

## TAX LITERACY AND SOCIAL ENVIRONMENT : INFLUENCING TAX AWARENESS IN SURABAYA'S GENERATION Z

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### ABSTRACT

This study evaluates the influence of tax literacy and social environment on tax awareness among Generation Z in Surabaya, Indonesia, using a sample of 200 individuals. A quantitative methodology was applied with data collected through face-to-face surveys using a questionnaire designed to measure tax literacy, perceptions of the social environment, and tax awareness. Analysis using linear regression shows that tax literacy has a significant and dominant influence on tax awareness, while the social environment contributes positively but with a lower intensity. These results suggest the importance of integrating tax literacy and social environment support in public policy and education programs to enhance tax awareness in future generations. These findings are relevant for policymakers and educational institutions in designing effective strategies to strengthen tax compliance among the youth.

Keywords : Tax Awareness; Tax Literacy; Social Environment, Generation Z

### ABSTRAK

*Penelitian ini bertujuan untuk mengetahui pengaruh literasi perpajakan dan lingkungan sosial terhadap kesadaran pajak di kalangan Generasi Z di Surabaya, Indonesia, dengan menggunakan sampel 200 individu. Metodologi kuantitatif diterapkan dengan pengumpulan data melalui survei tatap muka menggunakan kuesioner yang dirancang untuk mengukur literasi perpajakan, persepsi lingkungan sosial, dan kesadaran pajak. Analisis menggunakan regresi linier menunjukkan bahwa literasi perpajakan memiliki pengaruh signifikan dan dominan terhadap kesadaran pajak, sedangkan lingkungan sosial juga berkontribusi positif namun dengan intensitas yang lebih rendah. Hasil ini menyarankan pentingnya integrasi literasi perpajakan dan dukungan lingkungan sosial dalam kebijakan publik dan program pendidikan untuk meningkatkan kesadaran pajak di generasi mendatang. Temuan ini relevan untuk pembuat kebijakan dan institusi pendidikan dalam merancang strategi efektif untuk memperkuat kepatuhan pajak di kalangan muda.*

*Kata kunci : Kesadaran Pajak; Literasi Perpajakan; Lingkungan Sosial; Generasi Z*

### INTRODUCTION

The state has various sources of revenue to improve its economy; taxes are one of the sources of state revenue. The Indonesian government realizes that human resources, with integrity, resilience, and honesty, are key to reaching a wider range of tax potential and increasing tax revenue. A high level of awareness can affect state tax revenue, as shown on the Directorate General of Taxes (DJP) website.

The limited understanding of taxation among the general population has prompted the government to enhance human resources that recognize the critical role of taxes for the government of Indonesia. The government specifically focuses on Generation Z, who will eventually be responsible for tax contributions, aiming to develop individuals with a strong sense of tax awareness. The Directorate General of Taxes (DJP), in collaboration with the Ministry of Research, Technology, and Higher Education, has launched initiatives like the "Tax Awareness Clinic" to boost student tax knowledge. This program is designed to weave tax awareness into national education and cultivate a Generation Z knowledgeable about tax responsibilities. Moreover, the DJP organizes various initiatives, including the Speaking Tax program and Tax Goes To School, and integrates tax-related content into educational curriculums from elementary to higher education.

The DJP started the Tax Awareness inclusion program by carrying out Speaking Tax activities, which are routinely held by the DJP simultaneously throughout Indonesia starting from elementary, junior high, and high school, and universities with tax activities are important to voice the Tax Awareness inclusion program. Speaking Tax is an effective activity to introduce taxes to the younger generation, where the younger generation has begun to be given an introduction to taxes, such as what taxes are, what their uses are, and why we must have tax awareness. In addition to Speaking Tax, the Tax Goes To School activity is also carried out to bridge the transformation of tax awareness culture among young people from elementary junior high to high school. The program owned by the DJP is important to increase tax awareness among the younger generation. The young generation is the driving generation that will advance the country. Tax Awareness inclusion activities can be a driver to increase tax awareness and love for the homeland so that the younger generation can later advance the country's economy.

