# Individual Taxpayer Compliance Behavior: Influence of Educational Level, Income Level Ethnic Diversity

## Emma Cristina Pandiangan[1*], Kus Tri Andyarini[2], Dinda Oktavia[3]

[1,2] Indonesia College of Economics (STEI), Jakarta
[3] Faculty of Economics and Business, YARSI University, Jakarta

**Article Info**

**Abstract**

The purpose of this study is to investigate how individual taxpayer compliance at PT Trans Indonesia Superkoridor is impacted by factors like as income, education, and ethnic diversity. This study employs quantitative methodology. Primary data were used in this study, and respondents were given questionnaires to complete to collect data. Purposive sampling, with a sample size of 153 respondents, was the sampling strategy utilized. The following tests were used in this study: The F test, the partial test (t test), the heteroscedasticity test, the multicollinearity test, multiple regression analysis, and normality test. The study's findings demonstrate that ethnic diversity and educational attainment have a favorable and substantial impact on individual taxpayer compliance, while the level of income does not have a positive and insignificant effect on individual taxpayer compliance. The managerial implication of these findings is that companies and governments need to consider these factors in designing policies and strategies to improve individual tax compliance. tax education tailored to educational level, and a deep understanding of ethnic diversity to create an environment that supports tax compliance.

## Perilaku Kepatuhan Wajib Pajak Orang Pribadi: Pengaruh Tingkat Pendidikan, Tingkat Pendapatan Keberagaman Etnis

**Abstrak**

Pengaruh tingkat pendidikan, tingkat pendapatan, dan keragaman etnis terhadap kepatuhan wajib pajak individu di PT Trans Indonesia Superkoridor dikaji dalam penelitian ini. Studi ini menggunakan metode kuantitatif. Data primer digunakan untuk penelitian ini, dan kuesioner dibagikan kepada responden. Jumlah sampel yang diambil menggunakan metode purposive sampling adalah 153 orang yang menjawab. Uji normalitas, multikolinearitas, heteroskedastisitas, uji F, dan uji parsial (uji t) digunakan dalam penelitian ini. Hasil penelitian menunjukkan bahwa tingkat pendidikan dan keberagaman suku berpengaruh positif dan signifikan terhadap kepatuhan wajib pajak individu, sedangkan tingkat pendapatan tidak berpengaruh positif atau signifikan. Implikasi manajerial dari temuan ini adalah perusahaan dan pemerintah perlu mempertimbangkan faktor-faktor tersebut dalam merancang kebijakan dan strategi untuk meningkatkan kepatuhan pajak individu. pendidikan perpajakan yang disesuaikan dengan tingkat pendidikan, dan pemahaman mendalam tentang keberagaman etnis untuk menciptakan lingkungan yang mendukung kepatuhan perpajakan.

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## 1. Introduction

Taxpayer compliance in fulfilling their tax obligations is also influenced by knowledge about taxpayers, this is due to a lack of tax socialization which has an impact on the tax knowledge that people have about taxes, causing people to not understand the importance of the role of taxes in the life of the nation and state which ultimately makes society reluctant to make appropriate contributions and causing low levels of taxpayer compliance (Ginting et al., 2017). Allingham & Sandmo (2017) state that taxpayer compliance or non-compliance is determined by comparing the level of satisfaction they can obtain if they comply or violate taxes. The taxpayer's choice is influenced by four things, namely the amount of income, tax rate, risk of audit and sanctions.

The government must make extensive and long-lasting measures to improve taxpayer compliance for them to meet their commitments and bring the tax revenue target dangerously close to fulfillment. In 1983, Indonesia's tax system transitioned from an official assessment system to a self-assessment system. The administration anticipates that the tax sector will continue to be a growing source of state revenue. In the Self-assessment system, this tax collection system gives authority, trust, and responsibility to taxpayers to calculate, calculate, pay, and report the amount of tax that must be paid in accordance with the provisions of the tax law (Aryandini, 2016). However, the trust given completely to taxpayers in carrying out their obligations has serious consequences for taxpayers because all obligations are borne by taxpayers, and the sanctions imposed are more severe when taxpayers do not fulfill their obligations as taxpayers, however in practice -This assessment system is difficult to implement according to expectations because it may be misused.

