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# Explaining Married Women's Tax Compliance within Indonesia's Family Tax Unit: The Role of Tax Knowledge

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**Abstract:** This study analyses the relation between tax knowledge and tax compliance among married women in Indonesia. Specifically, it maps their administrative tax position based on Taxpayer Identification Number (TIN) ownership, Annual Tax Return (ATR) filing, and a special separate filing document (PH/MT). Data were collected from 205 respondents using a cross-sectional survey design. Descriptive and cross-tabulation analyses were used to examine broader administrative patterns. The main regression analysis was conducted on 90 eligible married women. Data were processed using IBM SPSS Statistics through reliability testing, descriptive statistics, cross-tabulation, Pearson correlation, ordinary least squares regression, and sensitivity analysis. The results showed that tax knowledge is positively associated with tax compliance in the main regression models. However, the sensitivity analysis indicated that this relation weakens when extreme residuals were excluded. Most married women in the sample had their own TIN, but PH/MT reporting pre- and during the Coretax era remained very minimal. This evidence suggests that tax compliance cannot be understood solely in terms of individual compliance but must be linked to the complexity of the family tax unit system. It contributes to a gendered tax compliance literature and has practical implications for tax education for married women in the Coretax era.

**Keywords:** Coretax, family taxation, gendered taxation, self-assessment system, voluntary tax compliance.

## INTRODUCTION

The implementation of Coretax in Indonesia marks a major milestone in integrating tax administration into a unified digital system. As part of the ongoing tax reform, this transformation aligns with findings that digitalization can promote more efficient and transparent fiscal policies, particularly by improving relations between taxpayers and the government and reducing compliance costs (Kochanova et al., 2020; Qonitah, 2026; Synyutka, 2019).

Coretax not only transforms the medium for ATR filing but also aligns tax data with civil population data (Direktorat Jenderal Pajak, 2025). The Directorate General of Taxes (DGT) has matched the National Identity Number (NIK) with TIN (Meilani et al., 2024), thereby enabling access to taxpayer identities, such as family registration card data, that were previously inaccessible to the agency. This process enables the identification of individual taxpayers' marital status and their spouses' identities. As a result, family-based tax rules that previously relied largely on taxpayers’ self-reporting can now be administered using digitized data.

This integration strengthens the implementation of family tax unit rules, in which tax obligations are determined not solely by individual income but by the family as the smallest tax unit. Consequently, understanding tax compliance among married women is highly significant, as their tax obligations are formed not only by their own income but also by coordination between spouses.

Under Indonesia's family tax unit system, a married woman has the freedom to choose to fulfill her tax obligations separately from her husband. However, opting for separate filing does not mean that the income used to calculate income tax is also separate. There are two statuses in separate filing in Indonesia: pisah harta (PH) and menghendaki terpisah (MT). PH means there is a prenuptial agreement between spouses to separate assets and incomes. Otherwise, MT is chosen if there is no prenuptial agreement, but married women want to submit ATR separately from their husbands.

If the separate filing option is chosen, the PH/MT attachment must be completed as part of the ATR. This attachment aggregates the husband's and wife's income to recalculate the income tax payable, which is then apportioned based on each spouse's net income for reporting on their respective ATR.

Conversely, a married woman who chooses to file jointly with her husband, provided she receives income from only one employer, is not required to combine her income when calculating the income tax due. This greatly affects their tax liabilities. For instance, those opting for joint reporting often benefit from lower overall tax payments than separate reporting, which can lead to discrepancies in tax obligations between spouses (Nanda et al., 2017; Wijaya, 2017).

Furthermore, current regulations create gender inequality for married women, particularly in the calculation of non-taxable income and the complexity of the rules that apply to them (Johan, 2024; Putri et al., 2025). Familialization tax policies discourage labor market participation of secondary earners and may worsen gender inequalities (Schechtl, 2023). The compliance of married women who opt for separate tax filing is also tested by rules requiring proportional calculation, which can additionally increase the compliance burden (Sandy & Nuryanah, 2025). Thus, the administrative position of married women in Indonesia's tax system reflects greater issues of gender equity and efficiency in tax policy.

