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The Influence of Tax Literacy and Subjective Norms on Tax Compliance Intention: A Study of Taxation Students in Makassar City

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ABSTRACT
This study aims to analyze the influence of tax literacy and subjective norms on tax compliance intentions among tax students in Makassar City. This study used a quantitative approach with a sample of 105 respondents. Primary data were obtained through questionnaires. The data analysis technique used was multiple linear regression analysis. The results of the multiple linear regression analysis indicate that tax literacy and subjective norms have a significant effect on tax compliance intentions. Tax literacy has a significance value of 0.004 < 0.05 with a t-count of 2.984, while subjective norms have a significance value of 0.043 < 0.05 with a t-count of 2.050. Simultaneously, the F-count was obtained at 13.683 with a significance of 0.000 < 0.05. These findings indicate that increasing tax literacy and social environmental support can strengthen students' tax compliance intentions. This study provides practical implications for the Directorate General of Taxes (DGT) in designing more effective tax education and socialization strategies in higher education environments. In addition, the results of this study also encourage universities to strengthen students' tax literacy through learning activities and educational programs to increase awareness and intention to comply with taxes in the future.

A. INTRODUCTION

Globally, tax compliance levels are still a challenge. In Indonesia, this phenomenon is reflected in the downward trend of tax revenue. However, the tax-to-GDP ratio in 2024 is recorded at 10.07% (IKPI, 2025) and is projected to decrease to 10.03% in 2025 (Pratama, 2025). This figure is far behind developed countries such as the United Kingdom (27.3%), as well as developing countries such as Mexico (14.3%), Brazil (14.2%), and Canada (14.0%). Even in the ASEAN region, Indonesia's position is still below countries such as Cambodia, Vietnam, the Philippines, Thailand, Singapore, Laos, Malaysia, and Timor Leste (IKPI, 2025). Based on the Report of the Directorate General of Taxes (DGT), every year the government sets a target for the formal compliance ratio of taxpayers in the submission of tax returns, however, in the last five years the realization of the compliance ratio has still fluctuated. According to (Wildan, 2025), the tax compliance ratio has increased from 77.63% in 2020 to 84.07% in 2021, then continued to rise to reach 86.80% in 2022 and 86.97% in 2023. In 2024, the tax compliance ratio will decrease slightly to 85.75%.

Although the tax compliance ratio does show an increase from year to year, it still fluctuates and has not reached the ideal target set by the government. These fluctuations indicate that the improvement of tax compliance does not only depend on administrative obligations, but also on the awareness and intention of taxpayers to comply as the basis for the formation of sustainable tax compliance behavior. A similar phenomenon occurred in Makassar City. Data from the Directorate General of Taxes (DGT) of South Sulawesi shows that until February 2025, as many as 340,958 taxpayers have reported their Annual Tax Returns, an increase of 12.58% compared to the previous year (Kassa, 2025). However, in March 2025 the compliance rate decreased again by 8.43% (IKPI, 2025), reflecting an inconsistency in tax reporting behavior among taxpayers.

One of the main causes of the low level of tax compliance in a country is the level of tax literacy among the community (Putri Mardhatilla et al., 2023). Tax literacy not only includes understanding tax rules and procedures, but also awareness of the tax function for state development. Taxpayers who have tax literacy will understand the nature of the tax payments they make and realize the importance of tax contributions to state revenue (Athaya et al., 2021). In addition, the lack of tax literacy among students can have an impact on low tax participation and compliance in the future (Lestari et al., 2023). In line with (Azwad et al., 2023) This low literacy is influenced by the lack of tax content in the formal curriculum, so that students or prospective taxpayers in the future have not adequately understood the function of taxes in state life and community welfare.

However, tax compliance is not only influenced by aspects of individual knowledge, but also by the subjective norms that develop in his or her social environment. Subjective norms mean the perception of those closest to you about how a person should act. Subjective norms in tax compliance behavior can be identified as interactions that occur between individuals and those closest to them that can influence an individual's tax compliance decisions (Adellia et al., 2020). Tax literacy plays an important role in shaping taxpayers' attitudes to comply with tax regulations. A good understanding of tax functions, benefits, and provisions can foster awareness and moral responsibility of individuals in carrying out their tax obligations voluntarily. Several studies such as (Putri et al., 2023) state that tax literacy has a significant effect on individual taxpayer compliance, where tax literacy is understood as knowledge and understanding of tax provisions and procedures, such as tax returns, payments, sanctions, and reporting deadlines. In line with (Nur Atifa, 2023) it is proven that tax literacy has an effect on tax compliance and (Salsabila et al., 2019) confirms that tax literacy and perception of the digital tax system have a significant influence on students' tax compliance intentions.