The degree of education, income, and tax laws of the taxpayer are among the many variables that affect their compliance. The step in the teaching and learning process that is taken to improve instruction and training is known as the education level. For example, if the level of education of taxpayers is low, the possibility of taxpayers carrying out their tax obligations will be less good, so that taxpayers are less obedient to taxpayer compliance (Yunianti et al., 2019). According to Hassan et al. (2021), the level of education for taxpayers better understands the opportunities for tax evasion so that it can affect their tax compliance behaviour. Because educated people tend to be more knowledgeable about the benefits of taxes to promote compliance. Meanwhile, according to Fernandes et al. (2021), education is detrimental to taxpayer compliance because low education does not necessarily guarantee that people do not have the awareness to pay taxes.

One of the most important aspects of Indonesian taxes is taxpayer compliance, which has a significant impact on state tax collections. The terms "formal" and "material" in relation to tax compliance describe how taxpayers abide with tax laws and regulations. For example, if the taxpayer does not report the monthly Income Tax (SPT) and the monthly value added tax on the due date, it is considered non-compliant (Inasius, 2019). Complying with laws and regulations, such as accurately and truthfully computing the amount deposited in the monthly income tax and monthly value added tax, is the primary prerequisite for taxpayer compliance. Taxpayer compliance is something that the government must strive to do to increase tax revenue (Martins & Sa, 2018).

Several studies on taxpayer compliance in paying taxes apparently have a common thread, including research Cahyonowati (2018) showing that taxpayer compliance in Indonesia must be enforced through the mechanism of fines and tax audits (enforced tax compliance). In other wordsTax laws have not been completely complied with willingly by OP taxpayers. In terms of tax audit policies, individual taxpayer compliance is positively impacted by tax audits and monitoring. Tax compliance has been the subject of numerous studies. The Theory of Planned Behavior (TPB) framework is used in several research to explain tax payment choice behavior. The theory known as TPB serves as a useful instrument for forecasting an individual's actions in

situations where their own wants are not fully under their control. The research's TPB model will give a general picture of a taxpayer's compliance habit, whether it is influenced by gender, education, income, and ethnic diversity variablesGender is a term that refers to the distinctions between men and women. The next factor influencing taxpayer compliance is income level. The consciousness of paying taxes is influenced by one's income level; the more one's income, the more tax that must be paid (Musimenta, 2020). Income is a determining factor in taxpayer compliance, and it makes sense that greater income levels correspond to higher levels of compliance. Lisa & Hermant (2018) found that income levels were a significant factor in taxpayer compliance.

Public education factors in general can influence taxpayer compliance in fulfilling their tax obligations.

Higher levels of public education will encourage the quality of society in understanding the tax laws and regulations that apply in a country. Fitriyani et al. (2014) regarding the influence of gender, work background, and level of education on taxpayer compliance, found that the level of education has an influence on taxpayer compliance in fulfilling tax obligations. Furthermore Kakunsi et.al. (2017) that the level of education has a positive effect on taxpayer compliance. People who are highly educated will be more likely to comply with taxes, which will influence a person's behavior in paying taxes. The level of education has an effect but is not significant on the level of taxpayer compliance.

Furthermore, the factor of ethnic diversity has been considered synonymous for most researchers with cultural communities that have a common set of values, principles, and customs for resolving everyday issues. A collectivity within a broader civilization that possesses recollections of a common historical past and a real or presumed common progenitor is referred to as an ethnic group. One of the individual elements that affects tax compliance is thought to be ethnicity. Numerous scholars have investigated how ethnicity affects tax compliance. examining the patterns of taxpayer compliance that Chinese taxpayers in Hong Kong and the United States share and don't. They advise taking cultural differences among taxpayers into account as a demographic aspect that must be considered in order to boost taxpayer compliance. Compliance with tax laws is positively impacted by ethnicity.