This study enriched the tax compliance literature by examining the role of tax knowledge within the context of Indonesia’s family tax unit. In this context, tax knowledge extends beyond understanding general tax regulations to a more specific knowledge of the family tax unit and the administrative procedures required for separate or joint household taxation. Unlike previous studies that examined the relationship among tax knowledge, tax morale, trust, complexity rules, and tax compliance for individual taxpayers, this study focuses on married women whose tax obligations are governed by family tax unit rules. Therefore, this study broadens the understanding of tax compliance by demonstrating that the role of tax knowledge may differ when taxpayers are subject to family-based tax obligations rather than individual taxation.

## METHOD

This study engages a quantitative approach using a cross-sectional survey design, in which data are collected from respondents at a single point in time to examine relationships among the variables under investigation (Cresswell & Cresswell, 2018; Wang & Cheng, 2020). Explanatory research is used to examine the relationship (Babbie, 2020) between tax knowledge and tax compliance among married women. Additionally, a descriptive method, aimed at providing an accurate overview of the characteristics of the individuals studied (Babbie, 2020), is utilized to map the women's administrative tax positions based on marital status, TIN ownership, experience in filing ATR, and the selection of joint or separate (PH/MT) tax filing methods. This design is appropriate because the study aims not only to test the statistical relationship between tax knowledge and tax compliance but also to identify the administrative risks faced by married women within the family tax unit system.

This study uses primary data collected through structured questionnaires. The respondents were women who provided information on their knowledge of personal income tax, tax compliance, marital status, domicile, TIN ownership, experience filing ATR, and completion of PH/MT forms. Purposive sampling was employed because the study required respondents relevant to the research context—specifically, women whose tax obligations could be influenced by marital status and family-based tax regulations

A total of 205 valid responses were obtained from February to early June 2026. Analysis was conducted at various sample levels, as each research objective required a different analytical subset. The full sample was used to describe the general profile of the female respondents. Respondents domiciled in the Jabodetabek area were used to align the analysis with the study's geographical scope. Regression analysis was restricted to eligible respondents, specifically married women domiciled in the Jabodetabek area who had complete data for the regression variables. A specific subset comprising married women who held their own TIN was used to examine administrative issues related to separate tax filing and the completion of PH/MT forms.

**Table 1. Sample Structure and Analytical Use**

| Sample category | Respondents | Analytical use |
|---|---|---|
| Total female respondents | 205 | General descriptive analysis |
| Respondents domiciled in Jabodetabek | 190 | Geographical scope of the study |
| Married women | 110 | Descriptive analysis of family tax unit position |
| Eligible sample for regression | 90 | Main regression analysis |
| Married women with their own TIN | 81 | Administrative mapping of TIN ownership and PH/MT reporting |

Source: Research data

The main independent variable is tax knowledge, measured with 21 questions consisting of two broad parts: general tax knowledge and tax knowledge related to married women. If all answers are correct, the score will be 21, so the total tax knowledge score ranges from 0 to 21. The higher the score, the higher the level of understanding of tax knowledge.

The dependent variable was tax compliance. Tax compliance was measured using self-reported Likert-scale items capturing administrative compliance behavior, including ATR reporting, timeliness, completeness of information, and recordkeeping. The final analysis used a seven-item tax compliance scale. The tax compliance score was calculated as the mean value of the seven items, with a higher score indicating higher self-reported tax compliance.

This study also included age, education, and income as control variables in the regression model. All of these variables were used to examine the possible relationship between respondent characteristics and tax compliance. Additionally, several administrative variables were used in descriptive and cross-tab analysis, including marital status, domicile, TIN ownership, ATR reporting, and PH/MT.

**Table 2. Operationalization of Variables**

| Variable | Code / indicator | Measurement | Analytical use |
|---|---|---|---|
| Tax knowledge | TK_TOTAL_21 | Total score of 21 tax knowledge items; higher | Descriptive analysis and regression |

| | | | |
|---|---|---|---|
| | | scores indicate higher tax knowledge | |
| Tax compliance | KP_MEAN_7 | Mean score of seven Likert-scale compliance items; higher scores indicate higher self-reported compliance | Descriptive analysis and regression |
| Age | Age group | Categorical respondent age group | Control variable |
| Education | Education level | Categorical educational attainment | Control variable |
| Income | Income group | Income category based on the 2025 Jakarta minimum wage threshold | Control variable |
| Marital status | Married / unmarried | Respondent marital status | Descriptive and cross-tabulation analysis |
| Domicile | Jabodetabek / outside Jabodetabek | Respondent domicile | Sample filtering and descriptive analysis |
| TIN ownership | TIN_KEL / TIN_self | Administrative status of TIN ownership | Descriptive and cross-tabulation analysis |
| ATR experience | EVER_ATR | Whether the respondent had ever filed an individual annual tax return | Descriptive and cross-tabulation analysis |
| PH/MT before Coretax | PHMT_2024 | Experience or type of PH/MT reporting before the Coretax era | Descriptive and cross-tabulation analysis |
| PH/MT in Coretax | PHMT_2025 | Experience or type of PH/MT reporting in the Coretax era | Descriptive and cross-tabulation analysis |