However, different results were found by several other studies, namely (Yuliatic et al., 2020) found that tax literacy did not have a significant effect on taxpayer compliance, because tax knowledge and understanding, both high and low, did not guarantee compliance without awareness and willingness to pay taxes. In line with (Kusumadewi et al., 2022) stated that tax literacy has no effect on taxpayer compliance, because a high level of literacy does not automatically encourage compliant behavior if it is not implemented in tax practices. The difference in the results of the study was also found in the subjective norm factor. Several studies (Priliandan et al., 2019), (Oktavia et al., 2021) found that subjective norms have a positive effect on taxpayer compliance, where the better the subjective norms and the greater the support from the surrounding environment, taxpayer compliance tends to increase. However, another study (Prastika et al., 2023) found that subjective norms had no significant effect on compliance because compliance was seen as a personal decision that was not influenced by the people around it.

Meanwhile, research by (Yobelia et al., 2022) found that subjective norms have a negative effect on taxpayer compliance, because taxpayers believe that the decision to comply or not comes from themselves, not from pressure or social environmental influence. In line with (Cahyani, 2023), it shows that subjective norms have a negative and significant effect on taxpayer compliance. Some studies have also found that subjective norms have a negative effect on tax compliance intentions (Christian, 2017), (Jumaidi et al., 2023). This study aims to provide the latest empirical evidence regarding the influence of tax literacy and subjective norms on tax compliance intentions, as well as answer the inconsistencies of previous research findings. The results of the study are expected to strengthen the tax compliance behavior model based on the Theory of Planned Behavior (TPB), especially in the context of tax students in Indonesia. In addition, the findings of this study are expected to be considered for the Directorate General of Taxes (DGT) in designing a more effective tax education program through increasing tax literacy and forming a social environment that supports tax-compliant behavior among the younger generation or tax students.

This research focuses on the influence of tax literacy and subjective norms on tax compliance intentions in tax students in Makassar City. This focus was chosen because tax students are potential potential taxpayers who have a strategic role in maintaining the sustainability of tax revenue in the future. Therefore, this study is important to examine the extent to which tax knowledge and social influences are able to form tax compliance intentions, considering that the results of previous research still show diverse and inconsistent findings related to these two variables. In this case, Makassar City was chosen as the research location to provide more specific empirical evidence regarding the behavior of tax compliance intentions in tax students, as well as fill in the gaps in previous research regarding the influence of the two variables.

B. METHODS

This study uses a quantitative method to find out how much tax literacy and subjective norms affect tax compliance intentions in tax students in Makassar City. The object of this study is tax students with a focus on independent variables (Tax Literacy and Subjective Norms) and dependent variables (Tax Compliance Intention). Data was obtained through questionnaires (primary data) from tax students. This research was carried out at the Islamic University of Makassar, the University of Muhammadiyah Makassar, and the Bosowa Polytechnic in Makassar City, with a population of 142 students. The sample was determined using the Slovin Formula with a margin of error of 5%, so that 105 respondents were obtained. This research was conducted from December 2025 to January 2026. This study uses a sampling technique with Purposive Sampling Technique. By using the Purposive Sampling Technique to select samples that match the research criteria. The criteria are: 1) Active students of the Islamic University of Makassar, the University of Muhammadiyah Makassar and the Bosowa Polytechnic, 2) Registered students of the Fiscal Administration (Taxation) and Taxation Study Program, and 3) Semesters 3 – 9.

C. RESULT AND DISCUSSION

The results of the study show that the research question about whether tax literacy and subjective norms can increase tax compliance intentions in tax students in Makassar City has been answered. Tax literacy and subjective norms have been proven to affect tax compliance intentions in tax students in Makassar City. This study found that students' level of understanding of tax concepts and provisions, as well as the influence of the perceived social environment, plays a role in shaping the intention to comply with tax obligations. Thus, the higher the tax literacy that students have, the higher the intention to comply with taxes in the future.

Validity Test

Table 1. Validity Test

Variabel	Indikator	r-count	r-table	Remarks
Tax Literacy	Item 1	0,603	**0,1614**	**Valid**
	Item 2	0,659		
	Item 3	0,670		
	Item 4	0,710		
	Item 5	0,695		
Subjective Norms	Item 1	0,661	**0,1614**	**Valid**
	Item 2	0,672		
	Item 3	0,643		
	Item 4	0,672		
	Item 5	0,668		
Tax Compliance Intent	Item 1	0, 636	**0,1614**	**Valid**
	Item 2	0,752		
	Item 3	0,851		
	Item 4	0,788		
	Item 5	0,773		
	Item 6	0,727		

Source : Processed Data Results SPSS

Based on the results of the Validity Test, it was shown that all indicators on the three variables of tax literacy, subjective norms, and tax compliance intention had a greater r-count value than the r-table which showed that all indicators met the validity requirements. Thus, all three variables can be relied upon to measure the concepts designed in the research. To improve the overall quality of the instrument.

