ANALYSIS OF TAX EDUCATION AND TAX KNOWLEDGE: SURVEY ON UNIVERSITY STUDENTS IN INDONESIA

Bernardus Bayu Ryanto Prakoso Putro
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Analysis of Tax Education and Tax Knowledge: Survey on University Students in Indonesia

Bernardus Bayu Ryanto Prakoso Putro† & Christine Tjen†,★

Abstract
This study consists of qualitative research and quantitative research. This study conducts qualitative research namely interviews with Directorate General of Taxation (DGT) related to the tax inclusion programs and perceptions of DGT regarding public tax knowledge and public tax education. According to DGT, public tax knowledge is still lacking. In terms of tax education, it said that tax education is still not structured. To overcome this problem, DGT implements a tax inclusion program for the next 30-45 years. In addition to qualitative research, this study also conducts quantitative research, by using questionnaire survey methods on students in Indonesia with the aim of knowing whether or not there is a significant difference related to the level of tax knowledge, student perceptions regarding the importance of tax education, and student perceptions regarding the need for tax education among students who have received tax education and students who have not received tax education. The result shows that there is a significant difference between students who have received tax education and students who have not received tax education in terms of the level of tax knowledge. Related to the perception regarding the need for tax education, there is a significant difference between students who have received tax education and have not received tax education.

JEL Classification: A22; H20
Keywords
tax education — tax knowledge — tax perceptions — tax inclusion

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1. Introduction
The low tax ratio in Indonesia compared to regional standards cannot be separated from the taxation system being used in Indonesia which is the Self-Assessment System. This system allows the community to be disobedient because this system requires the public to understand the concept of taxation (Saad, 2014). In other words, in the Self-Assessment System, to improve tax compliance, taxpayers are expected to have tax knowledge to calculate tax debt correctly (Bahari and Ling, 2009).

Based on research by Moučková and Vítek (2018), the level of tax literacy is influenced by the tax education received. The higher the level of tax education, the higher the level of tax literacy will be. Blechová and Sobotovičová (2016) research also found that taxation knowledge from students who have completed taxation related subjects, both in the form of full-time and extramural study programs, tends to be higher. In the form of a full-time study program, Follow-up Masters students are significantly better than undergraduate students.

Palil (2010) found that taxation knowledge has a significant impact on tax compliance even though the level of taxation knowledge of respondents varies. Berhane (2011) also conducted research in Africa and found that tax compliance was influenced by tax knowledge. In other words, tax education can shape tax knowledge so that tax education can improve tax compliance indirectly.

Tax education itself is, generally, only taught in accounting, taxation, or business majors and only taught at the tertiary level. This leads to lower student taxation knowledge from non-accounting, non-taxation, or non-business backgrounds. Bahari and Ling (2009) conducted a study of non-accounting faculty students in Malaysia and found that only 23.7% of respondents had a high level of taxation knowledge. On the other hand, research by Moučková and Vítek (2018) conducted on taxation students in Prague, and suggests that more than 50% have understood taxation, including students who only take basic taxation classes. This indicates that the level of student tax knowledge without tax education tends to be low and that basic tax education can increase student tax knowledge.

Although tax knowledge of the students without tax education tends to be low, Halim et al. (2015), found that around 62% of research respondents who are non-accounting students have medium-high tax knowledge. In addition, research from Blechová and Sobotovičová (2016) found no significant difference between students in extramural study programs who had completed taxation related courses and those who had not yet completed taxation related subjects. This implies that there is a possibility that the tax knowledge of students who have received tax education and who have not received tax education does not differ significantly.

Furthermore, although students who have never received tax education tend to have lower tax knowledge, the majority of respondents, who have not received tax education, from previous studies have a positive perception of taxation itself. In the research of Bahari and Ling (2009), 64% of respondents who are non-accounting faculty students have the desire to study taxation. In addition, the majority of respondents think that tax education must be taught at the undergraduate level. Mahat and Ling (2011), in their study...
of accounting and non-accounting students in Malaysia, found that more than 90% of respondents thought that tax education was important and relevant, and should be introduced at the undergraduate level. However, students’ perceptions from business majors towards the importance of tax education tend to be higher than students’ perceptions from non-business majors regarding the importance of tax education (Hastuti, 2014).

