

THE EFFECT OF TAX EDUCATION, TAX UNDERSTANDING, AND TAX DIGITALIZATION ON TAX PAYMENT COMPLIANCE OF PROSPECTIVE STUDENT TAXPAYERS

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Abstract

This research aims to identify factors that influence an individual's tax compliance. The factors analyzed include tax education, tax understanding, and the digitalization of the tax system. The research subjects were students of UIN Raden Mas Said Surakarta who had taken a taxation course. The obtained population was 589 people, with a minimum sample of 86 respondents calculated using the Slovin formula. According to this study, tax compliance was positively and significantly impacted by each of the independent variables.

Keyword: *Education; Understanding; Digitalization; Tax Compliance*

A. INTRODUCTION

Indonesia is a country whose revenue largely comes from tax income. Taxes are a mandatory contribution by individuals or entities to fulfill their obligation of paying a certain amount to the government, as stipulated by law. However, the benefits of this contribution cannot be directly felt by taxpayers, as the funds are used to achieve the general welfare of all citizens (Reza et al. 2023). A detailed explanation of all government revenue and expenditure activities is found in the State Budget (APBN). The APBN is used as a policy tool to regulate the flow of funds and spending related to the logistics of state goods and services (Arifin 2019). In implementing the allocation of funds within the APBN, optimization is necessary to ensure that national development targets are met. This can help improve human resource quality, reduce poverty, and promote equitable development across regions (Isnanto, Istiqomah, and Suharno 2021).

According to information on tax revenue realization in the APBN as of March 31, 2024, from the website www.kemenkeu.go.id tax revenue contributed significantly to the target but only reached 20.61%. In other words, 79.39% of the target has not been met. Additionally, based on data from DDTCNews (2024), Indonesia's tax ratio in 2023 decreased by 1.8%, dropping to 10.12%, compared to 10.39% in 2022. This decline has led to an increase in national debt, as tax revenue is insufficient to meet the country's financial needs. One factor contributing to the decline in the tax ratio is the low level of individual tax compliance (Adeline and Karina 2022). Efforts to help increase the tax ratio, national tax revenue, and taxpayer compliance in Indonesia in the future require individuals maybe being taxpayers who possess full awareness, knowledge, and a high level of endeavor to adhere with the existing tax system in Indonesia. One of the closest groups who will become taxpayers is students; upon graduating from university, they will enter the workforce and have the potential to become taxpayers (Andriani and Maylandariska 2020). Thus, in order to better improve voluntary awareness in meeting their tax obligations, it is imperative that students who will become taxpayers be introduced to tax principles. In this study Wardani & Rahmadini, (2022) it is stated that as tax knowledge improves, it positively impacts attitudes toward fulfilling tax obligations. In this study Khairina et al., (2022) An individual's tax compliance is rooted in an intrinsic willingness, accompanied by a full awareness of their obligations.

So that if someone is more willing to comply and has sufficient knowledge to back that willingness, their degree of tax compliance will also improve. In this study Wardani & Rahmadini, (2022) states that tax knowledge is a determining factor in an individual's compliance with paying taxes. Knowledge about taxation can be acquired, among other ways, through education. The results of the study (Wijayanti and Ekowati 2022) indicate that students who have received tax education are likely to be more obedient and knowledgeable about tax regulations. Therefore, the study Wijayanti & Ekowati, (2022) states that Tax compliance is positively impacted by education, as higher levels of education correlate with greater tax knowledge. This increases individuals' understanding and awareness of the importance of taxes. The government has made several efforts to improve tax compliance. This is backed up by the tax gathering system implemented in Indonesia, which is the self-assessment system. In this system, the government places full trust in taxpayers to register, calculate, pay, and report their tax obligations on their own (Aji

and Ratnasari 2020). The current self-assessment system is backed by the digitalization of taxes, most notably through the online payment method for tax administration collection. E-Filing is a system used to submit the Tax Return (SPT) online through a website. The presence of E-Filing is supposed to help facilitate and become better taxpayer compliance, as it allows taxpayers to submit their SPT anytime, 24 hours a day, without needing to visit the tax office (Supriatiningsih and Jamil 2021).

