



The Role of Tax Literacy on Economics Undergraduated Students' Tax Awareness

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CITATION:

Herawati, N. T., et. al (2022). The Role of Tax Literacy on Economics Undergraduated Students' Tax Awareness. *JIA (Jurnal Ilmiah Akuntansi)*, 7 (1), 111-127.

ARTICLE HISTORY:

Received:

January 27th, 2022

Revised:

June 2nd, 2022

Accepted:

June 28th, 2022

DOI: 10.23887/jia.v7i1.44067

Abstract

This study aims to analyze the level of tax literacy and its effect on Economics undergraduated students' tax awareness. The research design uses explanatory research with a quantitative descriptive approach. The research sample was taken using a purposive technique with those all Undiksha Faculty of Economics students who had obtained tax courses with 233 respondents. Data were collected using a tax literacy test and a questionnaire for tax awareness. The results of descriptive statistics show that, on average, the level of student tax literacy is still classified as moderate. The indicator of understanding registration as a taxpayer and calculating the amount of tax has the lowest score. Furthermore, based on simple regression testing shows that there is a positive and significant effect between tax literacy and student tax awareness. The higher the level of tax literacy, the better the student's tax awareness. For this reason, efforts to increase tax literacy among students need to be pursued so that they can develop tax awareness.

Keywords: tax literacy; tax awareness; undergraduated students

INTRODUCTION

Taxes have a significant role in the life of a country, especially in the implementation of development. National development is a continuous government activity that takes place continuously to improve the welfare of its people. Taxes have a strategic function for the ongoing development

of a country. Its primary process is budgetary, which is a source of funds intended for expenditures made by the Government. In the APBN, taxes are a source of domestic revenue. In addition, taxes also have a regulatory function, namely a tool to regulate or implement policies in the social and economic fields, a redistribution

function as an element of equity and justice for the community, and a democratic function as a form of a cooperation system embodied in the level of government services to the tax-paying community (Kopartemen Akuntan Pajak, 2016). This is why taxes are significant for the progress of a country.

Tax revenue in 2021 shows satisfactory results. Even during the pandemic, which caused many targets in the economic sector not to be achieved, the 2021 tax revenues could exceed the targets set in the APBN. Starting December 26, 2021, tax revenues show a figure of IDR 1,231.87 trillion or 100.19% of the 2021 APBN target of IDR 1,229.6 trillion. The results of research conducted by the Center for Indonesia Taxation Analysis CITA (Pratama, 2021), stated that three factors would cause tax revenues in 2021 to exceed the target, including: (1) a robust economic recovery throughout 2021, (2) the existence of the tax relaxation policy issued by the Government is beneficial for business actors, both micro, small and medium enterprises (MSMEs) and corporations to continue their business, and (3) optimal supervision by the Directorate General of Taxes [DGT]. For this achievement, the Government in 2021 could cover the shortfall condition or

tax revenue below the target for the 12 years ending. This is an individual achievement for the Government, in terms of tax revenue which can exceed the target even though the economy is still slumped due to the Covid 19 Pandemic.

The increase in the number of tax realizations in 2021 is not in line with the increase in the Tax Ratio. The tax ratio compares the percentage of tax revenue to Gross Domestic Product (GDP). GDP is government spending, consumer spending, investment, and net exports. The tax Ratio is another indicator to measure the performance of a country's tax revenue, in addition to the amount of tax realization. The tax ratio shows how well the Government can finance its expenditures through tax revenues (Kemenkeu.go.id, 2019). Based on the data, Indonesia's tax ratio is still relatively low compared to ASEAN countries such as Singapore, Malaysia, Thailand, and the Philippines. In 2018-2020, Indonesia's tax ratio was 10-12% compared to other countries, such as Singapore, which has a 13-14% (Ramalan, 2021). This shows the low awareness of the people in Indonesia to comply with taxes. According to the Directorate General of Taxes, several things cause common understanding of taxpayers in fulfilling their tax obligations,

including (1) lack of compliance with tax regulations, (2) low public trust in tax officials, and (3), most importantly, there are still many people still do not understand the provisions of taxation in Indonesia.