Tax knowledge can be obtained by self-learning, taking formal education, and taking informal education. Unfortunately, not everyone wants to learn it. Most people consider taxes as a burden and should be avoided (Hastuti, 2014). In Indonesia, tax knowledge is still low. This can be seen from the lack of education related to taxation early on. This lack of taxation knowledge can affect Indonesia’s tax ratio. The level of tax knowledge and tax education is very important to ensure good tax administration (Palil et al., 2013). Therefore, to increase Indonesia’s tax ratio, DGT is trying to implement Tax Awareness Inclusion program.

Tax Awareness Inclusion is one of the long-term programs that has been implemented by DGT since 2014. This program aims to increase tax awareness for many parties, such as students at the Primary and Secondary Education and Higher Education levels, including teachers and lecturers. In other words, the program’s target is all levels of education. Tax inclusion will be carried out by integrating tax awareness material into four main aspects, namely curriculum, learning, book, and student activities. The purpose of the Tax Awareness Inclusion program is to improve the quality of tax education and tax knowledge of students, especially university students. University students, as potential taxpayers, are expected to have a broader perspective in considering the importance of taxation (Hastuti, 2014).

The focus of this study is to determine the differences in the level of tax knowledge between students who have received formal or non-formal tax education and students who have never received tax education. In addition, another focus is to find students’ perceptions regarding the importance of tax knowledge and students’ perceptions regarding the need to learn taxation. The perception of the DGT regarding tax knowledge and tax education in the community is also one of the focuses of this research.

Research conducted related to tax knowledge and student tax perceptions in Indonesia is still very limited. This research appears to fill the research gap, which is related to the differences in the level of tax knowledge between Indonesian students who have received tax education and who have never received tax education. This study also aims to fill a research gap related to perceptions of taxes of students in Indonesia.

Based on that background, the objectives of this study are:
1. Finding the DGT’s tax inclusion program and its perception of the existing level of public tax knowledge and tax education
2. Finding the differences in the level of tax knowledge between students who have received formal or non-formal tax education and students who have not received formal or non-formal tax education
3. Finding the differences in the level of perception regarding the importance of tax education between students who have received tax education both formally or informally and students who have not received tax education both formally or informally
4. Finding the differences in the level of perception regarding the need for tax education between students who have received tax education both formally or informally and students who have not received tax education both formally or informally

2. Literature Review

2.1 Tax Education
Tax education is one of the most effective tools to encourage taxpayers to be more tax-compliant (Park & Hyun, 2003). If taxpayers can understand taxation concepts, they will be more tax-compliant (Mohamad et al., 2010).

According to Eaton (2010), Education, in general, is divided into 3, namely (1) formal education, (2) non-formal education, and (3) informal education. In this study, formal tax education is tax education that a person receives in primary, secondary, and/or higher education. Informal tax education is tax education that a person receives through taxation courses such as tax courses and others. Informal tax education is tax education that is received outside of formal and non-formal education. The tax education used in this study is only limited to formal and non-formal tax education so that students who receive informal tax education are not considered to have received tax education.

2.2 Tax Knowledge
According to UNESCO, literacy is the ability to identify, understand, interpret, make, communicate and count, using printed and written materials related to various contexts. The basic definition of literacy is important for the emergence of tax literacy, in other words the ability to read and write are crucial to understand taxes (Cvrlje, 2015). Based on Waris and Murangwa (2012), tax literacy has the goal, first, to provide tax-related information, secondly, not to support certain taxes, but to provide an explanation regarding taxation in the domestic, regional and international scope, and the effect of tax on those who have information. Tax literacy can be defined as knowledge that needs to be possessed in order to effectively manage issues related to personal taxation (Bhushan and Medury, 2013).

