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The Influence of Age, Gender, Income Level and Tax Sanctions on Taxpayer Compliance among MSMEs in Wonogiri Regency

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Abstract

Purpose: One sector that plays an important role in tax revenue is Micro, Small, and Medium Enterprises (MSMEs). MSMEs are increasingly demonstrating their role in the country's economic growth. However, taxes are still seen as a burden to be avoided by MSMEs at all costs. Not all taxpayers are aware of their obligations to pay taxes. This can lead to a mindset and behavior of tax noncompliance, potentially resulting in tax evasion by providing incorrect income reports. This study aims to examine the effects of age, gender, income level, and tax sanctions on tax compliance among Micro, Small, and Medium Enterprises (MSMEs) in Wonogiri Regency. *Methodology*: This is a quantitative research. The population of this study consists of MSME operators in Wonogiri Regency who are registered with the Office of Cooperatives, Small and Medium Enterprises, and Industry and Trade of Wonogiri Regency. The sampling method used in this study is non-probability sampling, specifically convenience sampling. According to calculations using the Slovin formula, a sample size of 100 was obtained. The data analysis methods used in this study include data quality tests, such as validity and reliability tests, classical assumption tests, including normality test, multicollinearity test, and heteroscedasticity test, and hypothesis testing, including multiple linear regression test, partial test (t-test), model feasibility test (F-test), and coefficient of determination test (R^2) using SPSS software.

Results: This study reveals that Income Level and Tax Sanction variables have a significant effect on Taxpayer Compliance. Meanwhile, the age and gender variables has no effect on taxpayer compliance.

Applications/Originality/Value: This study analyzes the influence of age, gender, income level, and tax sanctions on tax compliance among MSMEs, which can be used by policymakers to develop more effective programs for increasing tax compliance. The results of this study can be applied in formulating tax policies that consider the demographic characteristics of taxpayers. The originality of this research lies in the integration of demographic variables with aspects of tax sanctions, providing new insights into the factors influencing compliance. The value of this study is its contribution to understanding the dynamics of tax compliance in MSMEs, which is essential for increasing national revenue and the sustainability of the MSME sector.

Keywords: Tax Compliance; Age, Gender, Income Level, Tax Sanctions.

Introduction Section

One of the primary duties of a state is to carry out national development, such as providing healthcare, education, infrastructure, and other public services. In conducting this development, the state requires revenue to fund all expenditures (Aisyah, 2019). A significant portion of the state's revenue comes from taxes. According to Law No. 28 of 2007, taxes are mandatory contributions to the state owed by individuals or entities, which are coercive based on the law, without direct compensation, and used for the needs of the state for the greatest prosperity of the people. One sector that plays an important role in tax revenue is Micro, Small, and Medium Enterprises (MSMEs). MSMEs are increasingly demonstrating their role in the country's economic growth (Hendrawati et al., 2021).

However, taxes are still seen as a burden to be avoided by MSMEs at all costs. Not all taxpayers are aware of their obligations to pay taxes. This can lead to a mindset and behavior of tax non-compliance, potentially resulting in tax evasion by providing incorrect income reports. MSMEs need more attention, especially in tax planning and policy formulation (Putri & Fidiana, 2020). Given the significant number of MSMEs in Indonesia, there is potential to increase tax compliance behavior (Suhartono, 2021).

Tax non-compliance behavior can be influenced by several factors, including the age of the taxpayer, gender, income level, and tax sanctions. Age refers to the length of life in years counted from birth. It is the age of an individual calculated from the moment of birth until their birthday (Santika, 2015). According to research conducted by Aryati (2012) states that

the age of a taxpayer is one of the factors that determine tax compliance, Nurfaza (2020) generally, younger taxpayers are less sensitive to punishment and more willing to take risks. Prayoga & Yasa (2020) states that the relationship between age and tax compliance is influenced by experience and generational differences, while Purba & Sarpingah (2020) mentions that age plays an important role in tax compliance, it is stated that the age variable affects taxpayer compliance. Younger taxpayers tend to be more willing to take risks, less sensitive to punishment, and their social reflexes and psychological differences are related to the period in which they rank the highest (generational differences). On the other hand, research by Florentina and Nugroho (2021) states that the age variable does not influence taxpayer compliance.