## 2. Literature Review and Hypothesis

According to Rahayu (2017) Tax compliance is the taxpayer's obedience in implementing the applicable tax provisions. A taxpayer who complies with tax rules and regulations is one who pays taxes according to the provisions of those laws and regulations. According to Widagsono (2017) taxpayer compliance is the attitude that taxpayers have in carrying out tax obligations in accordance with tax regulations, where taxpayers are required to pay taxes and are required to report Tax Returns (SPT). According to Rahayu (2017) Taxpayer compliance is categorized into two categories, namely:

**Formal compliance**
It is the formal fulfillment of obligations by the Taxpayer, or administrative compliance, namely compliance with the requirements of tax procedures and administration including reporting requirements and the time for reporting and paying taxes. Formal provisions can be divided as follows: Be on time in registering to obtain a NPWP (Taxpayer Identification Number) or to be determined to obtain a NPPKP (Taxable Entrepreneur Inauguration Number), Be on time in depositing taxes owed, be on time in reporting taxes that have been paid and tax calculations.

**Material compliance**
It is a substantive fulfillment of obligations. Substantial fulfillment, namely fulfilling obligations in line with the contents of tax law. Material compliance is a form of formal compliance. And you

can also say that material compliance refers to calculating the amount of the tax burden correctly, filling it in completely, clearly, and honestly. Material provisions consist of: Accurate calculation of reduced tax in accordance with tax regulations, Accuracy in withholding and collecting tax (taxpayer as a third party).

According to Pohan (2017) taxpayer compliance can be measured from the following indicators: Compliance with registering as a taxpayer. At this stage, in compliance with tax rules and regulations, all taxpayers who have met the subjective and objective standards are required to register with the Directorate General of Taxes office. adherence to the notification letter submission deadline (SPT) In accordance with the Directorate General of Taxation's determination, each taxpayer must complete a notification letter and turn it in to the office of the Directorate General of Taxation. Compliance with accurate reporting (based on the determination and payment of taxes due): Each taxpayer is required to complete the Notification Letter accurately, fully, and plainly. Correct is correct in calculations, including correct in applying the provisions of tax laws and regulations, writing and in accordance with facts, Compliance in payments (for year-end tax arrears) Every taxpayer who has been issued a Tax Collection Letter (STP) but has not yet paid off their obligations will be followed up with an active collection process starting with the submission of a warning letter, a letter of force and an auction.

**Income Level**
Article 4 paragraph (1) of Law No. 36 of 2008 states that income is any additional financial capacity that a taxpayer receives or acquires and may utilize for either increasing their wealth or for consuming. This implies that the quantity that can be invested or consumed increases with income level. According to Haswidar (2016), income is the sum of money or value that a person receives from their labor and effort, immovable goods, moveable assets, rights to periodic payments, and other assets.

**Ethnic Diversity**
A social group's identity within a social or cultural system is attributed to several factors such as language, customs, religion, ancestry, and so forth. This is known as ethnicity. A social unit known as ethnicity or tribe can be identified from other groups by virtue of its cultural origins and distinctive characteristics, most notably its language. Put differently, an ethnic group is a collection of individuals together by shared consciousness and identity, which is frequently reinforced by a common language. The following metrics can be used to gauge ethnic diversity: The presence of disparities in convictions, The quantity of comparatively independent political entities, The quantity of various cultural units, The number of social classes in stratification.