The study Wahyudi, (2021) states that E-Filing has a positive effect on taxpayer compliance. With the existence of E-Filing, it becomes easier to report the Tax Return (SPT) in terms of speed, time efficiency, and ease of reporting. Similar results were even build in the study Salsabila & Kurniawan, (2019) regarding the digitalization of the tax system, which simplifies the tax process and has the potential to improve tax compliance, especially because Generation Z students live in the digital era. Consistent results were also obtained in the study conducted Wirayana et al., (2023), the shift to a digital tax system that can be accessed online makes it easier for taxpayers to access and learn about tax-related matters in Indonesia. The operation of e-Filing requires an understanding that can be gained through education or outreach. Tax education can be defined as a program organized by an authority with the aim of helping taxpayers understand the tax system in accordance with the applicable laws (Albert and Fadjarenie 2022). Tax education should be implemented from an early age, even before someone officially becomes a taxpayer, and continue until they are officially recognized as one. According to the self-assessment system, an individual must have tax knowledge in order to fully understand all aspects of tax collection methods (Sitohang and Sitompul 2023). To enhance taxpayers' understanding of taxation, tax education should be introduced early, particularly by providing tax knowledge to students who will eventually become taxpayers.

This study is a replication of research by Albert & Fadjarenie, (2022), with key differences being the addition of tax understanding and tax digitization as variables, along with a change in the population. The previous study focused on junior and senior high school students, while this study targets prospective taxpayers among university students. This choice is based on the fact that university students, who will soon enter the workforce, will become taxpayers; therefore, it is essential to examine their level of tax compliance. Furthermore, various factors may influence taxpayer compliance, so this study aims to re-evaluate these factors from the perspective of individuals who will eventually become taxpayers, represented here by university students. The objective of this study is to provide insight into the impact of tax knowledge, tax understanding, and tax digitization on tax compliance among prospective taxpayers, specifically university students. The findings of this study may be useful as an evaluation tool for the government and the Directorate General of Taxes, supporting continued efforts to address issues in individual tax compliance.

B. Literature Review and Hypothesis Development

The attribution theory was proposed by (Heider 1958) which identifies the causes of the experiences people have in order to explain how they react to the events around them. Attribution theory, as proposed by Fritz Heider, in research (Nur Hasanah et al. 2024) is defined as the basis of an individual's opinion. Simply put, when someone experiences or undertakes something subconsciously, they tend to associate it with past experiences. In this process, individuals form judgments about a given matter. In the study (Kasap and Unsal 2021) this is clarified by the understanding that attribution describes personal actions motivated by either internal or external forces. Control over one's behavior originating from internal factors can come from personal feelings and self-regulation, such as knowledge, emotions, skills, personality, motivation, or effort (Saleh 2020). So in carrying out a certain thing they do it of their own will and consciously. While external factors come from outside their control such as the environment in which they live. While the concept of attribution according to Weiner which was put forward in the study (Vahamottonen 2021) states that the reason a person carries out an action after an event occurs will be responded to emotionally. The result of a good emotional attitude will also give rise to good actions, and vice versa. Attribution is divided into two, namely personal attribution which refers to the causes of personal behavior such as beliefs, desires, and human intentions with a purpose, then the second attribution, videlicet impersonal attribution, refers to the causes of behavior that come from outside the person, this is related to intentions without a purpose (Nur Hasanah et al. 2024)

According to some of these opinions, attribution theory is relevant to a person's tax compliance behavior. Tax compliance is explained as a taxpayer's obedience to cater with applicable tax regulations regarding tax receipts in line with taxable income reporting (Vahamottonen 2021). Romadhon & Diamastuti (2020) states the relationship between tax compliance and attribution theory is caused by