Tax compliance can be influenced by the gender of a taxpayer. Gender refers to physical and biological differences, as well as social, cultural, and behavioral traits (Hidayat & Asiyah, 2022). Gender is characterized by individual decisionmaking based on the attributes, attitudes, and behaviors of male and female individuals. According to research conducted by Prayoga & Yasa (2020), it is stated that the gender variable affects taxpayer compliance. Gender also influences the intention to comply with tax behavior. Compliance behavior in paying taxes among male and female taxpayers can improve due to factors such as trust in tax authorities, supported by thorough inspections and high penalties. There is a positive relationship between gender and the intention to comply with tax behavior. This contrasts with studies conducted by Putri and Venusita (2019) and Purba and Sarpingah (2020), which state that gender does not influence taxpayer compliance.

In addition to the above factors, taxpayer compliance can be influenced by the taxpayer's income level. Income level refers to the amount of revenue in the form of money or goods received in return for activities performed, obtained from other parties or industries. The taxpayer's income is the total amount of income in Rupiah earned by the taxpayer from both primary and secondary jobs (Purnomo et al., 2021). Santika, (2015) explain that taxpayer income comes from earnings derived from primary or secondary employment. According to research conducted by Amran (2018), Florentina, and Nugroho (2021), it was stated that income level affects taxpayer compliance. Every increase in income level will have an impact on increasing taxpayer compliance. This is because individual taxpayers are unlikely to consistently fulfill their tax obligations if their income is only sufficient to meet their needs. Indirectly, even if taxpayers are aware of taxes and penalties, if their income does not allow them to pay taxes, they will not comply as taxpayers. Conversely, if their income enables them to pay taxes, then taxpayers who are aware of taxes and penalties will become fully compliant taxpayers. The income level earned will influence whether a taxpayer becomes compliant or not in fulfilling their tax obligations. This is due to many taxpayers avoiding the risk of bearing tax penalties or sanctions (Puteri et al., 2019). This differs from the research by Puteri et al. (2019), which stated that income level does not affect taxpayer compliance.

Another factor that can influence taxpayer compliance is tax sanctions. Tax sanctions are guarantees that the provisions of tax legislation (tax norms) will be obeyed and followed. Tax sanctions are necessary to provide lessons or a deterrent effect to taxpayers who violate or fail to comply with their tax obligations; taxpayers may feel more burdened and could suffer losses due to these sanctions if they do not pay their taxes (Masur & Rahayu, 2020). Tax sanctions, as explained by Amran (2018), are penalties imposed on individuals who violate tax regulations. These sanctions aim to enforce tax regulations as stipulated in the law. Research conducted by Florentina and Nugroho (2021), Masur and Rahayu (2020), and Hapsari & Kholis (2020) states that the tax sanctions variable affects taxpayer compliance. The increase in taxpayer compliance is due to the stricter or heavier tax sanctions imposed on violators (Chetisa Putri & Venusita, 2019). However, according to research by Nurfaza (2020), the tax sanctions variable does not affect taxpayer compliance.

Attribution theory refers to an individual's observation of someone's behavior to understand the factors that influence that behavior. After making observations, individuals can determine the causes, whether internal or external factors, that influence the behavior. Tax compliance reflects self-awareness in reporting and depositing the owed taxes in accordance with the applicable regulations.

Micro, Small, and Medium Enterprises (MSMEs), according to Law No. 20 of 2008, are defined as productive businesses owned by individuals or business entities. Micro enterprises have a net worth of up to IDR 50 million or annual sales of up to IDR 300 million. Small enterprises have a net worth of IDR 50 million to IDR 500 million or annual sales of IDR 300 million to IDR 2.5 billion. Medium enterprises have a net worth of IDR 500 million to IDR 10 billion or annual sales of IDR 2.5 billion to IDR 50 billion. Based on this explanation, this study aims to analyze the influence of age, gender, income level, and tax sanctions on taxpayer compliance among MSMEs in Wonogiri Regency.

2 Literature Review and Hypothesis Model

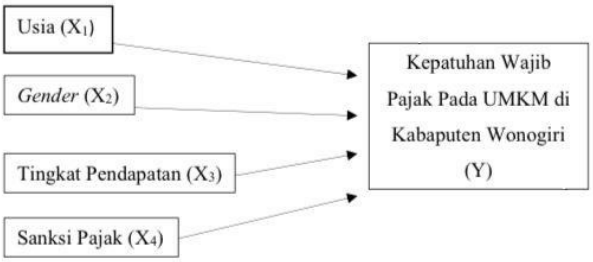

Figure 1. Conceptual model

1. Effect of age on taxpayer compliance

Age is the length of life measured in years from birth. Age refers to an individual's lifespan calculated from the moment of birth until their birthday (Santika, 2015). Age represents the duration of a person's life. As a person ages, their moral development will increase. A person's mindset and ability to comprehend will also develop in line with the increase in age (Florientina & Nugroho, 2021).

