



THE INFLUENCE OF TAX LITERACY AND TRUST IN GOVERNMENT ON STUDENTS TAX COMPLIANCE INTENTION

Nadyah Octavia Putri¹⁾; Masripah^{2)*}

¹⁾ 2010112077@mahasiswa.upnvj.ac.id, Universitas Pembangunan Nasional Veteran Jakarta

²⁾ masripah@upnvj.ac.id, Universitas Pembangunan Nasional Veteran Jakarta

* Corresponding author

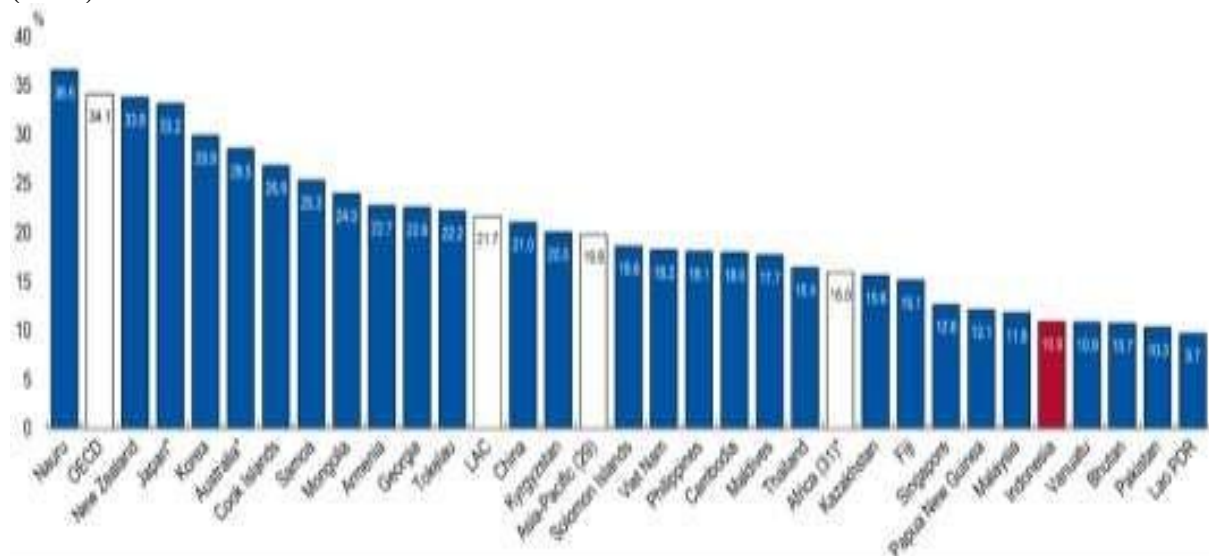
Abstract

This study aims to determine the influence of tax literacy and trust in the government on the tax compliance intention of students. The population in this study consists of students in the Jabodetabek area who have taken taxation courses. The sample obtained for this research includes 100 student respondents who have completed taxation courses. Data were processed and tested using SEM-PLS. The results of the study indicate that tax literacy and trust in the government positively influence the tax compliance intention of students.

Keywords: Students' tax compliance intention; Tax literacy; Trust in government

INTRODUCTION

National revenue is predominantly driven by tax income (BPS, 2023). Based on Kompas (2022), the recovering economy has contributed to the growth in tax revenues. However, increasing tax revenue does not fully represent tax compliance. Tax compliance is often reflected in the tax-to-GDP ratio, which compares tax revenues to Gross Domestic Product (GDP).



Source: OECD (2023)

Figure 1. Tax Ratio of Countries in the Asia Pacific

Figure 1 shows that the average tax-to-GDP ratio in the Asia Pacific region is 19.8%, while Indonesia's ratio is only 10.9%. A low tax ratio compared to other Asia Pacific countries indicates that the tax compliance level of Indonesian citizens has not yet been optimized. According to DDTC News (2021), the tax system can be optimized if tax education is prioritized. Tax education can be supported through institutions, such as by designing curricula that facilitate taxation understanding. Optimal tax education may also encourage more tax-related research, which provides a platform for diverse perspectives to evaluate the tax system.

However, an optimized tax system will be difficult to implement if the level of public trust in the government remains low. People's trust in government can be directly influenced by government actions, including corruption (Amah et al., 2023). Approximately 90% of



corruption cases occur in the procurement of goods and services (Achmad, 2023). Such incidents are visible to the public and directly affect trust in the government. Mark-ups on procurement expenditures—funded by tax revenue—harm society as taxpayers and may negatively influence the intention to comply with tax regulations.