several factors. Internal factors that influence compliance consist of ethics, norms, morals, emotions, motivation, needs, convenience, knowledge. While external factors that influence tax compliance are systems, governance, fines or sanctions. According to (Wardani, Kurniawan, and Haryono 2024) based on attribution theory, behaviors categorized as internal include the desire and willingness to think progressively. Therefore, an individual will comply with tax obligations due to their conscious desire for future benefits or returns. According to attribution theory, which states that an individual's actions can be influenced by internal and external factors, education is included as an internal factor because there is a personal intention to willingly participate in education. When someone gets tax education, they understand about taxation so that it becomes an encouragement for them to be more obedient to their obligations. The higher the level of education, the greater the level of tax compliance (Meidiyustiani, Qodariah, and Sari 2022). Tax education is the provision of knowledge about taxation that can improve a person's understanding of taxes. With early education and knowledge, a person will better understand taxation (Wijayanti 2022). Albert & Fadjarenie, (2022) states that someone who receives tax education early on tends to experience positive changes towards taxes, in addition, the understanding of taxes acquired through tax education tends to encourage a higher level of compliance. This is in line with research (Nurainiyah 2022) which states that good tax knowledge in the younger generation will increase tax compliance. With good tax knowledge, the younger generation will be more aware of the tax system and its functions.

H1: Tax education has a positive effect on student tax compliance.

Understanding is a circumstance when someone understands, captures, concludes or realizes something (Ida and Jenni 2021). Therefore, tax understanding is defined as a state in which a person comprehends all aspects related to taxes, including regulations and reporting. According to attribution theory, understanding is an internal factor that originates from within the individual (Qomariyah 2023). Tax education provides individuals with an understanding that paying taxes is highly beneficial. With this awareness, they will be more likely to consciously comply with mandatory tax obligations imposed on them. When someone has an adequate understanding of tax regulations, they are more inclined to respect the existing tax system and comply with tax payments (Albert and Fadjarenie 2022). Ida & Jenni, (2021) states that tax understanding is essential for increasing taxpayer compliance, if taxpayers do not understand taxes, their compliance will decline. This is supported by research (Permata and Zahroh 2022) when MSME actors possess a deeper comprehension of all tax-related matters, they automatically have greater control over their own tax compliance. Andi & Widyastuti, (2021) states that if taxpayers have good knowledge and understanding of taxes, it is highly likely to improve their tax compliance.

H2: Tax understanding has a positive effect on students' tax compliance.

Attribution theory provides an explanation of how individuals respond to events around them. With the external factor of tax digitalization, which uses an easily accessible system and user-friendly features, it encourages a desire for greater tax compliance due to the convenience it offers (Fitria, Fionasari, and Sari 2022). Tax digitalization is defined as the use of technology in tax administration through an online system that makes tax reporting easier (Wirayana et al. 2023). According to Tambun & Ananda, (2022) The digitalization of taxation is used to help achieve tax revenue targets and provide a more modern approach to taxpayers, as it makes it easier to calculate their tax liabilities. This is supported by research (Pratiwi, Sofya, and Padang 2023) Tax digitalization through applications such as e-SPT, e-Filing, and e-Billing can help simplify tax activities, as they are considered more flexible and accessible. Salsabila & Kurniawan, (2019) states that digitalization can improve tax compliance because it simplifies the taxation process and has a positive impact on generation Z, who are always engaged with digital tools.

H3: Tax digitalization has a positive effect on students' tax compliance.

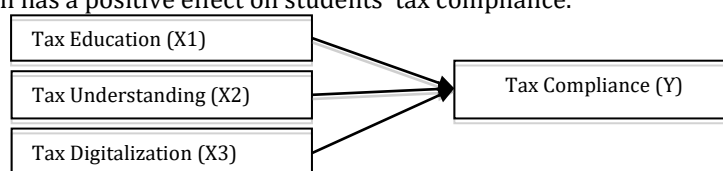


Figure 2. 1 Conceptual framework of the study

C. METHODS

This research is quantitative research, videlicet research that collects data in the form of numbers and can come from qualitative data that is expressed in numbers and uses a measurement scale