Older taxpayers are more sensitive to tax sanctions imposed for non-compliance and tend to have a better social standing within their communities. Therefore, compared to younger individuals, older individuals are more likely to exhibit tax compliance behavior.

This hypothesis is established on research carried out by (Prayoga & Yasa, 2020), which indicate that age has a positive influence on tax compliance.

H1: There is an influence of age on tax compliance

2. The effect of gender on taxpayer compliance

Gender refers to the differences in physical and biological aspects, as well as social, cultural, and behavioral traits (Hidayat & Asiyah, 2022). Gender is characterized by the individual traits of each person in decision-making, as seen in the qualities, attitudes, and behaviors of male and female individuals.

Gender is viewed as one of the individual factors that can influence a taxpayer's compliance behavior in fulfilling their tax obligations according to the applicable laws and regulations. This relates to the extent to which male or female taxpayers are willing to commit to tax compliance. As we know, gender is closely linked to roles and responsibilities from both male and female perspectives. Male taxpayers tend to comply with their tax obligations due to a fear of the sanctions imposed. In contrast, females are more compliant in paying taxes because of a sense of guilt if they do not fulfill their tax responsibilities.

This hypothesis is developed from the findings of a study conducted by (Prayoga & Yasa, 2020), indicating that that gender has a positive influence on tax compliance.

H2: There is an influence of gender on tax compliance

3. The effect of income level on taxpayer compliance

Income is the amount received in the form of money or goods as compensation for activities performed, obtained from other parties or industries. Taxpayer income refers to the total earnings in Rupiah generated by taxpayers from both their main and secondary jobs (Purnomo et al., 2021).

Income level is considered to impact the tax compliance of MSMEs because income is crucial for fulfilling tax obligations. Low-income individuals find it difficult to pay taxes. The majority of MSMEs perceive taxes as a burden and a cost that must be borne in their economic activities. Therefore, people tend to prioritize meeting their basic needs first. Taxpayers are compliant with their tax obligations when the amount of tax paid is lower than their income. Conversely, non-compliance in paying taxes is due to the tax amount being higher than the income received. The level of income significantly influences an individual's tendency to exhibit tax compliance behavior. People with low incomes experience more difficulties in paying taxes, unlike those with above-average or high incomes.

This hypothesis is developed from the findings of a study conducted by (Florientina & Nugroho, 2021), indicating that that income level has a positive influence on tax compliance.

H3: There is an influence of income level on tax compliance

4. The effect of tax sanctions on taxpayer compliance

Tax sanctions are a structured and meaningful representation of the penalties imposed on taxpayers who do not comply with legal regulations (Fuadi & Mangoting, 2013). Tax sanctions are used to prevent violations of tax regulations, ensuring that taxpayers fulfill their obligations. If the tax sanctions incurred are greater than the tax owed, taxpayers will be more likely to comply and fulfill their obligations.

The higher the tax sanctions, the greater the likelihood of compliance in paying taxes. Increasing tax sanctions will influence whether a taxpayer complies with their obligations to pay taxes, as these sanctions serve as an effective means to enhance taxpayer compliance.

This hypothesis is developed from the findings of a study conducted by (Florientina & Nugroho, 2021), indicating that that tax sanctions has a positive influence on tax compliance. H4:
There is an influence of tax sanctions on tax compliance

3. Metodology

This study employs a quantitative approach, as the data used are primary data obtained from respondents through the completion of questionnaires. Quantitative research involves the use of numerical data to predict the conditions of a population or future trends. The independent variables in this study are age, gender, income level, and tax sanctions, while the dependent variable is taxpayer compliance. The population for this study consists of Micro, Small, and Medium Enterprises (MSMEs) in Wonogiri Regency registered with the Office of Cooperatives, Small and Medium Enterprises, and Industry and Trade of Wonogiri Regency. The sample determination uses a non-probability method, specifically convenience sampling, and the sample size is calculated using the Slovin formula, a sample size of 100 was obtained. The type of data used in this study is primary data, which is obtained directly from the research subjects and then processed by the author. The data analysis methods employed in this study include data quality tests, such as validity and reliability tests; classical assumption tests, including normality test, multicollinearity test, and heteroscedasticity test; and hypothesis tests, including multiple linear regression analysis, partial tests (t-tests), model feasibility tests (F-tests), and coefficient of determination tests (R^2). Data analysis is conducted using SPSS software.

