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THE EFFECT OF INTELLECTUAL INTELLIGENCE (IQ), SPIRITUAL INTELLIGENCE (SQ), EMOTIONAL INTELLIGENCE (EQ) ON THE LEVEL OF UNDERSTANDING ACCOUNTING STUDENT TAXPAYER UNISMUH MAKASSAR

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Abstract

This study aims to determine how Intellectual Intelligence (IQ), Spiritual Intelligence (SQ) and Emotional Intelligence (SQ) affect the Level of Understanding of Unismuh Makassar Accounting Students regarding Taxpayers. The type of data used in this study was quantitative data obtained from questionnaires distributed. The population and sample in this study are accounting students of the class of 2020 and 2021. This sampling technique uses purposive sampling. In this study, the data sources used include primary data. The research instrument used in this study used the Likert scale method. Based on the results of research using statistical calculations through the Statisticall Package for the Social Science (SPSS) version 22 application that the probability for intellectual intelligence variables is 0.021, which is smaller than 0.05. With a tcount of 2.352 greater than ttable 1.66123.. The probability for an intellectual intelligence variable is 0.000, which is smaller than 0.05. With a tcount of 12.420 greater than ttable 1.66123. The probability for an emotional intelligence variable is 0.000, which is smaller than 0.05. With a tcount of 64.439greater than ttable 1.66123. Intellectual Intelligence (IQ), Spiritual Intelligence (SQ), and Emotional Intelligence (EQ) have a significant positive effect on the understanding of accounting student taxpayers of Unismuh Makassar.

Keywords: Intellectual Intelligence, Spiritual Intelligence, Emotional Intelligence, Taxpayer Understanding

INTRODUCTION

Basically, every individual is born with many elements of intelligence. However, what many people like is only about intellectual intelligence, while along with the development of knowledge many types of intelligence are discovered by researchers through research conducted such as spiritual intelligence and emotional intelligence (Rimbano, 2021)

1. Intellectual Agility (IQ)

Tikollah, et al (2006) in (Akhdan Noor Syed, 2018) said that intellectual intelligence is an ability to think rationally and deal with the environment effectively. So it can be said that intellectual intelligence is an ability that involves a rational mindset that cannot be seen directly. But through real action in thinking rationally. According to Binet and Simon as explained in Artana (2014) intellectual intelligence can be defined as an ability consisting of three main aspects, namely the ability to direct actions or direct thoughts, the ability to change the direction of actions after the action has been done, and the ability of individuals to criticize themselves. In the context of

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education, intellectual intelligence, which is often measured by IQ, plays a very significant role, especially in the educational paradigm that emphasizes the importance of developing holistic and rational thinking in the process and implementation of education.

2. Spiritual Intelligence (SQ)

Zohar and Marshall (2007) define "Spiritual Intelligence" as the ability to deal with questions regarding meaning (values) in life, which includes the ability to put one's actions and life within a broader and deeper framework of meaning. Spiritual intelligence also includes the ability to judge that one's actions or life path have a deeper meaning compared to those of others. Lack of spiritual intelligence can have a negative impact on students' motivation in the learning process, and can interfere with their concentration, making them difficult to understand various subjects. On the other hand, those who only pursue achievements in the form of grades or numbers without regard for their spiritual values may tend to take dishonest actions when facing exams.

3. Emotional Intelligence (EQ)

Goleman, (2002) defines Emotional Intelligence as the ability to identify feelings, both one's own feelings and the feelings of others, the ability to motivate oneself, as well as the ability to manage emotions well, both in the context of oneself and in relation to others. Goleman, (2002) divides Emotional Intelligence into five indicators, three of which are emotional competence (self-recognition, self-control, and motivation), while the other two are social competence (empathy and social skills).

Intellectual intelligence does play an important role for students in understanding accounting. However, the role will not be optimal if it is not balanced with the ability to manage emotions when faced with challenges. Emotional intelligence can train individuals in managing their feelings, motivating themselves, controlling impulses and delaying instant gratification, persisting in the face of frustration, regulating reactive moods, and empathizing and collaborating with others. This emotional intelligence ability supports students in achieving their goals and aspirations.