Based on this phenomenon, the problem of tax awareness is a reality in Indonesia. This tax awareness should start early and can be carried out by educational institutions, from the level of early childhood education to the level of higher education, by providing character education, one of which is related to tax literacy. Literacy can be defined as a set of individual knowledge and abilities in writing, reading, processing information, and following up on details through decisions that are useful in solving life problems (Huston, 2010). Hence, it can be interpreted that there are two essential components in literacy, that is the existence of knowledge and skills for information and using this knowledge and skills in making decisions in life (Herawati, 2015).

If literacy is related to taxes, then tax literacy can be interpreted as a set of knowledge and a person's ability to read taxes, understand the information and follow up on the information it has in a decision related to fulfilling tax obligations. According to (Chardon et al., 2016),

tax literacy is part of financial literacy, where conceptually, financial literacy can be observed in two dimensions, namely understanding (in this case, financial knowledge) and use (financial application). (Alexander et al., 2018) stated tax literacy is a relatively new and still developing concept closely related to financial literacy. The definition of financial literacy itself is a combination of awareness of the knowledge, skills, and behaviors needed to make sound financial decisions and ultimately achieve economic well-being, so it is necessary to understand taxation from taxpayers to the existing tax system, given that in the taxation system in Indonesia, taxpayers are given complete trust and responsibility in filling out the SPT, which starts from calculating and depositing to self-reporting the amount of tax owed (self-assessment).

Based on several studies shows that there is a relationship between tax education and tax literacy (tax knowledge) (Barieyah Mat Bahari & Ming Ling, 2009); (Putro & Tjen, 2020). Students who receive tax education have better tax literacy. However, students' understanding (literacy) of taxation cannot be said to be optimal. This is shown from the knowledge of the meaning of taxes, tax functions, regulations, payment

mechanisms, and taxes to tax evasion is still low (Dianastiti et al., 2020). Tax literacy is needed to increase tax awareness among students. Tax awareness is an inherent behavior of taxpayers to carry out their tax obligations sincerely without coercion. Tax awareness is an effort to make good faith in fulfilling tax obligations (Arisandy, 2017). Tax awareness is a driving factor for someone to be tax compliant. Several studies show the effect of tax literacy on tax compliance moderated by tax awareness (Setiyani, 2018); (Dwiyanti, 2020). Likewise, according to Bornman & Wassermann (2020), when a person has adequate knowledge or literacy about taxes, he can interpret what he knows to produce the desired results. In other words, with the knowledge possessed, they can determine the choice to be aware or not of their tax obligations. But on the other hand, research (Ermawati, 2018; Fitriyaningsih et al., 2018) shows that knowledge does not affect taxpayer compliance.

Based on the background of the problems described above, this study aims to examine the role of tax literacy on student tax awareness. This research was conducted on Undiksha Faculty of Economics students who have taken tax courses. Thus, an understanding of the basics of taxation has been obtained in

lectures. Students, as potential taxpayer candidates who will later replace the role of current taxpayers, need tax literacy to form a character to be aware and obedient to taxation. This research is expected to contribute theoretically in the form of ideas related to the role of tax literacy in increasing tax awareness. Practically, the findings in this study are expected to be input for educational institutions in particular and the Directorate General of Taxes to increase the understanding and awareness of taxpayers to increase the amount of revenue from the tax sector.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Tax Literacy

The concept of tax literacy is something new in a taxation concept, especially related to behavior (Bornman & Ramutumbu, 2019). Chardon (2016); Brackin, (2014) argue that tax literacy is a financial literacy component. Cvrlje (2015) states that tax literacy is a person's understanding of tax rules and obligations and mapping tax risks that may occur in his organization or company. In addition, Bornman & Ramutumbu, (2019) stated that tax literacy is a process of increasing skills and understanding aspects that

influence decisions in the field of taxation. Someone who understands the tax aspect in terms of definitions, obligations, rights, and other tax aspects will be able to calculate the tax and monitor the use of taxes paid in general. As a result of this understanding, individuals will have good morals and have an awareness of fulfilling their tax obligations (Gerger,dkk ,2019).

