

The Role of Tax Modernization in Mediating the Relationship Between Tax Literacy and Tax Compliance of the Millennial Generation

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Keywords:

Tax Literacy, Tax Modernization, Tax Compliance, Milenial Generation

Abstract

One of the key components in the tax system's efficiency and the long-term viability of government income is tax compliance. Taxpayer compliance is influenced by cognitive factors such as knowledge of tax laws and procedures, as well as by law enforcement and oversight measures. Tax compliance in the millennial taxpayer cohort is associated with tax literacy and taxpayer interaction with the tax administration system, which has undergone a technology-based revolution. The purpose of this study is to examine the impact of tax literacy on tax compliance and the role of tax modernization in mediating this association among millennial taxpayers. The study uses a quantitative approach with a survey method of 101 individual millennial taxpayers in Kediri City who have Taxpayer Identification Numbers and meet their tax obligations. The Sobel Test was used in conjunction with linear regression and mediation analysis to analyze the data. With an explanatory power of 54.4%, the study's findings demonstrate that tax literacy has a favorable and substantial impact on tax compliance. Tax literacy also has a beneficial and noteworthy impact on tax reform, accounting for 51.2% of the explanation. The multiple regression analysis shows that tax literacy and tax modernization, taken together, account for 56.2% of tax compliance. According to the Sobel test, tax literacy and tax compliance are partially mediated by tax modernization. Millennials' tax compliance, as evidenced by their adoption and use of the improved tax management system, appears to be impacted by their understanding of taxation

INTRODUCTION

Taxes are very important to the Indonesian economy because they are the main source of government funding, which is allocated to the state budget (Buana, 2024). A major challenge for governments is the low level of tax compliance, especially in developing countries. Lack of compliance among taxpayers leads to budget deficits, which negatively impact the quality of public services and hinder overall economic development (Scott, 2025). Taxes, as an important issue in developing countries, pose significant challenges for government officials. Inadequate taxpayer compliance results in fiscal deficits that adversely affect the quality of public services and overall economic progress (Supriyati et al., 2025).

A key element that affects compliance levels is tax literacy. Tax literacy refers to how well individuals know and understand tax regulations, including their rights and responsibilities as taxpayers, as well as their ability to apply this tax knowledge in everyday situations (Triansyah & Putra, 2025). This includes how well individuals understand, recognize, and feel positively about their tax obligations. Tax awareness can be increased through educational initiatives that aim to increase tax literacy (Yani et al., 2023). Therefore, increasing tax literacy is essential to encourage taxpayer compliance. The millennial generation is made up of individuals who were born and raised

in an era where access to financial institutions was readily available, making them the first group to grow up with computers and the internet (Attitude et al., 2024). This generation has a strong connection with the digital world, where they are primarily engaged with, acquired, and share a wide range of information sourced from the internet through digital technologies (Sari Sapta et al., 2019).

The millennial generation has unique characteristics compared to previous generations, such as being very familiar with technology, having a more logical way of thinking, and wanting fast, clear, and online-based public services. This creates the need for a flexible tax system and supports taxpayers in understanding taxes well. Tax understanding is essential because it shows how much taxpayers know about tax rules, processes, and how taxes support growth. Taxpayers who understand taxes well usually have higher awareness and a positive outlook on fulfilling their tax obligations.

Ensuring taxpayers comply with tax rules is a challenge, even with Indonesia's tax system allowing people to calculate their own taxes, meaning they can register, calculate, pay, and report their own taxes (Yuliatik & Fauzi, 2020). Along with changes in information technology and global business, the tax system needs to adapt to be more efficient and open. This modernization involves restructuring the way of working and creating an integrated administrative system (Surjono, 2015). The idea of tax modernization includes digital services, the incorporation of administrative systems, the use of technology, and the improvement of internal processes. This modernization is not just about introducing electronic systems such as e-filing or online services; but it also includes reorganizing structures, accelerating processes, managing human resources effectively, and ensuring good governance (Hamidullah et al., 2025). To increase efficiency and openness, the Indonesian government has introduced a tax application called Coretax, which is designed to simplify the tax process and increase tax revenues to support national growth (Sony Erstiawan, 2025).

METHODS

The approach used in this study involves quantitative methods and survey techniques to explore how tax modernization affects the relationship between tax literacy and compliance among millennials. This type of quantitative research follows a positivist philosophy and focuses on examining specific groups or samples through data collection through research tools and statistical evaluation aimed at hypothesis testing (Scott, 2023).

The main data for this study were collected through a structured questionnaire given to the participants. The research tools were created based on indicators related to tax literacy, tax modernization, and tax compliance, drawn from contemporary tax studies. Each statement is rated on a five-point Likert scale, where 1 represents strong disagreement and 5 indicates strong agreement.

For this study, the population consisted of millennial taxpayers from Kediri, East Java, who were born between 1981 and 1996. Samples were selected using purposive sampling, with participants required to have an NPWP and have fulfilled their tax obligations. A total of 101 respondents formed a sample size, meeting important criteria for regression analysis and examining mediating factors in quantitative research.