The phrases mentioned earlier describe the influence of intellectual intelligence, spiritual intelligence, and emotional intelligence on an individual's ethical attitudes and behaviors. This is in accordance with the view of Ludigdo (2005) who states that ethics is not only about aspects of rationality (intellectual intelligence) but more than that, it involves the emotional dimension and the spiritual dimension of humans. Increasing tax revenue by the government is not an easy task, as taxpayers tend to look for ways to reduce their tax liability. Both individuals and companies can try to reduce the amount of tax they are supposed to pay by two methods, namely by complying with applicable tax regulations (tax avoidance) or by violating tax regulations (tax evasion). The state, as a party that collects taxes, certainly hopes to get large tax revenues, because taxes are the main source of state revenue. However, from a taxpayer's perspective, they tend to want to pay a smaller amount of tax because they consider it a burden. This happens because of the low intelligence of a taxpayer in understanding his obligations as a taxpayer. From the situation and explanation above, it can be seen that the lack of understanding and intelligence of a taxpayer can affect their level of compliance.

Therefore, it is important to increase students' understanding of the obligations of a taxpayer in order to avoid taxpayer non-compliance. This is according to research conducted by (Fachirainy et al., 2021) which states that students are a group that will soon enter the workforce and become potential taxpayers. With the number of Indonesian students reaching 7.8 million by 2023, there is a great opportunity to raise the level of taxpayer awareness in the future.

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RESEARCH METHODS

The research used quantitative descriptive. The type of data used in this study is primary data. In this study, the criteria that can be sampled are 98 students majoring in accounting class of 2020 and 2021 of the University of Muhammadiyah Makassar who have obtained and graduated in the Introduction to Taxation course.

RESEARCH RESULTS

1. Descriptive Analysis

Descriptive statistics presents information or explanations about data by displaying the number of samples, lowest values, highest values, mean, medians, and standard deviations of each variable (Wulandari, 2018). The variables include independent variables consisting of Intellectual Intelligence (IQ), Spiritual Intelligence (SQ), and Emotional Intelligence. While the dependent variable is the level of understanding of taxpayers. Here are the results of the descriptive statistical test table 1.

Table 1 Descriptive Statistics
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Intellectual Intelligence (IQ)	98	8	40	32,61	4,932
Spiritual Intelligence (SQ)	98	17	35	29,33	3,505
Emotional Intelligence (EQ)	98	24	60	50,36	6,026
Level of Understanding of Taxpayers	98	8	30	24,98	3,966
Valid N (listwise)	98				

Source : Data processed by SPSS 22

Based on the results of the descriptive test above, it can be described that the distribution of data obtained is:

a. The variable of Intellectual Intelligence (IQ), can be described that the minimum value is 8 while the maximum value is 40, the average value of Intellectual Intelligence (IQ) is 32.61 and the standard deviation is 4.932.
b. The variable of Spiritual Intelligence (SQ), can be described that the minimum value is 17 while the maximum value is 35, the average value of Spiritual Intelligence (SQ) is 29.33 and the standard deviation is 3.505.
c. The variable Emotional Intelligence (EQ), can be described that the minimum value is 24 while the maximum value is 60, the average value of Emotional Intelligence (EQ) is 50.36 and the standard deviation is 6.026.
d. The variable Taxpayer Compliance Level, can be described that the minimum value is 8 while the maximum value is 30, the average value of the Taxpayer Understanding Level is 24.98 and the standard deviation is 3.966.

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2. Data Quality Test

a. Validity Test

The test is used to measure the extent to which an item on a questionnaire is able to measure what it is intended to measure. According to Love, 2017, an item is considered valid if it has a significant correlation with the total score, indicating that the item contributed to revealing the desired information on the questionnaire.

1) Intellectual Intelligence (IQ) Variable Validity Test

Table 2 Intellectual Intelligence (IQ) Validity Test

Butir	Nilai Corrected Item Total Correlation / rhitung	Say.	Tableable	Criterion
1	0,821	0,000	0,197	Valid
2	0,817	0,000	0,197	Valid
3	0,801	0,000	0,197	Valid
4	0,772	0,000	0,197	Valid
5	0,675	0,000	0,197	Valid
6	0,800	0,000	0,197	Valid
7	0,776	0,000	0,197	Valid
8	0,756	0,000	0,197	Valid

Source: SPSS 22 processed data

Based on table 2, it can be seen that all question items for the Intellectual Intelligence (IQ) variable have a valid status, because the calculated value of the > rtable is 0.197.

