out tax returns, calculate, pay, and report taxes owed correctly and on time. If taxpayers do not have knowledge of tax regulations and processes, then taxpayers cannot determine their behaviour appropriately. Knowledge of tax regulations is important to foster compliant behaviour because how can taxpayers be told to obey if they do not know how tax regulations work? (Prassetyo & Arisudhana, 2019).

2.6. Religiosity

Religiosity is the extent to which an individual has a commitment to the religion he adheres to, and how the individual applies faith and teachings in his religion so that the way of thinking and behaviour of individuals will be able to reflect his commitment. Religiosity as a religious commitment that is manifested in how individuals apply religious values, beliefs and practice them in their daily lives. (Saragih et al., 2020).

2.7. Gender

According to Liao et al. (2015, p. 412), male and female have traditional, cultural, and social differences. Therefore, they often act and behave differently (Palvia et al., 2015). It has been argued that females are more ethical than male (Borkowski and Ugras, 1998; Cohen et al., 1998; Hit, 1997; Barnett et al., 1994). Females are less likely to report illegal acts or question an action more often than male (Rothschild and Miethe, 1999), they are more committed (Huse and Solberg, 2006) and less self-interested than male (Coffey and Wang, 1998). Females are also more conservative and risk-averse than male (Watson and McNaughton, 2007). It is documented in the tax compliance literature that female have shown a more compliant attitude than male (Hasseldine and Hite, 2003; Hasseldin, 1999).(Abdullah & Sapiei, 2018).

2.8. The Effect of Perceived Fairness on Taxpayer Compliance

Theory of Planned Behaviour explains that the decision of tax actors, both disobedient and obedient, to pay taxes is determined by intention. Intention can be influenced by perceived behaviour control, which is related to a person's belief in the existence of supporting or inhibiting aspects of behaviour. Supporting aspects such as perceptions of tax justice. Perceptions of justice such as fairness in legislation and fairness to carry out, fairness in legislation, among others, levying taxes fairly, evenly and adjusting the ability of each taxpayer. Meanwhile, fairness in implementation is regulating the rights and obligations of taxpayers. When taxpayers consider that they have been treated fairly, taxpayers do not object to the specified tax obligations so that taxpayers become compliant. (Saputri & Nuswantara, 2021).

Based on this theory, it can be concluded that perceptions of fairness have a positive effect on taxpayer compliance, this theory is also supported by research (Fajriana et al., 2020; Khasawneh et al., 2008; Soda et al., 2021; Wulandari & Budiaji, 2017; Yulianti & Kurniawan, 2019; Zemiyanti, 2016) which states that perceived justice affects taxpayer compliance. which states that perceived fairness affects taxpayer compliance.

The existence of gender personality differences between male and female as suggested by (Borkowski and Ugras, 1998; Cohen et al., 1998; Hit, 1997; Barnett et al., 1994) that females are more ethical than male, and female are also more conservative and risk averse than male (Watson and McNaughton, 2007) it potentially makes a difference on how perceived fairness affects taxpayer compliance.

2.9. The Effect of Tax Knowledge on Taxpayer Compliance

Knowledge of general provisions and tax procedures has been regulated in Law Number 16 Year 2009. Knowledge of taxation plays an important role, so that taxpayers can carry out their tax obligations properly and correctly. With this knowledge, taxpayers know and understand about taxation. People who have higher tax knowledge will have higher compliance because they think about the tax rates charged to them and the sanctions

or fines that will be received if they violate. The tax knowledge that taxpayers have will make them know the re-flow of tax payments and the tax benefits they will get.

Based on this theory it can be concluded that tax knowledge has a positive effect on taxpayer compliance, this theory is also supported by research (Ariyanto & Nuswantara, 2020; Bornman & Ramutumbu, 2019; Hartini & Sopian, 2018; Indrawan & Binekas, 2018; Krisna & Kurnia, 2021; Prassetyo & Arisudhana, 2019; Soda et al., 2021; Wardani & Wati, 2018; Yulianti & Kurniawan, 2019) that tax knowledge has a positive effect on taxpayer compliance.

There are differences in gender personality between male and female in this case female will tend to be more obedient than male, in accordance with the statement conveyed by (Rothschild and Miethe, 1999) female tend to report illegal acts or question an action more often than male, this will make a difference to how tax knowledge affects taxpayer compliance because female will question more about tax regulations and tend to avoid risks so that they are potentially more obedient than male.

2.10. The Effect of Religiosity on Taxpayer Compliance

Religiosity is the extent to which an individual is committed to the religion he adheres to, and how the individual applies faith and teachings in his religion so that the way of thinking and individual behaviour will be able to reflect his commitment. Taxpayers who have high religiosity will try to comply with applicable norms and rules.

