
Tax education and tax compliance: A multi-ethnic analysis

Berlina Hidayati^a, Febrika Yogie Hermanto^b, Anthony Ogbolu Nnamdi^c

^aDepartment of Taxation, Universitas Terbuka, Indonesia

^bDepartment of Office Administration Education, Universitas Negeri Surabaya, Indonesia

^cResearch & Development Manager, GCL Global Consulting, Nigeria

Article Info

Article history:

Received 11 February 2023

Revised 04 June 2023

Accepted 08 June 2023

Published 10 June 2023

Keywords:

Tax Education; Tax Compliance;
Multi-ethnic Study; Social
Learning Theory

ABSTRACT

For an emerging economy such as Indonesia, income taxes significantly contribute to her revenue generation profile. The efficacy of tax education during taxpayers' educational trajectory stands as a pivotal factor in achieving successful tax revenue collection. The primary objective of this study is to examine the impact of tax education on tax compliance among students from diverse ethnic backgrounds. This is a descriptive study with a quantitative approach. Open-ended questionnaires were developed, tested, and distributed to students. A total of 372 valid responses were returned and the data was analyzed using the Smart PLS tool. Findings from the analysis revealed a significant effect of tax education on tax compliance across all ethnic groups (Javanese, Sundanese, Batak, Minang, Malay, and Others) with the maximum and minimum effect recorded in the Sundanese (73.5%) and Batak (47.2%) respectively. This study contributes to bridging the research gap in tax education and tax compliance from a multi-ethnic approach in Indonesia. It is recommended that public tax awareness campaigns, targeted at both students and the public in Indonesia be sustained, as this drives an increase in tax compliance across all ethnicities in the medium to long term. This research makes a theoretical contribution by highlighting the significance of tax education as a determining factor. From a policy perspective, this study offers valuable insights to education policymakers, emphasizing the necessity for regular enhancements and adaptations in tax education practices.

This is an open access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.



Corresponding Author:

Berlina Hidayati

Department of Taxation

Faculty of Law, Social Science, and Political Science

Universitas Tebuka, Indonesia

Email: berlina@ecampus.ut.ac.id

INTRODUCTION

The growth and development of any given nation hinges on its ability to generate domestic and/or international capital to finance its growth and development. Most governments depend on tax revenues to provide public goods and services such as schools, hospitals, and public transportation (Mohd Yusof et al., 2022). For an emerging economy such as Indonesia, income taxes significantly contribute towards her revenue generation profile (Prihatiningtyas et al., 2021). This is also evident by the continuous increase of tax revenue targets listed in the state revenue budget (APBN) Indonesia (Tarmidi et al., 2017). Based on the report from the Central Bureau of Statistics (BPS) (BPS, 2022), the portion of domestic revenue attributed to taxes was put at 81% of which when examined, personal income tax constituted up to 45% of the tax revenues. Comparatively, findings from the European Commission annual reports (2007, 2012, and 2014) as cited in (Rahman, 2017) shows that using the average tax to Gross Domestic Product (GDP) ratios, Indonesia considerably falls below the average range of 20-40 percent GDP. Also, findings from the report by the Organization for Economic Cooperation and Development (OECD, 2022), reveals that Indonesia's tax ratio is the lowest in Southeast Asia at 10.1%, as well as ranking among the three lowest in the Asia Pacific region coming in after better-performing countries such as Malaysia (11.4%), Thailand (16.5%) and Philippines (17.8%) respectively.

Unfortunately, this finding reveals a persistent problem in the region and Indonesia's battles with the attainment of an effective public tax compliance rate. While tax evasion is a universal problem (Aligarh, 2017), the low rate of public tax compliance has been adjudged a classical problem in Indonesia's fiscal sector (Yulianto et al., 2019). Several factors have been studied on the leading causes of low rate of tax compliance in various domains. Some researchers has collaborated a high level of tax knowledge to greater and positive attitudes towards tax compliance and that poor comprehension of the tax laws and its application promotes non-compliant behavior in taxpayers (Abbas et al., 2021). In Malaysia, a significant relationship was found between an undergraduate's perception on tax compliance and their ethnic groups (Kasipillai & Jabbar, 2006), postulating that the more citizens are educated on tax affairs, the greater the tax yield given that education generally enlightens an individual and influences behavioural disposition (Ogoun & Ekpulu, 2020).

