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GENDER ANALYSIS OF UNDERSTANDING THE TAX HARMONIZATION LAW AND GOVERNMENT TREASURER COMPETENCE IN TAX COMPLIANCE (CASE STUDY AT THE EDUCATION STANDARDS, CURRICULUM, AND ASSESSMENT AGENCY)

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Abstract:

The purpose of this study is to examine and analyze the understanding of the tax regulation harmonization law and the competence of government treasurers towards tax compliance from the perspective of male and female genders. Tax compliance research is often conducted on MSMEs; the author chose government treasurers as a novelty from previous studies. The population of this study was government treasurers at the Education Standards, Curriculum and Assessment Agency. The data collection method was carried out by distributing questionnaires to taxpayer treasurers. The data processing technique used was Structural Equation Modeling (SEM) with SmartPLS 3.0 software. The results of the study indicate that 1) Understanding of knowledge of the HPP Law (male gender) has a positive effect on tax compliance. 2) Understanding of knowledge of the HPP Law (female gender) has a positive effect on tax compliance. 3) Competence of government treasurers (male gender) has a positive and significant effect on treasurer tax compliance. 4) Competence of government treasurers (female gender) has a positive and significant effect on treasurer tax compliance. This study is expected to be used as a reference for further research and provide input for the government in order to create policies related to tax regulations to facilitate government treasurers in carrying out their tax obligations.

Keywords: Gender Analysis, HPP Law, Treasurer Competency, Tax Compliance

INTRODUCTION

The dominant percentage of tax revenue contributing to the State Budget (APBN) does not reflect the optimal performance of the Directorate General of Taxes (DGT), as the tax authority, in exploring potential tax revenue. The Minister of Finance stated that one indication of a weakness in tax collection from APBN and APBD activities is the role of government treasurers. Many government treasurers lack a thorough understanding of financial transactions, particularly those related to tax collection.

Research conducted by Kristanti (2022) aimed to illustrate taxpayer income before and after the enactment of the Law on Harmonization of Tax Regulations (UU HPP). The results indicate that the government has improved fairness in the tax system and reduced economic disparities between individuals.

The enactment of the Law on Harmonization of Tax Regulations has had a positive impact, namely, facilitating the benefit for taxpayers, particularly those in the VAT cluster. Therefore, the introduction of the HPP Law in the VAT cluster has increased state revenue and contributed to Indonesia's economic recovery.



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The tax compliance target for 2022 is 80%. Although this target is lower than the previous year, it demonstrates the government's commitment to improving tax compliance in Indonesia. The state of tax compliance in Indonesia is influenced by several factors, including individual factors, including lack of awareness and knowledge about taxation, limited access to information and technology, non-compliant attitudes and behavior, limited financial capacity, and lack of trust in the government. Structural factors include the complexity of the tax system, limited DGT infrastructure and technology, corruption and lack of transparency. Sociodemographic factors include age: younger generations tend to be more compliant; education: taxpayers with higher education tend to be more compliant; income: taxpayers with lower incomes tend to be less compliant; and gender: no significant difference between men and women.

The Law on Harmonization of Tax Regulations (UU HPP) has had a significant impact on tax compliance in Indonesia. Here are some of the impacts: Positive impacts on Regulatory simplification: The HPP Law simplifies tax regulations, making them easier to understand and implement; Increased transparency: The HPP Law increases transparency in tax calculation and reporting; Reduced complexity: The elimination of several regulations that are no longer relevant; Increased incentives: The HPP Law offers incentives for compliant taxpayers, such as reduced tax rates; and Strengthened oversight: The HPP Law strengthens oversight and enforcement against tax violations.

Gender and the HPP Law not only influence tax compliance; treasurer competence also significantly impacts tax compliance in Indonesia. Here are some reasons: Regulatory understanding: Competent treasurers understand tax regulations, avoiding reporting errors; Financial management: Treasurers effectively manage finances, ensuring timely tax payments; Accurate reporting: Competent treasurers present accurate financial reports, facilitating tax reporting; Technology use: Competent treasurers optimize technology for tax processing; and Supervision and evaluation: Treasurers monitor and evaluate tax compliance. Negative factors can lead to: Misreporting: Incompetent treasurers can lead to reporting errors; Late payments: Treasurers ineffectively manage finances, leading to late tax payments. Incompetent treasurers increase the risk of fraud and abuse.