Tax literacy is another factor that affects students' tax compliance intention. According to Said et al. (2022), taxation knowledge influences the public's intention to comply with tax payments. Meanwhile, Susilawati et al. (2021) show that the Greater Jakarta area (Jakarta, Bogor, Depok, Tangerang, and Bekasi) has a moderate level of tax literacy, partly due to low public interest in tax information and insufficient outreach by tax authorities.

Herawati et al. (2022) found that tax literacy positively affects tax compliance intention among students of the Faculty of Economics and Business at Diponegoro University. Said et al. (2022) obtained similar findings, showing that tax compliance is influenced by the level of tax literacy. In contrast, Yuliatie et al. (2020) found that high tax literacy does not necessarily ensure tax-compliant behavior.

Considering the inconsistent findings of previous studies, further investigation on the relationship between tax literacy, trust in government, and students' tax compliance intention is needed. While many tax compliance studies have focused on the general taxpayer population, limited attention has been given to students—future taxpayers with substantial potential influence. Therefore, this study focuses on tax compliance intention among students who have completed taxation courses, aiming to examine the effects of tax literacy and trust in government.

LITERATURE REVIEW

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) explains that an individual's behavior is influenced by rational evaluation, which leads to intention and subsequently real actions. According to Karwur et al. (2020), TPB states that behavior is shaped by three components:

1. Attitude to behavior

This refers to beliefs regarding specific behaviors and their consequences. Attitudes can be positive or negative and determine whether a person is willing to perform a particular action — including students' intention to comply with taxation.

2. Subjective norms

This reflects the influence of social pressure. Individuals tend to behave consistently with social expectations in their environment. Thus, social norms play a role in shaping students' tax compliance intention.

3. Perceived behavioral control

This involves internal factors such as skills, knowledge, and experience. The greater the individual's perceived control, the higher the likelihood that the intended behavior will be executed.

Students' Tax Compliance Intention

Tax compliance can be categorized into voluntary compliance and enforced compliance (Fitriandi & Anugrah, 2022):

- Voluntary compliance: compliance performed willingly.
- Enforced compliance: compliance driven by external pressure such as penalties and law enforcement.

From the perspective of enforced compliance, compliance intention is driven by the desire to avoid tax evasion. Meanwhile, voluntary compliance focuses on internal motivation to fulfill tax obligations, which is linked to individual psychological factors (Christanti & Sinaga, 2023).



Trust in government plays an important role. When people believe that tax revenues are used responsibly to benefit the public, they are more willing to comply (Fauzi et al., 2021). Literacy also influences tax compliance — individuals who understand taxation systems and processes tend to be more compliant (Christanti et al., 2023). Therefore, students' compliance intention in relation to tax literacy and trust in government represents a form of voluntary compliance.

Tax Literacy

Tax literacy refers to an individual's ability to understand taxation concepts and apply tax knowledge to decision-making. Individuals with strong tax literacy can make informed tax decisions and avoid negative consequences related to non-compliance (Risa et al., 2023).

Tax literacy is expected to increase tax compliance because compliance decisions are based on adequate knowledge (Ma'rufah et al., 2023). The Directorate General of Taxes (DJP) promotes tax literacy to build tax-aware citizens. Tax literacy involves the ability to read, analyze, and respond to taxation information through decision-making (Athaya & Valentino, 2021).

Trust in Government

Trust in government refers to society's belief that the government can manage tax revenue appropriately for public services and welfare (Widiasti & Retnani, 2021). Trust encourages national development and strengthens the public's willingness to contribute to tax revenues (Susilowati & Fatmah, 2021).

If people believe that government finances are managed transparently and used without fraud, tax compliance increases (Taing & Chang, 2021). Transparency in the use of tax funds is therefore essential to building trust.

