

The Influence of Digital Tax Education and Deterrence Perception on Pre-Compliance Intentions: A Study of Generation Z University Students

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ABSTRACT: This study examines the effect of digital tax education and perceived tax sanctions on the pre-compliance intention of Generation Z university students. A quantitative research design was employed, unlike previous studies focusing on registered taxpayers, this research highlights the formative stage of future taxpayers. Data were obtained from online questionnaires administered to 100 Generation Z students at Pamulang University. The results reveal that digital tax education has a positive and significant impact on pre-compliance intentions, indicating that higher quality and more accessible digital tax education enhances individuals' willingness to fulfill their tax obligations. Furthermore, perceptions of tax sanctions also demonstrate a positive and significant effect, suggesting that the belief in strict and consistently enforced sanctions increases compliance intentions. Overall, the study concludes that effective digital-based tax education combined with strong sanction perceptions plays a strategic role in shaping the future pre-compliance intentions of Generation Z. These findings offer practical insights for tax authorities in developing educational and enforcement strategies suited to the digital era.

Keywords: Digital Tax Education, Perception of Tax Sanctions, Pre-compliance Intention, Generation Z.



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INTRODUCTION

Taxes constitute a fundamental source of government revenue that supports national development and public welfare. Under a self-assessment system, public compliance is crucial to achieving optimal revenue collection. The low tax ratio in Indonesia (OECD, 2023) indicates a structural challenge in the tax system. This issue is directly linked to Generation Z, as they will soon dominate the productive workforce. Failing to instill strong pre-compliance intentions at this pre-taxpayer stage could perpetuate the low-compliance cycle in the future. In the midst of rapid digital transformation, the

government faces a dual challenge, improving compliance among existing taxpayers while also fostering pre-compliance intentions among the younger generation particularly Generation Z who will soon enter the productive age in large numbers (Kurnia & Khomsiyah, 2023).

The rapid development of digital technology presents new opportunities for tax authorities to enhance educational strategies through online platforms (Gangl et al., 2021). Digital transformation enables tax education to be delivered via social media, interactive applications, webinars, and electronic tax services such as e-filing and e-billing (Agusetiawati et al., 2024). Prior studies suggest that technology-based tax education can improve tax knowledge, awareness, and engagement, especially among digitally native generations (Mardhatilla et al., 2023; Saad, 2021; Wijaya et al., 2024). For Generation Z, digital media aligns closely with their information consumption patterns, which emphasize speed, visual appeal, and interactivity (Alyani et al., 2025).

Despite its potential benefits, empirical findings on the effectiveness of tax education remain inconsistent. Some studies report that tax education significantly enhances compliance intentions, while others find no substantial difference between individuals who receive tax education and those who do not (Salsabila & Kurniawan, 2024). These mixed results indicate that tax education alone may not be sufficient to shape compliance intentions without support from other influencing factors.

Beyond educational factors, tax sanctions also play an essential role in influencing taxpayer behavior (Karo & Herawati, 2024). Sanctions serve as a deterrent by heightening the perceived risks of non-compliance. Prior studies consistently show that tax sanctions have a positive impact on actual taxpayer compliance (Kusuma et al. 2023; Mianti & Budiwitjaksono, 2021). Nevertheless, the majority of existing research concentrates on registered taxpayers, while limited attention has been given to Generation Z, who are still at the stage of forming compliance intentions.

This study addresses several research gaps. First, limited research examines digital tax education in relation to compliance intentions rather than actual compliance behavior. Second, studies on tax sanctions rarely focus on younger generations who are not yet active taxpayers. Third, few studies integrate digital tax education and tax sanctions within the context of Generation Z. Based on the Theory of Planned Behavior, intention is a critical predictor of future behavior (Ajzen, 1991). Therefore, understanding the determinants of tax compliance intentions among Generation Z is essential for developing sustainable tax policies (Apsari et al., 2025). This study aims to analyze the influence of digital tax education and perceptions of tax sanctions on Generation Z's tax compliance intentions.