Based on the formulation of the problem, the objectives to be achieved in this research are as follows:

1. To examine and analyze the impact of the understanding of the HPP Law on tax compliance from a male perspective.
2. To examine and analyze the understanding of the HPP Law on tax compliance from a female perspective.
3. To examine and analyze the impact of government treasurer competency on tax compliance from a male perspective.
4. To examine and analyze the impact of government treasurer competency on tax compliance from a female perspective

Tax Compliance. (Ajzen, 2020) states "The Theory of Planned Behavior starts with an explicit definition of the behavior of interest in terms of its target, the action involved, the context in which it occurs, and the time frame. Each of these elements can be defined at varying levels of specificity or generality". Furthermore, Ajzen (2020) states, "According to the Theory of Planned Behavior, behavioral intentions are determined by three factors: attitude toward the behavior, subjective norm concerning the behavior, and perceived behavioral control. In the current formulation of the theory, a favorable attitude and a supportive subjective norm provide the motivation to engage in the

behavior, but a concrete intention to do so is formed only when perceived control over the behavior is strong enough."

Based on the explanation above, the Theory of Planned Behavior is determined by 3 factors, namely attitude, subjective norms, and perceived behavioral control. (Lesmana et al., 2018) state that the relevance of the theory of planned behavior to tax compliance is that taxpayers' compliant or non-compliant behavior in fulfilling their tax obligations is influenced by their intentions. A taxpayer's intention to comply or not is influenced by three factors: attitude, subjective norms, and perceived behavioral control. Therefore, a taxpayer's intention or lack thereof will influence tax compliance.

Gender. (Handayani, 2019) states that gender is an inherent characteristic of men and women shaped by social and cultural factors, giving rise to several assumptions about the social and cultural roles of men and women. Social forms of men and women include men being perceived as strong, rational, virile, and powerful, while women are perceived as gentle, beautiful, emotional, and maternal.

In line with the above concept of gender, Darma (2022) states that gender is the visible differences between men and women when viewed from their values and behavior. Gender is a term used to describe the social differences between men and women. Gender is a group of cultural attributes and behaviors that exist in men and women.

So, gender can be categorized as male and female. The concept of gender is a characteristic inherent in men and women that is shaped by social and cultural factors (Sugiarti, 2019). The definition of gender as a concept is used to identify the differences between men and women from a social and cultural perspective. Gender in this sense defines men and women from a non-biological perspective. In this study, we will examine whether gender, categorized as male and female, has an influence on tax compliance. Meanwhile, research conducted by Feld and Togler (2007) shows that women are more motivated to pay taxes than men. The results of this study indicate that female taxpayers will comply with paying taxes due to conscience or feelings of guilt if they do not pay the correct amount of tax, while male taxpayers emphasize more on the fear of sanctions imposed..

Understanding of HPP Law Knowledge. On October 7, 2021, the Harmonization of Tax Regulations Law (UU HPP) was passed, part of the tax reforms that have been in place since the 1980s. According to (Kacaribu, 2021), the HPP Law brings tax performance closer to its potential level by improving administration and policies, thus making national taxation more prepared to face various future economic challenges. This is an important continuation of the various reforms that have been implemented previously.

Knowledge is one of the individual characteristics that influences an expert's decision-making performance (Bouwman, 1997). Meanwhile, Gunadi (2019) revealed that taxpayers' understanding of applicable tax laws and regulations positively influences taxpayer compliance levels. A taxpayer's understanding of applicable tax laws and regulations is crucial for implementing and fulfilling tax obligations in accordance with applicable provisions, thereby improving taxpayer compliance. The most recent tax regulation is Law Number 7 of 2021 concerning the Harmonization of Tax Regulations. Expenditure Treasurers must understand the tax obligations they must fulfill.

Government Treasurer Competence. One form of structured competency development for treasurers is through the implementation of the Treasurer Certification policy, which is designed to be mandatory for every civil servant appointed as a treasurer managing the State Budget (APBN) in all State Ministries/Institutions.

