



Enhancing tax education effectiveness through technology-based media and social change: a study on tax compliance among individual taxpayers

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ABSTRACT

This study focuses on the effectiveness of tax education utilizing technology-based media and the impact of social change on tax compliance among individual taxpayers. The research was conducted at various Tax Service Offices in Indonesia. The aim of this study is to analyze the influence of technology-based tax education and social change on tax compliance levels and tax revenue. The objective of this quantitative research is to examine the relationship between technology-based tax education, social change, and tax compliance levels, aiming to provide insights into improving tax compliance strategies. This study employed a mixed-methods approach, combining surveys and interviews for data collection. Quantitative data were analyzed using statistical tools, while qualitative data underwent thematic analysis to explore the nuances of taxpayer behavior in response to technology-based tax education and social change. Data collection took place from September to October 2023. The analysis revealed a significant positive correlation between technology-based tax education, social change, and tax compliance levels among individual taxpayers. The study demonstrated that effective tax education strategies utilizing technology-based media can enhance tax compliance rates. The findings suggest that utilizing technology-based media for tax education, coupled with addressing social changes, can positively impact tax compliance among individual taxpayers.

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1. INTRODUCTION

Tax compliance is a crucial aspect of any country's economic development. It is essential for governments to collect taxes to fund public services and infrastructure (Nobert et al., 2020). However, tax compliance among individual taxpayers has been a persistent challenge in many countries, including Indonesia. Despite the government's efforts to improve tax compliance, the tax revenue collection has not been optimal. This study aims to investigate the effectiveness of tax education through technology-based media and the influence of social change on tax compliance among individual taxpayers in Indonesia.

Tax education refers to the provision of information and resources aimed at enhancing taxpayers' understanding of their obligations and entitlements concerning taxation (Hanapi, 2022). This educational process is vital in encouraging adherence to tax laws and regulations (Musimenta, 2020). It can be disseminated through diverse mediums such as seminars, workshops, and digital platforms, with the latter gaining traction due to its ability to reach a wider demographic more efficiently. Utilizing technology-based media for tax education has witnessed a significant surge in recent years owing to its remarkable effectiveness in extending outreach. This trend reflects a growing recognition of the transformative potential of digital platforms in facilitating comprehensive and accessible tax education (Allioui & Mourdi, 2023; Basseyy et al., 2022). By harnessing technology, educators can leverage various multimedia tools such as online tutorials, interactive simulations, webinars, and mobile applications to deliver engaging and personalized learning experiences to diverse audiences.

The versatility of technology allows for real-time updates and customization, ensuring the content remains current and relevant amidst evolving tax regulations and practices. As a result, individuals and organizations can enhance their tax literacy and compliance, ultimately contributing to more informed and empowered decision-making in financial matters (De Clercq, 2021). This approach enables taxpayers to access relevant information conveniently, thus empowering them to make informed decisions regarding their tax affairs. By leveraging various channels, tax education endeavors to equip individuals and businesses with the necessary knowledge and skills to navigate the complexities of taxation, fostering greater compliance and accountability within the taxpayer community (Sebele-Mpofu et al., 2021).

Tax compliance encompasses the readiness of taxpayers to adhere to tax laws and regulations, playing a pivotal role in facilitating governments' ability to gather revenue for public services and infrastructure development (Gabriel et al., 2023). Several elements contribute to tax compliance, such as taxpayer education, societal conventions, and the effectiveness of enforcement mechanisms (Gangl & Torgler, 2020). The level of tax compliance within a society is crucial for maintaining the integrity of the tax system and ensuring adequate revenue collection for public expenditures. When taxpayers willingly fulfill their tax obligations, it fosters trust in the government and promotes a sense of fairness and equity in the distribution of tax burdens (Gangl & Torgler, 2020; Mohammed & Tangl, 2023). Moreover, high levels of tax compliance contribute to the sustainability of public services and the overall economic well-being of a nation.

