

# The Influence of Tax Literacy and Digitalization of the Tax System on Gen Z Taxpayer Compliance at the North Bekasi Tax Office 2024

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## ABSTRACT

This study analyzes the influence of tax literacy and digitalization of the tax system on taxpayer compliance of Gen Z. Low tax literacy can lead to low compliance, so a good understanding of tax regulations is very important. In the modern era with today's technological advances, digitalization of the tax system is expected to facilitate access to tax information and reporting, increasing the level of taxpayer awareness. With the number of Gen Z taxpayers registered at the North Bekasi Pratama Tax Office of 82,699 people in 2024, the following study applies a quantitative methodology, with a sample of 100 respondents selected using the Slovin formula. The results of the analysis show that tax literacy and both partially and simultaneously, taxpayer compliance and Gen Z greatly benefit from the digitalization of the tax system.

**Keywords:** Tax Literacy, Digitalization of Tax System, Taxpayer Compliance, Gen Z.

## I. Introduction

Tax is a major source of government funds used to fund various development sectors, including infrastructure, education, health, and public welfare. The contribution of tax revenue to state revenue is very significant, considering that tax is an independent and sustainable source of revenue. Based on the 2023 Central Government Financial Report, tax is the largest source of state revenue, contributing 77% of total state revenue. Based on these data, taxes are very important for the development and economy of the country. However, the achievement of tax revenue targets is often hampered because taxpayer compliance is very low. Taxpayer non-compliance can result in less than optimal tax revenue and disrupt the national development process, resulting in decreased prosperity and public welfare. Taxpayer non-compliance can be seen from the tax ratio graph in Indonesia. Taken to the DPR RI Budget Study Center in 2018, the tax ratio was at 10.24%. This figure decreased again in 2020 to 8.33%. After that, the tax ratio increased to 9.11% in 2021 and 10.38% in 2022.

Based on the 2020 population census data, Generation Z is the largest group in Indonesia. Born between 1997 - 2012, Generation Z consists of 74.93 million people, or 27.94% of the total population of Indonesia, who grew up in the digital era. With a large number of people reaching 27.94% of the total population, the country is experiencing a demographic bonus, namely a condition where the productive age dominates the population age structure. Reported to BPS, this condition can be used to measure Indonesia's readiness towards the golden Indonesia 2045. Therefore, currently, Generation Z is a potential generation to



realize the golden Indonesia in 2045 by contributing to realizing the expected changes. One of these contributions is paying taxes. According to Berkup (2014), in a study (Hastini et al., 2020), Generation Z has several characteristics related to the use of technology. Some of these characteristics are interacting via the internet and using technology quickly; they like games that foster creativity and are usually effective and creative. The characteristics of this generation, who are technology literate and have easy access to information, should make it easier for them to understand tax obligations. However, low tax literacy among Generation Z can be an obstacle to increasing their compliance as taxpayers. In a study (Achmad Wicaksono et al., 2024), in addition to living a luxurious lifestyle, Generation Z does not have the financial literacy and skills needed to plan and manage their money effectively.

In addition to being seen from tax literacy, taxpayer compliance factors can be seen from the tax administration system. In today's technological era, the Directorate General of Taxes provides digital-based tax services such as "e-Registration, e-Filing, e-Billing, and e-SPT". E-Registration makes it easier for taxpayers to register for NPWP online. In addition, there is an e-Billing System that facilitates electronic tax payments, an e-Filing that allows digital submission of SPT using online services, and an e-SPT that facilitates reporting and payment of taxes owed. It is hoped that this digital service can increase taxpayer knowledge and compliance in paying taxes. Gen Z, as the generation that dominates the total population of Indonesia, has an important role in tax transformation both now and in the future. A generation that is considered crucial for Indonesia's growth in the future is Gen Z. According to (Wulan Sari et al., 2023) According to projections, if all members of generation Z pay taxes in the future, the Indonesian APBN will grow significantly, and national development will accelerate. Based on the above explanation, research on the influence of tax literacy and tax digitalization on taxpayer compliance of Gen Z is an interesting topic to discuss. It is hoped that the following study will help in creating stronger tactics in increasing taxpayer compliance among the younger generation.

## II. Literature Review and Hypothesis Development

### 2.1. Theory Of Planned Behavior

The Theory of Planned Behavior is a further development of the Theory of Reasoned Action. In the Theory of Reasoned Action, it is assumed that individual behavior is completely under their self-control. Meanwhile, the Theory of Planned Behavior introduces additional constructs to address the issues and weaknesses identified in the TRA. This theory also explains how a person's intention to act can predict when the behavior will occur (Nurjanah & Machdar, 2024).