The Indonesian government wants tax awareness to be instilled at an early age so that not only people who have taken tax lessons can understand the importance of taxes and have tax awareness, but also young people have begun to have tax awareness. The government will be able to realize an increasingly tax-aware future for Indonesia, and the level of taxpayer compliance will always increase. The government is aware that those who will build the nation's future are the young generation or the post-

millennial generation. Generation Z is the generation that has a range of birth years starting from 1995 – 2015. This generation will be the driving force of the state and also control the demographics of Indonesia, and this generation is predicted to be able to increase state tax revenue; this is contained on the DJP page (2019).

According to Pasaribu (2019) on the DJP website, the tax literacy provided starts by introducing what taxes are, how important taxes are for a country and tax sanctions and basic tax rules. The purpose is to provide tax literacy to the younger generation so that later, they will have tax awareness and understand how to realize love for the homeland by complying with taxation. Almost all people understand what taxes are, but only a few fulfil their tax obligations due to a lack of awareness of taxes. Young people must be Tax aware because they are the young generation that will later advance the country.

Social and environmental elements significantly impact the tax consciousness of the younger demographic. The surrounding social milieu is crucial in forming a child's personality. Initially, the family environment contributes fundamentally to character development in children. Similarly, the educational setting helps mold an individual's character via the instruction and education provided. The community setting also contributes to the development of an individual's character. The community environment usually includes the friendship environment, the environment around the house, and the community environment. A person's ability to act or think in the future and his nature and attitude are mostly shaped by the family and school environments. Social environmental factors are a driver for a person's tax awareness. If the social environment, such as the family environment, has tax awareness and compliance, it will set an example for children who grow up in that environment. Likewise, suppose a child grows up in a school environment that focuses on shaping children to be with integrity, aware of obligations, and obedient to the rules. In that case, it will form a good character in the child. Several school environments have focused on increasing children's awareness of their tax obligations later so that students will have a high level of tax awareness Kawengian, Sabijono and Budiarmo (2017); Sitorus and Fauziati (2016) and research by Mangoting and Jotopurnomo (2013) revealed that the social environment has a significant influence on taxpayer compliance and awareness. The influence is because the social environment is the closest environment to the individual,

which can affect a person's compliance and awareness. In addition, the community in the social environment may influence individual behaviour through the examples given.

Generation Z in Indonesia has a uniqueness that distinguishes them from previous generations, especially in how they interact with the world around them, including in compliance with government regulations. One of the hallmarks of this generation is their tendency to demand transparency and act on information. They tend to question policies and seek a deeper understanding of how decisions are made before deciding to comply with them. Generation Z is also deeply connected to technology, which gives them broad access to information. Technology allows them to fact-check and actively participate in social and political discussions. Their familiarity with social media and other digital platforms is often used to organize, collaborate, and spread awareness about various issues, including regulatory compliance deemed important. Based on the above phenomenon, this research needs to be carried out.

## LITERATURE REVIEW

### Tax Literacy

Drawing from the definitions of literacy and tax, it can be deduced that tax literacy encapsulates the capabilities and knowledge that individuals possess regarding taxes, which enable them to meet their tax responsibilities. Additionally, tax literacy involves enhancing individuals' understanding, knowledge, and skills to manage their tax duties effectively.

Tax literacy holds significant importance as numerous individuals fail to fulfill their tax obligations fully, often hindered by a lack of knowledge and capability. Tax knowledge is fundamentally about a person's ability to grasp tax regulations, laws, and procedures comprehensively. The goal of fostering tax literacy is to elevate the community's overall knowledge, understanding, and abilities, thereby enabling them to competently fulfill their tax responsibilities.

### Social Environment

According to Purwanto in Widiastuti, Megawati and Desti (2017), the social environment consists of other people's human beings who influence other individuals. The social environment can impact or influence individuals, both positive and negative, depending on which environment the individual is placed in. One of the positive impacts is that individuals grow up to be honest and respectful of differences, as well as

older people and obey applicable regulations. Suppose the conditions around the individual are a good environment for obeying the rules. In that case, it can motivate the individual to obey regulations such as tax payment rules, where the individual can fulfil his tax obligations properly.

The social environment will also affect a person's awareness and compliance with taxation. Suppose a person behaves in a good environment, such as having high tax awareness and complying with taxation. In that case, it will motivate other individuals or society to have high tax awareness and comply with tax regulations.