**Conceptual Framework**
Based on the background and theoretical basis explained above, a research framework can be described that is appropriate to the research to facilitate analysis:
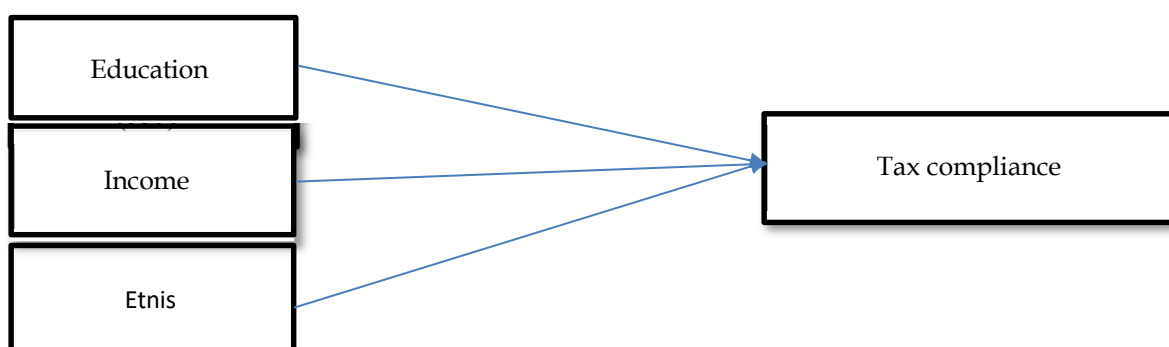


**Figure 1. Research Conceptual Framework**

**Hypothesis**
Education is defined as a serious effort and learning process that strengthens students by actively developing religion, discipline, character, intelligence, as well as the knowledge needed by themselves, society and the nation, Ministry of National Education (2003). Education level influences individual behavior and attitudes. Individuals or citizens with a higher level of education make it easier to understand information and practices in their daily lives. (Kakunsi *et al.*, 2017). Researchers Anggraini and Pravitasari (2022) show that the level of education influences WPOP compliance. As Fahiroh (2022) and Ananda, Putra and Dicriyani (2022) the level of education does not affect taxpayer compliance. Based on the information above, hypothesis 1 can be concluded as follows
**H1: Education influences taxpayer compliance.**

Taxes levied on taxpayers' income are known as income taxes. The income tax amount is calculated by multiplying the taxpayer's reported income amount by the income tax rate. In 2021, Lutfiyana and Furqon The factors that influence taxpayer compliance are MSMEs, taxpayer awareness, and tax sanctions. Other factors that influence taxpayer compliance include the age, income, and tax rates of US taxpayers. According to the findings of earlier research, taxpayers' evaluations of UMKM taxpayer compliance were positively impacted by tax rate reductions (Pattiasina et al., 2020). The study's findings indicate that while income tax rates have a favorable impact on tax compliance, they also have a negative impact on tax evasion.
**H2: Income influences taxpayer compliance.**

Numerous ethnic-related incidents, like the May 1998 catastrophe, are based on cases in Indonesia. The community might be classified as either indigenous or non-indigenous based on the facts of this instance. Every ethnic group in Indonesia is divided into groups according to geographical location. The Javanese people who live on the island of Java are the largest indigenous ethnic group. In the meantime, ethnic Chinese make up most non-indigenous people, particularly in business. Gautama (2014), (Samrotun and Kustiyah, 2014), and (Ilhamsyah, et al., 2016) prove that ethnicity, awareness of paying taxes significantly influences willingness to pay taxes. demonstrate how ethnicity affects tax compliance in Nigeria in a big way. The impact of indigenous (non-Chinese) and non-indigenous (Chinese) people on tax compliance is investigated in this study. According to this study, there is a negative correlation between an individual's level of faith in the government and tax compliance and the degree of ethnicity they belong to. Trust is included as a variable in this study to control ethnicity and compliance because individuals who care about their groups will be more likely to trust their little group than the government. It follows that there will likely be low public tax compliance. These presumptions allow for the formulation of the following hypotheses:
**H3: Ethnicity influences taxpayer compliance.**

## 3. Data and Method
This study employed quantitative methodology. When conducting research on populations or samples, quantitative research methods—which are grounded in the positivist philosophy—are employed. Primary data collected directly from respondents' responses on taxpayer-filled surveys is the form of data utilized. The objective is to determine whether individual taxpayer compliance is impacted by factors such as gender, income level, education level, and ethnic diversity.

**Population**
According to Sugiyono (2018) population is a generalized area consisting of objects/subjects that have certain qualities and characteristics determined by researchers to be studied and then drawn conclusions. The population of the objects of this research are employees of PT Trans Indonesia Superkoridor. Based on data at the end of 2021, there are 248 employees at PT Trans Indonesia

Superkoridor, consisting of several divisions in all branches, namely marketing, finance, purchasing, deployment, planning, HRD, FOC and IKR.