2) Spiritual Intelligence (SQ) Variable Validity Test

Table 3 Intellectual Intelligence (IQ) Variable Validity Test

Butir	Nilai Corrected Item Total Correlation / rhitung	Say.	Tableable	Criterion
1	0,721	0	0,197	Valid
2	0,755	0	0,197	Valid
3	0,618	0	0,197	Valid
4	0,659	0	0,197	Valid
5	0,548	0	0,197	Valid
6	0,725	0	0,197	Valid
7	0,758	0	0,197	Valid

Source : Data processed SPSS 22

Based on table 3, it can be seen that all question items for the Emotional Intelligence (EQ) variable are valid, because the calculated value of the > rtable is 0.197

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3) Emotional Intelligence (EQ) Variable Validity Test

Table 4 Emotional Intelligence (EQ) Variable Validity Test

Butir	Nilai Corrected Item Total Correlation / rhitung	Say.	Tableable	Criterion
1	0,735	0,000	0,197	Valid
2	0,768	0,000	0,197	Valid
3	0,718	0,000	0,197	Valid
4	0,697	0,000	0,197	Valid
5	0,738	0,000	0,197	Valid
6	0,604	0,000	0,197	Valid
7	0,685	0,000	0,197	Valid
8	0,766	0,000	0,197	Valid
9	0,741	0,000	0,197	Valid
10	0,738	0,000	0,197	Valid
11	0,708	0,000	0,197	Valid
12	0,731	0,000	0,197	Valid

Source : Data processed SPSS 22

Based on table 4.5, it can be seen that all question items for the Emotional Intelligence (EQ) variable are valid, because the calculated value of the > rtable is 0.197.

4) Variable Validity Test Level of Taxpayer Understanding

Table 5 Variable Validity Test Level of Taxpayer Understanding

Butir	Nilai Corrected Item Total Correlation / rhitung	Say.	Tableable	Criterion
1	0,843	0,000	0,197	Valid
2	0,875	0,000	0,197	Valid
3	0,803	0,000	0,197	Valid
4	0,864	0,000	0,197	Valid
5	0,861	0,000	0,197	Valid
6	0,854	0,000	0,197	Valid

Source : Data processed SPSS 22

Based on table 5, it can be seen that all question items for the variable Level of Understanding of Taxpayers have a valid status, because the calculated value of > rtable is 0.197.

b. Reliability Test

Reliability tests are used alpha cronbach, called an instrument can be said to be reliable (reliable) when choosing a reliability coefficient or alpha of 0.6 or more. A commonly used method in research to measure Intellectual Intelligence Influence range scales, such as the Likert scale 1-5, is Cronbach Alpha. If the Cronbach Alpha test result is more than 0.60, then the variable is considered reliable. However, if the result is less than or equal to 0.60, the variable is considered unreliable

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Table 6 Reliability Test

Variable	*alpha cronbach*	Information
Intellectual Intelligence (IQ)	0,905	Reliable
Spiritual Intelligence (SQ)	0,802	Reliable
Emotional Intelligence (EQ)	0,915	Reliable
Level of Understanding Taxpayer	0,923	Reliable

Source: SPSS 22 processed data

In the Reliability Test Results Table above, it shows that the values *alpha cronbach* for the variables Intellectual Intelligence (IQ) of 0.905, Spiritual Intelligence (SQ) of 0.802, Emotional Intelligence (EQ) of 0.915 and Taxpayer Comprehension Level of 0.923. Therefore, it can be concluded that the statements on the questionnaire are reliable because of the value *alpha cronbach* greater than 0.60. In other words, all statement items contained in the questionnaire can be trusted because the results are reliable and consistent

3. Classical Assumption Test

a. Normality Test

A regression residual normality test is required to check whether the data has a normal distribution or not. This is important because normality is one of the requirements in regression analysis (Ghozali, 2016). Data normality ensures that data can be considered representative of the population. One common method of testing normality is to use the Kolmogorov-Smirnov test