Hypothesis Development

Understanding of taxation acquired through the process of tax literacy is closely related to public awareness—in this study, students' awareness—regarding the obligation to pay taxes (Said & Andani, 2022). Tax literacy plays an important role in shaping students' tax compliance intention (Herawati et al., 2022) and is one of the factors that can influence such intentions (Yuliatic & Fauzi, 2020). The knowledge gained through tax literacy includes tax procedures, methods of tax calculation, tax payment processes, and tax reporting. The extent of tax knowledge mastered by taxpayers affects the degree to which they comply with tax regulations (Ermawati, 2018). Thus, the more individuals understand taxation, the higher their level of tax compliance is likely to be (Zulkarnain & Iskandar, 2019). Tax literacy is related to behavior influenced by perceived behavioral control, namely actions affected by external factors such as knowledge. When students understand taxation through tax literacy, they—as potential future taxpayers—are more likely to develop an intention to comply with tax obligations in the future. Tax literacy and students' tax compliance intention therefore exhibit a positive relationship (Nichita et al., 2019). Based on this theoretical foundation and previous empirical findings, the first hypothesis of this study is:

H1: Tax literacy has a positive influence on students' tax compliance intention.

Public trust in the government, in the context of tax compliance, can be established when individuals believe that tax revenues are allocated appropriately for infrastructure development and the provision of public goods (Mas'ud et al., 2019). Trust in government is closely linked to individual attitudes within the component of subjective norms, as such trust is rooted in social norms, cooperative behavior, and honesty (Latief et al., 2020). Based on this theoretical perspective, students' tax compliance intention can be strengthened by the degree of trust they place in the government. This notion is supported by findings from Cahyonowati et al. (2023), who assert that individuals are more likely to comply with their tax obligations when they trust



that tax revenues are utilized entirely for the public interest. Drawing on this theoretical foundation and prior empirical research, the second hypothesis of this study is:

H2: Trust in government has a positive influence on students' tax compliance intention.

METHOD

This study is a quantitative research that utilizes primary data. Primary data refers to information obtained directly from respondents. The data for this research were collected through a questionnaire distributed to students in the Greater Jakarta (Jabodetabek) area who had completed taxation courses. The questionnaire contained indicators related to tax literacy and trust in government. The instrument was shared via Google Forms and distributed directly to respondents. All items in the questionnaire were measured using a Likert scale.

Table 1. Likert Scale Scoring

Response	Likert Scale
Strongly Agree	4
Agree	3
Disagree	2
Strongly Disagree	1

Source: Processed Data (2024)

Dependent Variable

The dependent variable in this study is students' tax compliance intention, representing students' awareness and determination to fulfill their tax obligations properly. Students' tax compliance intention plays an important role in increasing future tax revenues, demonstrating that students have a strategic position as potential future taxpayers (Triana et al., 2022).

Independent Variable

The independent variables in this research are tax literacy and trust in government.

1. Tax Literacy

Tax literacy refers to an individual's skill in reading and understanding taxation information and making decisions based on this understanding. Therefore, tax literacy is closely linked to tax knowledge and tax decision-making (Arifin & Sriyono, 2022).

2. Trust in Government

Trust in government refers to public — including students' — belief that the government uses tax revenue for public facilities and welfare (Widiasti & Retnani, 2021). According to Wijayanti et al. (2017), trust in government can be measured through three indicators:

- a. Belief that the government does not abuse its authority
- b. Financial management is carried out efficiently and transparently
- c. Fair treatment toward taxpayers who commit violations

Data Analysis Technique

Data were analyzed using Partial Least Square (PLS) with the Structural Equation Modeling (SEM) approach, processed with SmartPLS software. PLS integrates elements of principal components and multiple linear regression and aims to estimate and analyze the effect of independent variables on dependent variables (Wulan Sari & Hermanto, 2020).

Outer Model Testing

Convergent validity refers to the extent to which indicators reflect a construct by accounting for variance. Convergent validity is assessed using the Average Variance Extracted (AVE). AVE is calculated from the total squared factor loading divided by the number of indicators. A construct achieves convergent validity if $AVE > 0.5$ (Hair Jr et al., 2021).

Discriminant validity evaluates whether one construct differs empirically from other constructs. Discriminant validity is achieved when each indicator correlates more strongly with



its respective construct than with other constructs. This can be determined if the square root of AVE for a construct is higher than the correlations between constructs in the model.

Reliability testing determines the consistency and precision of the construct measurement. Cronbach's Alpha and Composite Reliability are both used to assess reliability.

Inner Model Testing

The R-Square value measures the proportion of the dependent variable explained by the independent variables.

- $R^2 = 0.75 \rightarrow$ substantial
- $R^2 = 0.50 \rightarrow$ moderate
- $R^2 = 0.25 \rightarrow$ weak

The Q-Square value assesses predictive relevance. If $Q^2 > 0$, the model has predictive relevance; if $Q^2 < 0$, it does not.