Source: Research data

The consistency of the tax knowledge and compliance questions in the questionnaire was assessed using Cronbach's Alpha. The tax compliance scale was tested using item-total correlations and Cronbach's Alpha if Item Deleted to ensure adequate internal consistency. Tax knowledge retained 21 questions, but tax compliance only used 7 items. The tax knowledge scale captures both general and family-tax-unit-specific knowledge relevant to married women’s tax obligations.

Data were processed using IBM SPSS Statistics, and analysis was carried out in several stages. Frequency analysis was used to describe respondent characteristics, marital status, domicile, TIN ownership, ATR reporting experience, and PH/MT reporting. Cross-tabulation analysis was then used to map the administrative tax positions of married women, specifically the relationship among marital status, TIN ownership, ATR reporting experience, and PH/MT reporting.

Descriptive statistics were used to summarize the level of tax knowledge and tax compliance. Pearson correlation analysis was conducted to examine the initial association between tax knowledge and tax compliance. The hypothesis was then tested using ordinary least squares linear regression. Two regression models were used: one to examine the relationship between tax knowledge and tax compliance without control variables, and a second that includes age, education, and income as control variables.

Diagnostic procedures were also conducted to evaluate the quality and stability of the regression model. Multicollinearity was assessed using the Variance Inflation Factor. Residual patterns were examined using regression diagnostic plots and casewise diagnostics. The diagnostic results of the regression model with control variables indicate the presence of extreme residuals; thus, a sensitivity analysis was conducted by removing extreme observations. This procedure was used to assess whether the main findings were robust to influential cases.

The empirical models used in this study were specified as follows:

Model 1 examined the direct association between tax knowledge and tax compliance:

$$KP_i = \beta_0 + \beta_1 TK_i + \varepsilon_i$$

Model 2 included respondent characteristics as control variables:

$$KP_i = \beta_0 + \beta_1 TK_i + \beta_2 AGE_i + \beta_3 EDU_i + \beta_4 INC_i + \varepsilon_i$$

In these models, $KP_i$ represents tax compliance, $TK_i$ represents tax knowledge, $AGE_i$ represents the age group, $EDU_i$ represents the education level, $INC_i$ represents the income group, and $\varepsilon_i$ represents the error term.

## RESULTS AND DISCUSSION

### Results

### Instrument Reliability Evaluation

The research began by evaluating the reliability of the tax knowledge and tax compliance instruments, with the results showing adequate internal consistency. The tax knowledge instrument, consisting of 21 items, produced a Cronbach's Alpha of 0.799. The initial tax compliance scale, consisting of eight items, produced a Cronbach's Alpha of 0.753. After item evaluation, the final tax compliance scale used seven items, increasing Cronbach's Alpha to 0.775. Therefore, the main analysis used TK_TOTAL_21 as the measure of tax knowledge and KP_MEAN_7 as the measure of tax compliance.

**Table 3. Instrument Reliability Test Results**

| Construct | Initial number of items | Final number of items | Valid N | Cronbach's Alpha | Decision |
|---|---|---|---|---|---|
| Tax knowledge | 21 | 21 | 205 | 0.799 | Reliable |
| Tax compliance | 8 | 8 | 162 | 0.753 | Reliable |
| Final tax compliance scale | 8 | 7 | 162 | 0.775 | Reliable and used in the main analysis |

Source: Research data

### Respondent Characteristics and Analytical Sample Structure

This study involved a total of 205 female respondents, 190 of whom, or 92.7%, resided in Jabodetabek. In terms of marital status, 110 respondents were married, while the remaining 46.3% were single. Respondents with a diploma/bachelor's degree accounted for the largest share, namely 148 people (72.2%). Then, there were 149 respondents, or 72.7%, who earned above Jakarta's minimum wage threshold in 2025. A total of 162 respondents (79.0%) reported having previously filed an ATR. Ninety respondents eligible for the main regression analysis are married women within Jabodetabek who have ever filed the ATR.