In examining the previous literature, it becomes apparent that the bulk of research pertaining to tax compliance has primarily focused on the taxpaying population, encompassing both individual taxpayers and corporate entities (Ouyang et al., 2023). Additionally, within the realm of tax compliance research, several variables have emerged as recurring themes, including notions of equity and fairness (Okafor, 2023), religious convictions and practices (Carsamer & Abbam, 2023), pressures stemming from institutional isomorphism (Nartey, 2023), and the crucial element of trust (Cahyonowati et al., 2023). Scholars contend that previous investigations have overlooked the significant facet of students as subjects of inquiry, despite their forthcoming roles as taxpayers and vital contributors to the national revenue stream. Hence, it becomes imperative for tax-related studies to comprehensively assess the extent to which tax education fosters and influences tax compliance behaviors.

Indonesia is an archipelago with over 10,000 islands and several geographic regions are occupied by various indigenous ethnic groups, the largest of which are the Javanese that inhabit the island of Java. In a bid to improve the tax ratio and compliance rate through tax education, the Indonesia government since 2014 launched a long-term strategic program spanning 30-45 years, aimed at the inclusion of tax awareness programs across all educational formations (*primary, secondary, & higher education*) in the country (Putro & Tjen, 2020). This program is divided into three phases: the educational phase (2017–2030), the awareness phase (2030–2045), and the glory phase (2045–2060). In-line with the issue, which involves increasing the tax awareness levels of its students, this study primarily focuses on the analysis of student's perception and willingness to

comply with the relevant tax laws based on their tax educational level and ethnicity. The current body of research concerning tax education and its impact on tax compliance among students of diverse ethnic backgrounds in Indonesian universities remains significantly constrained. Hence, this study endeavors to address this research gap by undertaking a comprehensive analysis. The primary aim of this research is to examine the influence of tax education on tax compliance behaviors exhibited by students encompassing multiple ethnicities. The findings of this study would reveal the potential level of tax compliance possessed by the students based on their socio-cultural attributes which can promote effective implementation of tax education based on ethnic groups and boost tax the compliance rates in Indonesia.

Literature Review

Education transfers value, norms, knowledge, and skill to all citizens, ensuring their participation in various forms of social activities such as tax compliance (Yulianto et al., 2019). Tax education has been established to be an effective tool for promoting tax competence both in current and potential taxpayers (Mohamad et al., 2013). The Universitas Terbuka has 346,584 students from diverse regions, backgrounds, races, and religions. Many students belong to the working class and can be categorized as taxpayers. In Universitas Terbuka, tax education is delivered through tax related courses in several professional study programs in Universitas Terbuka, one of which is the Diploma Three in Taxation. Specifically, students' tax awareness has been reported to have increased after undertaking and completing tax education programs (Abbas et al., 2021)

Today, beyond the low tax compliance rate Indonesia must deal with, the effective distribution of tax education to the wider populace is also a challenge. Not all current and potential taxpayers can be reached within the walls of an educational institution. In fact, just a small portion of the education community can be reached with the appropriate tax knowledge that fosters tax compliance attitudes in this category of citizens. According to Mohamad et al., 2013; Putro & Tjen, 2020), accounting students or students that have undertaken a tax related course possess better tax awareness, tax knowledge, and understanding of the tax system compared to non-accounting students or students that have not taken a tax related course. In contrast, a study in Colombia by (Yepes-López & Gergerlioğlu, 2022) revealed that there was no significant difference in tax compliance improvements between students in the two categories. However, a study conducted on students from Turkey and Spain by (Goksu & Sahpaz, 2015) revealed that while participants responded differently to several statements, they all share similar perception on tax compliance. The differences in responses to the statements occurred due to other factors, such as socio-cultural, belief and religion, and economic and political factors.

Theory of Social Learning

The ability to comply with tax laws and its application underscores some psychological attributes hence analysis can be performed using theories of social learning. This study is conducted around these theories. The social learning theory proposed that learning takes place through observation, imitation, and modeling and these are all influenced by several factors such as motivation, attention, attitudes, and emotions (McLellan et al., 2011). The theory states that an individual's attitudes, expectations, norms, and beliefs develop from an interaction with their cultural and/or social environment which affects how people learn. In the context of this research, the social learning theory serves as the foundation for asserting that tax education will provide stimuli to students, thereby eliciting the desired behavioral response of future tax compliance, or obedient tax payment.