Currently, Treasurer Certification is only mandatory for treasurers of State Budget Management Work Units (Satker Manajemen APBN), not yet mandatory for treasurers of Regional

Budget Management Work Units (Satker Manajemen APBD). Presidential Regulation Number 7 of 2016 concerning Treasurer Certification in State Budget Management Work Units (Satker Manajemen APBD) defines Treasurer Certification as: "a systematic and objective process of assessing character, competence, and abilities based on expertise and skills to become a Treasurer through a certification exam." (Presidential Regulation Number 7 of 2016, Article 1, point 7).

Regarding the treasurer's obligation to collect taxes on State Budget/Regional Budget expenditures, Subandi (2020) states that tax revenue from Government Treasurer activities is still less than optimal, at only around 8 percent. This indicates that there are still obstacles in implementing these obligations for Government Treasurers. The suboptimal performance of the Government Treasurer's duties is also suspected to be due to the lack of competency standards required for Government Treasurers. It is hoped that through Treasurer Certification, standardization of Government Treasurers can be implemented, thereby improving understanding of regulations and compliance with them, which will ultimately increase tax revenue from Government Treasurers.

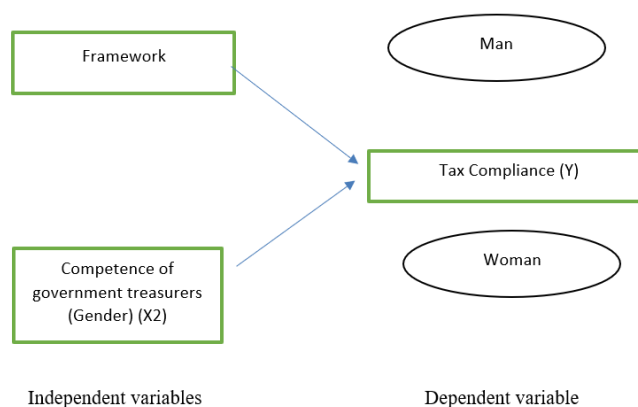


Figure 1. Conceptual Framework

Based on the conceptual framework above, the author can formulate the following hypotheses for the study, entitled "Gender Analysis of Understanding of the Harmonization of Tax Regulations Law and Treasurer Competence on Government Treasurers' Tax Compliance":

- H1. Understanding of the HPP Law (male gender) has a positive effect on treasurers' tax compliance.
- H2. Understanding of the HPP Law (female gender) has a positive effect on treasurers' tax compliance.
- H3. Competence of government treasurers (male gender) has a positive effect on treasurers' tax compliance.
- H4. Competence of government treasurers (female gender) has a positive effect on treasurers' tax compliance.

METHODS

This research uses a quantitative descriptive method. The data used is primary data (primary data comes from questionnaires distributed to taxpayers). This data will then be processed into figures and statistical analysis. The population in this study was 100 treasurers in the Secretariat Work Unit of the Education Standards, Curriculum, and Assessment Agency.



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Sampling in this study used the Slovin formula. The Slovin formula is a formula for calculating the minimum sample size from a population by determining a representative sample. This formula was first introduced by Slovin in 1960. The data analysis method used is structural equation modeling (SEM). The SEM method used is partial least squares path modeling (PLS-SEM) using SmartPLS 3.0 software.

RESULT AND DISCUSSION

The questionnaire was distributed online to 100 respondents, representing the initial sample size. A total of 100 respondents answered the questionnaires online. Based on the collected questionnaires, the respondent profile can be described in terms of gender, age, education, and length of service as treasurers, as shown in the diagram below:

Table 1. Respondent Profile

Information	Number of Respondents	% of Respondents
Gender		
Male	43	43 %
Female	57	57%
Age		
25-30	5	5%
31-35	6	6%
36-40	16	16%
41-45	38	38%
46-50	5	5%
>50	30	30%
Education Level		
High School	5	5%
Diploma	7	7%
Bachelor's Degree	69	69%
Postgraduate Degree	19	19%
Length of work		
1-10	19	19%
11-20	58	58%
21-30	7	7%
31-40	6	6%

Before conducting path model analysis and hypothesis testing, validity and reliability tests were conducted on each dimension and its indicators using SmartPLS software. An individual reflexive measure is considered valid if it meets the loading value (λ) with the latent variable to be measured of ≥ 0.5 . If one of the indicators has a loading value (λ) < 0.5 , then the indicator must be discarded because it indicates that the indicator is not good enough to measure the latent variable accurately.

The following is the output factor loading of the constructs: Understanding of the HPP Law, Competence of Government Treasurers and Tax Compliance.