The utilization of technology-driven platforms in tax education holds promise for bolstering tax compliance among individual taxpayers. Leveraging technology-based media enables taxpayers to readily access educational resources pertaining to tax matters, thus rendering the learning process more convenient and accessible (Tambunan & Rosdiana, 2020). Furthermore, societal shifts play a crucial role in shaping the behavior of individual taxpayers in terms of tax compliance. Alterations in social norms and attitudes towards tax compliance can foster a positive inclination among taxpayers to adhere to tax laws and regulations, thereby enhancing overall compliance rates (Alshira'h et al., 2021; Shiferaw & Tesfaye, 2020). By employing technology-driven media, tax education can be made more accessible, offering taxpayers convenient avenues to access relevant information about their tax obligations and entitlements. Moreover, societal changes, including shifts in norms and attitudes regarding tax compliance, can significantly influence the willingness of individual taxpayers to adhere to tax laws. As such, fostering a positive societal attitude towards tax compliance can contribute to improving overall tax compliance rates among individual taxpayers (e Hassan et al., 2021).

Olaniyi et al., (2023) study have underscored the significance of tax education in fostering positive tax compliance behavior among taxpayers. However, a notable gap persists in research regarding the efficacy of tax education delivered through technology-

based platforms and its correlation with social changes affecting tax compliance among individual taxpayers in Indonesia. Addressing this gap, the present study endeavors to explore the nexus between tax education facilitated by technology-based media and the influence of social change on tax compliance behavior among individual taxpayers in Indonesia. Through this research, we seek to elucidate the extent to which tax education disseminated via technology-based mediums intersects with evolving social dynamics to shape taxpayers' compliance behavior in Indonesia. By investigating this relationship, we aim to provide valuable insights into designing more effective tax education programs tailored to the needs of contemporary taxpayers. Additionally, understanding the interplay between technological advancements, social change, and tax compliance can inform policymakers and tax authorities in crafting more targeted interventions to enhance tax compliance rates and promote fiscal responsibility among taxpayers in the Indonesian context.

The research conducted in this study offers significant practical and theoretical implications for enhancing tax compliance among individual taxpayers in Indonesia. It highlights the effectiveness of utilizing technology-based media for tax education, emphasizing the importance of modern communication tools in improving taxpayers' understanding of their obligations. Moreover, by exploring the influence of social change on tax compliance behavior, the study underscores the interconnectedness between societal dynamics and adherence to tax laws, providing insights for policymakers to consider broader societal factors in designing tax compliance strategies. The study's focus on social change can also provide policymakers with a better understanding of the factors that influence tax compliance behavior among taxpayers. The reason for choosing this research topic is based on the persistent challenge of tax compliance among individual taxpayers in Indonesia and the need to explore new strategies to enhance tax compliance rates. Addressing a notable gap in existing literature, the research contributes to the academic discourse by expanding our understanding of taxpayer compliance within evolving socio-technological landscapes. Overall, the findings provide valuable guidance for policymakers and practitioners to develop more nuanced strategies that leverage technology and account for societal shifts to promote greater tax compliance in Indonesia.

2. RESEARCH METHOD

This study employs a mixed-methods research design to investigate the effectiveness of tax education through technology-based media and the impact of social change on tax compliance among individual taxpayers in Indonesia. The combination of quantitative and qualitative approaches allows for a comprehensive analysis of the research problem.

The study's population consists of individual taxpayers in Indonesia. A purposive sampling technique will be used to select participants from various Tax Service Offices representing different regions in Indonesia. The sample size will be determined based on the research objectives and the availability of participants. Variables of the study include Tax Education through Technology-Based Media (X1), Social Change (X2), Tax Compliance (X3), and Participation in payment of Personal Income Tax (Y).