Theory Reasoned Action

Theory of reasoned action demonstrates that an individual's perception of something will stimulate a reaction that leads to an action (Fishbein & Ajzen, 1977). The theory explains the relationship between an individual's beliefs, attitudes, intentions, and behavior towards an expected outcome. In this study, student's perception of the importance of tax and tax compliance will cause an action to be taken. When students recognize the beneficial effects of tax payment on both personal well-being and the wider community, it is probable that they will conscientiously adhere to their tax obligations in a rational manner. The theory of reasoned action serves as a fundamental framework for comprehending that individuals who perceive tax payment as significant are inclined to align their actions accordingly.

Tax Education and Tax Compliance

Research has revealed that there is a significant relationship between government expenditure on education and tax revenue (Ogoun & Ekpulu, 2020). The more the citizenry is educated on tax related affairs, the higher the tax compliance rate. In this study, tax education refers to tax literacy training that an individual receives within the walls of an educational institution to effectively and efficiently address issues related to personal income tax. According to (Waris & Murangwa, 2012), tax literacy is aimed at providing tax-related information and an encompassing explanation on domestic, regional and international taxation.

Furthermore, tax compliance is the willingness of a taxpayer to pay taxes under any given tax burden as stipulated by the government without manipulation of revenue values (Yulianto et al., 2019). For this study, tax compliance involves the voluntary action of taxpayers to report their income and expenses in-line with the prevailing tax laws. It is important to underscore the importance of freewill of taxpayers to pay tax as study has revealed that government policies of enforced compliance are less effective in comparison to policies of voluntary compliance (Inasius et al., 2020). For voluntary tax compliance to have occurred, an individual should be able to basically; (i) register as a tax payer (ii) fill out tax forms completely and clearly (iii) calculate correctly the amount of tax payable (iv) pay the tax payable on time, without previous investigations, warnings, threats, or application of either criminal or administrative sanctions (Rahman, 2017).

Hypotheses Development

According to social learning theory, education plays a pivotal role in shaping students' behaviors. In the specific context of this study, tax education assumes paramount significance in fostering future tax compliance among the populace of a nation. Additionally, Kurniawan (2020) underscores the importance of providing comprehensive tax education to all prospective taxpayers within the school or university setting, thereby cultivating a sense of tax consciousness. A robust cognitive grasp of the significance of tax payment indirectly instills in students a perception of tax payment as an obligatory duty. Prior research has unveiled the impact of tax education on societal attitudes towards taxation and compliance behaviors. Furthermore, tax education facilitates a more profound comprehension of the intricacies of the tax system among individuals.

Although previous research has discussed the effect of tax education on tax compliance, no research has looked at it from the perspective of Indonesia's multi-ethnic. By another approach to this research, it is hoped that this research can provide novelty that can be applied by tax practitioners or can become a scientific contribution to taxation programs. Thus, this study investigates the effect of tax education on tax compliance from a multi-ethnic approach. The participants were classified based Indonesia's ethnicity profile. The classification includes Javanese, Sundanese, Batak, Minang, Malay, and Others. Based on the theory of social learning and reasoned action on tax education on tax compliance, the following hypotheses were formulated.

- H₁: Tax education significantly influences tax compliance in all respondents.
 H₂: Tax education significantly influences tax compliance in ethnic of Javanese.
 H₃: Tax education significantly influences tax compliance in ethnic of Sundanese.
 H₄: Tax education significantly influences tax compliance in ethnic of Batak.
 H₅: Tax education significantly influences tax compliance in ethnic of Minang.
 H₆: Tax education significantly influences tax compliance in ethnic of Malay.
 H₇: Tax education significantly influences tax compliance in ethnic of Others.

On the other hand, this research is limited to disclosing the influence between variables with a multi-ethnic approach and has not looked at people's behavior with an increase in tax compliance due to an increase in tax education. Therefore, this research can be used as a reference in disclosing people's behavior in increasing tax compliance in society.