Based on this theory, it can be concluded that religiosity has a positive effect on taxpayer compliance, this theory is also supported by research (Gultom & Oktris, 2022; Krisna & Kurnia, 2021; Mohdali & Pope, 2014; Saragih et al., 2020; Yuniarta & Purnamawati, 2020) that religiosity has a positive effect on taxpayer compliance.

Even in terms of religiosity, differences in gender personality between male and female will make a difference in how religiosity affects taxpayer compliance. For female who are considered more ethical and tend to avoid risk than male, they will be more obedient and obedient if they have high religiosity.

3. Methodology

The population in this study are MSME players in Bekasi City, totalling 274,143 (source: https://opendata.jabarprov.go.id).

Sampling using the convenience sampling method, where sampling is based on the availability of elements and the ease of obtaining them. According to Hair et al. (2014), the sample size should be 100 or larger. The minimum sample size is at least five times more than the largest number of indicators for each variable to be analysed, and the sample size will be more acceptable if it has a ratio of 10: 1.

In this study, the most indicators for each variable are as follows:

    a) Perceived Justice Variable (X1), the most indicators are procedural justice with 3 indicators.
    b) Tax Knowledge Variable (X2), the most indicators are tax functions and regulations with 3 indicators.
    c) Religiousness variable (X3), the most indicators are Intrapersonal Religion with 3 indicators.
    d) Variable Taxpayer Compliance (Y), the most indicators are Formal Compliance and Material Compliance with the same number of 3 indicators.

After knowing the largest number of indicators from each variable, the number of indicators is accumulated as follows:

Most indicators accumulated = Y + X1 + X2 + X3
Most indicators accumulated = 3 + 3 + 3 + 3 = 12
With the accumulation of the most indicators being 12, the minimum sample size based on (Hair et al., 2014) is 10 X 12 = 120 research samples.

Table 1.1 Operational Definition of Variables

No.	Operational Definition of Variables	Dimensions	Indicators	Scale
1	**Taxpayer Compliance:** Taxpayer compliance in this study is defined as the willingness of taxpayers to fulfil all their tax obligations. (Gultom & Oktris, 2022).	Formal Compliance	1. Have an NPWP as an identity in tax administration. 2. Payment of taxes on time in accordance with applicable regulations 3. Reporting tax returns on time (Gultom & Oktris, 2022).	Ordinal
		Material Compliance	1. Understand the laws and regulations in the field of taxation. 2. Tax withholding or collection reports made on income. 3. Tax payment in accordance with the tax payable (Gultom & Oktris, 2022).	
2	**Perception of Justice:** perceived justice in this study is defined as how taxpayers interpret the substantial justice of what the tax authorities or more broadly the government have given to taxpayers. (Zemiyanti, 2016).	Procedural Justice	1. Respect 2. Trust 3. Neutrality. (Zemiyanti, 2016)	Ordinal
		Distributive Justice	1. Reasonableness of the tax burden. 2. Fairness of tax output. (Wenzel, 2002)	
3	**Tax Knowledge:** Knowledge of tax regulations means that individual taxpayers know the functions, benefits, obligations, and procedures of taxation. (Prassetyo & Arisudhana, 2019).	Tax functions and regulations	1. Taxpayer knowledge of tax function 2. Taxpayer knowledge of tax regulations 3. Taxpayer knowledge about registering as a taxpayer. (Prassetyo & Arisudhana, 2019)	Ordinal
		Tax payment procedures	1. Knowledge of the procedures for calculating tax payable 2. Knowledge of tax payment mechanism (Prassetyo & Arisudhana, 2019)	
4	**Religiosity:** religiosity is the religious values that a person adheres to or believes in and these religious values will maintain a person's behaviour to always do good and prohibit doing bad. (Krisna & Kurnia, 2021).	Intrapersonal Religion	1. Religion is the source of all sources of law. 2. Religion as a guideline in carrying out daily life. 3. Obeying the commandments of religion, will also obey the commandments of the state. (Gultom & Oktris, 2022)	Ordinal
		Interpersonal Religion	1) Active in religious activities. 2) Religious understanding. (Gultom & Oktris, 2022)	

4. Results and Discussion

4.1. Outer Model Testing Results

4.1.1. Convergent Validity

Table 4.1 Outer Loadings

	Perceived Fairness	Tax Knowledge	Religiosity	Taxpayer Compliance
X1.1	0,775			
X1.2	0,913			
X1.3	0,906			
X1.4	0,808			
X1.5	0,802			
X2.1		0,860		
X2.2		0,720		
X2.3		0,769		
X2.4		0,853		
X2.5		0,903		
X3.1			0,841	
X3.2			0,834	
X3.3			0,759	
X3.4			0,799	
X3.5			0,764	
Y.1				0,854
Y.2				0,881
Y.3				0,883
Y.4				0,785
Y.5				0,863
Y.6				0,846