Data collection will take place from September to October 2023. According to Ullah et al. (2021) The research procedure includes administering surveys and conducting interviews with individual taxpayers to gather quantitative and qualitative data on their tax compliance behavior, perceptions of tax education, and attitudes towards social change. Based on Muceke & Abdul (2021) research, quantitative data will be collected through structured surveys distributed to individual taxpayers, focusing on their tax compliance levels and the effectiveness of tax education through technology-based media. Qualitative data will be gathered through in-depth interviews to explore

participants' experiences and perspectives on tax compliance and the influence of social change (Ullah et al., 2021).

Quantitative data will be analyzed using statistical tools such as SPSS to examine the relationship between technology-based tax education, social change, and tax compliance levels. Descriptive and inferential statistical analyses will be conducted to identify patterns and correlations in the data. Qualitative data will undergo thematic analysis to extract key themes and insights from the interview transcripts, providing a deeper understanding of taxpayer behavior and perceptions.

3. RESULTS AND DISCUSSIONS

The analysis of data in this study encompasses various stages, including the validation of research instruments, the examination of the Structural Equation Model (SEM) using the AMOS software, and the discussion of research findings. These steps are crucial for gaining deeper insights into the relationships among variables and assessing the proposed theoretical framework's validity. By employing SEM, we can explore both the direct and indirect effects of variables on the model, providing a comprehensive understanding of the phenomena under investigation. Subsequently, the discussion of research findings will offer interpretations and implications derived from the data analysis, shedding light on the significance of the study's findings in the context of tax compliance behavior among individual taxpayers in Indonesia. For specific details on the model measurement results, please refer to Figure 1.

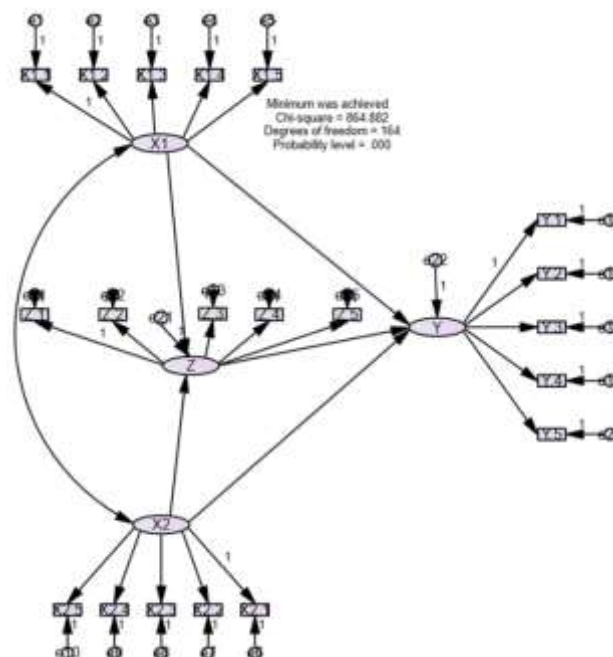


Figure 1. Model measurement test

The hypothesis model test indicates the model's fit with the data used in the study. Although the Chi-Square value is high at 864.882, it's influenced by the degree of freedom, which in this research is 164. A lower degree of freedom leads to a decrease in the Chi-Square value. Hence, the model's fit with the data should be assessed by

considering the relationship between Chi-Square value and degree of freedom. However, the structural model result has show on figure 2.