METHOD

This research is a descriptive study with a quantitative approach conducted using open-ended questionnaire (Cresswel, 2012). A descriptive research is aimed at revealing facts with descriptive methods based on the results of data analysis performed (Hermanto et al., 2019; Trisnawati et al., 2021; Widianingrum et al., 2020). A quantitative approach entails measuring goals and investigating relationships between variables (Sholikah & Sutirman, 2020; Bougie & Sekaran, 2019). This study consists of the variables, Tax Education (TE) and Tax Compliance (TC) which are analyzed for any effect on the population of study. The population of this study consists of Universitas Terbuka students who have undertaken tax education related courses. Specifically, the students of the Universitas Terbuka Tax Diploma-3 Study Program were used as a case study.

A total number of 372 students from the Tax Diploma-3 Study Program participated in this study voluntarily. Table 1 depicts that in the gender category, there were 195 males and 177 females. Meanwhile, in the age category, the highest number of participants falls within the age range of 25-29. As this study examines perceptions across various ethnicities, it specifically focuses on the Sundanese, Javanese, Minang, Malay, Batak, and several other ethnicities such as Balinese, Betawi, Madurese, Ambonese, Banjarese, and Buginese

Table 1. Profile of Respondents

Profile	Category	Respondents	Total	Percentage	Total
Gender	Male	195	372	52.42%	100%
	Female	177		47.58%	
Age	Below 20	24	372	6.45%	100%
	20 - 24	115		30.91%	
	25 - 29	174		46.79%	
	30 - 35	43		11.55%	
	Above 35	16		4.30%	
Ethnicity	Sundanese	62	372	16.67%	100%
	Javanese	62		16.67%	
	Minang	62		16.67%	
	Malay	62		16.67%	
	Batak	62		16.67%	
	Others	62		16.67%	

Note: Others ethnic group consists of the sum of respondents with a small number of ethnic groups, namely: Bali, Betawi, Madura, Ambon, Banjar, and Bugis

The SmartPLS analytical tool was employed in the data analysis process of this study. The SmartPLS analytical tool is used under the assumption that data with a certain scale of measurement and the sample size usually a small number of samples (Hair Jr et al., 2019). This method of analysis was adopted by the researchers due to preliminary analysis of each ethnic group, in which a small sample of each group was captured.

Validity and reliability of instrument

The research instrument passed the validity and reliability test with a Cronbach Alpha of 0.947 and 0.975 for tax education and tax compliance respectively. While the composite reliability test returned 0.955 and 0.978 for tax education and tax compliance respectively. A breakdown of the validity and reliability analysis of the instrument for all respondents is as shown in the table 2 below.

Table 2: Convergent Validity on Loading Factor

Variable	Questionnaire Items	Loading Factor	
Tax Education (TE)	I understand the purpose of studying taxation courses.	0.759	
	Lecturers/tutors give assignments according to the material	0.835	
	Lecturers/tutors provide responses to the results of student assignments.	0.840	
	Lecturers/tutors evaluate the results of student assignments.	0.833	
	Lecturers/tutors master the taxation material being taught.	0.837	
	Lecturers/tutors provide equal opportunities to give opinions in the forum	0.850	
	Lecturers/tutors encourage students to actively participate in discussions	0.856	
	Campus facilities support the learning process for tax subjects.	0.841	
	I am satisfied with the value given by the lecturer/tutor.	0.789	
	Lecturers/tutors prepare teaching materials for tax subjects properly.	0.717	
	Lecturers/tutors give assignments to read references (teaching materials, laws and regulations, articles).	0.743	
	Tax Compliance (TC)	I filled out the tax return completely	0.910
		I pay taxes due on time.	0.911
I am not in arrears in paying taxes.		0.925	
I calculated the taxes owed correctly		0.911	
I calculate the tax payable as is		0.903	
I report taxes using e-filing.		0.895	
I pay taxes according to the taxes owed.		0.921	
I voluntarily registered with the tax office to get a taxpayer identification number.		0.855	
Avoiding taxes is against the law.		0.913	
I fill out the tax return clearly		0.904	
I report the tax return on time.	0.802		
I filled out the Tax Return truthfully, according to the actual conditions.	0.796		

Source: SmartPLS Analysis

RESULTS AND DISCUSSION

Results

Based on the analysis using the SmartPLS tool and regression analysis for hypothesis testing on all valid responses received, the result showed that tax education has a significant influence on tax compliance with a p-value of 0.000 and an original sample score of 0.620. The results from the analysis are as presented in the figure 1 below.