Source: Data processing with PLS, 2023

The processing results using SmartPLS 3.3.3 can be seen in Table 4.1 The outer loadings value or the correlation between constructs and variables has an adequate value, which is above 0.70. An individual reflexive measure is said to be high if it correlates more than 0.70 with the measured construct. (Chin, 1998 in Ghozali, 2015)

Apart from using the loading factor, this study also uses the Average Variance Extracted (AVE) parameter to assess Convergent validity, based on the rule of thumb, the AVE value must at least be greater than 0.5. The processing results using SmartPLS 3.3.3 the AVE value is shown in Table 4.3

Table 4.2 Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Procedural Justice	0,815
Distributive Justice	0,785
Perceived Fairness	0,710
Tax Functions and Knowledge	0,682
Tax Payment Procedure	0,879

Tax Knowledge	0,678
Intrapersonal Religion	0,732
Interpersonal Religion	0,777
Religiosity	0,640
Formal Compliance	0,821
Material Compliance	0,758
Taxpayer Compliance	0,727

Source: Data processing with PLS, 2023

From Table 4.2 above, all variables and variable dimensions have an AVE value above 0.5, this indicates a good Convergent validity value because it meets the minimum criteria (rule of thumb).

4.1.2. Discriminant Validity

Table 4.3 Fornell-Larcker Criterium

	Taxpayer Compliance	Tax Knowledge	Perceived Fairness	Religiosity
Taxpayer Compliance	0,852			
Tax Knowledge	0,750	0,824		
Perceived Fairness	0,675	0,628	0,843	
Religiosity	0,594	0,522	0,472	0,800

Source: Data processing with PLS, 2023

Based on Table 4.3, the square root of the AVE variable is greater than the correlation with other variables. Thus, the Discriminant Validity requirements in this study are met.

4.1.3. Reliability

Table 4.4 Composite Reliability and Cronbach's Alpha

	Cronbach's Alpha	Composite Reliability
Procedural Justice	0,886	0,929
Distributive Justice	0,727	0,880
Perceived Fairness	0,897	0,924
Tax Functions and Knowledge	0,765	0,865
Tax Payment Procedure	0,862	0,936
Tax Knowledge	0,880	0,913
Intrapersonal Religion	0,816	0,891
Interpersonal Religion	0,713	0,874
Religiosity	0,859	0,899
Formal Compliance	0,891	0,932
Material Compliance	0,840	0,904
Taxpayer Compliance	0,924	0,941

Source: Data processing with PLS, 2023

Based on Table 4.4 the value of composite reliability and Cronbach's Alpha for each dimension and variable is above 0.70 which shows that all dimensions and variables fulfil the Rule of Thumb, namely > 0.70.
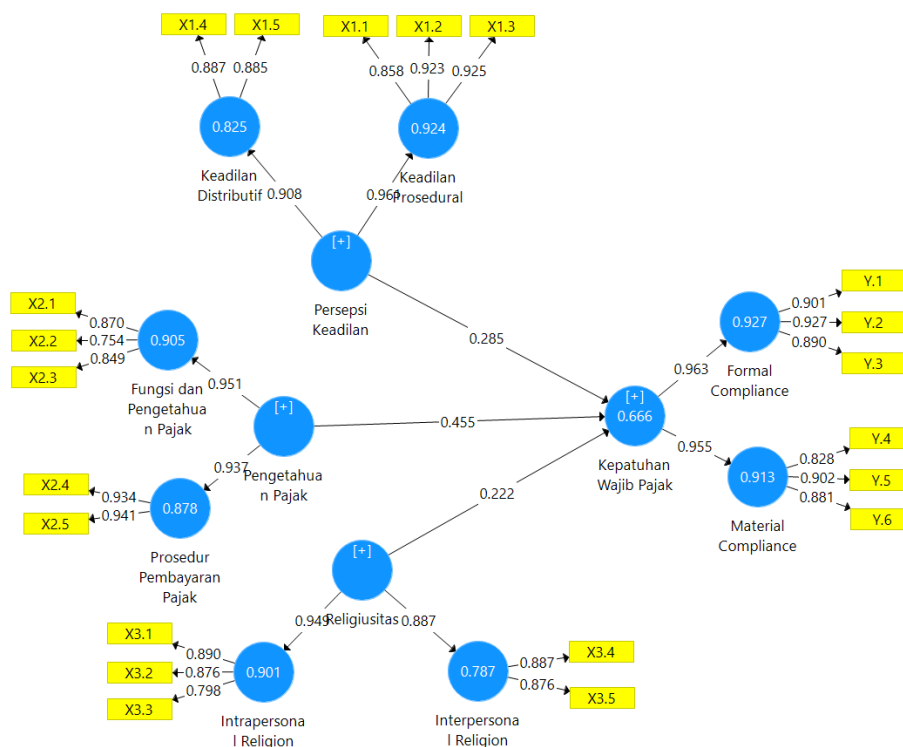
4.2. Inner Model Testing Results