Table 7 Normality Test

		Unstandardized Residual
N		98
Normal Parametersa,b	Mean	,0000000
	Std. Deviation	2,61326400
Most Extreme Differences	Absolute	,072
	Positive	,067
	Negative	-,072
Test Statistic		,072
Asymp. Sig. (2-tailed)		,200c,d

Source : Data processed SPSS 22

Based on the results of the normality test that has been carried out, it can be seen that there is a normal distribution. This can be seen in the results of the normality test which has a significance level of 0.200 which is greater than 0.05.

b. Heteroscedasticity Test

The heteroscedasticity test aims to check whether in the regression model there is a difference in residual variance between one observation and another. In a good regression model,

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there should be no heteroscedasticity (Ghozali, 2016). The stipulation is a significant spearman correlation > 0.05 which means the relationship between X and Y is not significant or heteros.

Table 8 Heteroscedasticity Test

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Say.
1	(Constant)	3,045	1,986		1,533	,129
	Intellectual Intelligence (IQ)	,014	,055	,033	,258	,797
	Spiritual Intelligence (SQ)	,058	,106	,094	,543	,589
	Emotional Intelligence (EQ)	-,066	,060	-,187	-1,101	,274

Source : SPSS processed data

From the results of the heteroscedasticity test above, it is obtained by observing the regression between the residual value and each independent variable. This result shows that the significance level is greater than 0.05. The following is the result: Intellectual Intelligence (IQ) obtained a significance value of 0.797 > 0.05. Spiritual Intelligence (SQ) obtained a significance value of 0.589 > 0.05. Emotional Intelligence (EQ) obtained a significance value of 0.274 > 0.05.

c. Multicollinearity Test

To detect the presence of multicollinearity in regression models, we can look at the tolerance value and its opposite, the Variance Inflation Factor (VIF), which indicates the tolerable level of collinearity. For example, if the tolerance value = 0.10, this means that the level of collinearity is 0.90. The higher the VIF value, the greater the likelihood of multicollinearity among variables

Table 9 Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	BRIGHT
1	Intellectual Intelligence (IQ)	,654	1,530
	Spiritual Intelligence (SQ)	,347	2,879
	Emotional Intelligence (EQ)	,362	2,760

Source : Data processed SPSS 22

Based on the results of the multicollinearity test shown in Table 9, it is known that each independent variable has a VIF value below 10 and a Tolerance value above 0.1. Thus, regression models can be expressed free of indications of multicollinearity.

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4. Multiple Regression Analysis

Multiple linear analysis can be used to examine the effect of the independent variable (Intellectual Intelligence, Spiritual Intelligence, Emotional Intelligence) on the dependent variable (Student Taxpayer Comprehension Level). The regression analysis model used is as follows:

$$Y = \alpha + ß1X1 + ß2X2 + ß3X3 + e$$

Table 10 Multiple Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	2,032	,369	
	Emotional Intelligence (EQ)	,466	,007	,708
	Intellectual Intelligence (IQ)	,025	,011	,889
	Spiritual Intelligence (SQ)	,169	,014	,149

Source : Data processed SPSS 22

$$Y = 2\ ,032 + 0{,}466 + 0{,}025 + 0{,}169 + e$$

Analysis of the results of multiple linear regression can be expressed as follows: A constant of 2.032, indicating that the value of intellectual intelligence, spiritual intelligence and emotional intelligence is constant. So the value of the level of understanding of accounting student taxpayers is 2,032. The value of the regression coefficient ß1 is 0.466 and is positive which indicates that if the variable X1 increases it will increase the level of understanding of taxpayers. The value of the regression coefficient ß2 is 0.025 and is positive which indicates that if the variable X2 increases it will increase the level of understanding of taxpayers. The value of the regression coefficient ß3 is 0.169 and is positive which indicates that if the variable X3 increases it will increase the level of understanding of taxpayers**.**

5. Hypothesis Testing

a. Partial Test (t test)

Partially Significant Test (Test t)NThis test aims to see the meaningfulness of each variable separately against the independent variable and against the dependent variable. The null hypothesis (Ho) states the absence of the influence of the independent variable on the dependent variable, while the alternative hypothesis (H1) is a hypothesis that states the influence of the independent variable.

