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Young Generation Taxpayer Awareness: Evidence from Balikpapan University

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Abstract

Taxation is a crucial pillar of state finance and a civic responsibility that requires strong awareness among future taxpayers. This study aims to explore the awareness of students at Balikpapan University as potential taxpayers and to analyze the factors influencing their attitudes toward tax compliance. Using a qualitative descriptive approach through Focus Group Discussions with twelve students from both accounting and non-accounting backgrounds, the study applies thematic analysis to identify patterns of knowledge, perceptions, and attitudes toward taxation. The findings indicate that although students understand the importance of taxes for national development, their knowledge of tax regulations remains limited, particularly among non-accounting students. Sanctions are viewed as necessary but inconsistently enforced, while distrust in institutions due to corruption and weak accountability emerges as a key barrier to tax compliance. Although educational programs such as Tax Goes to Campus increase short-term awareness, they lack depth and sustainability. Students express willingness to comply voluntarily if tax systems are transparent and fair, highlighting the importance of integrating tax education into higher education and strengthening institutional credibility. These findings suggest that early and systematic tax education, supported by transparent governance, is essential to foster voluntary tax compliance among the younger generation.

Keywords: Institutional Trust; Tax Awareness; Tax Compliance; Tax Education; University Students

1. Introduction

Taxation is universally recognized as one of the most important instruments for sustaining state finance and supporting national development. In many countries, including Indonesia, the effectiveness of taxation is not merely determined by regulatory frameworks but is deeply rooted in the awareness and compliance of taxpayers. Tax revenues serve multiple functions: they provide budgetary support to cover state expenditures and serve as regulatory instruments to guide economic behavior, encourage investment, and maintain social welfare (Mardiasmo, 2016). However, despite the crucial role of taxes, Indonesia continues to experience challenges in maintaining high levels of taxpayer compliance. Statistical reports from local tax offices, such as those in Balikpapan City, reveal consistent declines in compliance ratios, signaling a persistent issue of low tax awareness among citizens. This problem is particularly critical in the context of the younger generation, who will soon transition from students into productive workers with direct tax obligations.

A broad range of literature suggests that taxpayer awareness is a key determinant of voluntary compliance. According to Beti et al. (2016), awareness involves more than simply understanding the rules; it is also shaped by honesty, willingness to contribute, and discipline in fulfilling obligations. Other scholars (Suardana & Gayatri, 2020; Fachirainy et al., 2021) have emphasized that tax awareness is inseparable from education, information dissemination, and trust in the fairness of the taxation system. Yet, existing data demonstrate that tax knowledge among students remains limited, often restricted to superficial awareness rather than deep understanding. This disconnect between regulatory expectations and social reality calls for academic inquiry to understand the level of awareness among students as potential taxpayers and to propose pathways to strengthen their role as responsible contributors to national revenue.

The main problem underlying this study is the persistent decline in tax compliance rates at the local and national level. Between 2019 and 2022, the ratio of registered individual taxpayers submitting annual returns in Balikpapan City dropped from 27% to only 20% (Laporan Tahunan KPP Balikpapan Timur, 2023). This pattern reflects not only administrative inefficiencies but also a fundamental lack of taxpayer consciousness. Students, as members of the younger generation, are particularly vulnerable to this issue. Although they are exposed to tax concepts in courses or public campaigns, their comprehension often remains partial and fragmented. Many of them perceive tax as a burden rather than a civic responsibility, and some demonstrate skepticism due to cases of corruption, collusion, and nepotism in public finance management (Agustiningsih & Isroah, 2016). The lack of trust in institutions exacerbates their reluctance to internalize taxation as a moral and civic duty.

To address this issue, general solutions have been introduced by the government, such as the Directorate General of Taxes campaigns under the theme Tax Goes to Campus. These programs aim to socialize tax knowledge among students by providing interactive lectures, seminars, and workshops. In Kalimantan, for example, the East Kalimantan tax office organized seminars at Balikpapan University to promote awareness and introduce the younger generation to the role of taxes in development. Nevertheless, these initiatives have not yet achieved sustainable behavioral changes. Studies show that such interventions often provide short-term knowledge gains but fail to produce long-term awareness or genuine compliance attitudes (Jaya, 2019). This gap between intention and outcome suggests that more systematic, research-based interventions are required to achieve meaningful progress.