Blechová and Sobotovičová (2013) in their research on tax knowledge measured tax knowledge by asking questions related to personal income tax, such as tax rates, tax credits, and tax allowances. In addition to questions related to individual taxes, questions related to consumption tax (environmental tax) and environment (environmental tax) are also given but only limited to general knowledge related to certain products. Bahari and Ling (2009) measure the level of tax knowledge of research subjects by providing 10 questions related to respondents’ understanding of the Self-Assessment System and knowledge related to personal taxation (personal taxation), such as relief and rebates. Moučková and Vítek (2018) surveyed the level of tax knowledge by providing two questionnaires in which the first questionnaire contained questions related to personal income tax and the second questionnaire contained questions related to value added tax. The questions given focus
on practical knowledge and abilities.

Based on several previous journals, in this study, respondents’ tax knowledge will be measured by giving questions related to basic tax knowledge such as knowledge related to the Self-Assessment System and individual taxes. The question will use the basis of statutory regulations related to general provisions on taxation and income tax. The questions given are related to the material in the textbook issued by DGT in the tax inclusion program.

2.3 Tax Perception
Perception means a vision, response, or understanding (Echols & Shadily, 1975). According to Pratistii and Yuwono (2018) perception, in psychology, is the process of transforming environmental stimuli into one’s experience. This study will examine student perceptions of the importance of tax education and student perceptions of the need for tax education.

2.4 Tax Inclusion Program
Referring to the DGT’s edukasi.pajak.go.id website, DGT said that Tax Awareness Inclusion is an effort undertaken by DGT and the ministries in charge of education to increase tax awareness of students, teachers and lecturers. This program is carried out by integrating tax awareness material into the curriculum, learning process, and books. In other words, the tax inclusion program aims to improve the quality of tax education and public tax knowledge. Tax Awareness Inclusion program has four strategies, namely strategies in the curriculum, strategies in books, strategies in learning, and strategies in student activities.

2.5 Hypothesis
Berhane (2011) found that respondents had a higher level of tax knowledge when they had received tax education than when they had not received tax education. Blechová and Sobotovičová (2016) research shows that tax knowledge possessed by full-time study program students who have completed tax-related courses tends to be higher than tax knowledge possessed by students who have not completed tax-related courses. Mohamad et al. (2013) in his research concluded that the level of undergraduate accounting tax knowledge is different from the level of non-accounting student tax knowledge.

There are several studies that found that tax knowledge from students who have not received tax education is not low. Halim et al. (2015), in his study where the respondents were non-accounting graduates, found that the majority of research respondents (38%) had a low level of tax understanding. Even so, 62% of respondents have a level of tax knowledge in the middle and high level of knowledge group. In addition, research from Blechová and Sobotovičová (2016) found no significant difference between students in extramural study programs who had completed taxation related courses and those who had not yet completed taxation related subjects. Based on previous studies, the first hypothesis of this study is:

H1 : The level of tax knowledge of students who have received tax education is different from the level of tax knowledge of students who have not received tax education.

In addition to examining the differences between tax-educated and tax-uneducated students, this study also examines differences in tax knowledge levels between male and female students who have received tax education. Fallon (1999) found that, in general, there is a significant difference in the level of tax knowledge among male and female students. Based on that, the second hypothesis is:

H2 : The level of tax knowledge of male students who have received tax education is different from the level of tax knowledge of female students who have received tax education.