Path coefficients indicate the strength and direction of the influence of constructs in the model.

Hypothesis Testing

Hypothesis testing in this research uses the **t-test** to determine the partial effect of independent variables on the dependent variable. Interpretation is based on the following criteria:

Decision Rule

H_0 is rejected and H_a is accepted if $t\text{-count} > t\text{-table} \rightarrow$ significant effect

H_0 is accepted and H_a is rejected if $t\text{-count} < t\text{-table} \rightarrow$ no significant effect

Significance level:

- H_0 rejected & H_a accepted if $p \leq 0.05 \rightarrow$ significant
- H_0 accepted & H_a rejected if $p \geq 0.05 \rightarrow$ not significant

RESULTS AND DISCUSSION

Outer Model Testing

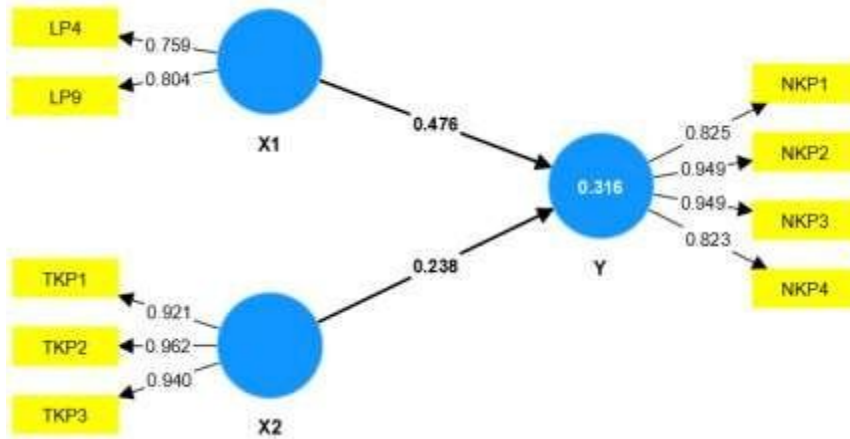
Table 2. Outer Loading Before Elimination

Indicator	X1	X2	Y
LP1	0.361		
LP2	0.589		
LP3	0.107		
LP4	0.598		
LP5	-0.127		
LP6	0.239		
LP7	0.412		
LP8	0.457		
LP9	0.580		
LP10	0.245		
LP11	0.462		
LP12	0.485		
NKP1			0.837
NKP2			0.946
NKP3			0.946
NKP4			0.818
TKP1		0.921	
TKP2		0.962	
TKP3		0.940	



Source: Processed Data (2023)

Table 2 shows that none of the indicators produced an outer loading value above 0.6, indicating that several items were not yet valid. The AVE calculation in SmartPLS also showed values below 0.5, requiring elimination of the lowest-loading indicators.



Source: SmartPLS Output Results

Figure 2. Outer Loading After Elimination

After indicator elimination, all remaining indicators met convergent validity requirements with an outer loading value > 0.5 . The tax literacy variable (LP) consisted of 2 indicators, trust in government (TKP) consisted of 3 indicators, and students' tax compliance intention consisted of 4 indicators.

1. Convergent Validity

Table 3. Average Variance Extracted (AVE)

Variable	Average variance extracted (AVE)
LP (X1)	0.612
TKP (X2)	0.886
NTP (Y)	0.790

Source: Processed Data (2023)

Table 3 shows that all constructs have AVE values greater than 0.5, meaning that the variables satisfy convergent validity requirements.

2. Discriminant Validity

Table 4. Cross Loading Value

Indicator	Tax Literacy (X1)	Trust in Government (X2)	Tax Compliance Intention (Y)
LP4	0.759	0.175	0.381
LP9	0.804	0.055	0.417
TKP1	0.089	0.921	0.205
TKP2	0.106	0.962	0.328
TKP3	0.198	0.940	0.303
NKP1	0.384	0.190	0.825
NKP2	0.480	0.356	0.949
NKP3	0.495	0.338	0.949
NKP4	0.445	0.165	0.823

Source: Processed Data (2023)



All indicators have higher loadings on their respective variables than on others (Table 4), meaning the model satisfies discriminant validity.

3. Reliability Testing

Table 5. Composite Reliability

Variable	Composite Reliability
LP (X1)	0.759
TKP (X2)	0.959
NKP (Y)	0.937

Source: Processed Data (2023)

All variables have composite reliability values above 0.7 (Table 5), indicating that each construct is reliable and consistently measured.