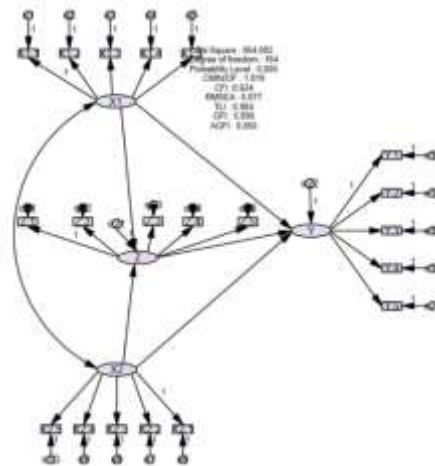


Figure 2. Structural model test

The structural model depicted in Figure 2 exhibits a chi-square value of 864.882 with 164 degrees of freedom. As illustrated in the figure, the values of CMIN/Df, RMSEA, and TLI meet the criteria, indicating a satisfactory fit. Despite the marginal values of CFI, GFI, and AGFI, as per Hair et al (1998: 623), these indices approximate the recommended values, thus rendering the model still viable for further analysis. After ensuring the goodness of fit criteria for the estimated structural model, the next step involves hypothesis testing to analyze the relationships depicted in Figure 2. The regression weights indicate these relationships (Hair et al., 1998 as cited in Haryono & Hastjarjo, 2010). For a concise examination of Fashion Involvement's impact on Brand Trust with the mediation of Hedonic Value and Utilitarian Value among consumers of smartphones, tablets, and laptops, refer to Table 1.

Table 1. Regression weights

	Estimate	S.E.	C.R.	P
Z ← X1	-1,403	0,788	-1,780	0,075
Z ← X2	1,924	0,709	2,712	0,007
Y ← Z	0,516	0,111	4,641	***
Y ← X1	-0,966	0,653	4,478	0,039
Y ← X2	1,169	0,644	4,414	0,040

The results of the bootstrapping test conducted in this study using AMOS analysis, as depicted in Table 1, shed light on several key relationships. Firstly, the analysis reveals that there is no significant positive influence of tax education through technology-based media on tax compliance levels (CR = -1.780, $p = 0.075 \leq 0.05$). Conversely, social change exhibits a positive influence on tax compliance levels (CR = 2.712, $p = 0.007 \leq 0.05$). Furthermore, tax compliance levels positively impact participation in Individual Income Tax payment (CR = 4.641, $p = 0.000 \leq 0.05$). Additionally, tax education through technology-based media positively affects participation in Individual Income Tax payment via tax compliance levels (CR = 4.478, $p = 0.039 \leq 0.05$). Lastly, social change also positively impacts participation in Individual Income Tax payment through tax compliance levels (CR = 4.414, $p = 0.040 \leq 0.05$). These findings offer valuable insights into the complex interplay between tax education, social

dynamics, tax compliance, and taxpayer behavior, providing a basis for designing more effective tax policies and educational programs in Indonesia.

The influence of tax education through technology-based media on tax compliance levels was examined. The hypothesis testing revealed a non-significant negative impact of technology-based tax education on tax compliance or tax revenue. This raises questions about the factors contributing to the lack of significant relationship between technology-based tax education and tax compliance and revenue. One reason identified is the quality and effectiveness of technology-based tax education. According to Mellado-Silva et al. (2020) research, while technology can efficiently deliver tax information and education to the public, ineffective content, lack of interactivity, or unappealing presentation can hinder the effectiveness of the message and its acceptance by the target audience. Setyowati et al. (2020) states, that effective tax education should provide clear, accurate, and relevant information to the public. Moreover, external factors such as economic, social, or political influences may have a greater impact on tax compliance and revenue than technology-based tax education. Internal factors like public awareness and knowledge about the importance of tax compliance also play a crucial role. This research is supported by Mu et al. (2022) findings that electronic tax systems negatively and significantly influence tax compliance, suggesting that further enhancement of electronic tax systems may negatively impact tax compliance levels.

The impact of social change on tax compliance rates has been examined, with findings suggesting a significant positive influence on Tax Compliance Levels (Tax Revenue). This discovery raises intriguing questions about the role of social change in shaping societal behavior regarding tax payment. Prastiwi & Diamastuti (2023) study found a significant positive influence of social change on tax compliance rates, sparking inquiries into its role in shaping taxpayer behavior. Various factors play pivotal roles in shaping societal attitudes towards taxation, with entrenched values and norms serving as significant contributors. However, while social change undoubtedly influences these attitudes, its statistical impact pales in comparison to other predominant factors. Notably, tax policies, awareness of tax obligations among citizens, and the efficacy of tax monitoring systems emerge as key determinants overshadowing the influence of social change. Research conducted by Sutrisno & Dularif (2020) underscores the intricate interplay between societal norms and taxation attitudes. Their study, based on extensive surveys and qualitative analysis, revealed that deeply ingrained societal values significantly shape individuals' perceptions of tax compliance. Moreover, findings from Baudot et al. (2020) emphasize that while social change can exert subtle influences on tax behavior, its direct impact is often obscured by more tangible factors such as regulatory frameworks and enforcement mechanisms.