Kamaluddin and Madi (2005) say that geographical factors such as city location and infrastructure could be some factors that influence tax literacy. Kamaluddin and Madi (2005) conducted a study related to tax literacy of income-earning individuals in Sabah and Sarawak. The study found that there is a significant difference in tax literacy between individuals in the two regions. In addition they also found that there is a relationship between the level of tax literacy and the work area. Similar research was also carried out by Madi et al. in 2010. The results of the study said that there is significant difference between individuals in the Sabah and Sarawak regions. Therefore this study would like to analyse whether there is significant difference between students in Java Island (the most advance in infrastructure and technology and also highly populated island in Indonesia) and outside Java Island. Based on previous research, the third hypothesis is:

H3 : The level of tax knowledge of students who have received tax education and whose universities in Java is different from the level of tax knowledge of students who have received tax education and whose universities is outside of Java.

Based on research by Bahari and Ling (2009), the majority of research respondents who were non-accounting students stated that they wanted to learn taxation. The same thing also appears in the research of Mahat and Ling (2011). Halim et al. (2015) said the majority of respondents agreed that taxation subjects needed to be taught in the non-accounting curriculum.

Hastuti (2014) conducted research on the differences in the perceptions of business and non-business students regarding the importance of tax education and the need for tax education at the higher education level. The results showed that there is a significant difference between business and nonbusiness students in terms of perceptions of the importance of tax education and student needs for tax education. Therefore the next hypotheses are:

H4 : The perception of the importance of tax education between students who have received tax education and students who have not yet received tax education is different.

H5 : The perception of the need for tax education between students who have received tax education and students who have not yet received tax education is different.
3. Research Methodology

3.1 Population and Sample
The population selected in this study is university students in Indonesia. University students become the subject of research because university students are one of the potential taxpayers who are the closest to tax obligations. The sampling process uses a non-probability sampling sample design model. In non-probability sampling, elements do not have a definite opportunity to be chosen as a subject (Sekaran & Bougie, 2016). This research succeeded in getting 655 respondents where 90 respondents were not students. Therefore, the data used were from 565 respondents. This study obtained respondents from 21 provinces in Indonesia.

3.2 Data Collection Method
The data collection method used to collect quantitative data in this study is a 6 (six) Likert Scale questionnaire. The research strategy that will be used is a survey. Questions used in survey instruments are usually arranged in the form of questionnaires that need to be completed by respondents themselves, in paper form or via computer (Sekaran & Bougie, 2016). Questionnaires are given in the form of google forms and distributed online. The questionnaire consist of 5 parts, namely: (1) personal data, (2) tax education background, (3) level of tax knowledge, (4) perception of the importance of tax education, and (5) perception of the need for tax education.

In section (3) there will be 10 questions used to measure the level of tax knowledge taken based on previous studies and based on teaching material in books issued by DGT. Referring to the research of Kamaluddin and Madi (2005), respondents are classified into 3 groups based on the their score on section (3) of the questionnaire. The groups are as follow (see Table 3.1).

<table>
<thead>
<tr>
<th>Category</th>
<th>Questionnaire Score (SCORE)</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiterate</td>
<td>24–49% (2.5–4.9)</td>
<td>The ability is relatively low and unable to understand the terms used in the annual tax return.</td>
</tr>
<tr>
<td>Literate</td>
<td>50–74% (5–7.4)</td>
<td>Having a standard understanding of taxes but still needs help in determining tax debt.</td>
</tr>
<tr>
<td>Very Literate</td>
<td>75–100% (7.5–10)</td>
<td>Very familiar with tax issues. Have a high level of knowledge related to taxation terms and can calculate their own tax debt.</td>
</tr>
</tbody>
</table>

Source: Madi and Kamaluddin (2005); reprocessed

3.3 Variabel Operationalization
(see Table 3.2)

3.4 Data Processing Method
In processing quantitative data, hypothesis testing will be carried out. Hypothesis testing will be conducted using the independent sample t-test method. If the t-statistics value is below the level of significance then H0 is rejected and H1 is accepted (Gujarati & Porter, 2008). On the other hand, data from the interview will be written and summarized for further analysis.