**Table 4. Respondent Characteristics and Analytical Sample Structure**

| Characteristic | Category | n | % |
|---|---|---|---|
| Domicile | Jabodetabek | 190 | 92.7 |
| | Outside Jabodetabek | 15 | 7.3 |
| Marital status | Unmarried | 95 | 46.3 |
| | Married | 110 | 53.7 |
| Education | Senior high school or below | 19 | 9.3 |

| | | | |
|---|---|---|---|
| | Diploma/Bachelor's degree | 148 | 72.2 |
| | Master's/Doctoral degree | 38 | 18.5 |
| Monthly gross income | ≤ 2025 Jakarta minimum wage threshold | 56 | 27.3 |
| | ≥ 2025 Jakarta minimum wage threshold | 149 | 72.7 |
| ATR experience | Never filed an ATR | 43 | 21.0 |
| | Had filed an ATR | 162 | 79.0 |
| Analytical sample | Married women domiciled in Jabodetabek | 101 | 49.3 |
| | Included in the main regression sample | 90 | 43.9 |

Source: Research data

## Administrative Position of Married Women within the Family Tax Unit

The questionnaire results showed that of the 110 married women, 92 (83.6%) had their own TIN. Meanwhile, 16 respondents did not have their own TIN, but their husbands did. The remaining two respondents, both spouses, did not have a TIN. Having their own TIN provides married women with more specific knowledge regarding taxation aspects of married women, such as the obligation of report PH/MT attachment to calculate tax due in a family tax unit.

In the main regression sample of 90 respondents, 81 (90.0%) were married women from Jabodetabek with their own TIN. As many as 65 respondents (80.2%) had it before marriage. Since the questionnaire was distributed from February to June 2026, PH/MT reporting was split into pre- and post-Coretax periods. No respondents completed the form twice, before and after Coretax was implemented. Overall, of the 90 respondents, 60 respondents (23 reporting before Coretax and 37 reporting using Coretax), or 66.67%, did not fill the PH/MT attachment.

**Table 5. Administrative Status of Married Women and PH/MT Reporting**

| Administrative aspect | Analytical basis | Category | n | % within basis |
|---|---|---|---|---|
| TIN status of married women | 110 | Respondent has her own TIN | 92 | 83.6 |
| | 110 | Respondent does not have a TIN, but her husband has a TIN | 16 | 14.5 |
| | 110 | Neither respondent nor husband has an NPWP | 2 | 1.8 |
| TIN status in the regression sample | 90 | Respondent has her own TIN | 81 | 90.0 |
| | 90 | Respondent does not have a TIN, but her husband has a TIN | 9 | 10.0 |
| Timing of individual TIN ownership | 81 | Before marriage | 65 | 80.2 |
| | 81 | After marriage | 16 | 19.8 |
| PH/MT reporting before Coretax | 33 | Had submitted PH/MT | 10 | 48.5 |
| | 33 | Had not submitted PH/MT | 23 | 51.5 |
| PH/MT reporting in the Coretax era | 57 | Had submitted PH/MT | 20 | 35.1 |
| | 57 | Had not submitted PH/MT | 37 | 64.9 |

Source: Research data

## Descriptive Statistics of the Main Variables

The descriptive statistics show that the average value of all 205 respondents regarding tax knowledge is 12.15 out of a maximum value of 21. When expressed as an index, the average tax knowledge score was 0.578. This shows that the level of tax knowledge of respondents generally tends to be low to moderate. Meanwhile, the average self-reported value of tax compliance of 162 respondents was 3.689 on a scale of 4. This indicates that respondents tended to report a high level of tax compliance, even though their tax knowledge had not reached the maximum level. In Table 6, TK_TOTAL_21 refers to the total tax knowledge score; TK_MEAN_21 refers to the tax knowledge index; KP_MEAN_7 refers to the mean score of the seven tax compliance items.