**Sample**

According to (Sugiyono, 2015) the sample is part of the number and characteristics of the population. Purposive sampling is the method used for sampling in this study. Purposive sampling is a method of sampling that is specifically used to meet the necessary sample requirements and criteria. The criteria for this research sample are: (a) PT Trans Indonesia Supercorridor employees who work as employees or non-employees, (b) PT Trans Indonesia employees those who have completed formal education at the primary education level, secondary education level or higher education level, (c) PT Trans Indonesia employees who have a NPWP. To find out how many samples the researcher will take, the Slovin formula is used as follows:

$$n = \frac{N}{1 + Ne^2} = \frac{248}{1 + (248 \times 0{,}05^2)} = 153{,}08641 = 153$$

Information:
n  = sample size
N = total population
e  = inaccuracy tolerance (in percent) 5%

The type of data used in this study were primary data. Describes primary data as a source of information that provides data collectors with the data directly. The core data for this study were gathered directly from the researchers over a period of +/- 5 days via Google Form surveys distributed over WhatsApp Group media. As part of the survey approach used to gather the data, questionnaires were given directly to taxpayers who were paying their own taxes at PT Trans Indonesia Superkoridor.

The Likert scale is the measurement tool employed in this study. There are levels in each category of this Likert scale, but there is no absolute or relative value assigned to each level. The variables to be measured are transformed into variable indicators using a Likert scale, and these indicators are then transformed into questions or sentences.

The data analysis method is a step in the analysis process that involves processing the gathered data to generate findings for making decisions. Appropriate analytical techniques are required when selecting a study mode. T tests, multiple linear regression, classical assumption tests, and instrument tests are some of the analyses that are employed.

## 4. Results

In this study, the objects of research were all taxpayers who had jobs as employees or non-employees, who had completed formal education at the primary education level, secondary education level or higher education level and who had a NPWP.

**Validity Test Results**

In this research, validity testing was carried out utilizing the degrees of freedom (df) approach with the n-2 formula, where n is the number of respondents and 2 is the standard value with a significance level of 0.05 (5%). Considering the r table values at 151, we can see that df = 153 – 2 = 151 at a significance level of 0.05 equates to a r table of 0.159. A count is considered genuine if it exceeds the table at a significance level of 0.05; if it falls short of the table, it is considered invalid.

**Validity Test of the Education Level Variable**
In this study, the educational level variable contained 4 questions which were used to measure the validity of the test. Attached are the results of the validity test on taxpayer compliance carried out in this research:

**Table 1. Validity Test Results for Education Level Variables**

| Statement | R value table | R value calculated | Criteria |
|---|---|---|---|
| 1 | 0,159 | 0,703 | Valid |
| 2 | 0,159 | 0,730 | Valid |
| 3 | 0,159 | 0,831 | Valid |
| 4 | 0,159 | 0,788 | Valid |

Source: Data Processed (2022)

The findings of the validity test of the statements from the questionnaire used to characterize education level—the independent variable in this study—are shown in table 2 above. As a result, the findings of the taxpayer compliance validity test on 153 respondents, comprising 4 assertions, were deemed legitimate since they satisfied the necessary conditions (r count > r table at a significance level of 0.05).

**Validity Test of the Income Level Variable**
In this study, there are 4 questions for the income level variable which are used to measure the validity test. Attached are the results of the validity test on taxpayer compliance carried out in this research:

**Table 2. Validity Test Results for Income Level Variables**

| Statement | R value table | R value calculated | Criteria |
|---|---|---|---|
| 1 | 0,159 | 0,543 | Valid |
| 2 | 0,159 | 0.595 | Valid |
| 3 | 0,159 | 0,694 | Valid |
| 4 | 0,159 | 0,790 | Valid |

Source: Data Processed (2022)

The findings of the validity test of the questionnaire statements used to characterize income levels the independent variable in this study—are shown in table 3 above. As a result, the findings of the taxpayer compliance validity test on 153 respondents, comprising 4 assertions, were deemed legitimate since they satisfied the necessary conditions (r count > r table at a significance level of 0.05).