### **Tax Awareness**

According to Yulsiati (2015) and Setiyani, Andini, and Oemar (2018), tax awareness can be interpreted as a person's willingness to fulfil their tax obligations, including the willingness to contribute funds by paying tax obligations to support government functions. This tax awareness greatly influences the level of tax compliance; the higher the tax awareness, the higher the tendency of a person to comply with and fulfil their tax obligations. Furthermore, Irianto (2005) also in Setiyani, Andini, and Oemar (2018), elaborated on the forms of awareness in paying essential taxes to encourage Taxpayers (WP) to fulfil their tax obligations. First, the awareness that taxes are a mandatory contribution to the country's development indicates that people are willing to pay taxes without feeling disadvantaged. Second, the awareness that delays and non-compliance in tax payments can be detrimental to the state shows that the public has understood the negative impact of such delays and non-compliance. Third, the awareness that taxes are obligations stipulated in the Law and are coercive emphasizes that the community recognizes that taxation is an absolute obligation regulated in the Law and can be legally enforced.

### **Generation Z**

Generation Z, often referred to as the Internet generation, is the youngest cohort currently entering the workforce. This generation is highly engaged in social interactions through digital platforms. From a young age, they have been extensively exposed to technology, are adept at using smartphones, and are known for their creativity. Typically, individuals who fall within Generation Z are those born between the years 1997 and 2012.

Generation Z, this generation has had experience with social media from an early age and incorporated this phenomenon into their daily lifestyle. Almost 95% of Gen Z owns or has access to a smartphone, and 45% of Gen Z is always online. Generation Z sees social media as a place where people stay informed about their daily lives. Generation Z is more focused on personal achievement than other generations. Generation Z tends to use platforms filled with visual content to help them build their brands, such as Instagram, YouTube, and TikTok.

### **Previous Research**

Previous research related to this research is research conducted by Yushita (2017) with a research method, namely a literature study entitled *The Importance of Financial Literacy for Financial Management with Financial Literacy Research Variables for Personal Financial Management* states that financial literacy is used to provide financial education for the community so that they can use finance intelligently. The result of this study is that financial literacy is important for individuals because it helps individuals be wise to use their assets to support individual finances both in the long and short term.

The research conducted by Mersa and Maulita (2017) regarding the influence of financial literacy on personal financial management in students at the Samarinda State Polytechnic conducted through a questionnaire survey with financial literacy and personal financial management as research variables is not in line with other studies, where the results show that financial literacy has not been able to influence students' financial management skills. Previous research on high school taxation was conducted by Effendi (2018) to strengthen the understanding of grade XII students through guidance and training in accounting and taxation.

### **Development of Hypothesis**

The influence of financial literacy on the ability to manage finances is in line with the influence of tax literacy on tax awareness because the purpose of financial literacy carried out by the Financial Services Authority is the same as the purpose of tax literacy, namely to improve the ability and understanding of financial management so that it can prosper the community. The existence of tax literacy is also the government's effort to increase knowledge about taxes as well as understanding and ability to manage taxation. Knowledge about taxation is related to tax awareness; this is revealed in previous research conducted by Kurniati, Djudi M and Saifi (2016), where tax

knowledge has a significant effect on tax awareness and tax knowledge has a partial effect on taxpayer awareness. High-high tax literacy can increase tax knowledge and tax awareness. Based on the description above, the following hypothesis is obtained.

**H1: Tax Literacy Has a Significant Effect on Generation Z Tax Awareness**

Research conducted by Sitorus and Fauziati (2016) regarding the influence of the work environment and taxpayer motivation on taxpayer compliance with taxpayer awareness as an intervening variable concluded that the work environment significantly influences taxpayer awareness. The research shows that the social environment influences the people in the environment. How students think and the social environment influences act. The good example that students get from their social environment will enable them to become good and responsible individuals. Based on the description above, the following hypothesis is obtained:

**H2: Social Environment Has a Significant Effect on Generation Z's Tax Awareness**

**RESEARCH METHODE**

Method is a method of work that can be used to obtain something. While the research method can be interpreted as a work procedure in the research process, both in searching for data or disclosing existing phenomena (Zulkarnaen, W., et al., 2020:229).

**Research Design**

This research was conducted using quantitative research. Quantitative research is an experiment to test objective theories by examining the influence between variables. In simple terms, quantitative research requires results in numbers, ranging from data collection, data analysis, and data interpretation to conclusions (Arikunto, 2019).