**Table 6. Descriptive Statistics of Tax Knowledge and Tax Compliance**

| Variable | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| TK_TOTAL_21 | 205 | 0.000 | 20.000 | 12.146 | 4.017 |
| TK_MEAN_21 | 205 | 0.000 | 0.952 | 0.578 | 0.191 |
| KP_MEAN_7 | 162 | 1.000 | 4.000 | 3.689 | 0.455 |

Source: Research data

In the main regression sample of 90 respondents, the average TK_TOTAL_21 increased to 13.50 with a standard deviation of 3.23. The average KP_MEAN_7 in the regression sample was 3.697 with a standard deviation of 0.489. Pearson correlation analysis shows a positive association between tax knowledge and tax compliance ($r = 0.323$; $p = 0.002$), indicating that the regression analysis could be continued to formally examine this relationship.

**Regression Results on the Relationship between Tax Knowledge and Tax Compliance**

The regression analysis was conducted using two models only for 90 eligible respondents. Model 1 examined the direct relationship between tax knowledge and tax compliance without control variables. The results show that tax knowledge was positively and significantly associated with tax compliance ($B = 0.049$; $\beta = 0.323$; $p = 0.002$). The model was statistically significant ($F = 10.265$; $p = 0.002$), with an $R^2$ of 0.104.

Model 2 included age, education, and income as control variables. After the control variables were included in the calculation, the influence of tax knowledge remained positive and significant on tax compliance. ($B = 0.039$; $\beta = 0.256$; $p = 0.016$). Model 2 was also statistically significant ($F = 4.087$; $p = 0.004$), with an $R^2$ of 0.161 and an adjusted $R^2$ of 0.122. The VIF values for all variables were below 2, indicating no serious multicollinearity problem in the model.

**Table 7. Regression Results on the Relationship between Tax Knowledge and Tax Compliance**

| Variable | Model 1 B | Model 1 SE | Model 1 β | Model 1 p | Model 2 B | Model 2 SE | Model 2 β | Model 2 p | VIF |
|---|---|---|---|---|---|---|---|---|---|
| Constant | 3.037 | 0.212 | — | <0.001 | 2.342 | 0.363 | — | <0.001 | — |
| TK_TOTAL_21 | 0.049 | 0.015 | 0.323 | 0.002 | 0.039 | 0.016 | 0.256 | 0.016 | 1.100 |
| Age | — | — | — | — | 0.043 | 0.061 | 0.072 | 0.479 | 1.042 |
| Education | — | — | — | — | 0.099 | 0.100 | 0.102 | 0.323 | 1.058 |
| Monthly gross income | — | — | — | — | 0.262 | 0.145 | 0.189 | 0.074 | 1.109 |
| N | 90 | | | | 90 | | | | |
| $R^2$ | 0.104 | | | | 0.161 | | | | |
| Adjusted $R^2$ | 0.094 | | | | 0.122 | | | | |
| F-statistic | 10.265 | | | 0.002 | 4.087 | | | 0.004 | |

Source: Research data

The regression results show that the main hypothesis is supported in the primary models. Tax knowledge was positively associated with tax compliance, both before and after controlling for the control variables. Among the three control variables, age and education were not statistically significant. Likewise, gross monthly income reached the conventional significance level, but the available evidence is insufficient to conclude that income is a significant predictor at the 5% level.

### Model Diagnostics and Sensitivity Analysis

After diagnostic testing of Model 2, two observations with extreme standardized residuals were identified. Therefore, a sensitivity analysis was performed to assess the stability of the regression results. The minimum standardized residual reached -4.805, while the maximum standardized residual was 1.993.

The sensitivity analysis results show that the model remains statistically significant (F = 3.234; p = 0.016). However, the coefficient on tax knowledge weakens and becomes insignificant at the 5% level (B = 0.020; β = 0.175; p = 0.104). The direction of the relationship remained positive, but the statistical strength of the relationship between tax knowledge and tax compliance diminished after removing extreme residuals.

**Table 8. Sensitivity Analysis of the Controlled Regression Model**

| Model | N | $R^2$ | Adjusted $R^2$ | F | Model p | B TK_TOTAL_21 | β TK_TOTAL_21 | p TK_TOTAL_21 | Minimum std. residual | Maximum std. residual |
|---|---|---|---|---|---|---|---|---|---|---|
| Main Model 2 | | | | | | | | | | |
| | 90 | 0.161 | 0.122 | 4.087 | 0.004 | 0.039 | 0.256 | 0.016 | -4.805 | 1.993 |
| Model 2 after excluding extreme observations | | | | | | | | | | |
| | 88 | 0.135 | 0.093 | 3.234 | 0.016 | 0.020 | 0.175 | 0.104 | -3.398 | 1.643 |

Source: Research Data

Although the main results support a positive relationship between tax knowledge and married women's tax compliance, the sensitivity analysis shows that this relationship should be interpreted cautiously because the statistical significance weakened when extreme observations were excluded. Therefore, the findings from the regression are that, from the perspective of married women in the context of the family tax unit, tax knowledge is a relevant factor to tax compliance, but is not the only factor explaining variations.