Figure 1.1. Structural Model

Based on data processing using the PLS Algorithm method of the Smart PLS 3.3.3 program, the R-Square and Adjusted R-Square values are obtained as follows:

Table 4.5 R-Square and Adjusted R-Square

	R-Square	*Adjusted R-Square*
Taxpayer Compliance	0,666	0,657

Source: Data processing with PLS, 2023

Table 4.5 shows the value of the Adjusted R-Square variable Taxpayer Compliance of 0.657 or 65.7%. This shows that 65.7% of the taxpayer compliance variable can be explained by the three exogenous variables, namely the perceived fairness, tax knowledge, and religiosity variables, while the remaining 34.3% is explained by other variables outside the model.

Table 4.6 Effect Size (f)²

	Taxpayer Compliance
Perceived Fairness	0,140
Tax Knowledge	0,335
Religiosity	0,103

Source: Data processing with PLS, 2023

Table 4.6 shows that the effect of the perceived justice variable on the taxpayer compliance variable is 0.140 (medium), the tax knowledge variable on the taxpayer compliance variable is 0.335 (large), and the religiosity

variable on the taxpayer compliance variable is 0.103 (medium).

4.3. Hypothesis Testing

The significance of the estimated parameters provides very useful information about the relationship between the research variables. The basis used in testing the hypothesis is the value contained in the result for Path Coefficients output. Table 4.8 to table 4.11 provides estimation output for structural model testing.

Table 4.7 Path Coefficients Dimensions

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Perceived Justice -> Distributive Justice	0,908	0,910	0,023	39,036	0,000
Perceived Justice -> Procedural Justice	0,961	0,962	0,010	97,850	0,000
Tax Knowledge -> Tax Functions and Knowledge	0,951	0,950	0,012	77,888	0,000
Tax Knowledge -> Tax Payment Procedure	0,937	0,937	0,012	77,334	0,000
Religiosity -> Interpersonal Religion	0,887	0,887	0,021	42,184	0,000
Religiosity -> Intrapersonal Religion	0,949	0,949	0,009	110,450	0,000
Taxpayer Compliance -> Formal Compliance	0,963	0,964	0,007	140,004	0,000
Taxpayer Compliance -> Material Compliance	0,955	0,956	0,010	98,631	0,000

Source: Data processing with PLS, 2023

Table 4.8 Combined Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Perceived Fairness -> Taxpayer Compliance	0,285	0,288	0,088	3,243	0,001
Tax Knowledge -> Taxpayer Compliance	0,455	0,458	0,089	5,123	0,000
Religiosity -> Taxpayer Compliance	0,222	0,216	0,079	2,798	0,005

Source: Data processing with PLS, 2023

Table 4.9 Male Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Perceived Fairness -> Taxpayer Compliance	0,243	0,254	0,141	1,724	0,085
Tax Knowledge -> Taxpayer Compliance	0,397	0,410	0,135	2,932	0,003
Religiosity -> Taxpayer Compliance	0,321	0,302	0,121	2,645	0,008

Source: Data processing with PLS, 2023

Table 4.10 Female Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Perceived Fairness -> Taxpayer Compliance	0,303	0,319	0,122	2,479	0,013
Tax Knowledge -> Taxpayer Compliance	0,537	0,531	0,119	4,527	0,000
Religiosity -> Taxpayer Compliance	0,123	0,115	0,103	1,195	0,232

Source: Data processing with PLS, 2023

In PLS, statistical testing of each hypothesised relationship is carried out using simulation. In this case, the bootstrap method is carried out on the sample. Bootstrap testing is also intended to minimise the problem of abnormalities in research data. The results of testing with bootstrapping from PLS analysis are as follows:

1) Table 4.7 Path Coefficients Dimensions shows the relationship value of each dimension with its respective variables. From the table, the correlation value of each dimension has high P-values, which means that all variables have a strong influence or relationship with their variables.

2) Table 4.8 Combined Path Coefficients shows the relationship value of each independent variable to the dependent variable combined, both female and male respondents. From this table, the test results can be seen as follows:

1. Perceived Fairness on Taxpayer Compliance
The relationship between perceived fairness and taxpayer compliance has a path coefficient value of 0.285, a t-statistic value of 2.479> 1.96 (T-Table) and a P-value of 0.001. The P-value is smaller than 0.05 ($\alpha = 5\%$) and the t-statistic value is greater than the t-table. These results indicate that perceived fairness has a significant effect on taxpayer compliance.