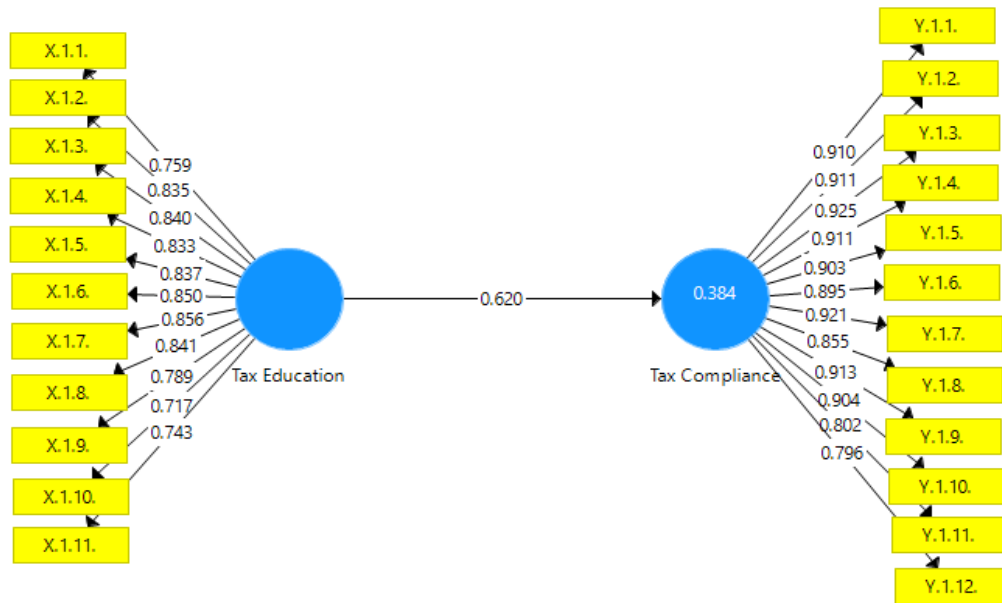


Figure 1: Bootstrapping Test

Based on the results from the analysis, the effectiveness of an increase in tax compliance after the existence of tax education in respondents is 62%. Thus, the finding of this research collaborates that of previous studies on tax education and tax compliance (Abbas et al., 2021; Kurniawan, 2020; Kwok & Yip, 2018). The result of the analysis also shows that all hypotheses tested based on the classification of respondents were all significant with p-values less than 0.05. Table 3 Depicts that all of hypothesis are supported.

Table 3: Hypothesis-Test Result

Hypothesis	P-value	Original Sample	Decision
H1	0.000	0.620	Supported
H2	0.000	0.688	Supported
H3	0.000	0.735	Supported
H4	0.000	0.472	Supported
H5	0.000	0.676	Supported
H6	0.000	0.602	Supported
H7	0.000	0.664	Supported

Source: Smart PLS Analysis

These results indicate that the implementation of tax education is theoretically effective in promoting tax compliance among taxpayers across diverse ethnic backgrounds. Table 4 reveals that Sundanese is the highest rank on tax compliance rate. The tax compliance rate of Universitas Terbuka students as studied are ranked from highest to lowest as below:

Table 4: Tax Compliance Rate of Students

Rank	Ethnic Group	Tax Compliance Rate
1	Sundanese	73.50%
2	Javanese	68.80%
3	Minang	67.60%

4	Others	66.40%
5	Malay	60.20%
6	Batak	47.20%

Discussion

Based on the findings from this study, it could be deduced that the implementation of tax education for students of all ethnicities promotes tax compliance which invariably increases the State tax revenue profile. Additionally, the greatest potential for increasing tax education based on ethnic groups is in the Sundanese with a score of 73.5%, Javanese with a score of 68.8%, Minang with a score of 67.6%, Others with a score of 66.4%, Malay with a score of 60.2% and the lowest potential increase in the Batak with a score of 47.2%. These findings are in sync with the social learning theory (Bandura & Walters, 1977).