Specific solutions proposed by prior literature include the integration of taxation education into formal curricula and the adoption of continuous education models. Jaya (2019) highlights that awareness campaigns must move beyond one-off events and be incorporated into structured educational experiences that accompany students throughout their studies. Similarly, Ayu & Sari (2017) underline the importance of tax morale, which can be cultivated through exposure to fair taxation practices and ethical leadership. This aligns with the Theory of Planned Behavior (Ajzen, 1991; cited in Muliari & Setiawan, 2011), which posits that compliance is not only determined by knowledge but also by attitudes, perceived norms, and perceived behavioral control. Thus, education strategies must not only provide knowledge but also address trust-building, ethical awareness, and role modeling.

Other studies have documented the role of modern tax administration systems in improving compliance. Astana & Merkusiwati (2017) argue that modernized systems, when combined with awareness campaigns, can foster compliance by reducing administrative barriers and enhancing trust in the system. However, such improvements may not be sufficient if students and future taxpayers remain disengaged or unaware of their responsibilities. Budi Harsono et al. (2022) further stress the role of millennials and Generation Z as critical actors in shaping the tax culture of the future. Without their active participation, long-term state revenue sustainability is at risk. Hence, fostering tax awareness in this group is not simply an academic exercise but a strategic necessity for national development.

Synthesizing the above literature, it becomes evident that while numerous efforts have been made to address tax compliance issues, significant gaps remain. Campaigns and reforms have emphasized knowledge transfer, yet awareness among students is still low. Distrust in institutions, the absence of role models, and inconsistent educational integration continue to hinder progress. Prior studies have largely focused on older taxpayers or limited geographical contexts, while relatively fewer have concentrated on students in regions like Balikpapan City, which represent unique socio-economic dynamics. This gap highlights the need for localized, qualitative exploration of student awareness to capture nuanced perceptions, attitudes, and experiences that quantitative surveys may overlook.

Against this backdrop, the present study aims to explore and analyze the awareness of students as potential taxpayers at Balikpapan University. Using a qualitative approach through Focus Group Discussions (FGD), the research seeks to provide a detailed understanding of students' knowledge, attitudes, and perceptions regarding taxation. The novelty of this study lies in its focus on the younger generation within a regional private university context, an area underexplored in previous works. By examining not only knowledge but also trust, attitudes, and institutional perceptions, the study contributes to filling an important research gap. The scope is deliberately limited to Balikpapan University to allow for in-depth, context-sensitive analysis. Ultimately, the findings are expected to provide recommendations for embedding tax awareness in higher education curricula and strengthening the foundation for future taxpayer compliance.

2. Literature Review

Taxation

Taxation has been defined in Indonesian legislation as a mandatory contribution to the state, imposed on individuals or entities, which is coercive in nature under the law and serves public interest without providing direct compensation (Undang-Undang No. 6/1983 as amended by Undang-Undang No. 16/2009). Scholars such as Adriani (2017) and Soemitro (2017, cited in Resmi, 2019) conceptualize tax as a compulsory levy on citizens, serving as a transfer of wealth to finance public expenditures and investments.

The functions of taxation are multifaceted. According to Mardiasmo (2009, 2016) and Waluyo (2007), taxes serve a budgetary function, ensuring adequate revenue for state expenditures, and a regulatory function, used to influence economic and social policies. Additionally, they perform stabilization by managing inflation and redistribution of income by funding development projects that create employment opportunities.

Tax Collection Systems

Tax collection systems in Indonesia operate under three principal models. The self-assessment system entrusts taxpayers with calculating, reporting, and paying their dues independently. The official assessment system relies on tax authorities to determine liabilities, commonly applied in local taxation such as land and building taxes. The withholding system involves third parties, such as employers, deducting and remitting taxes on behalf of employees. These mechanisms are justified through principles of justice, legality, economy, and financial efficiency (Mardiasmo, 2019).

Tax Sanctions and Obligations

Tax sanctions act as preventive and corrective tools to ensure compliance. They consist of administrative and criminal penalties, functioning as deterrents against tax evasion (Muis, 2012; Arum, 2012). Obligations during tax audits include attending examinations, presenting financial documents, granting access to digital records, and providing necessary explanations. Such duties ensure transparency and accountability in tax administration.

Types of Taxes

Indonesian taxation is categorized by its nature (direct vs. indirect), basis (subjective vs. objective), and jurisdiction (central vs. regional). Direct taxes, such as income tax, are borne directly by taxpayers, while indirect taxes, such as value-added tax, can be transferred to others.

Taxpayer Awareness

Taxpayer awareness reflects an understanding of rights and obligations in taxation. Nugroho (2006) emphasizes its importance for enhancing compliance. Low trust in fiscal authorities due to corruption scandals reduces awareness and encourages avoidance behaviors. Manik (2009) notes that true awareness requires knowledge of tax law, willingness to comply voluntarily, and accuracy in reporting.