Reliability Test

Table 2. Reliability Test

Variabel	Result *Cronbach's Alpha*	N of Items	Koefisien *Cronbach's Alpha*	Remarks
Tax Literacy (X_1)	0,690	5	0,60	Reliabel
Subjective Norms (X_2)	0,681	5	0,60	Reliabel
Tax Compliance Intent (Y)	0,850	6	0,60	Reliabel

Source : Processed Data Results SPSS

Based on the results of the reliability test, all variables (Tax Literacy, Subjective Norms and Tax Compliance Intentions) were declared reliable, because they had a Cronbach's Alpha > value of 0.60. This shows that the measurement instrument has a high level of reliability, so it can be used in research with consistent and reliable results.

Normality Test

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			105
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		2.92907609
Most Extreme Differences	Absolute		.119
	Positive		.073
	Negative		-.119
Test Statistic			.119
Asymp. Sig. (2-tailed)			.001[c]
Monte Carlo Sig. (2-tailed)	Sig.		.090[d]
	99% Confidence Interval	Lower Bound	.083
		Upper Bound	.098

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. Based on 10000 sampled tables with starting seed 2000000.

Source : Processed Data Results SPSS

Based on the results of the One Sample Kolmogorov Smirnov normality test, a Monte Carlo Sig. (2-tailed) value of 0.090 was obtained. The significance value is greater than 0.05 (0.090 > 0.05), so it can be concluded that the research data is normally distributed.

Multiple Linear Regression Test & T Test

Table 4. Multiple Linear Regression Test and T Test

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	12.287	2.524		4.868	.000
	TOTAL.X1	.432	.145	.310	2.984	.004
	TOTAL.X2	.245	.119	.213	2.050	.043

Sumber : Hasil Data Olahan SPSS

Based on the results of the SPSS test, it can be seen from the constant value (α value) of 12.287 and for tax literacy (β value) of 0.432 while the subjective norm (β value) is 0.245. So that the multiple linear regression equation is obtained as follows:

$$\mathbf{Y = 12{,}287 + 0{,}432\ X_1 + 0{,}245\ X_2}$$

The above equation can be explained as follows:

a. The constant value of tax compliance intention (y) of 12.287 indicates that the variables of tax literacy (x1) and subjective norms (X2) are 0, so the value for tax compliance intention (Y) remains 12.287.

b. The value of the regression coefficient of the tax literacy variable (X1) of 0.432 means that every 1 unit increase in the tax literacy variable (X1) will increase the tax compliance intention (Y) by 0.432. With a significance value of 0.004 < 0.05, it can be concluded that tax literacy (X1) has a positive and significant effect on tax compliance intentions (Y). Thus, H1 is accepted.

c. The value of the regression coefficient of the subjective norm variable (X2) of 0.245 means that every 1 unit increase in the subjective norm variable (X2) will increase the tax compliance intention (Y) by 0.245. with a significance value of 0.043 < 0.05, so it can be concluded that subjective norms (X2) have a positive and significant effect on tax compliance intentions (Y). Thus, H2 Accepted.

Simultan Test

Table 5. Simultan Test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	239.391	2	119.695	13.683	.000[b]
	Residual	892.267	102	8.748		
	Total	1131.657	104			

Sumber : Hasil Data Olahan SPSS

Based on the results of the F test, it shows that the F-calculation value is 13.683 with a significance value of 0.000 < 0.05, so it can be concluded that tax literacy and subjective norms simultaneously have a significant effect on tax compliance intentions. Thus, the regression model is considered feasible to be used in this study and explain the relationship between variables.

Discussion

The results of the study show that tax literacy and subjective norms have a significant effect on tax compliance intentions in tax students in Makassar City. This means that the intention of tax compliance in prospective taxpayers is not only determined by the mastery of tax technical knowledge, but also influenced by social factors in the form of encouragement and expectations from the surrounding environment. In the H1 hypothesis, the results of the study show that tax literacy has a significant effect on tax compliance intentions in tax students in Makassar City. This means that tax literacy has an important role in shaping tax compliance intentions. The level of students' understanding of the basic concept of taxation, the function of taxes in development, reporting procedures, and the consequences of non-compliance provides clarity in understanding tax obligations. This understanding helps reduce perception barriers and encourages students' readiness to carry out tax obligations in the future.