### Discussion

The main findings of this study indicate a positive relationship between tax knowledge and tax compliance, both in the model without control variables and in the model with age, education, and income as control variables. This means that tax knowledge remains a relevant factor in compliance, although the model's explanatory power is relatively limited. Compliance behavior usually does not consist of a single factor, as it can be influenced by a combination of factors, such as cognitive, moral, and perceptions of tax authorities (Alm, 2019; Taing & Chang, 2021). When control variables were included, some demographic factors showed an insignificant relationship.

The insignificant age and education levels indicate that these demographic factors are insufficient to explain the tax compliance of married women in this study. This is because, within the family tax unit, a more specific understanding is more important. Previous research has shown that demographic factors such as gender, age, income, and location are associated with tax compliance, but their effects are often inconsistent across contexts or tax systems (Hauptman et al., 2024). The monthly gross income factor in this study is approaching a significant level but has not yet exceeded 5%, so it can be read as an initial indication that it warrants further testing in future research.

Statistical findings indicate that tax knowledge was not the only factor in tax compliance. In Model 1, the relatively low $R^2$ indicates that tax knowledge explains only 10.4% of tax compliance. Other factors can potentially influence tax compliance. For example, in Indonesia, perceived fiscal exchange, tax morality, tax fairness, tax complexity, and the power of authority were found to be significant determinants of tax compliance intention (Saptono & Khozen, 2023). Furthermore, tax sanctions, norms, distributive and retributive justice, and the possibility of a tax audit positively influence voluntary tax compliance (Hofmann et al., 2008; Kirchler et al., 2014; Mardhiah et al., 2023).

This finding is consistent with several studies showing that a high level of tax knowledge does not always directly lead to tax compliance. A study on tax literacy among small and medium-sized businesses in Indonesia found that tax compliance is determined more by tax institutional factors than cognitive and cultural factors (Rika et al., 2026). Another study found that, in addition to tax knowledge, perceptions of tax fairness and trust in the government are significant predictors of voluntary tax compliance (Appiah et al., 2024). More specifically, for married women, the study showed that taxpayers' perceptions of fairness regarding the quality of tax regulations for married women remain low (Nuryanah & Sandy, 2024).

Taxpayers experience compliance not only as a moral decision but also as an administrative process shaped by information, complexity, and the ability to understand tax procedures (Alm, 2019; Mascagni et al., 2025). Previous studies have demonstrated that tax information, tax awareness, tax complexity, and perceived behavioral control shape tax compliance behavior (Bani-Khalid et al., 2022; Taing & Chang, 2021). Another study found that women are significantly more compliant than men in Europe and America (D’Attoma et al., 2017).

This administrative dimension relevant in the self-assessment system, where taxpayers must understand the provisions in carrying out tax obligations, such as calculating, paying, reporting ATR, and retaining supporting documentation, which are factors in tax knowledge. Increased knowledge can improve compliance behavior, especially when it reduces taxpayer confusion and reduces the complexity of tax administration (Mascagni et al., 2025).

Tax knowledge in the context of married women extends beyond understanding general rules, but also relates to their husband's TIN, income consolidation, and the completion of additional PH/MT attachments in the ATR. The application of the family tax unit can impact their economic and administrative standing, as well as their reporting decisions (Bick & Fuchs-Schündeln, 2018; Coelho et al., 2024). Therefore, married women’s tax knowledge should be understood as context-specific knowledge, rather than general knowledge of individual income tax obligations. The findings of this study can enrich the existing literature by demonstrating that married women's tax understanding within the context of the family tax unit extends beyond simply understanding individual tax obligations.