Education plays a crucial role in shaping awareness. Tax knowledge encompasses concepts, types, rates, and reporting procedures, forming the foundation for decision-making and compliance. Strengthening public tax knowledge through formal education and continuous outreach positively impacts awareness and compliance (Muliari & Setiawan, 2011).

Indicators of Tax Awareness

Suandy (2011) and Muliari & Setiawan (2011) identify indicators of awareness: knowledge of tax laws, understanding of taxation's role in state finance, recognition of compliance obligations, and voluntary participation in reporting and payment. The Theory of Planned Behavior (TPB) is relevant, suggesting that compliance stems from behavioral intentions shaped by moral responsibility and subjective norms.

Income Tax Article 21

Article 21 of the Income Tax Law regulates withholding on income derived from employment and services. Taxpayers have rights, such as requesting withholding slips and filing objections, and obligations, including reporting dependents and submitting annual tax returns.

Prior Research

Prior studies enrich this research's conceptual foundation. Jaya (2019) found low awareness among students in Yogyakarta and Surabaya, highlighting the role of focus group discussions (FGDs) in improving comprehension. Fachirainy et al. (2021) demonstrated that tax morale, awareness, and knowledge positively influence compliance among students in the Jabodetabek region. Harsono et al. (2022) highlighted millennials' role in enhancing knowledge for compliance through educational initiatives.

Agustiningsih & Isroah (2016) confirmed that awareness, knowledge, service quality, and trust in government significantly affect compliance in Surakarta. Suardana & Gayatri (2020) evidenced that outreach, knowledge, and tariff calculation impact student taxpayers' compliance in Bali. Ayu & Sari (2017) revealed that social norms and government trust shape tax morale, while perceptions of fairness do not. Astana & Merkusiwati (2017) identified positive effects of modern tax administration and awareness on compliance in Gianyar.

Conceptual Framework

Drawing from theory and empirical findings, the conceptual framework positions taxpayer awareness as the central construct influencing potential compliance among students. This framework integrates legal obligations, knowledge, behavioral indicators, and prior research to explain the readiness of students as future taxpayers.

3. Methodology

Research Approach

This study adopts a qualitative research approach to explore the awareness of university students as potential taxpayers. The qualitative paradigm is appropriate because it enables an in-depth exploration of perceptions, attitudes, and subjective meanings that students attach to taxation (Creswell, 2014). Unlike quantitative designs that focus on measurable variables and statistical generalization, the qualitative framework emphasizes contextual interpretation, which is necessary to capture the nuanced understanding of tax awareness among young individuals. The approach also reflects the exploratory nature of the research problem, namely the low level of tax awareness despite extensive government campaigns. According to Moleong (2017), qualitative research is suitable for studies seeking to describe and interpret social phenomena through participants' perspectives, making it relevant for the present context.

Research Design

The design of this research is descriptive qualitative, structured to provide a comprehensive picture of students' knowledge and attitudes regarding tax obligations. A descriptive design allows the researcher to map the phenomenon systematically and analyze patterns of meaning that emerge during discussions (Sugiyono, 2018). The study relies on Focus Group Discussions (FGDs) as the primary method for data collection, enabling interaction among participants and facilitating the emergence of diverse perspectives. FGDs are particularly effective in exploring social constructs such as awareness, attitudes, and trust, as participants are encouraged to articulate their reasoning in dialogue with peers (Krueger & Casey, 2015).

Research Site and Participants

The research site was Balikpapan University, chosen due to its role as a regional private university in East Kalimantan. The location is strategically relevant because Balikpapan City has demonstrated declining compliance ratios in tax reporting, thus requiring investigation into potential future taxpayers. Participants were selected purposively, focusing on students from diverse faculties, both accounting-related and non-accounting, to capture a wide spectrum of awareness. In total, twelve students participated in the FGDs. This number was considered sufficient to generate a rich dataset while maintaining manageability for in-depth analysis (Guest, Namey, & McKenna, 2017).

Data Collection Techniques

FGDs were used as the central technique for data collection. Participants were invited to discuss their perceptions and experiences related to tax knowledge, attitudes toward compliance, trust in institutions, and their views on government policies. Discussions were semi-structured, guided by a moderator who introduced themes but allowed flexibility for participants to elaborate. According to Jaya (2019), interactive group dynamics in FGDs help reveal tacit assumptions and shared values that may not surface in individual interviews. Each FGD lasted approximately ninety minutes and was audio-recorded with participants' consent. Field notes were also taken to document non-verbal cues and contextual factors.