(Abubakar 2021). Population is all research objects that can represent certain characteristics in research (Ibrahim 2021). The population in this study were undergraduate students who were still actively studying at UIN Raden Mas Said Surakarta who had taken and graduated from taxation courses with a total of 338 students in the 2021 intake and 251 students in the 2022 intake so that the total population used was 589 students. The sampling technique used is a non-probability sampling approach, videlicet purposive sampling. Purposive sampling is a data-source-based sampling approach that takes specific criteria into account. It is employed because the study population's criteria include specific concerns (Fauzy 2019). To determine the number of samples in this study, the Slovin formula was used (Machali

2021).
$$n = \frac{N}{1 + N (\epsilon)^2}$$
 Information: n = Sample size ; N = Population size ; E = Percentage of tolerable error rate (10%)

$$n = \frac{589}{1 + 589 (0,1)^2} \quad n = \frac{589}{6,89} = 85,5 \text{ rounding to } 86$$

Based on the calculations above, the minimum sample size is 86 respondents. The distribution of the questionnaire was carried out using Google Forms and paper, utilizing a 5-point Likert scale. According to Ibrahim, (2021) A person's attitude, opinion, or impression can be measured using the Likert scale. The first Operational definition of the Tax Education (X1) variable is defined as An instructional program that provides information to taxpayers about the necessity of contributing their mandatory contributions to public authorities. (Ndubula and Matiku 2021) which is measured by two indicators, benefits of tax education and need for tax education (Wijayanti 2022). Second Tax Understanding (X2) variable is defined as understand everything related to taxes and be able to carry out what is understood according to procedures which is measured by three indicators, Ease, ability and correctness related to filling out SPT, ability regarding tax calculation, and understanding related to tax payments (Sulistianto 2018). Third Tax Digitalization (X3) variable is defined as innovation in tax services in the form of online-based applications according to procedures which is measured by two indicators, online or digital tax service applications, and ease of access to tax information easy of use (Pratiwi et al. 2023). And the last operational definition is dependent variable Tax Compliance (Y) which means Form of individual obedience to be willing to fulfill their tax obligations measured by three indicators, taxpayer registration, tax calculation and payment, and bookkeeping or recording (Sitohang and Sitompul 2023)

The research model used is Structural Equation Modeling (SEM), an analytical technique capable of simultaneously analyzing the relationships between latent constructs using a questionnaire within a single model (Rahadi 2023). This study uses the Partial Least Squares (PLS) method to analyze the data. PLS is a data analysis technique used to examine predictive relationships between constructs by determining whether there is a relationship between these constructs (Hamid and Anwar 2019). The next (Hamid and Anwar 2019) explains that the use of the PLS-SEM method does not require a large sample size and can be applied to nominal, ordinal, or continuous scales. In the study (Zeng et al. 2021) also states that PLS-SEM can be used when the sample size is small and the data do not need to be normally distributed.

D. RESULT AND DISCUSSION

1. RESULT

Respondent Profile and Descriptive Statistics Results

Gather data in this study was carried out by spreading a questionnaire to respondents via Google Forms and directly using paper. A total of 25 statements were presented to the respondents and distributed in October 2024 to students of the Faculty of Economics and Islamic Business at UIN Raden Mas Said Surakarta, who had completed the taxation course. Based on the data obtained, there were 97 respondents who filled out the questionnaire, with 79 respondents female and 18 respondents male. The sample size for the variables under study, which is 97 students. Six statements with a mean of 24.78 and a standard deviation of 4.38 make up the dependent variable, tax compliance. A value of 4.13 was obtained by dividing the average value by the total number of items in the questionnaire. This suggests that most respondents chose responses that received a score of 4. This means that the respondents, as students and future taxpayers, agree with the statements regarding tax compliance behavior.

The first independent variable, Tax Education, has 6 statements with a mean of 26.89 and a standard deviation of 3.66. The mean value divided by the number of statements results in a value of 4.44, indicating that the majority of respondents selected answers with a score of 4. This means that the respondents, as students and future taxpayers, agree with the statements regarding tax education. The

second independent variable, Tax Understanding, has 6 statements with a mean of 23.94 and a standard deviation of 4.70. The mean value divided by the number of statements results in a value of 3.99, indicating that the majority of respondents selected answers close to 4 or agreed with the statements about tax understanding. The third independent variable, Tax Digitalization, has 7 questionnaire statements with a mean of 29.06 and a standard deviation of 5.41. The mean value divided by the number of statements results in a value of 4.15. This indicates that the majority of respondents selected answers with a score of 4, or agreed with the statements regarding tax digitalization.