Digital Tax Education

Digital tax education refers to efforts to disseminate taxation knowledge through digital platforms, including social media, educational videos, online applications, webinars, and electronic tax services. This approach aims to enhance individuals' understanding of tax obligations and rights in a manner that is accessible and relevant to modern society (Darmian, 2021). For Generation Z, digital-based

education is considered more effective due to their familiarity with technology and preference for interactive learning environments. Indicators of digital tax education include accessibility of information, interactivity of educational content, and effectiveness in improving tax understanding (Rahima & Rismayati, 2023). Therefore, digital tax education functions not only as an informational tool but also as a strategic instrument for shaping tax-related attitudes and intentions.

Perception of Tax Sanctions

Perception of tax sanctions reflects individuals' subjective assessments of the severity, fairness, and certainty of penalties imposed for tax violations (Savitri & Musfialdy, 2016). Rather than the sanctions themselves, it is the perception of their enforcement that influences compliance behavior (Kirchler et al., 2008). When taxpayers believe that violations will result in definite and adverse consequences, they are more likely to avoid non-compliance. Sanctions perceived as fair and consistently applied tend to strengthen taxpayers' willingness to comply (Febrian & Islami, 2020).

Pre-compliance Intention

Tax compliance intention refers to an individual's internal commitment or willingness to fulfill tax obligations voluntarily before actual behavior occurs (Ladi & Tsarouhas, 2023). Within the Theory of Planned Behavior, intention serves as the primary predictor of behavior, influenced by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). For Generation Z, measuring intention is particularly relevant because many individuals in this group have not yet become active taxpayers. Consequently, compliance intention provides an appropriate indicator for predicting future tax behavior (Alm & Torgler, 2022).

Hypothesis Development

Based on the Theory of Planned Behavior, tax education can strengthen positive attitudes and perceived control, thereby increasing compliance intentions (Ajzen, 1991). When delivered digitally, tax education becomes more effective due to its compatibility with Generation Z's learning preferences, as explained by the Technology Acceptance Model (Davis, 1989). Although empirical findings remain mixed, several studies indicate that digital tax education positively influences compliance-related outcomes (Agustina et al., 2025; Wijaya et al., 2024). Therefore, the first hypothesis as follows:

H1: Digital tax education has a positive and significant effect on Generation Z's pre-compliance intentions.

Tax sanctions influence compliance behavior through deterrence mechanisms. According to Deterrence Theory, the threat of punishment reduces the likelihood of violations (Becker, 1968).

While prior studies mainly focus on actual compliance, limited research examines the effect of sanctions on compliance intentions among younger generations. Given that Generation Z is still forming fiscal attitudes, perceptions of firm and consistent sanctions are expected to strengthen compliance intentions. The second hypothesis as follows:

H2: Perceived tax sanctions have a positive and significant effect on Generation Z's pre-compliance intentions.

METHOD

This study employs quantitative data collected through an online questionnaire administered to students of Pamulang University. The data analyzed in this study consists of primary data, which were obtained directly from students of Pamulang University through an online survey. The questionnaire items were measured using a five-point Likert-type scale, capturing respondents' levels of agreement from strongly disagree (1) to strongly agree (5).

An online questionnaire was utilized as the data collection instrument and distributed using Google Forms through social networking channels. An incidental sampling technique was employed to reach eligible respondents. The sample size was estimated using the Slovin formula to ensure adequate representation for statistical analysis.

According to data from the Indonesian Higher Education Database (PDDIKTI) in 2025, Pamulang University in South Tangerang had a total of 102,000 active students. In population size, sample for study was determined using with Slovin's formula as follows:

$$n = \frac{102000}{1 + 102000(0,1)^2}$$

$$n = \frac{102000}{1 + 1020}$$

$$n = \frac{102000}{1021} n \approx 99,90 \approx 100$$

Table 1. Operational Definitions and Indicators of Variables

Variables	Definition	Indicator	Source
Tax Compliance Intention (Y)	A condition in which taxpayers demonstrate a high level of compliance and awareness in carrying out all tax obligations as regulated in applicable laws and regulations.	1. Willingness to register for NPWP in the future 2. Intention to report taxes correctly once employed 3. Commitment to fulfill future tax obligations voluntarily 4. Fill out the SSP/SPT correctly 5. There are no tax arrears.	Ryandi et al. (2020)