2. Taxpayer Knowledge on Taxpayer Compliance
The relationship between Taxpayer Knowledge and Taxpayer Compliance has a Path Coefficient value of 0.455, a t-statistic value of 5.123> 1.96 (T-Table) and a P-Value of 0.000. The P-value is smaller than 0.05 ($\alpha = 5\%$) and the t-statistic value is greater than the t-table. These results indicate that Taxpayer Knowledge has a significant influence on Taxpayer Compliance.

3. Religiosity on Taxpayer Compliance
The relationship between Religiosity and Taxpayer Compliance has a Path Coefficient value of 0.222, a t-statistic value of 2.798> 1.96 (T-Table) and a P-Value of 0.005. The P-Value is smaller than 0.05 ($\alpha = 5\%$) and the t-statistic value is greater than the t-table. These results indicate that religiosity has a significant effect on taxpayer compliance.

3) Table 4.9 Male Path Coefficients shows the relationship value of each independent variable to the dependent variable from the male respondent side. From this table, the test results can be seen as follows:

1. Perceived Fairness on Taxpayer Compliance
The relationship between perceived fairness and taxpayer compliance has a path coefficient value of 0.243, a t-statistic value of 1.724 < 1.96 (T-Table) and a P-value of 0.085. The P-value is greater than 0.05 ($\alpha = 5\%$) and the t-statistic value is smaller than the t-table. These results indicate that perceived fairness from the male respondent side does not have a significant effect on taxpayer compliance.

2. Taxpayer Knowledge on Taxpayer Compliance
The relationship between Taxpayer Knowledge and Taxpayer Compliance has a Path Coefficient value of 0.397, a t-statistic value of 2.932> 1.96 (T-Table) and a P-Value of 0.003. The P-value is smaller than 0.05 ($\alpha = 5\%$) and

the t-statistic value is greater than the t-table. These results indicate that Tax Knowledge from the male respondent side has a significant influence on Taxpayer Compliance.

3. Religiosity on Taxpayer Compliance
The relationship between Religiosity and Taxpayer Compliance has a Path Coefficient value of 0.321, a t-statistic value of 2.645> 1.96 (T-Table) and a P-Value of 0.008. The P-value *is* smaller than 0.05 (α = 5%) and the t-statistic value is greater than the t-table. These results indicate that religiosity from the male respondent side has a significant influence on taxpayer compliance.

4) Table 4.10 Female Path Coefficients shows the relationship value of each independent variable to the dependent variable from the female respondent side. From this table, the test results can be seen as follows:

1. Perceived Fairness on Taxpayer Compliance
The relationship between perceived fairness and taxpayer compliance has a path coefficient value of 0.303, a t-statistic value of 2.479> 1.96 (T-Table) and a P-value of 0.013. The P-value is smaller than 0.05 (α = 5%) and the t-statistic value is greater than the t-table. These results indicate that the perception of justice from the female respondents has a significant influence on taxpayer compliance.

2. Taxpayer Knowledge on Taxpayer Compliance
The relationship between Taxpayer Knowledge and Taxpayer Compliance has a Path Coefficient value of 0.537, a t-statistic value of 4.527> 1.96 (T-Table) and a P-Value of 0.000. The P-value is smaller than 0.05 (α = 5%) and the t-statistic value is greater than the t-table. These results indicate that Tax Knowledge from the female respondents has a significant influence on Taxpayer Compliance.

3. Religiosity on Taxpayer Compliance
The relationship between Religiosity and Taxpayer Compliance has a Path Coefficient value of 0.1233, a t-statistic value of 1.195 < 1.96 (T-Table) and a P-Value of 0.232. The P-value is greater than 0.05 (α = 5%) and the t-statistic value is smaller than the t-table. These results indicate that the religiosity of female respondents does not have a significant effect on taxpayer compliance.

Based on the four tables above which present the results of the Smart PLS 3.3.3 Bootstrapping test, it can be concluded that the results of hypothesis testing are as follows:

Table 4.11 Summary of Testing Results

	Taxpayer Compliance	
	Male	**Female**
Perceived Fairness	There is no significant effect	There is a significant effect
Taxpayer Knowledge	There is a significant effect	There is a significant effect
Religiosity	There is a significant effect	There is no significant effect

Hypothesis 1: There is a difference in the effect of perceived fairness on male and female taxpayer compliance.
Based on the results of PLS Bootstrapping SmartPLS 3.3.3 testing, the perception of fairness from the male respondent's side does not have a significant effect on taxpayer compliance, while the perception of fairness from the female respondent's side has a significant effect on taxpayer compliance, from these results it can be concluded that there are differences in the effect of perceived fairness on male and female taxpayer compliance, which means **Hypothesis 1 is accepted**.