Universitas Terbuka students' attitude towards tax compliance is basically because of knowledge acquired during their life. Furthermore, these students tax compliance rates can also be influenced by both formal and informal institutions such as the government and society respectively (Horodnic, 2018). Referring to the theory, the purpose of education, in the context of tax education, is to provide knowledge, skills, and the presence of new behaviors that are expected, in the context of tax compliance. (Feld & Tyran, 2002; Palil & Akir, 2013) added that this tax compliance is in the behavioral dimension where it is strongly influenced by the tax understanding and awareness of everyone. The explanation is related to institutional theory where one of the factors that influence a person's TC can start from demographic factors, namely the characteristics and values possessed by individuals, which can also be influenced by culture in society, or social culture (Sholikah et al., 2020). The culture of community is tried to be explored in ethnic groups in Indonesia, in the context of UT students.

This finding also strengthens the previous findings, and this finding also provides a good recommendation for formal institutions to increase public tax awareness by showing the effectiveness of increasing TC on each ethnicity. While the findings of this study do help to bridge the research gap in tax education and tax compliance from a multi-ethnic approach, it also provides recommendation to formal institutions in Indonesia to continue their public tax awareness campaigns targeted at both students and the public as this drives an increase in tax compliance across all ethnicities in the medium to long term.

Furthermore, this research can be a reference for following research with an agenda to uncover factors that influence people's behavior based on ethnicity. With more in-depth disclosure of public behavior, this research becomes more comprehensive where the results can be used as recommendations for public policy-making in the tax sector to increase national income through increasing tax awareness in Indonesia. Besides, most students at the Universitas Terbuka in the Tax Diploma-3 Study Program are students who already have good tax awareness so this finding can be deepened to reveal how the process of their behavior in increasing tax compliance because of increasing tax education based on their experience.

CONCLUSION

This study is aimed at the investigation of the effect of tax education on tax compliance from a multi-ethnic approach. The findings from the study reveal that tax education have a significant effect on tax compliance, irrespective of their ethnicity. Based on the analysis of all valid responses received, the maximum impact of the implementing tax education on tax compliance was recorded in the Sundanese ethnic group with a score of 73.5%, and the lowest being the Batak ethnic group with a score of 47.2%. This study provides theoretical implications that extend the understanding of

tax compliance by proposing the inclusion of students, in addition to taxpayers, as subjects for examining the determinants of tax compliance. This broader approach anticipates their potential future contributions to fostering tax compliance. Moreover, the research holds practical significance, as it emphasizes the indispensability of incorporating tax education into the university curriculum. This recognition stems from the recognition of taxes' pivotal role in national progress, particularly with regard to advancing social welfare.

This research is not without limitations, as there are several constraints inherent in the study. Firstly, the research only utilizes a limited number of respondents from a single university, which may restrict the generalizability of the findings. Additionally, the study solely focuses on examining the construct of tax education, thereby leaving out various other factors that comprehensively contribute to tax compliance. This research is limited to the disclosure of results based on a quantitative approach, so that other aspects that make the effectiveness of tax compliance high or low have not been fully investigated. Therefore, further research can make disclosures on other aspects or use other variables that have an influence or relationship with the effectiveness of tax compliance.