According to Gerger (2019), there are three intellectual levels related to behavior (cognitive and affective) and behavioral assessment (psychomotor) in tax literacy, namely (i) *Cognitive Level*—understanding definition of taxes, knowing the types of taxes, knowing the tax rates, understanding tax regulations, and knowing the deadline for payment and tax reporting; (ii) *Affective Level*—having a good attitude toward taxation, having taxation ethics, having tax awareness, having a good perception of taxes, and having confidence in the obligation to pay taxes; and (iii) *Psychomotor Level*—able to fill tax returns and able to carry out responsibilities in paying taxes.

In addition, Bornman & Wessels (2017) state that related to tax literacy, there are three elements that can be applied, including 1) elements of tax awareness related to tax literacy. Understanding things that

affect a tax decision, 2) contextual knowledge focusing on aspects of taxation procedures and provisions, and 3) making tax decisions based on understanding and applying tax procedures.

In this study, tax literacy is more focused on the cognitive aspect, namely the dimension of tax knowledge. The concept of tax knowledge includes general tax provisions, types of applicable taxes, tax rates, and the ability to calculate record, and report taxes. For this reason, several indicators that can represent the concept of tax knowledge include (Dianastiti et al., 2020; Edukasi.pajak.go.id, 2016):

- 1) Understanding the tax function
- 2) Understand the procedure for obtaining an NPWP
- 3) Understanding how to calculate income tax payable
- 4) Understanding how to calculate income tax payable must be paid, and the tax installments
- 5) Understand the procedure for paying taxes
- 6) Understand the deadline for paying taxes
- 7) Understand the procedure for filling out a tax return (SPT)
- 8) Understand how to submit an SPT
- 9) Understanding the deadline for submitting an SPT
- 10) Understanding tax sanctions Tax

Tax Awareness

Awareness is a condition where you know or understand, while taxation is related to taxes, so tax awareness is awareness to know or understand taxes. The awareness of taxpayers is in line with the taxpayers' perception in determining behavior, in which the higher the level of awareness of taxpayers, they can behave better and follow tax provisions (Suyanto & Trisnawati, 2016). Tax awareness is an essential element in efforts to increase taxpayer compliance. If the Taxpayer has a very positive perception of taxes, has sufficient knowledge about the importance of paying taxes, and has adequate information about taxation supported by quality services from the apparatus, then, of course, it can create opportunities for the community to improve tax compliance (Arisandy, 2017); (Johanes Herbert Tene, Jullie J. Sondakh, 2017).

Taxpayers are said to have awareness if 1) Know the existence of tax laws and regulations, 2) Know the function of taxes for state financing, 3) Understand that tax obligations must be carried out following the provisions, 4) Calculate, pay, reporting taxes correctly and voluntarily (Fitria, 2017). Based to (Awwalina Farihin Yadinta et al., 2018), it is said that several dominant

internal factors shape taxpayer awareness behavior to compliance, among others:

1) Taxpayer's Perception

If the public has a positive view of taxation, the awareness of taxpayers to fulfill their tax obligations will increase. Tax awareness is related to perceptions that include the paradigm of the tax function for financing development, the benefits of taxation in the provision of public goods, and fairness and legal certainty in fulfilling tax obligations. The availability of public goods is a question of the Taxpayer's confidence in using the tax paid. If the Taxpayer feels that the Government cannot adequately manage the tax paid, so that the Taxpayer thinks that they do not get real benefits from the tax paid, the Taxpayer will tend to disobey.

2) The Knowledge Level of The Applicable Tax Provisions

The level of knowledge and understanding of the Taxpayer of the applicable tax provisions will undoubtedly affect the behavior of tax payment awareness. Taxpayers who do not understand tax regulations are likelier to become taxpayers who do not obey. Conversely, the more they know the taxpayers about tax regulations, the more they understand the taxpayers about the sanctions

that will be received if they neglect their tax obligations.

3) Taxpayer's Financial Condition

Financial condition is an economic factor that influences tax compliance. Financial condition is the financial ability of a company or not in the form of an entity, as reflected in the profitability and cash flow level. Firm profitability is one of the factors that influence awareness of compliance with tax regulations. Companies with high profitability report their taxes more honestly than those with low profitability. Companies with low profitability generally experience financial difficulties and do not comply with taxes. Likewise, cash flow conditions with liquidity.