Hypothesis 2: There is a difference in the effect of tax knowledge on male and female taxpayer compliance.

Based on the results of PLS Bootstrapping SmartPLS 3.3.3 testing, tax knowledge from the male respondent side has a significant effect on taxpayer compliance as well as tax knowledge from the female respondent side also has a significant effect on taxpayer compliance, from these results it can be concluded that there is no difference in the effect of tax knowledge on male and female taxpayer compliance, which means **Hypothesis 2 is rejected**.

Hypothesis 3: There is a difference in the effect of religiosity on male and female taxpayer compliance.

Based on the results of PLS Bootstrapping SmartPLS 3.3.3 testing, religiosity from the male respondent side has a significant effect on taxpayer compliance while religiosity from the female respondent side does not have a significant effect on taxpayer compliance, from these results it can be concluded that there are differences in the effect of religiosity on male and female taxpayer compliance, which means **Hypothesis 3 is accepted**.

4.4. Difference Test

4.4.1. Independent Sample T-Test

Tabel 4.12 Independent Sample T-Test results

Indicators	Label	Mean Male	Mean Female	t	Sig (2-tailed)	Explanation
Respect	X1.1	4,02	4,17	-0,887	0,377	sig. (2-tailed) <0.05 indicates there is no significant difference
Trust	X1.2	3,90	4,05	-0,883	0,379	sig. (2-tailed) <0.05 indicates there is no significant difference
Neutrality	X1.3	3,88	4,00	-0,661	0,510	sig. (2-tailed) <0.05 indicates there is no significant difference
Tax Burden Fairness	X1.4	3,88	4,13	-1,509	0,134	sig. (2-tailed) <0.05 indicates there is no significant difference
Distributive Justice	X1.5	3,50	3,68	-0,909	0,365	sig. (2-tailed) <0.05 indicates there is no significant difference
Tax Function	X2.1	3,92	4,18	-1,736	0,085	sig. (2-tailed) <0.05 indicates there is no significant difference
Tax Regulations	X2.2	3,95	4,07	-0,679	0,499	sig. (2-tailed) <0.05 indicates there is no significant difference
Taxpayer Registration	X2.3	4,03	4,18	-0,968	0,335	sig. (2-tailed) <0.05 indicates there is no significant difference
Tax Calculation	X2.4	3,65	3,95	-1,730	0,086	sig. (2-tailed) <0.05 indicates there is no significant difference
Tax Payment Mechanism	X2.5	3,87	4,13	-1,588	0,115	sig. (2-tailed) <0.05 indicates there is no significant difference
Religion as a Source of Law	X3.1	4,28	4,27	0,098	0,922	sig. (2-tailed) <0.05 indicates there is no significant difference
Religion as a Guide of Life	X3.2	4,42	4,52	-0,813	0,418	sig. (2-tailed) <0.05 indicates there is no significant difference
Obeying religion means obeying the state	X3.3	4,22	4,15	0,414	0,680	sig. (2-tailed) <0.05 indicates there is no significant difference
Active in religious activities	X3.4	4,18	4,12	0,452	0,652	sig. (2-tailed) <0.05 indicates there is no significant difference
Religious Understanding	X3.5	4,20	4,17	0,237	0,813	sig. (2-tailed) <0.05 indicates there is no significant difference
Have a Tax Identity	Y1	4,00	4,08	-0,590	0,556	sig. (2-tailed) <0.05 indicates there is no significant difference
Paying Taxes on Time	Y2	4,02	4,12	-0,715	0,476	sig. (2-tailed) <0.05 indicates there is no significant difference
Report SPT on	Y3	3,97	4,03	-0,462	0,645	sig. (2-tailed) <0.05 indicates there is no

time						significant difference
Following Tax Regulations	Y4	4,00	4,08	-0,559	0,577	sig. (2-tailed) <0.05 indicates there is no significant difference
Reporting Tax Withholding	Y5	3,95	4,07	-0,851	0,397	sig. (2-tailed) <0.05 indicates there is no significant difference
Paying Tax According to Tax Payable	Y6	3,97	4,07	-0,734	0,464	sig. (2-tailed) <0.05 indicates there is no significant difference

Table 4.12 shows the results of the Independent Sample T-Test test for each indicator of the research variable. This test is conducted to see if there are differences between male and female in each indicator tested. Based on the Independent Sample T-Test output table, it is known that the sig value. (2-tailed) for each variable indicator <0.05, it can be concluded that there is no significant difference between male and female in each variable indicator. Furthermore, from the output table above, the mean value of male and the mean of female for each indicator is also known, the difference in value is called the mean difference which shows the magnitude of the difference between male and female.