3.5 Research Framework
(see Figure 1)

4. Research Results and Discussion

4.1 Interview Results and Discussion
The tax inclusion program has emerged since 2014. The tax inclusion program stems from the awareness of the importance of taxation, which is the backbone of the state budget. Although taxes are important, the level of tax compliance in Indonesia is still low. The Sub Directorate Head of Taxation Counseling, Ms. Aan Almaidah Anwar, said that the community considered this problem to be the result of low tax education given by the government early on. Recognizing these problems and the importance of taxes, DGT wants to instill the value of tax awareness starting from the education world.

The main target of the tax inclusion program is the education world. All levels of education are the targets of the tax inclusion program, from elementary school, junior high school, high school, tertiary level, and even early childhood education (PAUD) levels. Interviewees said that the process of making teaching material uses the help of a psychologist so that the material delivered for each education can be more appropriate and more understandable. However, according to the Chairperson of the Counseling Section, Taxation Counseling Sub Directorate, Mr. Ary Festanto, it will be difficult for the teaching staff to participate in tax inclusion programs if there are no instructions from the ministry. Therefore, DGT can also contact ministries directly related to education.

The Head of the Sub Directorate for Cooperation and Partnerships, Mr Yeheskiel said that the tax inclusion program is encouraging tax education to change from counseling to educating. However, because many people do not understand taxation, the tax education process is still inclusive.

The tax inclusion program has a long-term roadmap. The interviewees said that the program is divided into 3 periods. 2017–2030 is the educational period, 2030–2045 is the awareness period, and 2045–2060 is the period of glory. In 2016, DGT successfully collaborated with the Ministry of Research, Technology, and Higher Education (Kemenristekdikti) to incorporate taxation materials into general
compulsory subjects. In 2017–2018 DGT has successfully cooperated with the Ministry of Education and Culture (Dikbud) and has succeeded in submitting taxation materials to Elementary School books. In 2019, the DGT plans to include taxation material in books at the junior and senior high school level. The book used can also be downloaded at the DGT website. The books will also be used as a reference in the process of making questionnaire questions in this study. In addition, DGT has also held several events that are part of the tax inclusion program, such as the national taxation seminar and scientific paper competition. The DGT is also trying to issue regulations related to this program so that this program can be implemented throughout Indonesia.

In its implementation there are several obstacles faced by DGT. One of the biggest obstacles is related to human resources because the target of the tax inclusion program covers all of Indonesia’s provinces. Cooperation from various parties is needed, especially from the community and other ministries. Another obstacle to the tax inclusion program is related to the budget.

Based on the interviews, DGT views that public tax knowledge is still low. This could be seen from the low level of tax compliance in Indonesia. According to the Head of the Sub-Directorate of Cooperation and Partnerships, many still consider that tax is hard to be understood. In addition, the lack of a good administrative system in Indonesia also makes taxation more complicated. He also said that people treat that tax as if tax is only a matter of payment and reporting, many do not understand the value and the importance of taxes. According to the Head of the Sub-Directorate of Cooperation and Partnerships, students’ tax knowledge is quite dependent on their faculty background. Students who come from taxation backgrounds tend to have better tax knowledge compared to students without taxation backgrounds. Nevertheless, students who have good tax knowledge still have shortcomings in the aspect of technical knowledge. This might occur because of curriculum mismatches.

According to the interviewees, tax education has been around for a long time, but tax education is still unstructured. Deficiencies still exist in the education curriculum which have led to technical knowledge gaps. Therefore, DGT is trying to restructure the curriculum so that it could be more structured and measurable. DGT feels that tax education is still very important and is needed by the community.

In the end, the tax inclusion program is a large-scale program and is prioritized by the DGT given the low level of public tax knowledge. This long-term program requires...
cooperation from various parties in order to run smoothly. DGT hopes that with this tax inclusion program public tax knowledge can increase so that Indonesia’s tax ratio will increase, especially in 2030 where there will be a large demographic bonus. In addition, DGT also hopes that with the program more people will be interested in taxation so that there will be more tax related events and activities.