Based on the above explanation, in this study, taxpayer awareness is associated with student awareness in complying with tax provisions based on tax knowledge gained during lectures.

Relationship between Tax Literacy and Tax Awareness

Bornman & Wassermann (2020) defines tax literacy as a self-development process to improve skills and increase confidence to be aware of the factors that can later influence decisions in the field of taxation. With this understanding, it is hoped that it

will increase the conscious behavior of an individual regarding his tax obligations. Still, according to Bornman & Wassermann (2020), there are three elements in tax literacy, including 1) conscious behavior, 2) contextual knowledge, and 3) decision making. Regarding the role of literacy and conscious behavior, Wilson (2014) states that to be able to make a tax decision, awareness is essential because conscious behavior is the basis of the framework. This causes the importance of tax literacy for young people, in this case, students.

Alexander et al (2018) state that increasing tax literacy among young people is one of the critical and prominent goals in the taxpayer education program. The aim is to raise tax awareness and tax morale of youth at a crucial stage in secondary and higher education before the transition of the next generation to the job market. Bornman & Wassermann (2020) stated that when a person's tax awareness is interconnected with his tax knowledge, he can interpret what he knows to produce the desired results. In other words, it can make an informed decision about acting in a

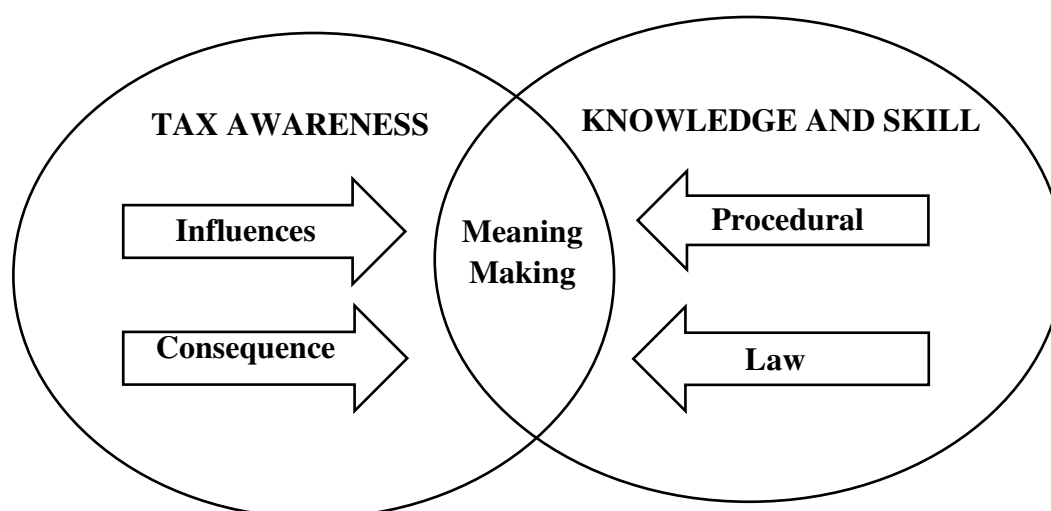


Figure 1. Tax Literacy Framework (Bornman & Wassermann, 2020).

tax-compliant manner or not. Bornman & Wassermann (2020) describes the framework between tax literacy and compliance as depicted in Figure 1.

Hastuti (2014) argues that taxes are everyone's obligation, so awareness is the initial foundation of obedience. Therefore, literacy is an important thing to do in the process of awareness. Alexander *et al.* (2018) stated that young people who have never taken taxation courses have lower tax morale than those who have had a tax education. In addition, young people with work experience tend to have better tax morale than those who have not worked.

Based on this, the proposed hypothesis is as follows:

H₁: Tax literacy affects the undergraduated students' tax awareness

METHOD

This study uses a quantitative approach that tests theories by measuring research variables with numbers and analyzing data with statistical procedures. Figure 2 illustrates the level of tax literacy and its effect on tax awareness among students.