This result is in line with research (Farizi, 2025) which found that tax literacy has a positive effect on the tax compliance intentions of students as prospective taxpayers, increasing understanding of tax aspects makes students have a higher readiness to fulfill their tax obligations in the future. In addition, the research (Lailia, 2024) also supports these findings by showing that the level of tax literacy is related to increasing tax awareness among students, which is part of the process of forming the intention to comply with tax provisions. In the H2 hypothesis, the results of the study show that subjective norms have a significant effect on tax compliance intentions. This means that subjective norms play a role through social mechanisms that come from the surrounding environment, such as parents, lecturers, peers, and academic organizations, which provide encouragement or expectation for individuals to comply with tax provisions. Such social influences can create acceptance of tax-compliant behavior and encourage individuals to adjust their actions. In the student group, the role of the social environment tends to be stronger because at this stage individuals are still forming the orientation of values and attitudes related to various obligations as citizens. With support and a positive view of the importance of taxes for the development and functioning of the country, students tend to internalize these values and form the intention to be involved in tax compliance in the future.

Based on research (Rida Ristiyana, 2025) which proves that subjective norms have a positive influence on taxpayers' compliance intentions, where social pressure from the academic and family environment can encourage individuals to form tax compliance intentions. Thus, subjective norms have proven to be an important determinant in shaping tax compliance intentions in students. In the H3 hypothesis, simultaneously tax literacy and subjective norms have been proven to have a significant effect on the intention of tax compliance in students. This shows that tax compliance intentions are not only shaped by cognitive factors in the form of knowledge, but also by social factors that come from the surrounding environment. Theory of Planned Behavior (TPB), behavioral intentions are influenced by attitudes towards behavior, subjective norms, and perceptions of behavior control. In the context of this research, tax literacy plays a role in shaping individual attitudes towards tax compliance through increased understanding and belief in the importance of taxes. Meanwhile, subjective norms reflect the social influence that individuals feel in determining whether or not such behavior needs to be performed. Thus, the results of this study support this theory, where the intention of tax compliance in students is formed from the interaction between individual understanding and the influence of the social environment.

This discovery has important implications, both theoretically and practically. Practically, efforts to increase tax compliance in the younger generation cannot only rely on administrative and law enforcement instruments, but also need to be directed at strengthening tax education and creating a social environment that supports tax-compliant behavior. Students are a strategic group because in the near future they will enter the world of work and become active taxpayers, so the formation of intentions from an early age is very important to create sustainable compliance. Thus, both tax literacy factors and subjective norms are proven to be important determinants in shaping tax compliance intentions in students. However, there is still a potential gap between actual compliance intentions and behaviors. This is due to the limitations of some students who do not have experience in dealing with direct tax obligations, such as the reporting process and tax payments. Therefore, supporting efforts are needed in the form of practice-based learning, such as simulation of filling out and reporting tax returns, strengthening tax digital literacy, and providing clear and easy-to-understand procedural information. Thus, the compliance intentions that have been formed can be realized into real tax compliance behavior when students have the status of active taxpayers.

D. CONCLUSION

Based on the discussion, it is concluded that tax literacy and subjective norms simultaneously have a significant effect on the tax compliance intentions of tax students in Makassar City. These findings show that a good understanding of taxation and social environment support have an important role in shaping students' intentions to comply with future tax obligations as prospective taxpayers. This study has limitations, namely respondents are only limited to tax students in Makassar City so that the results cannot be generalized widely. In addition, this study only uses two independent variables, namely tax literacy and subjective norms, so it does not fully reflect other factors that affect tax compliance intentions. Therefore, further research is recommended to expand the scope of respondents as well as add other relevant variables, such as usability perception, convenience perception, and technological factors in the digital tax system. Future research may also examine the relationship between tax compliance intentions and behaviors directly. In addition, the Directorate General of Taxes (DGT) is expected to improve tax education and socialization programs through targeted activities, such as seminars, training, goes to campus and the use of interactive digital media, especially for students as prospective taxpayers. This step aims to increase students' understanding and awareness in fulfilling future tax obligations. On the other hand, universities are expected to be able to improve the quality of tax learning through the preparation of a more applicable curriculum, the application of practice-based learning methods, and cooperation with tax agencies. In addition, an academic environment also needs to be built in order to foster a positive attitude and awareness of students on the importance of tax compliance.

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