4. Result And Discusions Result

In this study, the data analysis methods used in this study include data quality tests, such as validity and reliability tests, classical assumption tests, including normality test, multicollinearity test, and heteroscedasticity test, and hypothesis testing, including multiple linear regression test, partial test (t-test), model feasibility test (F-test), and coefficient of determination test (R^2) using SPSS software.

Data Quality Test Validity Test Data

This test is intended to measure whether or not a questionnaire is valid in measuring a contract. And at the same time strengthening the results of previous calculations that all variables measured using the Like at scale can be used for further data processing. The validity of a questionnaire can be determined through the comparison of rcalculated and rtable. A questionnaire is considered valid if rcalculated > rtable; however, if the value of rcalculated < rtable, the questionnaire is deemed invalid. The calculation of rtabel uses a significance level of 5% with n (sample size) of 100, resulting in rtable of 0.1966. Validation Test results of each variable can be seen in the following Table:

Table 1.
Results of Validity Test for Income Level Variable

Income Level Statement	Rcount	rtable	Conclusion
Statement 1	0.682	0.1966	Valid
Statement 2	0.728	0.1966	Valid
Statement 3	0.675	0.1966	Valid
Statement 4	0.601	0.1966	Valid
Statement 5	0.694	0.1966	Valid

Source: Primary Data Analysis (2024)

Based on the data in the table above, it can be seen that all statement items for the income level variable have an rcalculated value greater than the rtable value of 0.1966 (0.00 < 0.05). Therefore, it can be concluded that all statement items for the income level variable used in this study are valid.

Table 2.
Results of Validity Test for Tax Sanction Variable

Tax Sanction Statement	Rcount	rtable	Conclusion
Statement 1	0.470	0.1966	Valid
Statement 2	0.590	0.1966	Valid
Statement 3	0.552	0.1966	Valid
Statement 4	0.653	0.1966	Valid
Statement 5	0.692	0.1966	Valid

Source: Primary Data Analysis (2024)

Based on the data in the table above, it can be seen that all statement items for the tax sanction variable have an rcalculated value greater than the rtable value of 0.1966 (0.00 < 0.05). Therefore, it can be concluded that all statement items for the tax sanction variable used in this study are valid.

Table 3.
Results of Validity Test for Taxpayer Compliance Variable

Taxpayer Compliance Statement	rcount	rtable	Conclusion
Statement 1	0.659	0.1966	Valid
Statement 2	0.741	0.1966	Valid
Statement 3	0.683	0.1966	Valid
Statement 4	0.616	0.1966	Valid
Statement 5	0.722	0.1966	Valid
Statement 6	0.714	0.1966	Valid

Source: Primary Data Analysis (2024)

Based on the data in the table above, it can be seen that all statement items for the taxpayer compliance variable have an rcalculated value greater than the rtable value of 0.1966 (0.00 < 0.05). Therefore, it can be concluded that all statement items for the taxpayer compliance variable used in this study are valid.

Reliability Test Results

Reliability test is done by referring to Cronbach Alpha 0.60. Table 4 shows that all instruments of the tested variables have Cronbach alpha above 0.60, so the test results are quite satisfactory because all instruments have a high level of reliability (reliability), so they can be used for further processing of data. Test Results Reliability of each variable can be seen in the following Table:

Table 4.
Reliability Test Results

Variable	Reliability Limit	Cronbach's Alpha	Description
Income Level	0.60	0.679	Reliable
Tax Sanction	0.60	0.613	Reliable
Taxpayer Compliance	0.60	0.746	Reliable

Source: Primary Data Analysis (2024)

Based on the table above, it can be seen that the Cronbach's Alpha values for income level, tax sanction, and taxpayer compliance are all greater than 0.60. Therefore, it can be concluded that the questionnaires for income level, tax sanction, and taxpayer compliance are reliable, indicating that the data obtained is trustworthy and consistent.