Population and Sample

The population in this study were all students at the Faculty of Economics, Ganesha University of Education. The sampling technique used is purposive sampling with the criteria of students who are registered as active students and have taken tax

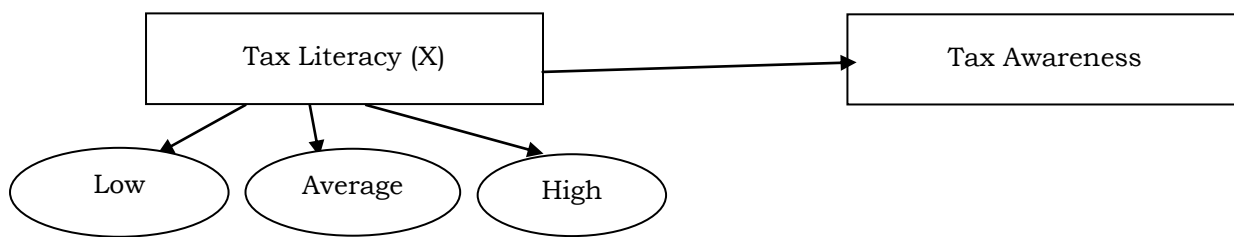


Figure 2. Research Design

or tax courses. For sample adequacy, refer to Herry King's Nomogram Table (Sugiyono, 2014). Based on the sampling technique, the number of samples that can be used in this study was 233 respondents, namely 37 respondents from the Associate Degree in Accounting, 72 respondents from the Bachelor's Degree in Accounting, 63 respondents from the Bachelor's Degree in Management, and 61 respondents from the Bachelor's Degree in Economic Education.

Operational Definition of Variables

In this study, one dependent variable, namely tax awareness, and one independent variable, namely tax literacy. Tax awareness among students is a conscious effort toward their future tax obligations, sincerely and sincerely, without coercion from others. Indicators of tax awareness include: (1) tax awareness is a form of participation in supporting the country's development, (2) awareness

of tax delays will become a burden on the state, and (3) awareness to carry out tax obligations in the future sincerely and sincerely (Gusrefika, 2018)

Tax literacy in this study can be defined as a set of knowledge and abilities of a person in the field of taxation which aims to fulfill tax obligations in the future. Tax obligations, in this case, are more emphasized than individual tax obligations. There are several indicators of tax literacy, including (1) understanding of the tax function, (2) understanding of registration procedures as taxpayers, (3) understanding of tax calculations, (4) understanding of tax payment procedures, (5) understanding of the tax return (SPT), (6) understanding of the submission of the tax return (SPT) (Dianastiti et al., 2020).

Data Collection Techniques

Data collection in this study used tests and questionnaires. The

test instrument was used to collect data about tax literacy on students, which contained 14 question items with correct, wrong, and don't know answer choices. The correct answer will be given a score of 1, while the wrong answer and do not know are given a score of 0. Tax awareness data is collected through a questionnaire using a *Likert* that moves from 1 to 5. The statement items score strongly disagree (1) to strongly agree (5).

The questionnaire was created using the google form application and distributed to student discussion forums in each study program at the Undiksha Faculty of Economics. The use of google forms was chosen for the effectiveness and efficiency of resources and data collection time. Before being used, the instrument was tested for validity and reliability using the SPSS Version 25 program. The test results showed that all items in the instrument were included in the valid criteria with a sig value. each item < 0.05 . Reliability testing shows that the entire instrument has a reliability coefficient with *Cronbach's alpha* of 0.697 for the tax literacy variable and 0.865, so it can be concluded that the research instrument has high reliability (Dantes, 2012).

Data Analysis Techniques

Data obtained through tests and questionnaires will be analyzed using descriptive statistical analysis and simple regression analysis assisted by the *SPSS for Windows version.20 program*. Descriptive statistics provide an overview of respondents' and students' tax literacy levels. The tax literacy rate is calculated by dividing the number of correct answers by the total number of responses. Furthermore, tax literacy scores are categorized through classification (Chen & Volpe, 1998). This classification is often used to classify a person's level of financial literacy cognitively (Margaretha & Pambudhi, 2015); (Herawati, 2017). For this reason, this categorization is relevant to measuring the level of tax literacy. Categorization, according to (Chen & Volpe, 1998), divides a person's literacy level into the following ranges: (1) the low group with an average score of $<60\%$, (2) the medium group with an average score of 60% to 79% , (3) and the high group with an average score of 80% .