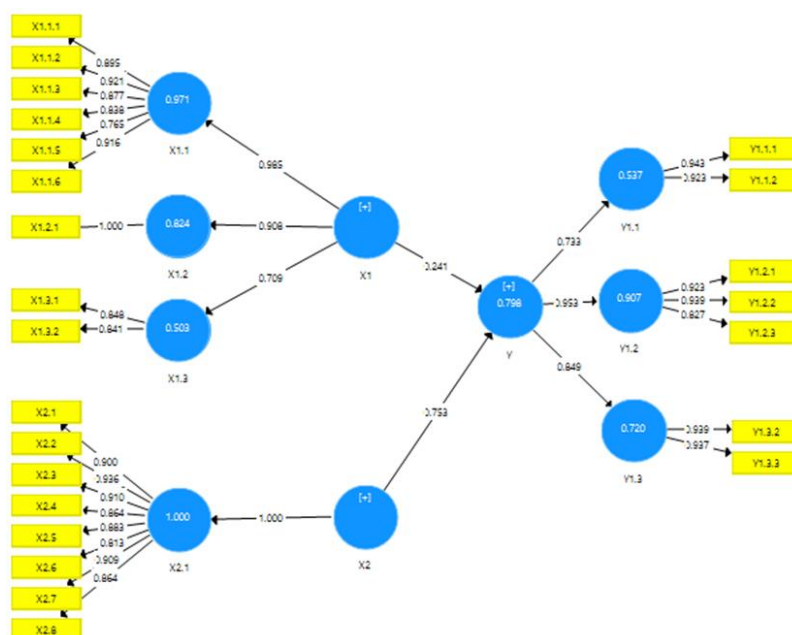


Figure 2. Research Loading Results

Table 2. Convergent Validity Results (Outer Loading)

Variables	Outer Loading Value
Makes it easier to calculate income tax payable (X1.1.1) ← X1	0,895 0,921
Makes it easier to pay the income tax payable (X1.1.2) ← X1	0,877
Makes it easier for me to report income tax payable (X1.1.3) ← X1	0,838
Collected promptly when my business receives income (X1.1.4) ← X1	0,765
Straightforward (X1.1.5) ← X1	0,916
More certain and clear (X1.1.6) ← X1	1,000
Regarding subjects, tax bases, rates, procedures, and payment terms (X1.2.1) ← X1	0,848
Impartial to both the government and the business sector (X1.3.1) ← X1	0,841 0,900
Final tax rate of 0.5% according to the business sector's capabilities (X1.3.2) ← X1	0,936 0,910
Treasurer competency standards are established in accordance with applicable laws and regulations. (X2.4) ← X2	0,864
The Directorate General of Treasury, which is responsible for formulating and standardizing professional positions in the treasury sector as a Certification Implementing Unit (X2.5) ← X2	0,883
The Ministry of Finance, which is responsible for providing education and training in the field of state finance	0,813

(X2.6) ← X2	0,909
Treasurer Education and Training in accordance with the established Treasurer Competency Standards	0,864
(X2.7) ← X2	0,943
The Importance of Continuing Professional Education for Treasurers	0,923
(X2.8) ← X2	0,923
Taxes are an absolute obligation for every citizen and are regulated by law	0,939
(Y1.1.1) ← Y	0,827
Delaying or reducing the amount of tax due can be detrimental to the state	0,939
Accurate in deducting and collecting taxes (Taxpayers as third parties)	0,937
(Y1.3.3) ← Y	

Source: SmartPLS data processing results, 2025

In Table 4.5 above, the factor loadings have met convergent validity, meaning the indicator values are above 0.5, thus declaring them valid. Variables that were discarded were Variable X1.3.3, Variable Y1.1.3, and Variable Y1.3.1 because they had loading values (λ) < 0.5.