While most tax compliance studies homogenize taxpayers, this study demonstrates that married women can create significant administrative variation. The descriptive findings show that most married women respondents already had their own TIN before marriage, while others remained administratively connected to their husbands’ TIN or had no TIN within the household. This administrative heterogeneity is important because different TIN ownership statuses may be associated with different reporting obligations, administrative experiences, and tax information needs. This may pose administrative risks, such as inaccurate ATR filing or inconsistent reporting of status. Seemingly neutral tax rules may have different consequences for men and women when they interact with family structure, income patterns, and household administrative status (Coelho et al., 2024).

In this study, although the majority of eligible respondents had their own TIN, only a small percentage completed the PH/MT attachment. This illustrates an administrative gap in tax status and taxpayer understanding of PH/MT attachments. This indicates that there is still room for education to help narrow this gap. The type of tax literacy needed by married women is specific and cannot be fulfilled solely through general education on ATR filing.

With Coretax, it is hoped that the accuracy of reported data will improve. International evidence shows that digitalization of tax administration can improve data accuracy and strengthen tax authorities' ability to detect inconsistencies, but its effectiveness still depends on taxpayers' ability to understand the processes and obligations they are expected to fulfill (Mascagni et al., 2021).

The sensitivity analysis conducted to ensure the robustness of this study indicates a positive relationship between knowledge and tax compliance, but the statistical significance weakens after two extreme residual observations are excluded. Even though the statistical significance falls below the 5% threshold, the positive direction of the relationship still holds. In line with findings from previous studies, this suggests that factors beyond tax knowledge may influence compliance. This limited robustness explain tax knowledge is not the sole driver of compliance behavior. Tax compliance, as measured by self-reported perceptions of compliance, sometimes leads respondents to provide answers that are considered more compliant when asked about their tax compliance behavior (Iraman et al., 2022).

Theoretically, this study contributes to the tax compliance literature by introducing a gendered, family-tax-unit perspective to explain the relationship between tax knowledge and tax compliance, compared with previous literature that focused more on individual taxpayer compliance.

From a practical, policy perspective, the research findings deliver several recommendations to the DGT. First, specific tax education for married women could address the consequences of differences in tax calculations and the additional PH/MT attachments that must be completed, rather than simply providing general education on the deadlines for reporting and completing individual ATR. The evidence gathered in this research shows that married women who already have their own TIN still have low rates of completing PH/MT attachments. The DGT could also simplify PH/MT attachments and provide pre-populated relevant spouse income data. Coretax, which is linked to existing population data, is expected to help taxpayers tailor features, particularly for married women, rather than assuming that all individual taxpayers have the same obligations. Coretax is also expected to allow taxpayers to more easily claim restitution due to the proportional basis of spouse income tax, which may lead to unnecessary overpayments (Sandy & Nuryanah, 2025).

## CONCLUSION

This study concludes that there is a positive relationship between married women's tax knowledge and tax compliance in the context of the family tax unit in both empirical models used. Meanwhile, the control variables of age, education, and income are not significant at the 5% level, although the income variable points in a positive direction. Descriptive analysis found that PH/MT filing remains low both before and after the Coretax era. This implies that tax socialization should not be merely general but more specific to the needs of married women, the majority of whom had a TIN before marriage. In the Coretax era, taxpayer data integration needs to be balanced with easy-to-understand administrative guidance so that digitalization not solely improves oversight capacity but also strengthens voluntary taxpayer compliance.

Theoretically, this study extends tax compliance research beyond the individual taxpayer by situating tax knowledge within the family tax unit and a gendered administrative context, showing that seemingly neutral tax rules can produce differentiated administrative experiences for men and women. Practically, the findings support gender-responsive tax policy by suggesting targeted education for married women on family tax unit obligations, simplification and pre-populated income of PH/MT attachment, and the optimization of Coretax assistance for specific taxpayers, not only for the general population. Together, these contributions highlight the need to embed a gender-responsive perspective into Indonesia's ongoing tax administration reform.

This study has several limitations, including the fact that the data were collected through a cross-sectional survey, which does not allow it to capture longitudinal changes in compliance behavior before and after the implementation of Coretax. The sensitivity analysis suggests that the relationship between tax knowledge and tax compliance should be interpreted with caution, as other factors may influence compliance. Apart from that, tax compliance measured by the taxpayer's own perception also acknowledges the potential influence of self-reported data and social desirability bias, whereby responses may be more compliant. Future research may compare the pre- and post-Coretax periods, using administrative data from the tax authority. Further research could examine the relationship between income and tax compliance, which in this study is approaching a significant level but not yet exceeded 5%.

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