Data Sources

The study utilized both primary and secondary data. Primary data were collected directly from student discussions, while secondary data were obtained from reports of the Directorate General of Taxes, academic literature, and prior studies related to taxpayer awareness (Beti et al., 2016; Agustiningsih & Isroah, 2016; Fachirainy et al., 2021). The integration of these sources strengthened data triangulation, ensuring that findings were not only grounded in participants' narratives but also contextualized within broader institutional and theoretical frameworks.

Data Analysis

Data were analyzed using thematic analysis. The process involved transcription of recorded FGDs, coding of recurring concepts, and categorization into broader themes. Following Braun and Clarke (2006), thematic analysis proceeds through familiarization with the data, generating initial codes, searching for patterns, reviewing themes, and defining categories.

In this study, themes included knowledge of tax functions, perceptions of sanctions, trust in government institutions, and willingness to comply voluntarily. Thematic analysis enabled the identification of converging and diverging viewpoints among students, reflecting the complexity of tax awareness. The inductive orientation ensured that findings emerged from the data rather than being imposed by preconceived categories.

Validity and Reliability

To ensure validity, this study employed triangulation of data sources and peer debriefing. Triangulation was achieved by comparing FGD data with secondary literature and official tax compliance statistics. Peer debriefing involved discussing the interpretations with academic colleagues to reduce researcher bias. Reliability was addressed through careful documentation of procedures, consistent coding, and maintaining transparency in the analytical process (Lincoln & Guba, 1985). Although qualitative reliability does not imply replicability in the statistical sense, these strategies ensured credibility and trustworthiness of the results.

Ethical Considerations

The research adhered to ethical principles by obtaining informed consent from participants, ensuring confidentiality, and respecting their right to withdraw. Given the sensitivity of discussing government institutions and compliance behavior, anonymity was preserved in all transcripts and reports. Ethical clearance was sought from the university research committee, and all procedures followed standard ethical guidelines for social research (Resnik, 2015).

4. Results and Discussion

The study employed Focus Group Discussions (FGDs) with twelve students from Balikpapan University representing diverse faculties, both accounting and non-accounting. The purpose was to capture the level of awareness of taxation as a civic duty, the extent of their knowledge regarding tax regulations, and their perceptions of institutional credibility.

Thematic analysis generated several major themes: limited knowledge of taxation, distrust of institutions due to corruption, the perceived necessity of sanctions, inconsistent education, and the role of tax in development. These findings confirm earlier assumptions in the literature that tax awareness among students remains low and fragmented (Beti et al., 2016; Agustiningsih & Isroah, 2016; Fachirainy et al., 2021).

Knowledge and Understanding of Taxation

The results revealed that most students recognized the basic function of tax as an instrument for financing state development. Participants articulated that taxes fund infrastructure, education, and health services, aligning with the budgetary function outlined in Mardiasmo (2016). However, few could elaborate on specific tax regulations, reporting procedures, or the detailed consequences of non-compliance. Their understanding was superficial, reflecting knowledge derived from general discourse rather than formal education.

These findings resonate with Suardana and Gayatri (2020), who highlighted that awareness without systematic education remains inadequate. While accounting students demonstrated slightly higher familiarity due to curricular exposure, non-accounting students often admitted to complete unfamiliarity with tax procedures. This disparity underlines the importance of embedding tax education across disciplines. The absence of comprehensive knowledge may undermine voluntary compliance in the future, confirming Jaya's (2019) argument that knowledge is foundational but insufficient without moral internalization.

Perceptions of Sanctions and Compliance

Another recurrent theme concerned the role of sanctions. Many participants emphasized that legal consequences are necessary to enforce compliance, echoing Waluyo (2017) who argued that sanctions are deterrents against non-compliance. Nevertheless, skepticism emerged regarding the fairness and consistency of sanction enforcement. Several students doubted whether sanctions were applied equally across social groups, pointing to cases where high-profile tax evasion remained unresolved.

This perception highlights a gap between normative regulation and social trust. If students already perceive inequity before becoming active taxpayers, the likelihood of developing intrinsic motivation to comply may weaken. Agustiningsih and Isroah (2016) emphasized that distrust, rooted in perceived injustice, contributes to declining compliance ratios. Hence, while sanctions are acknowledged as necessary, their perceived lack of impartiality reduces their effectiveness as tools for cultivating tax awareness.

Trust in Government and Institutional Credibility

Distrust of institutions emerged as a central barrier to awareness. Participants frequently referenced corruption scandals and mismanagement of public funds, suggesting that tax contributions are not always channeled effectively. This distrust confirms earlier findings by Fachirainy et al. (2021), who argued that confidence in institutions is a prerequisite for compliance. Students articulated that while they understood the civic duty of taxation, doubts about whether funds are utilized for public welfare discouraged their enthusiasm.