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Variables	Definition	Indicator	Source
Digital Tax Education (X1)	All forms of learning activities, outreach, and efforts to enhance tax literacy are conducted through digital-based media such as online social platforms, electronic tax service tools, and web-based educational activities.	1. Information accessibility aspects 2. Interactivity aspect 3. Aspects of the effectiveness of education in increasing understanding of taxation.	Rahima & Rismayati (2023)
Perception of Tax Sanctions (X2)	Direct response or views of taxpayers regarding the severity or lightness of the tax sanctions they experience	1. The application of relatively strict sanctions serves as a means of educating taxpayers. 2. Tax sanctions should be enforced against violators without leniency. 3. The enforcement of tax sanctions for violations cannot be subject to negotiation. 4. The administrative penalties imposed on individuals who violate tax regulations are considered severe. 5. The criminal penalties imposed on those who breach tax regulations are considered severe.	Noviantari & Setiawan (2018)

RESULTS AND DISCUSSION

Regression Assumption Tests

Regression assumption tests were performed to confirm that the data used in this examines satisfied with prerequisites for regression assumption test. The tests conducted included normality, multicollinearity, and heteroscedasticity.

Assessment of Data Normality

The normality of the regression residuals is tested to determine whether they conform to a normal distribution. This evaluation is performed by analyzing the distribution pattern illustrated in the Regression Standardized Residual Histogram.

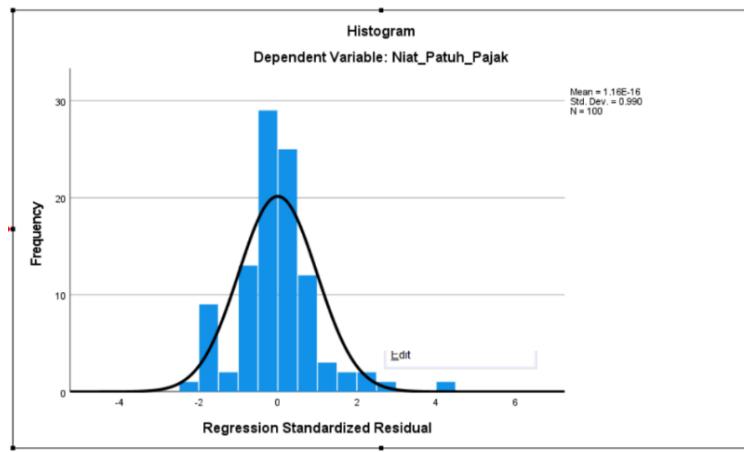


Figure 1. Assessment of Data Normality

Source: Statistical Analysis Output (SPSS)

Graphical analysis reveals that the residuals display a bell-shaped distribution. The residuals have a mean of 1.16E-16, a standard deviation of 0.990, and consist of 100 observations. This pattern indicates a symmetrical distribution around zero, suggesting that the regression model satisfies the normality assumption and is appropriate for further statistical analysis.

Diagnosis of Multicollinearity

Multicollinearity testing is performed to assess if independent variables in the regression model are excessively correlated. The model satisfies the multicollinearity assumption when tolerance's value is greater than 0.10 and the VIF is less than 10, indicating that multicollinearity is not present.

Table 2. Diagnosis of Multicollinearity

Coefficients Table^a

Model	Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
	B	Std. Error	Beta	Tolerance	VIF
1 (Constant)	4,282	1,224			
Digital Tax Education	0.367	0.082	0.400	0.425	2,354
Tax Sanction Perception	0.464	0.089	0.470	0.425	2,354

a. Dependent Variable: Tax Compliance Intention

Source: SPSS Data Processing Results

Table 2 shows that Digital Tax Education and Tax Sanctions have a Tolerance value of 0.425 and a VIF value of 2.354. These values meet the criteria of $Tolerance > 0.10$ and $VIF < 10$, indicating the absence of multicollinearity among the independent variables. As a result, each independent variable

can independently explain variations in the dependent variable, and the regression model is appropriate for further analysis.

Heteroscedasticity Diagnostic Test

Heteroscedasticity testing is performed to determine whether the variance of the regression residuals differs across observations. The test is performed using a scatterplot graph.