REFERENCES

- Abbas, Y., Tjen, C., & Wicaksono, P. T. (2021). *Tax Education and Tax Awareness: An Analysis on Indonesian Tax Education Program* (No. 202160). LPEM, Faculty of Economics and Business, University of Indonesia. <https://ideas.repec.org/p/lpe/wpaper/202160.html>
- Aligarh, F. (2017). Penggelapan Pajak: Persepsi Mahasiswa Akuntansi, Kedokteran dan Hukum. *Jurnal Analisis Bisnis Ekonomi*, 15(1), 44-53. <https://doi.org/10.31603/bisnisekonomi.v15i1.1004>
- Bandura, A., & Walters, R. H. (1977). *Social learning theory (Vol. 1)*. Prentice Hall.
- Bougie, R., & Sekaran, U. (2019). *Research methods for business: A skill building approach*. John Wiley & Sons.
- BPS. (2022). *Realisasi Pendapatan Negara (Milyar Rupiah), 2020-2022*. <https://www.bps.go.id/indicator/13/1070/1/realisasi-pendapatan-negara.html>
- Cahyonowati, N., Ratmono, D., & Juliarto, A. (2023). The role of social norms and trust in authority in tax compliance dilemmas. *Cogent Business & Management*, 10(1), 2174084. <https://doi.org/10.1080/23311975.2023.2174084>
- Carsamer, E., & Abbam, A. (2023). Religion and tax compliance among SMEs in Ghana. *Journal of Financial Crime*, 30(3), 759-775. <https://doi.org/10.1108/JFC-01-2020-0007>
- Cresswel, J. W. (2012). *Educational Research: Planning, Conducting, and Evaluating Quantitative and Evaluating Qualitative Research* (4 th). Pearson Education.
- Feld, L. P., & Tyran, J.-R. (2002). Tax evasion and voting: An experimental analysis. *Kyklos*, 55(2), 197-221. <https://doi.org/10.1111/1467-6435.00183>
- Fishbein, M. A., & Ajzen, I. (1977). *Belief, Attitude and Behavior: An Introduction to Theory and Research. Philosophy and Rhetoric*.
- Goksu, G. G., & Sahpaz, K. I. (2015). Comparison of Tax Morale of Turkish and Spanish Higher Education Students: The Samples of Sakarya University and the University of Zaragoza. *Procedia - Social and Behavioral Sciences*, 186, 222-230. <https://doi.org/10.1016/j.sbspro.2015.04.027>
- Hair Jr, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial least squares structural equation modeling (PLS-SEM) using R: A workbook* (p. 197). Springer Nature.
- Hermanto, F. Y., Sutirman, Hidayati, B., & Sholikah, M. (2019). The Need of Practical Teaching in Vocational High School of Automation and Office Management Program in Yogyakarta City. *Jurnal Pendidikan Vokasi*, 9(3), 238-248. <https://doi.org/10.21831/jpv.v9i3.26734>
- Horodnic, I. A. (2018). Tax morale and institutional theory: a systematic review. *International Journal of Sociology and Social Policy*, 38(9-10), 868-886. <https://doi.org/10.1108/IJSSP-03-2018-0039>