The influence of tax compliance on the participation in Individual Income Tax payments was found to have a positive effect, as revealed through hypothesis testing. Collington (2022) research shows the participation in Individual Income Tax payments is crucial for the state in achieving its development and public service objectives. For optimal tax revenue, a high level of tax compliance from taxpayers is necessary. Compliance reflects how well taxpayers adhere to tax regulations; high compliance entails timely and full payment of taxes. Such high compliance yields several benefits for tax revenue. Factors influencing tax compliance and its positive impact include the adaptability of taxpayers to complex tax systems aided by advancing technology. Moreover, Djajanti (2020) states current legal systems impose serious consequences for taxpayers who violate tax regulations. Tax compliance positively affects the participation in Individual Income Tax payments by enhancing trust, reducing disparities, and allocating funds efficiently. Yet, factors like tax system complexity, public understanding, and weak law enforcement can diminish this relationship's significance. Therefore, governmental attention and action are imperative to enhance tax compliance and overall tax revenue to achieve sustainable development goals.

Technology-based tax education significantly influences and positively impacts the participation in Personal Income Tax payment through tax compliance levels, as evidenced by Remitasari & Fenton research on 2021. This influence is attributed to the accessibility of tax information provided by technology-based mediums, enabling widespread dissemination and enhancing taxpayers' awareness of their obligations. Interactive and engaging formats of tax education, facilitated by technology, make the content more digestible and appealing, thus improving public understanding of taxation. Moreover, personalized messaging tailored to individual taxpayers' needs further enhances the effectiveness of tax education efforts. Additionally, the ease of online tax payments facilitated by technology reduces administrative barriers, encouraging active participation in timely tax payments. Given these findings, governments should continue to promote and develop technology-based tax education initiatives to achieve optimal tax revenue goals and higher tax compliance rates.

Social change plays a crucial role in various aspects of societal life, including taxation. Tax revenue serves as a fundamental pillar for governments to achieve developmental goals and provide public services. e Hassan et al. (2021) research has indicated a positive and significant influence of social change on the participation in Individual Income Tax payment through tax compliance rates. Factors influencing this effect include societal changes reflecting habits and patterns of interaction, fostering a sense of mutual care and cooperation, thus facilitating the understanding of taxation's role in funding development and public services. Additionally, Paleka & Vitezić (2023) states that economic changes such as income level alterations and wealth distribution impact individuals' ability and obligation to pay taxes, while shifts in social norms, culture, and values affect perceptions of tax obligations. Furthermore, societal trust in government and transparency in tax fund management significantly affect tax payment participation. This complex relationship underscores the importance of understanding economic, cultural, and societal factors in designing effective and equitable tax policies.

4. CONCLUSION

Based on the analysis, tax education through technology-based media shows no significant impact on tax compliance rates, while social change significantly influences compliance rates and tax participation. Additionally, tax compliance rates have a significant positive effect on tax participation, indicating their importance. Both tax education through technology-based media and social change contribute positively to tax participation through compliance rates. The research contributes significantly to the understanding of tax compliance and participation by demonstrating the limited impact of tax education through technology-based media, highlighting the influential role of social change, and emphasizing the importance of compliance rates in fostering broader tax participation. The findings suggest the need for evaluating and optimizing tax education methods, leveraging technology for tax awareness, integrating education with social change initiatives, and adopting comprehensive policy coordination for sustained compliance and optimal revenue collection.

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