**Validity Test of Ethnic Diversity Variables**
In this study, the ethnic diversity variable contained 4 questions which were used to measure the validity test. Attached are the results of the validity test on taxpayer compliance carried out in this research:

**Table 3. Validity Test Results for Ethnic Diversity Variables**

| Statement | R value table | R value calculated | Criteria |
|---|---|---|---|
| 1 | 0,159 | 0,756 | Valid |
| 2 | 0,159 | 0,788 | Valid |
| 3 | 0,159 | 0.804 | Valid |
| 4 | 0,159 | 0.781 | Valid |

Source: Data Processed (2022)

The findings of the validity test of the statements from the questionnaire used to characterize ethnic diversity—the study's independent variable—are shown in table 4 above. As a result, the findings of the taxpayer compliance validity test on 153 respondents, comprising 4 assertions, were deemed legitimate since they satisfied the necessary conditions (r count > r table at a significance level of 0.05).

**Validity Test of Taxpayer Compliance Variables**
In this research, there are 4 statements on the taxpayer compliance variable which are used to measure the validity test. Attached are the results of the validity test on taxpayer compliance carried out in this research:

**Table 4. Validity Test Results for Taxpayer Compliance Variables**

| Statement | R value table | R value calculated | Criteria |
|---|---|---|---|
| 1 | 0,159 | 0,818 | Valid |
| 2 | 0,159 | 0.833 | Valid |
| 3 | 0,159 | 0,870 | Valid |
| 4 | 0,159 | 0,825 | Valid |

Source: Data Processed (2022)

Table 5 above displays the results of the validity test of the questionnaire statements used to describe taxpayer compliance, the study's dependent variable. The taxpayer compliance validity test results, which included four assertions and 153 respondents, were therefore considered legitimate because they met the required criteria (r count > r table at a significance level of 0.05).

**Reliability Test Results**
When a respondent's responses to a questionnaire remain constant or steady throughout time, it's considered dependable. If a variable or construct has a Cronbach Alpha value greater than 0.70, it is considered dependable.

**Table 5. Reliability Test Results**

| Variable | Statement Items | *Cronbach Alpha* | Information |
|---|---|---|---|
| Education | 4 | 0,763 | Reliable |
| Income | 4 | 0,771 | Reliable |
| Ethnic Diversity | 4 | 0,797 | Reliable |
| Taxpayer Compliance | 4 | 0,856 | Reliable |

Source: Data Processed (2022)

In Table 6 above, the Cronbach Alpha value for each variable, namely education level, income level, ethnic diversity, and individual taxpayer compliance, is greater than 0.70, so it can be said that the measuring instrument in this research is reliable.

**Classical Assumption Analysis**
The data normality test is used to check the normalcy of the independent and dependent variables. The method used to confirm normality is the statistical test known as the Kolmogorov Smirnov. If the asymptotic significance (two-tailed) value of the data is less than 0.05, it is deemed abnormal. The data is regarded as normal if the value is higher than 0.05.

**Normality Test**

### Table 6. Normality Test Results

| Unstandardized Residual | | |
|---|---|---|
| N | | 153 |
| Normal Parameters [a, b] | Mean | .0000000 |
| | Std. Deviation | 1.85366833 |
| Most Extreme Differences | Absolute | .068 |
| | Positive | .053 |
| | Negative | -.068 |
| Test Statistic | | .068 |
| Asymp. Sig. (2-tailed) | | .083[c] |

Source: Data Processed (2022)

Based on table 7, the normality test using the Kolmogorov Smirnov method obtained a result of 0.083, so it can be stated that the data used is normally distributed, because 0.083 is greater than 0.05.

**Multicollinearity Test Results**

The purpose of the Multicollinearity Test is to determine if the independent variables are correlated. The data used suffered multicollinearity by looking at the tolerance and VIF values. Data is said to be non-multicollinear if the tolerance value is over 0.10 and VIF is below 10.