Results of Validity Test, Reliability Test, and R-Square

Validity tests can be seen by analyzing convergent validity. Convergent Validity, is used to determine how well a latent variable is measured by its indicators. Convergent validity is measured based on the loading factor values obtained from data processing using SmartPLS 3.0. If the outer loading value is greater than 0.7, the construct is considered valid (Hamid and Anwar 2019). Below are the results of Convergent Validity based on the loading factor values:

Table 4.1 Convergent Validity

	Digitalization (X3)	Compliance (Y)	Understanding (X2)	Education (X1)
D1	0.848			
D2	0.861			
D3	0.848			
D4	0.768			
D5	0.760			
D6	0.789			
D7	0.795			
TC1		0.715		
TC2		0.777		
TC3		0.850		
TC4		0.804		
TC5		0.782		
TC6		0.799		
TE1				0.700
TE2				0.799
TE3				0.806
TE4				0.713
TE5				0.807
TE6				0.764
TK1			0.782	
TK2			0.777	
TK3			0.823	
TK4			0.824	
TK5			0.817	
TK6			0.756	

Source: Processed data

As can be seen from the preceding table, the loading factor findings meet the criterion of >0.7 , indicating that the assertions from all indicators are considered valid. Furthermore Reliability Test is used to show the level of accuracy, consistency, and reliability of the instrument in measuring the construct (Hair et al. 2018). Reliability measurement can also be measured by the Cronbach's alpha value with a value criterion of >0.6 . The Cronbach's alpha value for each variable is based on the results of data processing is >0.6 with a tax compliance variable of 0.878, a tax education variable of 0.860, a tax understanding variable of 0.885, and a tax digitalization variable of 0.913. Based on this, the data used is good and reliable. In R-Square value the more accurately the model explains the data, the higher the R-Square value, which is a metric used to demonstrate how effectively the model under study can explain the dependent variable (Rahadi 2023). The dependent variable, tax compliance, has an R-Square (R²) value of 0.688. This number indicates that the tax compliance variable of 0.688, or 68.8%, can be described by the independent variables of tax education, tax knowledge, and tax digitization, whereas 31.2% can be explained by variables not included in the study.

Hypothesis Test Results

Hypothesis testing is used to determine whether there is an influence of the independent variables, namely tax education, tax understanding, and tax digitalization on the dependent variable, specifically tax compliance. To help determine the influence of research based on hypothesis testing, it is necessary to know the value of the t-table in the study. With a significance level of 5% or 0.05, the t-table is known to be at 1.98580. This may be computed using the formula $df = 97 - 4 = 93$. Hypothesis test results can be seen through bootstrapping results in the SmartPLS 3 application.

Based on the bootstrapping test results, the variable of tax education on tax compliance of prospective taxpayers shows t statistics $>$ t table, specifically $2.086 > 1.98580$. This means that tax education has a significant positive effect on tax compliance of prospective taxpayers so that H1 is accepted. Furthermore, the variable of tax understanding on tax compliance of prospective taxpayers shows t statistics $>$ t table, specifically $1.996 > 1.98580$, this means that tax understanding has a positive and significant influence on tax compliance of prospective taxpayers, so H2 is accepted. Then the latter is the variable of tax digitalization on tax compliance of prospective taxpayers shows t statistics $>$ t table, specifically $6.741 > 1.98580$. This value shows that tax digitalization also has a positive and significant influence on tax compliance of prospective taxpayers, so H3 is also accepted.