Furthermore, a simple regression analysis technique was used to examine the effect between tax literacy and tax awareness among students. Before the regression testing, the classical assumptions were tested, namely normality, multi-

Table 1. Overview of Respondents

Study Program	Gender		Total	Semester			Total
	Male	Female		II	IV	VI	
Associate Degree in Accounting	20%	80%	100%	100%	0	0	100%
Bachelor's Degree in Accounting	38%	62%	100%	55%	36%	9%	100%
Bachelor's Degree in Management	22%	78%	100%	0	62%	38%	100%
Bachelor's Degree in Economic Education	23%	77%	100%	0	0	100%	100%

Table 2. The Level of Respondents' Tax Literacy

Study Program	Tax Literacy				Average Tax Literacy Level	Overall
	Min	Max	St. Deviation	Average		
Associate Degree in Accounting	14.29	92.86	20.61	70.08	Moderate	
Bachelor's Degree in Accounting	21.43	100	17.13	66.27	Moderate	61.62
Bachelor's Degree in Management	14.29	85.71	15.75	58, 84	Low	Classified as Moderate
Bachelor's Degree in Economic Education	14.29	100	17.33	51.29	Low	

collinearity, and heteroscedasticity.

RESULTS AND DISCUSSION

Results

The general description of respondents and the level of tax literacy in students of the Faculty of Economics can be seen in Table 1.

Based on Table 1, it can be seen that in terms of gender, more respondents are female. This shows that most students studying at the Faculty of Economics are women. Furthermore, the general description of the respondents shows that most

of the respondents are evenly distributed each semester, and the respondents are students who have taken taxation courses. The level of tax literacy for students of the Faculty of Economics and Business can be seen in Table 2.

Calculating the tax literacy rate is dividing the number of correct answers by the total number of responses. The lowest score was 14.29 (only answered two correctly out of 14 questions), and the highest was 100% (all were correct). Of the four study programs used as research

Table 3. Tax Literacy Level in Each Dimension

No	Tax Literacy Indicator	True	False	Don't Know
1	Understanding of tax functions	85%	11%	4%
2	Understanding of governance and how to register as a taxpayer	48%	42%	10%
3	Understanding of tax calculations	40%	43%	17%
4	Knowledge of tax payment procedures	72%	19%	9%
5	Knowledge of procedures for submitting SPT	69%	20%	11%
6	Understanding of deadline for submitting SPT	67%	18%	15%
7	Understanding of tax sanctions	55%	20%	25%

*SPT = *Surat Pemberitahuan*/Tax Return

subjects, the D3 and S1 Accounting Study Programs have a moderate level of tax literacy with an average value of 70.08 and 66.27. At the same time, the S1 Management and Economics Education Study Program has a relatively low level of tax literacy, with an average score of below 60. This can prove that tax learning also contributes to tax literacy, although this finding still requires further research. On average, it can be seen that the overall level of tax literacy among students of the Faculty of Economics is still relatively moderate, with an average value of 61.62. The standard deviation value, below the average value, can be said that the respondents' answers varied.

Next, it can be seen the percentage of correct, incorrect, and don't know answers for each indicator in Table 3.

Based on Table 3, it can be seen that students' understanding of each indicator can be seen. Of the six indicators, understanding registration as a taxpayer and the procedure for calculating taxes is still relatively low. The indicator regarding the tax function gets the highest score for the correct answer. This indicates that students, as the younger generation, have understood the vital role of taxes in the progress of a country.

Descriptive statistics on student tax awareness show an average value of 25.92 with a minimum value of 18 and a maximum value of 30. These data indicate that, on average, student tax awareness is relatively high because it is close to the maximum number. The standard deviation of 2.77 is smaller than the average, representing a low deviation of data.