The negative t-count in table 4.13 is not an error. The negative t-count is because the mean value of male is lower than the mean value of female. So, if decision making uses a comparison of the t-count value with the t-table, the negative t-count value here can mean positive.

4.5. Discussion

4.5.1. The Effect of Perceived Fairness on Male and Female Taxpayer Compliance

Based on the hypothesis testing that has been carried out, it shows that there are differences in the effect of perceptions of fairness on the compliance of male and female taxpayers.

The test results show that there is no significant influence between perceptions of fairness from the side of male respondents on taxpayer compliance, indicating that male, in this case MSME players in Bekasi City, tend not to really see or care about the aspects of justice provided by the tax authorities, on the contrary, taxpayers look more at the aspects of obstacles that discourage them from paying taxes, according to researchers in this case taxpayers feel that they have no other choice but to comply and pay taxes because if not taxpayers will receive sanctions that will be more burdensome for taxpayers, such as sanctions that can hamper the economic activities of MSME taxpayers. These results show that the high and low perceptions of fairness of male MSME taxpayers in Bekasi City do not have a significant influence on the increase or decrease in compliance of male MSME taxpayers in Bekasi City.

These results are also in accordance with research conducted (Fitria & Supriyono, 2019) which shows the results that procedural justice has a positive effect on taxpayer trust in tax authorities.

Perceived justice from the female side has a significant effect on taxpayer compliance, gender personality differences between male and female as stated by (Borkowski and Ugras, 1998; Cohen et al., 1998; Hit, 1997; Barnett et al., 1994) make a difference in how perceived justice affects taxpayer compliance. This result shows that female MSME taxpayers in Bekasi City are more conservative in assessing the justice provided by the tax authorities. justice applies when people have what they deserve and do not have what they do not deserve so that these results show that the better the perception of justice held by female MSME taxpayers in Bekasi City will be in line with the increase in compliance of female MSME taxpayers in Bekasi City.

These results are also in accordance with research (Fajriana et al., 2020; Khasawneh et al., 2008; Soda et al., 2021; Wulandari & Budiaji, 2017; Yulianti & Kurniawan, 2019; Zemiyanti, 2016) which states that perceived fairness has a significant effect on taxpayer compliance.

Independent sample t-test testing shows results where all indicators of perceived fairness have a negative t-count value, which means that the mean value of male is lower than the mean value of female, this shows that regardless of the significance value, female taxpayers have a higher perception of fairness than male taxpayers. This means that female MSME taxpayers in Bekasi City have a better perception of fairness towards tax authorities than male MSME taxpayers in Bekasi City, especially in perceptions related to respect, trust, neutrality, fairness of the tax burden, and distributive justice.

4.5.2. The Effect of Tax Knowledge on Male and Female Taxpayer Compliance

Based on the second hypothesis testing that has been carried out, it shows that there is no difference in the effect of tax knowledge on male and female taxpayer compliance. Tax knowledge has a significant effect on taxpayer compliance from both male and female respondents, meaning that gender differences are not proven to make a significant difference in the tax knowledge variable on taxpayer compliance.

Regardless of the nature of female who act with their conscience and have a sense of guilt if they do not pay taxes and comply with applicable regulations, and male taxpayers who emphasise more on the fear of sanctions imposed, compliant taxpayers will always obey their obligations as good citizens. In terms of taxation knowledge, gender is not a factor that will distinguish a person's level of compliance. Regardless of male or female, obligations are still obligations that must be carried out and there are sanctions imposed if they do not fulfil these obligations. sanctions are enough to make taxpayers consider being obedient and obedient, because they do not want to complicate their dealings with the government just because they are not obedient in paying taxes.

These results show that MSME taxpayers, both male and female, who have higher tax knowledge will have higher compliance because they think about the tax rates charged to them and the sanctions or fines that will be received if they violate. The tax knowledge that taxpayers have will make them aware of the re-flow of tax payments and the tax benefits they will get.

These results are also in line with the results of research (Ariyanto & Nuswantara, 2020; Bornman & Ramutumbu, 2019; Hartini & Sopian, 2018; Indrawan & Binekas, 2018; Krisna & Kurnia, 2021; Prassetyo & Arisudhana, 2019; Soda et al., 2021; Wardani & Wati, 2018; Yulianti & Kurniawan, 2019) that tax knowledge has a significant effect on taxpayer compliance.

Independent sample t-test testing shows results where all indicators of tax knowledge have a negative t-count value, which means that the mean value of male is lower than the mean value of female, this shows that regardless of the significance value, female taxpayers have higher tax knowledge than male taxpayers. This means that female MSME taxpayers in Bekasi City have better tax knowledge than male MSME taxpayers in Bekasi City, especially tax knowledge related to tax functions, tax regulations, registration processes, tax calculations, and tax payment mechanisms.