Table 3. Discriminant Validity Results (Cross Loading)

Understanding Indicators	Understanding Indicators	Understanding Indicators	Understanding Indicators
X1.1.1	0.869	0.393	0.507
X1.1.2	0.906	0.371	0.490
X1.1.3	0.841	0.390	0.510
X1.1.4	0.838	0.365	0.479
X1.1.5	0.759	0.302	0.423
X1.1.6	0.923	0.464	0.538
X1.2.1	0.908	0.492	0.581
X1.3.1	0.606	0.339	0.491
X1.3.2	0.592	0.342	0.331
X2.1	0.576	0.900	0.786
X2.2	0.449	0.937	0.836
X2.3	0.441	0.911	0.813
X2.4	0.452	0.866	0.848
X2.5	0.359	0.883	0.738
X2.6	0.412	0.812	0.667
X2.7	0.406	0.907	0.733
X2.8	0.371	0.863	0.709
Y1.1.1	0.684	0.577	0.729
Y1.1.2	0.568	0.507	0.632
Y1.2.1	0.548	0.759	0.865
Y1.2.2	0.507	0.736	0.880
Y1.2.3	0.344	0.721	0.818
Y1.3.2	0.332	0.738	0.802
Y1.3.3	0.375	0.738	0.790

Source: SmartPLS data processing results, 2025

Discriminant validity testing is conducted to determine whether an indicator within a construct has the largest factor loading on the construct it forms compared to other constructs. Based on the output in Table 4.6 above, the cross-loading value indicates adequate discriminant validity. This is evident in the higher correlation value of the indicator with its construct compared to other constructs.

In research, a variable is considered sufficiently reliable if it has a construct reliability value above 0.6. The following table shows the results of the reliability test for the variables Understanding the HPP Law, Treasurer Competence, and Tax Compliance, as seen in Table 4.7.

Table 4. Reliability Test Results

Variables	Cronbach's alpha	rho_a	Composite reliability (rho_c)	Average Variance Extracted (AVE)	Information
Understanding of the HPP Law (X1)	0,932	0,942	0,945	0,662	Reliable
Government Treasurer Competence (X2)	0,960	0,962	0,967	0,784	Reliable
Tax Compliance (Y)	0,899	0,905	0,921	0,627	Reliable

Source: SmartPLS data processing results, 2025

Based on the reliability results above, the variables Understanding the HPP Law, Government Treasurer Competence, and Tax Compliance have composite reliability above 0.6 and Cronbach's alpha above 0.6. Therefore, the indicators used in each variable have good reliability or are capable of measuring their constructs.

The Average Variance Extracted (AVE) values for the variables Understanding the HPP Law, Government Treasurer Competence, and Tax Compliance are above 0.5, thus concluding that all variables have high discriminant validity.

Table 5. Results of the T-Test (Path Coefficient) for Men

Variable (Male Gender)	Parameter Coefficient	T Statistics	P Values	Information
Understanding the HPP Law → Tax Compliance	0,241	3,340	0,001***	Positive Influence
Tax Treasurer Management Competencies → Tax Compliance	0,753	11,225	0,000***	Positive Influence

Note: *Significant at the 0.10 level; **Significant at the 0.05 level; ***Significant at the 0.01 level

Source: SmartPLS data processing results, 2025

Based on Table 5 above, the dimensions of the Understanding of the HPP Law and Government Treasurer Competence variables have T-statistic values greater than 1.965, enabling them to measure each construct.

For the Understanding of the HPP Law variable, the dimension with the largest contribution is the implementation procedures of Government Regulation No. 23 of 2018, with an indicator of facilitating the calculation of income tax payable, with a T-statistic of 184,904. This means that male government treasurers have a comprehensive understanding of the HPP Law, which facilitates the calculation of income tax. Male government treasurers understand information that facilitates the calculation of income tax payable, including Article 21, Article 22, Article 23, and VAT.

For the Government Treasurer Competence variable, the dimension with the largest contribution is understanding of subjects and objects, tax bases, rates, procedures, and provisions



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regarding payment terms, with a T-statistic of 16,740.327. This means that male government treasurers already have an understanding of the subjects and objects, tax bases, rates, procedures, and also provisions regarding the time of tax payment.

Table 6. Results of the T-Test (Path Coefficient) for Women

Variable (Female Gender)	Parameter Coefficient	T Statistics	P Values	Information
Understanding the HPP Law → Tax Compliance	0,241	3,329	0,001***	Positive Influence
Tax Treasurer Management Competencies → Tax Compliance	0,753	10,660	0,000***	Positive Influence

Note: *Significant at the 0.10 level; **Significant at the 0.05 level; ***Significant at the 0.01 level

Source: SmartPLS data processing results, 2025

Based on Table 6 above, the dimensions of the Understanding of the HPP Law and Tax Treasurer Competence variables have T-statistic values greater than 1.965, enabling them to measure each construct.