Table 4. Results of Simple Regression Analysis

Variable	Unstandardized Coefficients Beta	Std. Error	t-Statistics	Sig.
Constant	24,483	0.659	37,154	0.000
Tax Literacy	0.168	0.074	2,278	0.024
R-Square	0.022			
Adjusted R-square	0.018			
ANOVA F- Statistics	5.188			
Sig. F- Statistics	0.024			

The deviation data is low, meaning the data values have been distributed evenly. Furthermore, a simple regression analysis is carried out to test the effect of tax literacy on student tax awareness. The regression analysis results can be seen in Table 4.

Based on the results of simple regression testing in Table 4, it can be seen as follows. The regression equation obtained is: $Y = 24,483 + 0.168 X_1$. It can be interpreted that if there is an increase in tax literacy (X_1) by one point, then the amount of student tax awareness (Y) will increase by 0.168. The coefficient of determination (R-Square) of 0.022 interprets that tax awareness can be explained by tax literacy at only 2.2%, and other variables influence the remaining 98%. The t-test shows the regression coefficient for the tax literacy variable is 0.168 with a *t-statistic* = 2.278 and a *p-value* or *sig.* = 0.024 < 0.05, so it can be concluded that H_1 is accepted or

there is a positive and significant influence between tax literacy and tax awareness in students of the Faculty of Economics.

Discussion

Regression tests showed a positive and significant effect between tax literacy and tax awareness on students of the Faculty of Economics, Ganesha University of Education. This analysis can be seen from the results of the t-test, which shows the regression coefficient for the tax literacy variable is 0.168 with a *t-statistic* = 2.278 and a *p-value* or *sig.* = 0.024 < 0.05. Literacy reflects a person's ability to read information, understand information, and follow up on information to make decisions that are useful for one's life. For this reason, literacy is not only limited to understanding or mastering knowledge but also skills in using that knowledge in decision making. Concerning taxes, tax literacy cannot be separated from the concept of tax

knowledge because part of literacy is tax knowledge itself and also the skills possessed in fulfilling tax obligations.

This study's results indicate a significant effect between tax literacy and student tax awareness. This study supports the explanation of Bornman & Wassermann (2020) and Wilson (2014) concepts that link the relationship between tax literacy and tax awareness. Someone with adequate tax literacy can interpret what he knows to be shown in a tax-conscious behavior. Tax literacy, in which knowledge and skills in processing information regarding tax provisions can foster tax awareness in students. This tax knowledge is obtained mainly from classroom learning through tax lectures and information from outside the school, such as attending tax seminars, print or electronic media, or social media. With knowledge of taxation, it gives confidence to taxpayers to calculate, pay, and self-report the taxes owed so that it can be said that taxpayers have full awareness of paying taxes. This finding is in line with several studies (Alexander et al., 2018; Dwiyanti, 2020; Fitria, 2017), which show the influence between tax literacy and tax knowledge on tax awareness. The better a person's tax literacy, the higher their awareness of fulfilling their tax obligations will be.

CONCLUSION, IMPLICATION AND LIMITATION

Based on the research results above, it can be concluded several things are as follows. *First*, based on data regarding the level of student financial literacy, it shows an average number of 61.62 which can be categorized as moderate. This shows that students still lack understanding of the basic taxation concepts even though they have taken taxation courses. Several indicators asked respondents to demonstrate an understanding of the procedures for calculating and registering as taxpayers, still getting a low score. This shows that students are still unfamiliar with the procedures for registration as taxpayers and how much tax must be reported. *Second*, based on the results of the t-test shows the value of *sig.* $0.024 < 0.05$ indicates a positive and significant effect between tax literacy and tax awareness on students of the Faculty of Economics. A higher level of tax literacy can lead to an increase in the level of tax awareness for students.

Tax awareness is fundamental to be instilled in students early on because, with tax awareness, students are taught to be orderly to set aside some of their income to the state in the form of taxes. For this reason, future efforts can be made to

increase student tax awareness through tax literacy. Tax literacy can be improved by improving the quality of tax learning in the classroom and activities outside the school, such as tax inclusion programs, tax volunteers, tax seminars, or other activities. Furthermore, the synergy between the Directorate General of Taxes (DGT) and the Tax Center at the University is further enhanced through tax training for students. In the future, this research can be continued with broader coverage of respondents and a deeper study, especially related to tax literacy associated with compliance in paying taxes.

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