### Table 7. Multicollinearity Test Results

| Model | Collinearity Statistics | | Description |
|---|---|---|---|
| | Tolerance | VIF | |
| Education | 0,614 | 1,629 | Multicollinearity does not occur |
| Income | 0,870 | 1,149 | Multicollinearity does not occur |
| Ethnic Diversity | 0,595 | 1,682 | Multicollinearity does not occur |

Source: Data Processed (2022)

It may be concluded that there is no multicollinearity between any of the independent variables based on table 7, as each tolerance variable has a value larger than 0.10 and the VIF value is less than 10. The strong correlation between the independent variables of ethnic diversity, income, and education, as well as their consistent and reliable predictive power, which upholds the relationship between the independent and dependent variables, are referred to as the lack of multicollinearity.

**Heteroscedasticity Test Results**

Finding out if there is variance inequality between observations in the regression model is the goal of the heteroscedasticity test. If the independent variable's significance value is more than 0.05, which rules out heteroscedasticity, then the Glejser test can be performed to evaluate whether heteroscedasticity occurs.

### Table 8. Heteroscedasticity Test Results

| Model | Taraf Sig. | Limit | Description |
|---|---|---|---|
| Education | 0,352 | 0,05 | Heteroscedasticity does not occur |
| Income | 0,074 | 0,05 | Heteroscedasticity does not occur |
| Ethnic Diversity | 0,091 | 0,05 | Heteroscedasticity does not occur |

Source: Data Processed (2022)

The results of the heteroscedasticity test are displayed in Table 8, where it is evident that there is no heteroscedasticity because the significance level of the independent variables—education, wealth, and ethnic diversity-is more than 0.05. When we say that there is no heteroscedasticity in this study, we indicate that the variance of the residuals is distributed uniformly, which affects the accuracy of hypothesis testing. A study's estimated variance will increase if heteroscedasticity is present, which could lead to erroneous hypothesis testing.

**Multiple Linear Regression Analysis**
Regression analysis is used to estimate or predict the population average or values of the dependent variable based on the known values of the independent variables. It focuses on how one or more independent variables-also known as explanatory or independent variables-influence the dependent variable.

**Table 9. Results of Multiple Linear Regression Analysis**

| Model | | Unstandardized Coeffients B |
|---|---|---|
| 1 | (Constant) | 1.709 |
| | Education | .408 |
| | Income | .112 |
| | Ethnic Diversity | .402 |

Source: Data Processed (2022)

Based on Table 9 the results of the multiple linear regression test above show the following multiple linear regression equation:

$$KWP = 1.709 + 0.408\ Pd + 0.112\ Pp + 0.402\ KE + e \qquad (1)$$

The constant value of 1.709 in the multiple linear regression equation can be explained. The value of the taxpayer compliance variable (KWP) is 1.709 if the variable values for ethnic diversity (KE), income level (Pp), and education level (Pd) are all 0. For the education level variable (Pd), the regression coefficient value is 0.408. The value of the dependent variable taxpayer compliance (KWP) will rise by 0.408 for every one-point increment. The variable income level (Pp) has a regression coefficient value of 0.112. The value of the dependent variable taxpayer compliance (KWP) will increase by 0.112 if there is a one-point increase, and the value of the regression coefficient for the ethnic diversity (KE) variable is 0.402. This is assuming that the values of the other independent variables stay constant.

**t Test Results**
In essence, the T test illustrates the contribution of each independent variable to the explanation of the dependent variable. In a study, a hypothesis can be accepted or rejected based on the following standards: P Value (Sig) > 0.05 = H0; reject H1 and accept H0. P Value (Sig) < 0.05 = H1 (accept H1, reject H0).