The population in this research includes all Generation Z in Surabaya, East Java. This research uses the purposive sampling method. The purposive sampling technique is based on special considerations for the research, which is assessed based on the criteria set by the researcher to determine the quantity of samples (Sugiyono, 2018). The criteria used to determine the sample in this research are Generation Z or Gen Z individuals born between 1997 and 2012 who live and grow up in Surabaya and do not have an income. The target number of samples in this research is 200 respondents.

The primary data collection technique through questionnaires is considered the most effective procedure for finding the data in the field. Respondents will receive a



questionnaire and then return it to the researcher for selection. The questionnaire that became data was filled out according to the instructions. The next step taken by the researcher is to collect data from the screened questionnaire. Once the data is collected, data processing and testing will be carried out using SPSS software. Figure 1 shows the Research Framework.

Widayawanti and Sugiyanto (2017) describe tax literacy indicators as encompassing the knowledge and understanding of taxes, evaluated based on one's ability to comprehend the definition and significance of taxes and the general rules and procedures associated with them. According to Sitorus and Fauziyati (2016), indicators of social and environmental influence include several key elements: the imparting of tax-related knowledge and values within the family setting, motivational support from educational institutions, tax socialization within the community, local community support for tax-compliant behavior, and students' proper understanding of tax awareness influenced by community guidance. Furthermore, Irianto (2005), as cited by Setiyani, Andini, and Oemar (2018), identifies three critical aspects of tax awareness: firstly, the recognition of taxes as a compulsory contribution aiding national development; secondly, the understanding that delays and non-compliance in tax payments can harm the state; and thirdly, an acknowledgment that tax laws are mandatory and enforceable. These indicators are essential for assessing tax awareness among taxpayers and understanding the legal and social implications of tax non-compliance.

### **Research Analysis**

The research will use Minitab's statistical software to carry out comprehensive data analysis. In the series of analyses, a descriptive analysis will first be carried out, which aims to provide an overview of the data that has been collected, including the calculation of mean, median, mode, and standard deviation. After that, this research will continue with a validity test to ensure that the instrument used can accurately measure the desired variables. Next, reliability tests will be implemented to check the consistency of the measuring instruments, usually using Cronbach's alpha coefficients. In this analysis, a normal distribution test will also be carried out using the Kolmogorov-Smirnov method to assess whether the data are normally distributed—an important assumption for many advanced statistical techniques. In addition, the heteroscedasticity test will be used to check the consistency of variance of errors in the



regression model against all levels of independent variables. In addition to these tests, this research will also integrate regression tests, which include the F test to assess whether the regression model is statistically significant overall, the T-test to test the significance of each regression coefficient, and the determination coefficient (R-squared), which will measure how well the regression model explains the variability of dependent variables. The use of Minitab in this process is expected to maximize the efficiency and accuracy of analysis, taking advantage of the advanced features of this software in managing and analyzing statistical data.

### RESULTS AND DISCUSSION

Of the 211 respondents collected, 200 data samples were used for this research. The questionnaires were distributed onsite in Surabaya. The questionnaires that were not processed were questionnaires with answers that strongly disagreed with all and strongly agreed with all, some statements that were not filled in and questionnaires that did not meet the requirements of the selection questions.

Table 1 contains descriptive statistics for tax literacy variables among Generation Z, with a rating scale from 1 (disagree) to 5 (agree). The statement with the highest average score is TL9, which states that "The Annual Tax Return Reporting Deadline is different from the Annual Tax Return," with an average of 4.26. The average number shows that respondents tend to strongly agree or understand the difference in reporting time between the Annual Tax Return and the Periodic Tax Return. Meanwhile, the statement with the lowest average value is TL6, which states that "Citizens who already have a Taxpayer Identification Number must report their tax return (Annual Return)," with an average of only 2.09. This shows that respondents tend to disagree or need more understanding about the obligation to report tax returns for those who already have an NPWP. The statement with the highest average value indicates that the respondent understands the procedural aspects of the tax obligation. In contrast, the lowest average value reveals a need to understand the basic obligation after obtaining the NPWP. Policymakers and educators can use these findings to target areas where tax education is more needed, especially in improving the understanding of basic obligations as taxpayers.