Classic Assumption Test Normality
Test Results

The purpose of conducting a normality test is to determine whether there is a normal distribution among the dependent variable, independent variable, or both.

Table 5.
Normality Test Results, One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	2,26784169
Most Extreme Differences	Absolute	,081
	Positive	,065
	Negative	-,081
Test Statistic		,081
Asymp. Sig. (2-tailed)		,109[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Source: Primary Data Analysis (2024)

Based on the normality test using the Kolmogorov-Smirnov Asymp test, the obtained significance value is 0.109, which is greater than 0.05. Therefore, it can be concluded that the data is normally distributed.

Multicollinearity Test Results

The purpose of conducting a multicollinearity test is to determine whether the specified regression model has correlations among the independent variables. A regression model is considered free from multicollinearity symptoms if the Tolerance value is greater than 0.10 and the Variance Inflation Factor (VIF) is less than 10.00. **Table 6.**

Multicollinearity Test Results

Model	Collinearity Statistic		Description	Tolerance	VIF
U	0,894	1,119	No Multicollinearity Symptoms	G	0,847	1,18	No Multicollinearity Symptoms
TP	0,62	1,613	No Multicollinearity Symptoms.	SP	0,597	1,674	No Multicollinearity Symptoms.

Source: Primary Data Analysis (2024)

Based on the multicollinearity test, the results show that all independent variables in the study—age, gender, income level, and tax sanction—have a Tolerance value greater than 0.10 and a VIF value less than 10.00. Thus, it can be concluded that there are no symptoms of multicollinearity among the independent variables.

Heteroscedasticity Test Results

The purpose of conducting a heteroscedasticity test is to determine whether there is unequal variance of residuals from one variable to another in the regression model. This test uses Spearman's rho for analysis. A variable is considered free from heteroscedasticity if the significance value is greater than 0.05.

Table 7.
Heteroscedasticity Test Results

			Age	Gender	Income Level	Tax Sanction	Unstandardized Residual
Spear	Age	Correlation Coefficient	1,000	-,256*	-,167	-,002	-,015
		Sig. (2-tailed)	.	,010	,096	,983	,885
		N		100	100	100	100

m	Gender	Correlation Coefficient	100	1,000	,022	-,255*	,020
a			-,256*				
n		Sig. (2-tailed)		.	,830	,011	,845
'			,010				
s		N	100	100	100	100	100
r	Income Level	Correlation Coefficient	-,167	,022	1,000	,587**	-,035
h		Sig. (2-tailed)	,096	,830	.	,000	,732
o		N	100	100	100	100	100
	Tax Sanction	Correlation Coefficient	-,002	-,255*	,587**	1,000	-,013
		Sig. (2-tailed)	,983	,011	,000	.	,901
		N		100	100	100	100
	Unstandardized Residual	Correlation Coefficient	100	,020	-,035	-,013	1,000
			-,015				
		Sig. (2-tailed)		,845	,732	,901	.
			,885				
		N	100	100	100	100	100

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Primary Data Analysis (2024)

Based on the heteroscedasticity test, the significance values for all variables age, gender, income level, and tax sanction are greater than 0.05. Thus, the conclusion is that the regression model does not exhibit heteroscedasticity symptoms.

Hypothesis Testing Multiple Linear Regression Test Results

The method of multiple linear regression is conducted to determine whether there is a relationship between the dependent variable and the independent variables. The significance level (α) used is 0.05. The results obtained from data processing using SPSS are as follows:

Table 8.
Multiple Linear Regression Test Results Unstandardized Coefficients

Model		B	Std. Error	t	Sig.
1	(Constant)	1,823	2,837	0,643	0,522
	Age	0,188	0,222	0,847	0,399
	Gender	0,479	0,513	0,933	0,353
	Income Level	0,399	0,123	3,233	0,002
	Tax Sanction	0,817	0,145	5,632	0,000

Source: Primary Data Analysis (2024)

Based on the table above, the regression equation used to complement the research results is :

$$KWP = 1{,}823 + 0{,}188U + 0{,}479G + 0{,}399TP + 0{,}817SP$$

Description:
KWP : Taxpayer Compliance
U : Age
G : Gender
TP : Income Level SP : Tax Sanctions
α : Constant