The relationship between trust and compliance is consistent with the Theory of Planned Behavior (Ajzen, 1991), where attitudes and perceived norms are influenced by institutional credibility. Without visible accountability, even knowledgeable students may resist compliance. This aligns with Ayu and Sari (2017), who showed that *tax morale* depends not only on individual ethics but also on the credibility of tax institutions.

The Role of Education and Awareness Campaigns

Participants acknowledged sporadic exposure to taxation through seminars and government initiatives such as "Tax Goes to Campus." However, they criticized these events for being short-lived and often focused more on slogans than substantive understanding. Jaya (2019) previously noted that campaigns without structured follow-up cannot sustain awareness. Several students expressed that they would prefer taxation to be embedded in the curriculum as a compulsory module rather than a one-time seminar.

This finding underscores the necessity of systemic educational integration. As Astana and Merkusiwati (2017) observed, awareness can only develop through continuous engagement and reinforcement. Furthermore, curriculum integration would ensure that both accounting and non-accounting students receive equal exposure. Without such initiatives, awareness will remain uneven and insufficient to drive cultural transformation in tax compliance.

Student Attitudes toward Voluntary Compliance

Despite limited knowledge and distrust, students expressed willingness to comply with tax obligations if the system was transparent and equitable. This willingness reflects the potential for cultivating voluntary compliance, consistent with Budi Harsono et al. (2022), who emphasized the role of millennials and Generation Z as future drivers of tax culture. Students indicated that if they witnessed accountability, their motivation to fulfill obligations would increase, suggesting that transparency could transform passive awareness into active compliance.

The findings thus reinforce the notion that voluntary compliance is not merely an outcome of education but also of perceived fairness. In line with Ayu and Sari (2017), tax morale is constructed through mutual trust between citizens and institutions. Building such morale among students will require efforts not only in education but also in governance reforms.

Comparative Insights between Accounting and Non-Accounting Students

A noteworthy dimension of the findings was the difference between accounting and non-accounting students. While accounting students demonstrated higher technical knowledge, their attitudes toward compliance were not significantly different from their peers. This suggests that knowledge alone does not guarantee compliance-oriented attitudes. As noted by Resmi (2017), awareness involves both cognitive and affective dimensions. The results indicate that affective factors such as trust and moral responsibility weigh heavily, regardless of disciplinary background.

Integration with Previous Studies and Theoretical Implications

The results of this study support and extend prior research. Jaya (2019) and Beti et al. (2016) identified knowledge gaps as central to compliance issues, and this study confirms that such gaps persist among students. However, it also extends the discussion by highlighting distrust and inequity perceptions as equally critical barriers. The theoretical implication is that the Theory of Planned Behavior requires contextual adaptation: attitudes toward taxation in Indonesia are heavily mediated by institutional credibility, not merely personal beliefs.

5. Conclusion

This study explored the awareness of students at Balikpapan University as potential future taxpayers through a qualitative investigation using Focus Group Discussions. The findings demonstrate that while students generally recognize the basic role of taxation in financing state development, their understanding remains limited and fragmented. Knowledge gaps are especially pronounced among non-accounting students, revealing the absence of systematic tax education across disciplines.

The discussions also highlighted that perceptions of sanctions play a dual role: they are viewed as necessary deterrents but are simultaneously perceived as inconsistently enforced. This ambivalence underscores the challenge of fostering trust in regulatory fairness, as unequal sanctioning risks eroding motivation for voluntary compliance. Moreover, distrust of institutions due to corruption and poor accountability emerged as a central barrier to cultivating tax morale. Even among students who possess technical knowledge, skepticism toward government transparency weakens their willingness to comply.

An important implication of these findings is the need to integrate taxation more thoroughly into higher education curricula while simultaneously strengthening institutional credibility. Campaigns such as Tax Goes to Campus may raise awareness in the short term but lack the depth required for sustainable impact. Embedding taxation in formal learning and ensuring accountability in public finance management are mutually reinforcing strategies to build voluntary compliance among the younger generation.

The study contributes to the existing literature by providing localized, qualitative evidence on tax awareness among students in a regional private university setting, an area underrepresented in prior research. It extends theoretical applications of the Theory of Planned Behavior by showing that institutional trust is as critical as individual attitudes in shaping tax compliance.

Future research may expand the scope by employing mixed methods to compare findings across regions or student populations, incorporating quantitative surveys to validate themes identified here. Additionally, longitudinal studies could examine how awareness evolves as students transition into the workforce. Such work would deepen understanding of how early tax education and institutional reforms interact to strengthen the culture of compliance in Indonesia.

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