4.2 Questionnaire Survey Results and Discussion

Based on Table 4.1, the average group of students who have received tax education (EDUCATED) is 5.73 or is at the literate level of tax knowledge. On the other hand, the average level of tax knowledge from a group of students who have not received tax education (NONEDUCATED) is 3.51, which is the level of tax knowledge in the illiterate group. The average level of tax knowledge of students who have received tax education tends to be higher by 2.2 compared to the average level of tax knowledge of students who have never received tax education. Based on the results of the Independent Sample t-test among students who have received tax education (EDUCATED) and who have not received tax education (NONEDUCATED) as shown in Table 4.1, it can be seen that the value of \( p = 0.000 \) or in other words \( p < 0.05 \).

Therefore, there is a significant difference in the level of tax knowledge between groups of students who have received tax education and groups of students who have never received tax education. This result is in accordance with the first hypothesis and in accordance with previous studies (Mohamad et al., 2013).

Based on Table 4.1, the average group of women with tax education (EDUCATED_FEMALE) is 5.848 while the average group of men with tax education (EDUCATED_MALE) is 5.525. The difference between the two groups is not very large, only around 0.3. Both groups are at the literate level. Furthermore, the results of the Independent Sample t-test between the EDUCATED_MALE and EDUCATED_FEMALE students presented in Table 4.1 show that the value of \( p = 0.21 \), means \( p > 0.05 \). In other words the second hypothesis is rejected and there is no significant difference related to the level of tax knowledge among male and female students who have received tax education.

The average group of students with tax education from universities in Java (EDUCATED_JAVA) is 5.805 which means that the group has a literate level of tax knowledge. On the other hand, the group of students with tax education from universities outside of Java (EDUCATED_NONJAVA) has a mean of 5.267 which means that the group also has a literate level of knowledge. There is a difference of about 0.6 between the two groups. Based on the results of the Independent Sample t-test related to the EDUCATED_JAVA and EDUCATED_NONJAVA groups in Table 4.1, it can be seen that the value of \( p = 0.137 \), in other words \( p > 0.05 \). Because \( p > 0.05 \), the third hypothesis is rejected and there is no significant difference in the level of tax knowledge between groups of students with tax education from universities in Java and groups of students with tax education from universities outside of Java. The average level of tax knowledge of respondents with tax education from universities in Java tends to be higher than the average group from outside Java.

Table 4.2. shows the results of the Independent Sample t-test on the EDU independent variable for each question (Qn). There are 2 questions that have a value of \( p > 0.05 \), namely question number 1 regarding tax identification number (TIN) and question number 3 related to the extension of annual tax report reporting time. In other words, there is no significant difference between students who have received tax education and who have not received tax education related to NPWP issues and the extension of SPT reporting time. Despite these, there is a significant difference between the two groups in the other 8 questions.

Based on the average value, for all questions, the average value of the group of students with tax education is higher than the average value of students without tax education, in other words the tax knowledge of students with tax education, generally, is higher. In addition, the average value of students without tax education for question number 2 to 10 is below 0.5. In other words, the majority of students who have not received tax education are still unable to understand the general provisions of taxation and personal income tax, except for TIN. This implies that the material contained in the DGT textbook on the tax inclusion program, which is one of the references in making this research questionnaire, is still not widely understood by students so the tax inclusion program itself is important to overcome these problems.

In Table 4.3, it can be seen that there is no major difference in perception of the importance of tax education among students who have received tax education (EDUCATED) and who have not received tax education (NONEDUCATED). The difference between the two groups is only around 0.04, where students who have received tax education have a higher level of perception.

Based on Table 4.3, the value of \( p = 0.452 \), this shows that the value of \( p > 0.05 \) and it can be concluded that there is no significant difference related to the perception of the importance of tax education between groups of students who have received tax education and groups of students who have not received tax education. This conclusion is not in accordance with the fourth hypothesis and also with the research of Hastuti (2014) and Mahat and Ling (2011). Nevertheless, both groups have the perception that tax education is important.