2. DISCUSSION

1. The Effect of Tax Education on Tax Compliance in Prospective Student Taxpayers. Based on the results of the study, it shows that tax education has a positive effect on tax compliance in prospective student taxpayers who will later become taxpayers in the future. With this, it means that if prospective taxpayers, especially students, take special education in taxation learning, then they have a high potential for tax compliance (Meidiyustiani et al. 2022). This is related to their knowledge of taxes, when they understand the draught of taxation, where the funds from these taxes will later be used again by the people, they will be inclined to obey with their tax obligations (Zaikin, Pagalung, and Rasyid 2022). From the tax education obtained by students, it can provide encouragement to their mindset that paying taxes is an important obligation that they must carry out when they have become a taxpayer. The results of the explanation above regarding tax education are in line with research Albert & Fadjarenie (2022), Wijayanti & Ekowati (2022), dan Nurainiyah, (2022) which states that tax education that has been taken by someone can increase someone's knowledge about taxes so that when they have good tax knowledge. Then based on the answers from the respondents, this study is in accordance with the attribution theory which states about how someone understands the causes of a behavior. The majority of respondents agree with the belief that tax education can increase tax compliance. Education is an external factor that can provide encouragement for students to comply with paying taxes. It can be concluded that external factors, namely tax education obtained by students and making them understand taxes, provide encouragement for them to be more obedient to their obligations.
2. The Effect of Tax Understanding on Tax Compliance in Paying Taxes among Prospective Student Taxpayers. The results of this study are that there is a positive and significant influence between tax understanding and tax compliance in prospective student taxpayers. This means that if tax understanding is high, then their tax compliance is also high. Likewise, if their understanding is low, then it is possible that their tax compliance is low (Ramadhanty and Zulaikha 2020). Students who understand all aspects related to tax payments are more likely to comply with the tax obligations they will face. Understanding tax matters is important because it acts as a motivator for an individual's tax compliance. The results of this study are consistent with previous research conducted by (Andi & Widyastuti (2021), dan Ida & Jenni, (2021) that tax understanding has a positive influence on a person's tax compliance. This result is in accordance with attribution theory, that individuals will tend to be more obedient to a rule if they understand the reasons for the rule. A person's tax understanding is in line with a person's tax education. In attribution, education is influenced by internal factors and understanding is also influenced by internal factors. Because when they get an education, they automatically have an understanding that exists within themselves and provides motivation to comply. When someone understands how taxes function for the public, they will tend to be motivated to contribute.
3. The Impact of Tax Digitalization on Tax Compliance of Prospective Student Taxpayers. The results of the study on the variable of tax digitalization show that there is a positive and significant influence between tax digitalization and tax compliance of prospective student taxpayers. In testing the variables, it shows that students agree with the modernization of the tax system that has shifted to digital and can make it easier for taxpayers to pay their taxes. So the easier the tax payment method is, the more obedient taxpayers will be in fulfilling their obligations (Fitria et al. 2022). Research that has been conducted by Yosefin and Anjelika (2022) , Salsabila & Kurniawan (2019) dan Tambun & Ananda, (2022) also obtained the same results that the digitalization of the tax system has a positive effect on tax compliance. This finding is in line with the attribution theory that an individual will be more obedient to a rule when they feel the ease and benefits of the rule. In other words, there is an external factor, namely a digital system for paying taxes which is considered more effective and makes it easier for taxpayers to pay taxes, so that within them a conscious desire arises to comply with paying taxes.

E. CONCLUSION

Based on the results of the tests that have been carried out with Smart PLS, the conclusions produced are as follows: Tax education has a significant positive effect on tax compliance of prospective taxpayers. It can be seen that the higher the tax education that students have, the higher their tax compliance. Tax understanding has a significant positive effect on tax compliance of prospective taxpayers. It can be seen that the more tax understanding students have, the higher their tax compliance. Tax digitalization has a significant positive effect on tax compliance of prospective taxpayers. So it can be

seen that the more advanced the existing tax system and the easier it is to operate, the more parties will understand how to pay their taxes and if accompanied by adequate education and understanding will increase their tax compliance. The next, this study has several limitations, the first lies in the lack of research subjects, namely only economics students of UIN Raden Mas Said Surakarta, more precisely the 2021 and 2022 classes, so that it can lead to the possibility of differences in perception from students at other universities. Second, the focus of this research is only on three variables. Therefore, based on the existing limitations, the suggestion given to further researchers is to expand the reach of research respondents and add variables to provide a more in-depth discussion.

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