### 2.2. Tax Literacy

According to (Kusumadewi & Dyarini, 2022), A person's understanding and capacity to read tax-related material, understand it, and follow up by making an assessment is known as tax literacy. Tax literacy includes an individual's ability regarding basic tax laws, tax categories, and the capacity to calculate, document, and report taxes. Proving that taxpayers who are tax literate will be aware of the types of taxes they pay and the importance of their contribution to the state treasury. The results of a study conducted by Wardani et al. (2023) show that taxpayer compliance is positively influenced by knowledge regarding tax laws. This is because taxpayer compliance will increase if they have a comprehensive understanding of tax laws.

### 2.3. Tax System Digitalization

Tax digitalization plays a major role in making things more convenient for taxpayers. Digitalization is an innovation carried out by the Directorate General of Taxes to encourage the achievement of tax collection goals by the State and to offer simpler and more effective tax services through online platforms. Research (Tambun & Ananda, 2022) shows that taxpayer compliance is positively and significantly influenced by the

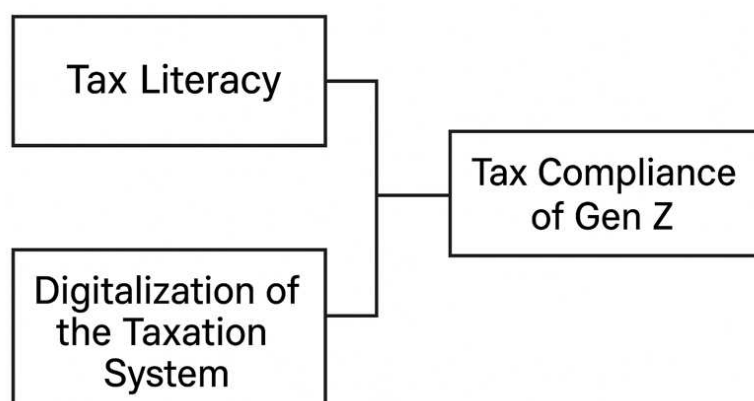
digitalization of tax services. Increasing taxpayer compliance is the result of the digitalization of tax services carried out by the Directorate General of Taxes, which in turn increases state revenues. Taxpayers also benefit from tax digitalization because it can save costs and time by making it easier for them to calculate and report taxes.

#### 2.4. Taxpayer Compliance

Based on (Wardani et al., 2023), Taxpayer compliance is a condition in which taxpayers can carry out their obligations and exercise their rights related to taxation. Taxpayers who fulfill and carry out their tax responsibilities in line with the provisions of tax legislation policies are considered compliant. The high level of taxpayer compliance in paying taxes will have an impact on increasing state revenues. Namely, the more taxpayers who comply, the greater the positive impact that can be felt by the state.

#### 2.5. Generation Z

Gen Z, also known as the centennial generation, is the generation born between 1997 - 2012, right after the millennial generation, also known as Generation Y (Arum et al., 2023). According to Berkup (2014), in a study (Hastini et al., 2020), Generation Z has several characteristics related to the use of technology. Some of these characteristics are interacting via the internet and using technology quickly; they like games that foster creativity and are usually effective and creative.



**Figure 1. Conceptual Framework**

*H1: There is a partial positive influence of tax literacy on the taxpayer compliance of Gen Z*

*H2: There is a partial positive influence of digitalization of the tax system on taxpayer compliance of Gen Z*

*H3: There is a simultaneous partial positive influence between Tax Literacy and the digitalization of the tax system on the taxpayer compliance of Gen Z*

### III. Research Method

In the following study, the author applies a quantitative study method. The data source in this study is primary data using a questionnaire distributed to Gen Z taxpayers registered at the North Bekasi Tax Office in 2024. 82,699 individual taxpayers aged between 18 - 26 years registered at the North Bekasi Tax Office in 2024 are the population of this study. The simple random sampling method is used as a sampling strategy in the following study, with calculations using the Slovin formula, which produces 100 respondents in this study. The Multiple Linear Regression Analysis Model is a data analysis method applied in the following study. SPSS is used for this. The purpose of multiple linear regression analysis is to provide an overview and understanding of the dynamics of the correlation between the dependent and independent variables in this study.

## IV. Results and Discussion

### 4.1. Validity Test

Based on the validity test results of the tax literacy variables, digitalization of the tax system, and taxpayer compliance, because the score of each statement item has a calculated  $r > r$  table, all statement items are considered valid. A sample of 100 respondents was used for the following study test. The results of the validity test with 100 respondents are:

Table 1. Validity Test Results

<b>X1 Tax Literacy</b>				
<b>Statement</b>	<b>R Count</b>	<b>R Table</b>	<b>Sig (2-tailed)</b>	<b>Description</b>
Statement 1	0.865	0.195	0.001	VALID
Statement 2	0.787	0.195	0.001	VALID
Statement 3	0.664	0.195	0.001	VALID
Statement 4	0.803	0.195	0.001	VALID
Statement 5	0.832	0.195	0.001	VALID
Statement 6	0.868	0.195	0.001	VALID
Statement 7	0.802	0.195	0.001	VALID
Statement 8	0.814	0.195	0.001	VALID
Statement 9	0.866	0.195	0.001	VALID
Statement 10	0.859	0.195	0.001	VALID
Statement 11	0.869	0.195	0.001	VALID
Statement 12	0.804	0.195	0.001	VALID
Statement 13	0.880	0.195	0.001	VALID
<b>X2 Tax Digitalization</b>				
<b>Statement</b>	<b>R Count</b>	<b>R Table</b>	<b>Sig (2-tailed)</b>	<b>Description</b>
Statement 1	0.929	0.195	0.001	VALID
Statement 2	0.912	0.195	0.001	VALID
Statement 3	0.895	0.195	0.001	VALID
Statement 4	0.913	0.195	0.001	VALID
Statement 5	0.895	0.195	0.001	VALID
Statement 6	0.914	0.195	0.001	VALID
<b>Y Tax Compliance</b>				
<b>Statement</b>	<b>R Count</b>	<b>R Table</b>	<b>Sig (2-tailed)</b>	<b>Description</b>
Statement 1	0.813	0.195	0.001	VALID
Statement 2	0.882	0.195	0.001	VALID
Statement 3	0.777	0.195	0.001	VALID
Statement 4	0.913	0.195	0.001	VALID
Statement 5	0.864	0.195	0.001	VALID
Statement 6	0.826	0.195	0.001	VALID
Statement 7	0.854	0.195	0.001	VALID

### 4.2. Reliability Test

Based on the results of the reliability test for the tax literacy variable, it has a Cronbach's alpha of 0.960; Cronbach's alpha for the taxpayer compliance variable is 0.939, while Cronbach's alpha for the tax

system digitalization variable is 0.961. The following table proves that all of these variables are considered reliable because the Cronbach's alpha score is greater than 0.7:

**Table 2. Reliability Test Results**

No	VARIABLE	Cronbach's Alpha	Information
1	Tax Literacy	0,960	Reliable
2	Digitalization of the Tax System	0,961	Reliable
3	Gen Z Tax Compliance	0,939	Reliable

#### 4.3. Normality Test

The results of the data normality test prove that the variables are normally distributed because the asymp sig score obtained is more than 0.05, as indicated by the results of the Kolmogorov-Smirnov test, which states that the asymp sig score is 0.072.

**Table 3. Normality Test Results**

Statistic	Unstandardized Residual
N	100
Mean	0.0000000
Std. Deviation	0.65113466
Positive	0.052
Negative	-0.085
Test Statistic	0.085
Asymp. Sig. (2-tailed)	0.072

#### 4.4. Multicollinearity Test

Based on the results of the multicollinearity test, the tolerance score for the variables of tax system digitalization and tax literacy is 0.750. There is no relationship between the independent variables when the tolerance number for each variable is more than 0.1. On the other hand, the variable of tax system digitalization and the VIF score for tax literacy are both 1.333. The following indicates that the VIF scores of the three independent variables are less than 10. So, as seen in Table 4 below, it can be proven that there is no multicollinearity:

**Table 4. Multicollinearity Test Results**

		Coefficients <sup>a</sup>	
		Collinearity Statistics	
Model		Tolerance	VIF
1	tax literacy	0,750	1,333
	digitalization of the tax system	0,750	1,333
a. Dependent Variable: Taxpayer Compliance			

#### 4.5. Heteroscedasticity Test

The tax literacy variable has a significance score (2-tailed) of 0.793, while the tax system digitalization variable has a score of 0.146, according to the heteroscedasticity test. Because the significance number of each variable is higher than 0.05, it can be concluded that there is no heteroscedasticity in Table 5:

**Table 5. Heteroscedasticity Test Results**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(constant)	0,911	0,247		3,693	0,000
1	Tax Literacy	-0,017	0,064	-0,030	-0,264	0,793
	Digitalization of the Tax System	-0,093	0,063	-0,169	-1,465	0,146

4.6. F test

It is stated that the Sig. Score for the (simultaneous) influence of X1 and X2 on Y is 0.000 <0.05, and the calculated F score is 13.295 > F table 2.70, which can be seen based on table 6. So it can be concluded that tax literacy (X1) and digitalization of the tax system (X2) have a simultaneous (together) impact on taxpayer compliance (Y). Thus, taxpayer compliance increases along with the level of tax literacy and digitalization of the tax system.

**Table 6. F Test Results**

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	11.506	2	5.753	13.295	.000
Residual	41.974	97	0.433		
Total	53.480	99			

4.7. Determinancy Coefficient Test

Based on the test results, the R Square determination coefficient value is 0.215, which proves that the impact of tax literacy (X1) and digitalization of the tax system (X2) simultaneously (together) on taxpayer compliance (Y) is 21.5%, the remaining 78.5% is caused by several additional factors not covered in the following study.