**Table 10. t Test Results**

**Coefficients^a**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | |
| --- | --- | --- | --- | --- | --- | --- |
| | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | 1.709 | 1.450 | | 1.178 | .240 |
| | Education | .408 | .080 | .376 | 5.123 | .000 |
| | Income | .112 | .085 | .081 | 1.321 | .189 |
| | Ethnic Diversity | .402 | .079 | .379 | 5.075 | .000 |

Source: Data Processed (2022)

VarietyTable 10's T test results indicate that individual taxpayer compliance is somewhat influenced by educational attainment and ethnic diversity. Income level, however, has no bearing on a taxpayer's compliance. By comparing each variable's significance value to 0.05, one can ascertain significance. The variables of education, income, and ethnic diversity have a partial influence on the taxpayer compliance variable if the significance value is less than 0.05, and vice versa.

## 5. Discussion

**The influence of Education Level on Individual Taxpayer Compliance Behavior**
The results of the research show that the level of education influences WPOP compliance. The same thing was found (Fahiroh, 2022) and (Ananda, Putra and Dicriyani, 2022) that the level of education did not affect taxpayer compliance. However, in contrast to (Anggraini and Pravitasari, 2022), it has been proven that WPOP compliance is influenced by taxpayers who have a high level of education. Taxpayers who are highly educated make it easier to absorb information and understand the applicable tax regulations. Education level influences individual behavior and attitudes. Individuals or citizens with a higher level of education make it easier to incorporate information and practices into their daily lives. Researchers (Anggraini and Pravitasari, 2022) show that the level of education influences WPOP compliance. As (Fahiroh, 2022) and (Ananda, Putra and Dicriyani, 2022) the level of education does not affect taxpayer compliance. Based on the information above.

**The Influence of Income Level on Individual Taxpayer Compliance Behavior**
The findings of the research indicate that individual taxpayer compliance is not significantly impacted by income level. Individual taxpayer compliance is unaffected by income level, as seen by survey responses indicating that even those with modest incomes are aware of their responsibilities. High income does not necessarily make taxpayers obedient and obedient in paying taxes, and vice versa, taxpayers who have low incomes may not necessarily be disobedient in paying personal taxes. Many taxpayers have high levels of income, but still commit fraud in the tax sector. Research that is in line with this research, namely research conducted by in research (Riski, 2019) and (Kadek and Musmini, 2023), one of the results obtained is that income does not have a positive influence on land and building tax compliance. High income does not necessarily make taxpayers obedient and obedient in paying taxes, and vice versa, taxpayers who have low incomes may not necessarily be disobedient in paying personal taxes. Many taxpayers have high levels of income, but still commit fraud in the tax sector.

**The Influence of Ethnic Diversity on Individual Taxpayer Compliance Behavior**
According to the study's findings, individual taxpayer compliance behavior is positively impacted by ethnic diversity. According to research findings between two ethnic groups—

Javanese and non-Javanese — the author looked at, taxpayers from Java tended to behave more obediently than taxpayers from other ethnic groups. Approximately 70% of state revenue comes from taxes, making them the primary source of funding for the state. Most state operations would be challenging to carry out without taxes. Taxes are used to finance a range of development programs, from personnel expenses. Taxes are used to fund the building of public facilities, including schools, hospitals, bridges, and other buildings. development of infrastructure, costs associated with health, education, and fuel oil (BBM) subsidies, civil servant salaries, and the construction of public facilities are all funded by taxes.

## 6. Conclusion

Several inferences can be made based on the findings of the study and the arguments presented in the preceding chapter, including the following: Individual taxpayers' compliance behavior is positively and significantly influenced by their educational attainment. This demonstrates that greater education levels correspond with higher taxpayer compliance behaviors, and lower education levels correspond with lower taxpayer compliance behaviors. Income level has a negligible and unfavorable impact on individual taxpayers' compliance behavior. This demonstrates that taxpayer compliance has not increased in proportion to an individual's income level. Ethnic diversity has a positive and significant influence on the compliance behavior of individual taxpayers. This shows that taxpayers who come from Java will have higher taxpayer compliance than taxpayers who come from outside Java. Managerial implications also indicate the need for further research to understand other factors that may influence individual tax compliance. Further developments in this research can provide deeper insights and enrich the understanding of tax management.

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