- Inasius, F., Darijanto, G., Gani, E., & Soepriyanto, G. (2020). Tax Compliance After the Implementation of Tax Amnesty in Indonesia. *SAGE Open*, *October*, 1–10. <https://doi.org/10.1177/2158244020968793>
- Kurniawan, D. (2020). The Influence of Tax Education in Higher Education on Tax Knowledge and Its Effect on Personal Tax Compliance. *Journal of Indonesian Economy and Business*, *35*(1), 57–72. <https://doi.org/10.22146/jieb.54292>
- Kwok, B. Y. S., & Yip, R. W. Y. (2018). Is Tax Education Good or Evil for Boosting Tax Compliance? Evidence from Hong Kong. *Asian Economic Journal*, *32*(4), 359–386. <https://doi.org/10.1111/asej.12163>
- McLellan, T., Rotella, B., Grote-Garcia, S. A., Proctor, S. L., Patanella, D., Block, M., & Kibler, J. (2011). Social Learning Theory. *Encyclopedia of Child Behavior and Development*, 1396–1397. https://doi.org/10.1007/978-0-387-79061-9_2695
- Mohamad, M., Nor, N. M., Bakar, N., & Nanta, L. W. A. (2013). Accounting vs Non-Accounting Majors: Perception on Tax Knowledge, Fairness and Perceived Behavioural Control. *International Journal of Asian Social Science*, *3*(9), 1887–1896. <http://www.aessweb.com/journal-detail.php?id=5007>
- Nartey, E. (2023), Tax compliance of small and medium sized enterprises in Ghana, *International Journal of Sociology and Social Policy*, ahead-of-print (ahead-of-print), <https://doi.org/10.1108/IJSSP-06-2022-0159>
- Mohd Yusof, N. A., Safeei, R., & Lee, C. C. (2022). Introducing Tax Education in Non-Accounting Curriculum: Evidence from Academicians. *Proceedings*, *82*(8), 1–9. <https://doi.org/10.3390/proceedings2022082008>
- OECD. (2022). *Revenue statistics in Asian and Pacific Economies 2022*. <https://www.oecd-ilibrary.org/sites/db29f89a-en/index.html?itemId=/content/publication/db29f89a-en>
- Ogoun, S., & Ekpulu, G. A. (2020). Educational Level and Tax Compliance: Empirical Evidence From Nigeria. *International Journal of Accounting and Financial Reporting*, *10*(1), 160–176. <https://doi.org/10.5296/ijafr.v10i1.16106>
- Okafor, O. N. (2023). Shaming of Tax Evaders: Empirical Evidence on Perceptions of Retributive Justice and Tax Compliance Intentions. *Journal of Business Ethics*, *182*, 1–19. <https://doi.org/10.1007/s10551-021-05011-y>
- Ouyang, J., Liu, S., & Li, H. (2023). How does the development of digital finance affect small business tax compliance? Empirical evidence from China. *China Economic Review*, 101971. <https://doi.org/10.1016/j.chieco.2023.101971>
- Palil, M. R., Akir, M. R., & Ahmad, W. F. B. W. (2013). The perception of tax payers on tax knowledge and tax education with level of tax compliance: A study the influences of religiosity. *ASEAN Journal of Economics, Management and Accounting*, *1*(1), 118–129. <https://fem.ipb.ac.id/miicema/e-journal/v1n1/8.pdf>
- Prihatiningtyas, L., Sembada, E., Widagdo, A. K., & Widarjo, W. (2021). The Effect of Ethnicity on Tax Compliance of Small Medium Enterprise in Indonesia: Trust As Intervening. *International Journal of Economics, Business and Management Research*, *5*(2), 67–80. https://ijebmr.com/uploads/pdf/archivepdf/2021/IJEBMR_680.pdf
- Putro, B. B. R. P., & Tjen, C. (2020). Analysis of tax education and tax knowledge: survey on university students in Indonesia. *Journal of the Australasian Tax Teachers Association*, *15*(1). <https://heinonline.org/HOL/LandingPage?handle=hein.journals/jautta15&div=15&id=&page=>
- Rahman, A. (2017). *Tax Compliance In Indonesia: The Role Of Public Officials As Taxpayers* [University of Twente]. <https://doi.org/10.3990/1.9789036542425>
- Sholikah, M., & Sutirman. (2020). How technology acceptance model (TAM) factors of electronic learning influence education service quality through students' satisfaction. *TEM Journal*, *9*(3), 1221–1226. <https://doi.org/10.18421/TEM93-50>
- Sholikah, M., Sutirman, S., & Hermanto, F. Y. (2020). Can The Social Mission Model Improve the Students' Interest? *Jurnal Pendidikan Ekonomi Dan Bisnis (JPEB)*, *8*(1), 54–65. <https://doi.org/10.21009/jpeb.008.1.6>
- Tarmidi, D., Fitria, G. N., & Purwaningsih, S. (2017). Tax Compliance: Impact of Implementation Online Tax Application (Empirical Study Tax Payer in KPP Madya Jakarta Timur). *International Journal of Business, Economics and Law*, *14*(1), 65–73. <https://ijbel.com/wp->

[content/uploads/2018/01/ACC_204.pdf](#)

- Trisnawati, N., Pahlevi, T., Rosy, B., Panduwinata, L. F., & Hermanto, F. Y. (2021). Students' Statements on Utilization of Learning Media during Online Learning in the Covid-19 Pandemic in Indonesia. *SAR Journal - Science and Research*, 4(3), 128–132. <https://doi.org/10.18421/sar43-05>
- Waris, A., & Murangwa, H. (2012). Utilising Tax literacy and Societal Confidence in a State: The Rwandan Model. *University of Nairobi Law Journal*, 1–21. <http://erepository.uonbi.ac.ke:8080/xmlui/handle/123456789/47410>
- Widianingrum, R., Suranto, Hermanto, F. Y., & Sholikah, M. (2020). Office Communication Competencies for Vocational High School in Industri 4.0. *Dinamika Pendidikan*, 15(1), 77–86. <https://doi.org/10.15294/dp.v15i1.24348>
- Yepes-López, G. A., & Gergerlioğlu, U. (2022). Tax Education and the Attitude of University Students Towards Tax Consciousness: The Case of University of Externado (Colombia). *Journal of Tax Reform*, 8(1), 69–87. <https://doi.org/10.15826/jtr.2022.8.1.109>
- Yulianto, Y., Rosalia, F., Atika, D. B., & Alamsyah, A. (2019). Determinant of personal tax compliance in Indonesia. *Humanities and Social Sciences Reviews*, 7(6), 362–372. <https://doi.org/10.18510/hssr.2019.7662>