Inner Model Testing

1. R-Square (R^2) Results

Table 6. R-Square Value

	R-Square
NKP (Y)	0.316

Source: Processed Data (2023)

The R-Square value of 0.316 (Table 6) means that tax literacy (X1) and trust in government (X2) collectively explain 31.6% of the variance in students' tax compliance intention, while 68.4% is influenced by other variables not examined in this study.

2. Q-Square (Q^2) Results

Table 7. Q-Square Value

Variable	Q^2 predict	RMSE	MAE
NKP (Y)	0.270	0.915	0.663

Source: Processed Data (2023)

A Q-Square value of 0.270 (>0) indicates that the model has predictive relevance.

3. Path Coefficients

Table 8. Path Coefficients

Relationship	Original Sample (O)
LP (X1) \rightarrow NKP (Y)	0.476
TKP (X2) \rightarrow NKP (Y)	0.238

Source: Processed Data (2023)

Table 8 shows that both independent variables have a positive effect on the dependent variable.

Hypothesis Testing

Table 9. Bootstrapping Test Results

	Original sample (O)	T-statistics	P-value
LP (X1) \rightarrow Y	0.476	5.295	0.000
TKP (X2) \rightarrow Y	0.238	2.840	0.005

Source: Processed Data (2023)

Since t-statistic $>$ t-table (1.984) for both variables and p-value $<$ 0.05, H_1 and H_2 are both accepted.

Effect of Tax Literacy on Students' Tax Compliance Intention

The results of this study demonstrate that tax literacy exerts a positive and significant influence on students' tax compliance intention. This finding suggests that tax literacy constitutes an important determinant shaping students' willingness to fulfil their tax obligations. By enhancing their understanding of tax calculation procedures and equipping them with the ability to independently report their taxes, tax literacy strengthens students' confidence and



capacity to comply with taxation requirements (Herawati et al., 2022). As individuals acquire greater knowledge of tax regulations and develop a deeper appreciation of the importance of paying taxes, their level of tax compliance tends to increase correspondingly (Zulkarnain & Iskandar, 2019). These results align with previous studies by Herawati et al. (2022), Nichita et al. (2019), and Zulkarnain and Iskandar (2019), all of which consistently report that tax literacy positively influences tax compliance intention.

Effect of Trust in Government on Students' Tax Compliance Intention

The results of this study demonstrate that trust in government has a positive and significant influence on students' tax compliance intention. This finding indicates that students with higher levels of trust in governmental institutions are more likely to develop a stronger intention to fulfil their tax obligations. Trust in government shapes internal psychological factors that motivate individuals to comply with taxation requirements (Hindria & Ajengtiyas, 2022). When the public believes that the government manages public resources responsibly, implements policies transparently, and enforces regulations fairly, they tend to exhibit greater adherence to government-issued rules, including tax regulations (Zainudin et al., 2022). This conclusion is consistent with the results of Damayanti et al. (2018), who found that public trust directly contributes to higher levels of tax compliance. Similar evidence is also reported by Cahyonowati et al. (2023), Hindria and Ajengtiyas (2022), Zainudin et al. (2022), Nasution et al. (2020), Mas'ud et al. (2019), and Damayanti and Martono (2018), all of whom confirm that trust in government has a significant positive effect on tax compliance intention.

CONCLUSION

Conclusion

Based on the results of this research, it can be concluded that tax literacy has a significant positive influence on students' tax compliance intention, meaning that the higher the level of tax literacy possessed by students, the greater their willingness to comply with tax obligations. Likewise, trust in government also has a significant positive effect on students' tax compliance intention, indicating that increased confidence in the government corresponds with a stronger intention to adhere to taxation rules. Overall, these findings demonstrate that both tax literacy and trust in government play essential roles in fostering tax compliance intention among students as prospective future taxpayers.

Recommendations

For future research, it is recommended to include additional variables such as tax morale, service quality, or perceived fairness to expand the research model. A mixed methods approach may also be used to obtain more comprehensive results.

For policymakers, particularly the government and Indonesia's Directorate General of Taxes (DJP), transparency and accountability in managing tax revenue must be continuously improved to strengthen public trust. Furthermore, educational institutions are encouraged to enhance practical taxation learning, so students not only understand taxation conceptually but are also motivated to comply with taxation obligations in the future.

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