From Table 2 of Descriptive Statistics of Social Environment Variables, we can see how Generation Z perceives the influence of the social environment on their

learning and tax awareness. The statement with the highest average score was SE1, which showed that "The school environment provides learning about the basics of taxation," with an average of 2.53. The average number indicates that although there is some learning based on taxation in schools, the level of agreement could be higher, which indicates that this learning may not be very effective or not fully cover the needs of students. The statement with the lowest average score was SE3, "The community environment gives an impetus to be able to understand taxation," with an average score of only 2.04. The average score shows minimal encouragement from the community environment to understand taxation, indicating a weakness in community support for tax education. These two statements, along with the relatively low values on the other statements in the table, illustrate that there is a significant shortage in social and environmental support for tax education among Generation Z. This indicates an urgent need for intervention from both educational institutions and the government to improve tax socialization and education, thereby strengthening tax awareness and obligation among young people.

From Table 3 of Descriptive Statistics of Tax Awareness Variables, respondents' perception of tax awareness relates to the obligations and implications of tax payments. The statement with the highest average value is TA6, "I am aware that taxes are stipulated in the Act," with an average value of 4.17. The average value shows that respondents' awareness of the legal basis for the imposition of taxes is quite high. Meanwhile, the statement with the lowest average score was TA4, "I am aware that delaying tax payments can be detrimental to the state," with an average score of only 2.09. The average number indicates that awareness about the negative impact of tax payment delays on state finances is relatively low. This data shows that while legal awareness of taxation is quite high, understanding the practical consequences of non-compliance still needs improvement. The result underscores the need to increase education and socialization regarding the real effects of tax non-compliance, not just the legal sanctions. This strategy is important to improve the overall level of tax compliance among the younger generation.

Based on the regression analysis results in Table 4, the regression model has a high level of explanation for the dependent variable, with an adjusted R<sup>2</sup> value of 88.09%. R<sup>2</sup> value shows that the variables of Tax Literacy and Social Environment can

explain 88.09% of the variation in tax awareness of Generation Z. The model was statistically significant in the F test with an F value of 736.73 and a very small p-value ( $p < 0.0001$ ). The result of the F test suggests that at least one of the regression coefficients is significantly different from zero and that the model as a whole is relevant. From the perspective of the t-test, each coefficient has a very low p-value, indicating the statistical significance of each independent variable. The coefficient for SE was 0.0490 with a p-value of 0.035, indicating a significant positive influence on the dependent variable. TL has a larger coefficient (1.1410) with a very small p-value ( $p < 0.0001$ ), indicating a very significant and large influence on the dependent variable.

**The resulting regression equation is:**

$$\text{Tax Awareness} = -0.814 + 0.0490 \text{Social Environment} + 1.1410 \text{Tax Literacy} + e$$

This equation shows that every increase of one unit in tax literacy will increase tax awareness by 1.1410 units. In comparison, increasing one unit in a supportive social environment will only increase tax awareness by 0.0490 units. These results emphasize the importance of tax literacy as a dominant factor in increasing tax awareness.

The results of this study are in line with Kurniati, Djudi M and Saifi (2016), who researched the research on knowledge about taxation related to tax awareness, where tax knowledge has a significant effect on tax awareness and tax knowledge has a partial effect on taxpayer awareness. Tax literacy has a very significant and strong influence on tax awareness, especially in Generation Z. This generation, which is familiar with access to digital information, shows a significant increase in tax awareness along with an increase in their tax literacy. The results signify that a deep understanding of tax regulations, benefits, and obligations directly increases tax awareness and compliance. Because Generation Z tends to seek information and validate the truth through sources they trust effective and relatable tax education and counselling is key to ensuring they understand and appreciate the importance of complying with tax regulations.

Research conducted by Sitorus and Fauziati (2016) regarding the influence of the work environment and taxpayer motivation on the level of taxpayer compliance with taxpayer awareness as an intervening variable concluded that the work environment significantly influences taxpayer awareness. The research shows that the social environment influences the people in the environment. The social environment also plays an important role in shaping the tax awareness of Generation Z, although its

influence is less strong than that of tax literacy. Supportive environments, such as families, schools, universities, and workplaces emphasizing the importance of tax compliance, contribute to tax awareness levels. This generation is greatly influenced by peer pressure and social norms that apply to their environment. Therefore, a supportive and proactive social environment regarding tax compliance can help increase awareness and tax compliance actions among young people.