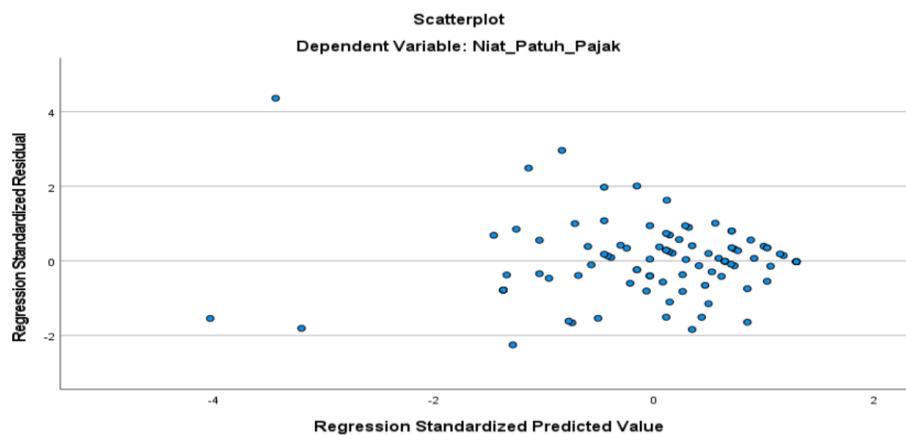


Figure 2. Heteroscedasticity Diagnostic Test

Source: Statistical Analysis Output (SPSS)

The scatterplot analysis reveals that the data points are randomly distributed and do not exhibit any systematic pattern around the zero line. This indicates the absence of heteroscedasticity, confirming that the regression model satisfies the homoscedasticity assumption.

Linear Regression with Multiple Predictors

This study applies multiple linear regression analysis to investigate the effects of Digital Tax Education (X_1) and Tax Sanctions (X_2) on Pre-compliance Intention (Y). The analysis provides insights into the direction and strength of the relationships between the independent and dependent variables. The results of the SPSS-based regression are reported as follows:

Table 3. Linear Regression with Multiple Predictors Test

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	4,282	1,224		3,499	0.001

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Digital Tax Education	0.367	0.082	0.400	4,454	0.000
Tax Sanction Perception	0.464	0.089	0.470	5,232	0.000

a. Dependent Variable: Tax Compliance Intention

Source: SPSS Data Processing Results

The multiple linear regression model is commonly specified in the following functional form:

$$Y = a + b_1X_1 + b_2X_2$$

According to the data processing results presented in the figure, the estimated regression equation is as follows:

$$Y = 4,282 + 0,367X_1 + 0,464X_2$$

Estimated regression equation as follows:

1. The constant value of 4.282 indicates that if the variables of Digital Tax Education and Tax Sanctions are considered unchanged, then the Tax Compliance Intention value is at 4.282.
2. The regression coefficient of Digital Tax Education (X_1) of 0.367 is positive, this result suggests that, holding other variables constant, each one-unit increase in Digital Tax Education increase Pre-compliance Intention by 0.367 units.
3. The positive regression coefficient of 0.464 for Tax Sanctions (X_2) suggests that, ceteris paribus, a one-unit increase in Tax Sanctions enhances Tax Compliance Intention by 0.464 units.

The descriptive analysis shows that the 'Pre-compliance Intention' variable (Y) had a high mean score, primarily driven by the indicator 'willingness to register for NPWP in the future'. This suggests that while respondents are not yet active taxpayers, they possess a positive predisposition towards future tax obligations. Furthermore, the regression analysis yielded coefficients of 0.367 for Digital Tax Education (X_1) and 0.464 for Perceived Tax Sanctions (X_2), both significant at $p < 0.05$.

Testing Research Hypotheses

Partial Test

The partial test applied to determine the partial contribution of each independent variable to the dependent variable. In this research, it was used to examine the separate effects of Digital Tax Education (X_1) and Tax Sanctions (X_2) on Pre-compliance Intention (Y).

The basis for decision making in the t-test is as follows:

1. An independent variable is regarded as having a statistically meaningful effect on the dependent variable when the significance (Sig) value falls below the 0.05 threshold.

2. Conversely, when the significance (Sig) value exceeds 0.05, the effect of the independent variable is interpreted as not statistically meaningful.

According to Table 3, Digital Tax Education has a t-value of 4.454 and a significance value of 0.000 (< 0.05). Hence, H1 is accepted, confirming that Digital tax education has a positive and significant effect on Generation Z's pre-compliance intentions.

According to the t-test results, Perception of Tax Sanctions has a t-value of 5.232 with a significance of 0.000, which is below 0.05. Hence, H2 is accepted, confirming its significant effect on Generation Z's pre-compliance Intention.