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Table 11 Test Results t

Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	2,032	,369		5,508	,000
	Emotional Intelligence (EQ)	,466	,007	,708	64,439	,000
	Intellectual Intelligence (IQ)	,025	,011	,889	2,352	,021
	Spiritual Intelligence (SQ)	,169	,014	,149	12,420	,000

Source : Data processed SPSS 22

The probability for the intellectual intelligence variable is 0.021, which is smaller than 0.05. With a tcount of 2.352 greater than ttable 1.66123. These results show that intellectual intelligence has a positive and significant influence on the level of understanding of Unismuh accounting student taxpayers. The probability for an intellectual intelligence variable is 0.000, which is smaller than 0.05. With a tcount of 12.420 greater than ttable 1.66123. These results show that intellectual intelligence has a positive and significant influence on the level of understanding of Unismuh accounting student taxpayers. The probability for an emotional intelligence variable is 0.000, which is smaller than 0.05. With a tcount of 64.439greater than ttable 1.66123. These results show that emotional intelligence has a positive and significant influence on the level of understanding of Unismuh accounting student taxpayers.

b. Test Coefficient of determination (R2)

Is a measure used to assess how well the model can explain the dependent variable or show the percentage of influence of the independent variable in explaining the dependent variable. The greater the coefficient of determination, the better the independent variable is at explaining the dependent variable

Table 12 Coefficient of Determinance (R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,997a	,995	,995	,288

Source : Data processed SPSS 22

According to table 12 the coefficient of determination (adjusted R2) is 0.995 or 99.5%. This indicates that accounting understanding is influenced by variables Intellectual Intelligence, Spiritual Intelligence, Emotional Intelligence.

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c. Test F

The F test is used to test the hypothesis and find out to what extent the independent variables can jointly explain the dependent variable.

Table 13 Test F

Model	Sum of Squares	df	Mean Square	F	Say.
Regression	748,152	3	249,384	30,139	,000b
Residual	777,808	94	8,275		
Total	1525,959	97			

Source : Data processed SPSS 22

Based on table 4.12, it is known that the value of Fcalculate is 30.139 and Ftable is 2.70. Thus, it can be concluded that Fcalculate 30.139 is greater than Ftable 2.70. With a significance value of 0.000 which is smaller than 0.05, this means that intellectual intelligence, spiritual intelligence, emotional intelligence, have a positive and significant influence on the level of understanding of accounting student taxpayers Unismuh Makassar.

Discussion

Based on the results of research on intellectual intelligence (IQ) variables, it can be seen that the intellectual intelligence of accounting students of Unismuh Makassar has a good category. This can be seen from the results of the analysis test that intelligence has a significant positive effect on the understanding of what a taxpayer is. If a student has intellectual intelligence, it will make it easier for a student to understand and understand the material that has been received about taxpayers. Because material regarding taxation is material that involves calculations where it is very necessary the ability to think logically in understanding and knowing material about the taxpayer.

The results showed that the spiritual intelligence of students of the Accounting study program class of 2020 and 2021 at Unismuh Makassar was in the good category, based on descriptive statistics. This is supported by the results of research which states that spiritual intelligence has a positive effect on the level of understanding of taxpayers. Students with spiritual intelligence tend to be honest and optimistic in undergoing lectures. Conversely, students who do not have spiritual intelligence are easily discouraged and dishonest in doing things. With good student quality, it will indirectly help maintain the good name of the University of Muhammadiyah Makassar when a student or has graduated.

The results showed that the emotional intelligence of students of the Accounting study program class of 2020 and 2021 at Unismuh Makassar was in the good category, based on descriptive statistics. This is supported by the results of research which states that emotional intelligence has a positive effect on the level of understanding of taxpayers. Emotional intelligence is the ability to perceive, feel and apply power and sensitivity as a source of energy and information to human influence. This intelligence also requires individuals to learn and understand the feelings of others and how to respond effectively in one's life. A student must have skills in processing good emotions to achieve success and continue to motivate themselves to understand something new. If a student does not have skills in controlling emotions, it will have an impact on lack of motivation to expand knowledge.

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CONCLUSION

This study aims to find out whether Intellectual Intelligence (IQ), Spiritual Intelligence (SQ), Emotional Intelligence (EQ), affect the level of understanding of accounting students of Unismuh Makassar. The higher the intelligence of students, the higher the level of understanding of Unismuh Makassar students about taxpayers.

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