For the Understanding of the HPP Law variable, the dimension with the largest contribution is the Implementation Procedures of Government Regulation No. 23 of 2018, with an indicator of ease in calculating income tax payable, with a T-statistic of 191.039. This indicates that female government treasurer taxpayers have a comprehensive understanding of the HPP Law and the procedures for implementing Government Regulation No. 23 of 2018.

For the Government Treasurer Competence variable, the dimension with the largest contribution is Understanding of Subjects and Objects, Tax Bases, Rates, Procedures, and Payment Timing, with a T-statistic of 22,672,694. This indicates that female government treasurer taxpayers possess knowledge of Indonesian taxes, thereby improving their tax compliance in collecting, paying, and reporting taxes in Indonesia.

The Effect of Understanding the HPP Law on Tax Compliance. Based on Tables 5 and 6 above, the test results for the path parameter coefficient obtained from the combined influence of the variable Understanding the HPP Law on Tax Compliance are 0.241, with a T-statistic of 3.423 > 1.965, and a P-value of 0.001 at a significance level of $\alpha = 0.05$ (5%).

The test results for the path parameter coefficient obtained from the variable Understanding the HPP Law on Tax Compliance for men are 0.241, with a T-statistic of 3.340 > 1.965, and a P-value of 0.001 at a significance level of $\alpha = 0.05$ (5%). The T-statistic values for men and women were found to be greater for men than for women. These results indicate that understanding the HPP Law significantly impacts taxpayer compliance for men compared to female taxpayers. This research aligns with that conducted by Fadhilah & Tarmidi (2023), who stated that men are more compliant than women. This occurs because women's needs are greater than men's, so they will set aside their obligations, leading to non-compliance. As we all know, gender is closely related to roles and responsibilities, both for men and women. Differences in how men and women fulfill their responsibilities and roles result from differences in the responses received by men and women.

Based on the above research results, the results of this study align with the first (H1) and second (H2) hypotheses, namely, there is an influence of understanding the HPP Law on tax compliance between men and women. Therefore, the first (H1) and second (H2) hypotheses are accepted..

The Influence of Government Treasurer Competence on Tax Compliance. Based on Tables 5 and 6 above, the path parameter coefficient obtained from the combined influence of the



Government Treasurer Competence variable on Tax Compliance is 0.753, with a T-statistic of 11.225 > 1.965 and a P-value of 0.000 at a significance level of $\alpha = 0.05$ (5%), indicating a positive and significant influence of Government Treasurer Competence on Tax Compliance.

The results of the path parameter coefficient obtained from the influence of the Government Treasurer Competence variable on Tax Compliance for men are 0.753, with a T-statistic of 11.225 > 1.965 and a P-value of 0.000 at a significance level of $\alpha = 0.05$ (5%), indicating a positive and significant influence of Government Treasurer Competence on Tax Compliance for men.

The test results on the path parameter coefficient obtained from the influence of the Government Treasurer Competence variable on female tax compliance were 0.753 with a T-statistic value of 10.660 > 1.965 and a P-value of 0.000 at a significance level of $\alpha = 0.05$ (5%), indicating a positive and significant influence of Government Treasurer Competence on female tax compliance.

Based on the above research results, it can be concluded that treasurer competence has a greater influence on male taxpayer compliance than on female taxpayer compliance, which supports research (Harjowiryo, 2020) which states the influence of Tax Knowledge, Attitudes Toward Tax Obligations, Tax Service Quality, Ease of Tax Application, Effectiveness of Tax Administration, and Treasurer Certification on Government Treasurer Tax Compliance. The results of this study support the third (H3) and fourth (H4) hypotheses that there is a positive and significant influence of Government Treasurer Competence on Tax Compliance for both male and female genders, so the third (H3) and fourth (H4) hypotheses are accepted.

CONCLUSION

Based on the results of the discussion presented in the previous chapter, it can be concluded that:

1. Understanding of the HPP Law (male gender) has a positive effect on tax compliance.
2. Understanding of the HPP Law (female gender) has a positive effect on tax compliance.
3. The competence of government treasurers (male gender) has a positive effect on treasurer tax compliance.
4. The competence of government treasurers (female gender) has a positive effect on treasurer tax compliance.

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