R-Squared Test

The coefficient of determination measures the proportion of variance in the dependent variable that is accounted for by the independent variables, as indicated by the R^2 value in SPSS.

Table 4. Summary Coefficient Test

Summary Model^b

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.817	0.667	0.660	2,226

a. Predictors: Tax Sanction Perception, Digital Tax Education

Source: SPSS Data Processing Results

Analysis results yielded an R of 0.817, R^2 of 0.667, and Adjusted R^2 of 0.660. The R^2 value indicates that 66.7% of the variance in Tax Compliance Intention is explained by the combined influence of Digital Tax Education and Tax Sanctions, with the remaining 33.3% attributed to other factors such as income, tax awareness, and tax authority services (Ristanto & Budiantara, 2025).

With an Adjusted R^2 value of 0.660, the model maintains a strong explanatory power for Tax Compliance Intention, after considering the number of independent variables.

Digital Tax Education on Tax Compliance Intention

T-value for Digital Tax Education is 4.454, exceeding the critical t-table value of 1.984. Therefore, Digital Tax Education has a significant positive effect on Generation Z students' Tax Compliance Intention at Pamulang University, and H1 is supported (Syahrial & Harefa, 2025).

These findings reinforce the theoretical assumptions in the Theory of Planned Behavior (Ajzen, 1991; Venkatesh & Davis, 2000), which emphasizes that knowledge and information can increase positive attitudes, subjective norms, and taxpayer behavioral control, thereby strengthening intentions.

Furthermore, these results are consistent with the Technology Acceptance Model (Davis, 1989), which states that education through digital media is more effective when perceived by users as accessible, engaging, and useful.

Empirically, the findings of this study are consistent with those of Agustina et al. (2025), Wijaya et al. (2024), and Sartini & Triwari (2025), which emphasized that digital media improves tax understanding and compliance. This finding also addresses the research gap emerging from the study by Salsabila & Kurniawan (2024), which stated that tax education had no effect on compliance intentions. Based on empirical evidence from SPSS, digital tax education in the context of Generation Z actually has a significant influence, possibly due to the suitability of the digital format to the learning styles of the younger generation. Thus, confirm digital tax education can shape stronger tax compliance intentions in Generation Z.

Tax Sanctions in Shaping Tax Compliance Intention

T-value for Tax Sanctions is 5.232, which is greater than the critical t-table value of 1.984. Therefore, Tax Sanctions have a significant positive effect on the Tax Compliance Intention of Generation Z students, and H2 is supported.

These findings align with Deterrence Theory (Becker, 1968), which states that a clear threat of punishment will reduce an individual's intention to commit a violation. Furthermore, these results support the concept of power of authority in the Slippery Slope Framework (Kirchler et al., 2008; Linawati & Djaddang, 2024), which positions sanctions as a repressive instrument that can strengthen compliance through a deterrent effect.

The results of this study are consistent with the findings of Mianti & Budiwitjaksono (2021) and Kusuma et al. (2023), which both showed that tax sanctions have a positive effect on taxpayer compliance. However, this study provides a novel contribution by demonstrating that sanctions influence not only actual compliance behavior but also compliance intentions, particularly among Generation Z, who are still in the fiscal perception formation stage. This is supported by findings from Fitrianti et al. (2024), who found that tax sanctions significantly moderate the compliance behavior of Generation Z, indicating that knowledge of potential penalties shapes their fiscal attitude even before they become active taxpayers (Bong et al., 2025). In other words, even though Generation Z is not yet an active taxpayers, their information and understanding of sanctions still shape their future compliance intentions.

CONCLUSION

This study acknowledges several limitations. First, the sample was restricted to students at Pamulang University, which may not fully represent the geographical and socio-economic diversity of Generation Z across Indonesia. Future research should employ a broader sampling frame. Second,

this study measures 'intention' rather than 'actual behavior'. While intention is a strong predictor of behavior according to the Theory of Planned Behavior (TPB), the actual transition to compliance when respondents face real financial burdens may differ. Together, these variables explain 66.7% of the variance in compliance intentions, indicating that a combined approach of education and enforcement effectively fosters tax compliance among younger taxpayers. Overall, the findings suggest that Generation Z responds positively to digital education and enforcement measures, highlighting the importance of both in shaping tax policy.

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