Based on the results of the Independent Sample t-test in Table 4.4, The value of \( p = 0.004 \). In other words \( p < 0.05 \) and the fifth hypothesis is accepted. In accordance with Hastuti’s research (2014), there is significant difference related to the need for tax education between groups of students who have received tax education and groups of students who have not received tax education. There is an average difference of 0.2 between the two groups where the group that already has higher tax education. Despite significant difference between the two groups, the majority of respondents from both groups assumed that they needed tax education.

5. Conclusions and Suggestions

Based on the results of the interview, the DGT said that knowledge of public tax in Indonesia is still lacking. In terms of tax education, according to DGT, tax education already exists but is still not structured. To overcome this,
the DGT is implementing a tax inclusion program, which aims to improve the quality of tax education in the hope to increase the tax ratio for the next 30–45 years. This program has gained several goals, including the publication of textbooks for various levels of education, which are also a reference in the process of making this research questionnaire question. In addition, the results of the study also shows that there is a significant difference between students who have received tax education and students who have not received tax education in terms of the level of tax knowledge. This finding is in accordance with previous studies (Mohamad et al., 2013). However, there is no significant difference between students with tax education from universities in Java and those from universities outside Java, and there is also no significant difference between male and female students who have received tax education.
Regarding students’ perceptions related to the importance of tax education, there is no significant difference among students who have received tax education and have not received tax education. This result is not in accordance with previous studies (Hastuti, 2014). In terms of perceptions related to the need for tax education, there is a significant difference between students who have received tax education and who have not received tax education in accordance with Hastuti’s (2014) research. The higher value of the 3 dependent variables in the group of students who have received tax education may occur because the student is more aware of the urgency of taxation and the value of the tax itself.

Furthermore, related to the level of tax knowledge, the average value of students without tax education for 9 questions is below 0.5. In other words, the majority of students who have not received tax education are still unable to understand the general provisions of taxation and personal income tax, except for TIN. This implies that the material contained in the DGT textbook on the tax inclusion program is appropriate and important to overcome these problems.

This research can be developed by testing the relationship between independent variables to each dependent variable. In addition, further research can also add the number and topic of questionnaire questions.

### References


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**Table 4.3. Hypothesis Test – Perception Regarding The Importance of Tax Education (PIMP)**

<table>
<thead>
<tr>
<th>PIMP</th>
<th>EDU</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error Mean</th>
<th>Independent Sample t-test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>EDUCATED</td>
<td>337</td>
<td>5.567</td>
<td>0.6830</td>
<td>0.0372</td>
<td>0.452</td>
</tr>
<tr>
<td></td>
<td>NONEDUCATED</td>
<td>228</td>
<td>5.522</td>
<td>0.7114</td>
<td>0.0471</td>
<td></td>
</tr>
</tbody>
</table>

*α = 5%

**Information:**

PIMP: level of perception regarding the importance of tax education;
EDU: respondent’s tax education status;
EDUCATED: respondents who have received tax education;
NONEDUCATED: respondents who have not received tax education.

**Table 4.4. Hypothesis Test – Perception Regarding The Need of Tax Education (PNEED)**

<table>
<thead>
<tr>
<th>PNEED</th>
<th>EDU</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error Mean</th>
<th>Independent Sample t-test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>EDUCATED</td>
<td>337</td>
<td>5.531</td>
<td>0.6985</td>
<td>0.038</td>
<td>0.004</td>
</tr>
<tr>
<td></td>
<td>NONEDUCATED</td>
<td>228</td>
<td>5.329</td>
<td>0.9762</td>
<td>0.0647</td>
<td></td>
</tr>
</tbody>
</table>

*α = 5%

**Information:**

PNEED: level of perception regarding the need for tax education;
EDU: education status of the respondent’s tax;
EDUCATED: respondents who have received tax education;
NONEDUCATED: respondents who have not received tax education.