1. The constant value (a) of 1.823 indicates that all independent variables—age, gender, income level, and tax sanction—affect taxpayer compliance among MSMEs in Wonogiri with a value of 1.823.
2. The regression coefficient (β1) for the age variable (X1) is positive at 0.188. This value indicates that as the age of MSMEs increases, taxpayer compliance among these MSMEs will also increase. Conversely, if the age of MSMEs decreases, taxpayer compliance will also decrease.
3. The regression coefficient (β2) for the gender variable (X2) is positive at 0.479. This means there is a positive relationship between the gender variable, whether male or female, and taxpayer compliance among MSMEs.
4. The regression coefficient (β3) for the income level variable (X3) is positive at 0.399. This result indicates that higher income levels will increase taxpayer compliance among SMEs. Conversely, lower income levels will result in decreased taxpayer compliance among SMEs.
5. The regression coefficient (β4) for the taxsanction variable (X4) is positive at 0.817. This result suggests that higher tax sanctions will lead to increased taxpayer compliance among SMEs. Conversely, lower tax sanctions will result in decreased taxpayer compliance among SMEs.

Simultaneous Test Results (F Test)

The simultaneous test, commonly known as the F test, is used to determine whether independent variables collectively influence the dependent variable. Independent variables are considered to have a simultaneous effect on the dependent variable if the calculated F value is greater than the F table value, which is 2.466. Additionally, the significance value from the F test must be less than 0.05.

Table 9.
Simultaneous Test Results (F Test)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	537,583	4	134,396	25,075	,000[b]
	Residual	509,167	95	5,360		
	Total	1046,750	99			

a. Dependent Variable: Kepatuhan Wajib Pajak
b. Predictors: (Constant), Sanksi Pajak, Usia, Gender, Tingkat Pendapatan

Source: Primary Data Analysis (2024)

Based on the table above, the F Calculated value of 25.075 is greater than the F Table value of 2.466 (25.075 > 2.466), and the significance value is 0.000, which is less than 0.05 (0.000 < 0.05). Therefore, the conclusion that can be drawn is that all independent variables, including age, gender, income level, and tax sanctions, have a simultaneous effect on taxpayer compliance. This indicates that the regression model used in this study fits well with the research data.

Partial Test Results (t Test)

The t test is a statistical test used to assess the extent of the influence of independent variables on the dependent variable individually. The significance level used is 0.05; a variable is considered to have an effect if the significance value is less than 0.05. Additionally, the calculated t value must be greater than the table t value of 1.985 for the variable to be deemed influential.

Table 10.
Partial Test Results (t Test)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,823	2,837		,643	,522
	Age	,188	,222	,064	,847	,399
	Gender	,479	,513	,073	,933	,353

Income Level	,399	,123	,294	3,233	,002
Tax Sanction	,817	,145	,521	5,632	,000

a. Dependent Variable: Kepatuhan Wajib Pajak

Source: Primary Data Analysis (2024)

Based on the table above:

1. The age variable (X1) has a t Calculated value of 0.847, which is less than the t Table value of 1.985 (0.847 < 1.985), and a significance value of 0.399, which is greater than 0.05 (0.399 > 0.05). This means that the age variable does not affect taxpayer compliance, and H_1 is rejected.
2. The gender variable (X2) has a t Calculated value of 0.933, which is less than the t Table value of 1.985 (0.933 < 1.985), and a significance value of 0.353, which is greater than 0.05 (0.353 > 0.05). This means that the gender variable does not affect taxpayer compliance, and H_2 is rejected.
3. The income level variable (X3) has a t Calculated value of 3.233, which is greater than the t Table value of 1.985 (3.233 > 1.985), and a significance value of 0.002, which is less than 0.05 (0.002 < 0.05). This means that the income level variable affects taxpayer compliance, and H_3 is accepted.
4. The tax sanction variable (X4) has a t Calculated value of 5.632, which is greater than the t Table value of 1.985 (5.632 > 1.985), and a significance value of 0.000, which is less than 0.05 (0.000 < 0.05). This means that the tax sanction variable affects taxpayer compliance, and H_4 is accepted.

Coefficient of Determination Test Results (R^2)

The R^2 test is used to measure the extent of influence that independent variables have on the dependent variable. The coefficient of determination ranges between 0 and 1. If the obtained R^2 value is low, it indicates that the ability of independent variables to influence the dependent variable is limited. Conversely, if the R^2 value approaches 1, it suggests that the independent variables have a significant impact on the dependent variable.