### CONCLUSION

This study reveals the significant influence of tax literacy and the social environment on tax awareness among Generation Z in Surabaya. It was found that tax literacy had a dominant and positive impact on tax awareness, while the social environment, although it had a positive influence, had a lower intensity. High tax awareness among Generation Z allows for the potential for increased tax compliance, which indirectly contributes to an increase in state revenue.

The government can use these findings to develop programs to further improve tax literacy, especially through more intensive educational curricula and tax awareness campaigns. The government also needs to strengthen programs that involve families and communities in tax education to build a social environment that supports tax awareness. Further research could explore the influence of other factors that affect tax awareness, such as social media and the use of technology. In addition, studies need to measure the effectiveness of certain interventions designed to improve tax literacy. Finally, conducting similar research in different cities in Indonesia can help understand regional dynamics that may affect tax awareness among younger generations.

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## FIGURES AND TABLES

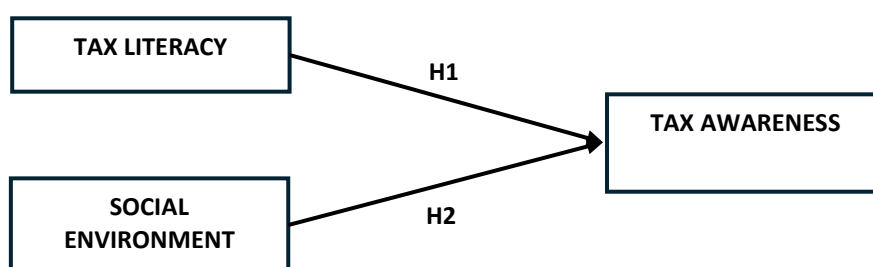


Figure 1. Research Framework

Table 1 Descriptive Statistics of Tax Literacy Variables

Item	Statement	Average
TL1	Taxes are mandatory levies paid by the people to the state and used for the benefit of the state.	4.15
TL2	Taxes have a function as a source of state finance	4.1
TL3	The benefits obtained from paying taxes are greater than not paying taxes.	2.96
TL4	The Taxpayer Identification Number functions as the identity of the Taxpayer, and every Taxpayer must have it	2.59
TL5	Indonesia uses a tax collection system where taxpayers calculate, pay and report their tax returns (Annual Returns).	2.45
TL6	Citizens with a Taxpayer Identification Number are obligated to report their tax returns (Annual Notification Letters).	2.09
TL7	SPT (Annual Return) is a tool used to report the calculation of Tax payable	3.6
TL8	In addition to the annual tax return, periodic tax returns and other taxes must be paid and reported.	4.09
TL9	The deadline for reporting the Annual Tax Return differs from the Annual Tax Return.	4.26

Table 2 Descriptive Statistics of Social Environment Variables

Item	Statement	Average
SE1	The school environment provides learning about the basics of taxation.	2.53
SE2	The family instils discipline and a sense of responsibility in all things, one of which is to fulfil obligations as citizens.	2.31
SE3	The community environment encourages understanding taxation.	2.04
SE4	The DJP or the Government conducts socialization regarding taxation in the community.	2.14
SE5	Teachers and the school environment motivate them to have tax awareness.	2.31

Table 3. Descriptive Statistics of Tax Awareness Variables

Item	Statement	Average grade
TA1	I am aware that paying taxes is an obligation of Indonesian citizens.	2.96
TA2	I am aware that taxes are a form of community service to the state to support the development of the country	2.58
TA3	I know that as a citizen, I must pay taxes on time.	2.45
TA4	I am aware that delaying tax payments can be detrimental to the country.	2.09
TA5	I am aware that non-compliance with taxation and also inappropriate payments can harm the state	3.6
TA6	I am aware that taxes are stipulated in the Law.	4.17
TA7	I know that tax obligations are coercive and will be subject to sanctions if a violation occurs.	4.11

Table 4. Linear Regression Test Results

Uji F: Analisis of Variance				
Source	SS WO	F-Value	P-Value	Conclusion
Regression	52.5078	736.73	0	There must be at least 1 independent variable that affects the dependent variable
R2 Test: Determination				
Source	SS WO	R-Sq	R-Sq(adj)	R-Sq(pred)
Regression	0.1888	88.21%	88.09%	87.85%
Uji t: Coefficients				
Constant Value	Independent Variables	Coefficient	P Value	Conclusion
-0.814	Tax Literacy (TL)	1.1141	0	Positive influence
	Social Environment (SE)	0.049	0.035	Positive influence