4.5.3. The Effect of Religiosity on Male and Female Taxpayer Compliance

Based on the third hypothesis testing that has been done, it shows that there are differences in the effect of religiosity on male and female taxpayer compliance.

Religiosity is the extent to which an individual is committed to the religion he adheres to, and how the individual applies faith and teachings in his religion so that the way of thinking and individual behaviour will be able to reflect his commitment. Taxpayers who have high religiosity will try to comply with applicable norms and rules.

Religiosity from the side of male respondents has a significant influence on taxpayer compliance, meaning that the higher a person's religiosity will make him more aware that religious people must also carry out state obligations. Any religion in Indonesia must have teachings that contain the devotion of a citizen to his country.

This result is in line with the results of research (Gultom & Oktris, 2022; Krisna & Kurnia, 2021; Mohdali & Pope, 2014; Saragih et al., 2020; Yuniarta & Purnamawati, 2020) that religiosity has a significant effect on taxpayer compliance.

Religiosity from the female side does not have a significant effect on taxpayer compliance, gender personality differences between male and female as stated by (Borkowski and Ugras, 1998; Cohen et al., 1998; Hit, 1997; Barnett et al., 1994) make a difference in how perceived justice affects taxpayer compliance. This result shows that female MSME taxpayers in Bekasi City are more risk-averse because there are still differences of opinion among religious leaders who argue that tax collection is prohibited in religion so that for taxpayers who believe that tax is something that is prohibited, the higher the level of religiosity of taxpayers will not increase taxpayer compliance in paying their taxes.

This result is in line with the results of research (Primastiwi & Dwi, 2021; Rodiansah & Puspita, 2020; Tahar & Rachman, 2014) that religiosity has no significant effect on taxpayer compliance.

Independent sample t-test testing shows results where the indicator of religion as a guide to life has a negative t-count value, which means that the mean value of male is lower than the mean value of female, this shows that regardless of the significance value, female taxpayers have higher beliefs than male taxpayers regarding religion as a guide to life. And the rest, indicators of religion as a source of law, religion is the same as a state, active in religious activities, and having good religious knowledge show a positive t-count value, which means that the mean value of male is higher than the mean value of female. This means that female MSME taxpayers in Bekasi City have slightly higher beliefs than male MSME taxpayers in Bekasi City regarding indicators of religion as a guide to life, but on the other hand, for indicators of religion as a source of law, religion is the same as a state, active in religious activities, and having good religious knowledge, male MSME taxpayers have slightly higher beliefs than female MSME taxpayers.

4.5.4. Differences in Compliance of Male and Female MSME Taxpayers in Bekasi City

The independent sample t-test test shows the results where all indicators of the taxpayer compliance variable have a negative t-count value, which means that the mean value of male taxpayers is lower than the mean value of female taxpayers, this can mean that the compliance of female MSME taxpayers in Bekasi City is higher than male MSME taxpayers in Bekasi City. However, when viewed based on the significance value, all indicators of taxpayer compliance have a sig. (2-tailed) > 0.05, meaning that the difference is not significant (real).

5. Conclusions and suggestions

5.1. Conclusion

Based on the discussion conducted in the previous chapter, the following conclusions can be drawn:

1. There are differences in the effect of perceptions of fairness on male and female taxpayer compliance. These results indicate that there are differences in how male and female taxpayers perceive perceptions of fairness.
2. There is no difference in the effect of tax knowledge on male and female taxpayer compliance. These results indicate that there is no difference in how male and female taxpayers' tax knowledge affects taxpayer compliance.
3. There is a difference in the effect of religiosity on male and female taxpayer compliance. This result shows that there are differences in how the religiosity of male and female affects taxpayer compliance.

5.2. Suggestion

Based on the results of the research that has been done, the suggestions given are:

1. For tax authorities or government, in overcoming compliance problems the government needs to pay attention to the factors that influence taxpayer compliance but not only from the side of taxpayers universally but differentiated by gender because gender is proven to provide differences in several factors that influence taxpayer compliance.
2. For academics, the results of research can explain and improve existing theories or discover new theories. The results of the study can explain existing theories and contribute to the development of the theory of individual taxpayer compliance in the field of taxation and as reference material in the development of

further research.

3. For taxpayers, MSME taxpayers in Bekasi City can take part in tax socialization, follow, and study the development of the tax system. Because then taxpayers will get an understanding and information about tax provisions and the latest developments in the tax system, so that taxpayers understand or understand and are aware of their obligations to deposit and report their tax obligations and avoid sanctions that can interfere with business continuity.

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