Table 11.
Coefficient of Determination Test Results (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,717a	0,514	0,493	2,315

Source: Primary Data Analysis (2024)

Based on the table above, the adjusted R^2 value is 0.493. This result indicates that the variables age, gender, income level, and tax sanction can explain 49.3% of the variance in taxpayer compliance among SMEs. The remaining 50.7% of the variance is influenced by other variables not included in this study.

Discussion

1. Effect of Age on Taxpayer Compliance

   The research findings indicate that the age variable (X1) has a t Calculated value of 0.847, which is less than the t Table value of 1.985 (0.847 < 1.985), and a significance value of 0.399, which is greater than 0.05 (0.399 > 0.05). This means that the age variable does not affect taxpayer compliance, and thus, the first hypothesis (H1) is rejected. Based on hypothesis testing through the t-test, it can be seen that age does not affect taxpayer compliance partially. Thus, both older and younger individuals do not influence whether a taxpayer is compliant in fulfilling their tax obligations. If paying taxes is understood as a duty, a taxpayer will certainly fulfill this obligation well regardless of their age. This argument is consistent with research by Florentina and Nugroho (2021), which states that age does not affect taxpayer compliance.
2. Effect of Gender on Taxpayer Compliance

   The research findings show that the gender variable (X2) has a t Calculated value of 0.933, which is less than the t Table value of 1.985 (0.933 < 1.985), and a significance value of 0.353, which is greater than 0.05 (0.353 > 0.05). This indicates that the gender variable does not affect taxpayer compliance, leading to the rejection of the second hypothesis (H2). Based on hypothesis testing through the t-test, it can be seen that gender does not affect taxpayer compliance partially. This means that both male and female taxpayers have similar attitudes toward tax compliance. This is because most taxpayers generally view the obligation to pay taxes as a burden that reduces financial resources. Consequently, both men and women tend to avoid tax obligations. This argument is consistent with research by Chetisa Putri & Venusita (2019), as well as Purba & Sarpingah (2020), which state that gender does not influence taxpayer compliance.

3. Effect of Income Level on Taxpayer Compliance

The research findings reveal that the income level variable (X3) has a t Calculated value of 3.233, which is greater than the t Table value of 1.985 (3.233 > 1.985), and a significance value of 0.002, which is less than 0.05 (0.002 < 0.05). This suggests that the income level variable affects taxpayer compliance, and thus, the third hypothesis (H3) is accepted. As income levels increase, the likelihood of compliance with tax payments also increases. The level of income influences a taxpayer's compliance with their tax obligations. This is because many taxpayers seek to avoid the risk of incurring tax penalties or sanctions. This argument is consistent with research by Amran (2018) and Florentina and Nugroho (2021), which states that income level influences taxpayer compliance.

4. Effect of Tax Sanctions on Taxpayer Compliance

The research findings indicate that the tax sanction variable (X4) has a t Calculated value of 5.632, which is greater than the t Table value of 1.985 (5.632 > 1.985), and a significance value of 0.000, which is less than 0.05 (0.000 < 0.05). This means that the tax sanction variable affects taxpayer compliance, leading to the acceptance of the fourth hypothesis (H4). As tax sanctions increase, the likelihood of compliance with tax payments also increases. Higher tax sanctions influence a taxpayer's compliance with their tax obligations, as tax sanctions are an effective method for improving taxpayer compliance. This argument is consistent with research by Florentina and Nugroho (2021) and Masur & Rahayu (2020), which states that tax sanctions affect taxpayer compliance.

5. Conclusion and Suggestions

The findings of this study indicate that age and gender do not significantly affect taxpayer compliance, as evidenced by calculated t values that are smaller than table t values and significance levels greater than 0.05. In contrast, income level and tax sanctions significantly impact taxpayer compliance, as shown by calculated t values that are greater than table t values and significance levels below 0.05. The influence of age, gender, income level, and tax sanctions on taxpayer compliance is 49.3%, with the remaining 51.4% affected by other factors.

Suggestion

For future research, it is recommended to add data collection methods, not only using questionnaires but also incorporating interviews, in order to obtain more accurate and complete data. Future researchers are also encouraged to further develop the study by adding other variables such as taxpayer awareness, service quality, and understanding of taxation, or other factors that may influence taxpayer compliance, so that the research results can provide a more accurate understanding of the factors affecting taxpayer compliance. Additionally, future studies should aim to expand the research subjects.

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