**Table 7. Coefficient Test Results**

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Std. Error of the Estimate
1	.464 <sup>a</sup>	.215	.199	.65781

Based on the results in Table 7, the value of R = 0.464 indicates a positive and moderate correlation between tax literacy and the digitalization of the tax system on Generation Z taxpayer compliance. The R<sup>2</sup> value of 0.215 means that 21.5% of the variation in taxpayer compliance can be explained by these two independent variables, while the remaining 78.5% is influenced by other factors not examined in this study, such as tax morale, trust in government, or perceptions of tax fairness. The Adjusted R<sup>2</sup> value of 0.199 further confirms that the regression model has a fair explanatory power, although there is still room for improvement. Meanwhile, the Standard Error of the Estimate of 0.65781 indicates that the deviation between the observed and predicted values is relatively small, suggesting that the model has a satisfactory level of accuracy. Therefore, it can be concluded that tax literacy and the digitalization of the tax system jointly have a significant influence on improving tax compliance among Generation Z.

4.8. T-test

Based on the results of the test, the significant score in the tax literacy variable is less than 0.05 (0.007 <0.05). It can be stated that the results are statistically significant, meaning that tax literacy affects increasing

taxpayer compliance of Gen Z, because it means that H1 is accepted. From the results of the analysis of the significant value of the tax system digitalization variable in the table, the calculated T score is 2.399, which means it is more than the t-table score ( $2.399 > 1.985$ ). It can be stated that the results are statistically significant, meaning that the digitalization of the tax system increases taxpayer compliance of Gen Z because it indicates that H2 is approved. The test results can be seen in Table 8:

**Table 8. T Test Results**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficient		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,000	0,379		5,277	0,000
	Tax Literacy	0,271	0,098	0,286	2,754	0,007
	Digitalization of the Tax System	0,234	0,097	0,249	2,399	0,018

A, Dependent Variable: taxpayer needs

#### 4.9. Discussion

##### a. The Influence of Tax Literacy on Tax Compliance of Generation Z

Taxpayers. Based on the results of statistical data processing, it can be seen that the tax literacy variable has a calculated t value  $< t \text{ table } (2.754 > 1.985)$  at a significance value of 0.007, which is greater than the significance rate of 0.05. The following proves that tax literacy has a significant positive effect on taxpayer compliance of Generation Z. This means that the higher the level of tax literacy, the higher the level of tax compliance of Generation Z. In this case, tax literacy includes an understanding of tax regulations, rights, and obligations for taxpayers, and the correct way to fulfill tax obligations. Based on the following findings, it can be concluded that better knowledge of the tax system can make Generation Z feel more responsible for paying taxes. This shows the importance of more intensive tax education, which can be done through various educational platforms, be it through social media campaigns, tax applications, or even formal education.

##### b. The Influence of Tax System Digitalization on Taxpayer Compliance of Gen Z

Based on the statistical data processing, it can be observed that the variable of tax system digitalization has a calculated t score  $< t \text{ table } (2.399 > 1.985)$  through a significance value of 0.018, which is greater than the significance rate of 0.05. This shows that, in addition to tax literacy, taxpayer compliance among Generation Z is positively and significantly influenced by the digitalization of the tax system. Generation Z is a group that is very familiar with technology and is more comfortable using digital applications for various needs, including tax reporting and payment. Digital-based tax systems, such as e-filing and e-billing, offer easier access, speed, and better transparency, which makes Generation Z more interested in fulfilling their tax obligations.

##### c. The Influence of Tax Literacy and Digitalization of the Tax System on Tax Compliance of Generation Z Taxpayers

The F-test results prove that tax literacy (X1) and digitalization of the tax system (X2) have a simultaneous impact on taxpayer compliance of Generation Z, with F count values of  $13.295 > F \text{ table } 2.70$ . The following proves that these two factors have a significant impact on encouraging tax compliance among Generation Z. The combination of good tax literacy and a digitalized tax system makes it easier for Generation



Z to fulfill their tax obligations. Tax literacy provides an understanding of the importance of taxes, while digitalization offers convenience in the process of reporting and paying taxes.

## V. Conclusion

Based on the data that has been collected and the testing that has been carried out on the problem of obtaining the Analysis that has been described previously, the conclusion is.

- a. The variable of tax literacy has a positive and significant influence on the tax compliance of Generation Z
- b. The variable of digitalization of the tax system has a positive influence on taxpayer compliance of Generation Z
- c. Tax literacy and digitalization of the tax system have a simultaneous influence on taxpayer compliance of Generation Z

Further research is suggested to expand the objects and subjects of research in order to cover more diverse perspectives and experiences. In addition, researchers are expected to develop other factors .

## Conclusion

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