The analysis takes place through several phases. Initially, data from respondents were presented, categorized based on gender, educational background, and length of taxpayer status. The second phase involves the implementation of normality tests to assess whether residual data

follows normal distribution. In the third phase, a multicollinearity test was performed to examine the significant relationships between independent variables in the regression model. The fourth phase includes a heteroscedasticity test to analyze residual variance at different levels of independent variable values. The fifth phase includes hypothesis testing to evaluate the relationship between tax literacy and taxpayer compliance. The sixth phase involves a discussion of the findings, which includes interpretation and comparison with previous research. Finally, the collected data is analyzed using SPSS.

RESULTS AND DISCUSSION

Results of Descriptive Statistical Test of Respondents

Table 1. Descriptive Statistics of Respondents

Features	Category	Frequency	Percentage (%)
Long Time Taxpayer	< 1 Year	19	18,8
	1–3 Years	46	45,5
	3–5 Years	23	22,8
	> 5 Years	13	12,9
Gender	Women	53	52,5
	Male	48	47,5
Education Level	SMP	2	2,0
	High	42	41,6
	School/Vocational		
	School		
	S1	50	49,5
	S2	6	5,9
	S3	1	1,0

Source : Processed data researcher (2025)

Descriptive statistics are used to show the main characteristics of the research cluster. According to Table 1, most of the participants have been registered as taxpayers for 1 to 3 years, representing 45.5%. In terms of gender, the number of female and male respondents was quite balanced, with women amounting to 52.5% and men 47.5%. Regarding education, most respondents have a bachelor's degree (49.5%), while high school or vocational high school graduates amount to 41.6%. The balance in the gender distribution shows that the research data is not biased against either gender. In terms of education, most of the respondents are bachelor's degree holders or vocational high school/high school graduates. This mix of educational backgrounds suggests that respondents have a sufficient understanding of information, law, and tax processes, so that their responses reflect real-life situations related to the research objectives.

Normality Test Results

Table 2. Normality Test Results (Kolmogorov-Smirnov)

Remarks	Value
Sample Count (N)	101
Asymp. Sig. (2-tailed)	0,010

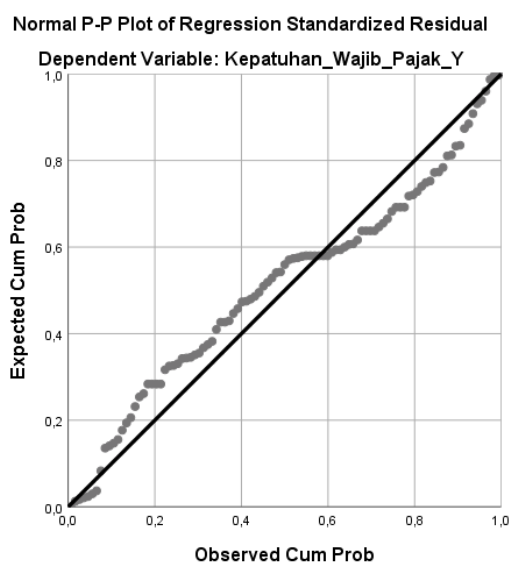


Figure 1. Test Results P-P Plot

Source : Processed data (2025)

Normality tests are performed to determine whether the residues of the regression model follow the normal distribution, as this is one of the key assumptions in linear regression analysis. The results of the Kolmogorov-Smirnov test presented in Table 2 show that the significance value of 0.010 is lower than the significance threshold of 0.05, thus confirming that the residual is statistically determined not to be normally distributed. The study involved 101 participants, which means the sample size qualifies as a large sample. In these circumstances, regression analysis can still be applied because the estimated regression coefficient remains stable despite variations in the residual distribution. The findings from the observations of the P-P Plot graph show that the residual points are distributed along the diagonal line without significant deviations. Therefore, residuals can be considered to closely resemble normal distributions in the context of regression analysis.

Multicollinearity Test Results

Table 3. Multicollinearity Test Results

Variabel	Tolerance	LIVE
Tax Literacy (X)	0,488	2,048
Tax Modernization (M)	0,488	2,048

Source : Processed data (2025)

The purpose of the multicollinearity test is to determine whether there is a significant correlation between independent variables in the regression model. According to the test data in Table 3, each of the variables of tax literacy and tax modernization has a tolerance value of 0.488, which is within the minimum limit of 0.10, and a VIF value of 2.048, which is significantly lower than the maximum limit of 10. These findings suggest that there is no strong linear relationship between the independent variables in the model. In these circumstances, it is clear that each independent

variable makes a unique contribution to explaining the dependent variable and does not overlap too much, thus allowing the correct interpretation of the regression coefficient.

Heterokedasticity Test Results

Table 4. Heterokedasticity Test Results (Glejser Test)

Variabel	Say.
Tax Literacy (X)	0,150
Tax Modernization (M)	0,096

Source : Processed data (2025)

Heteroscedasticity tests were performed to evaluate whether residual variance was consistent at various levels of independent variables. According to the results of the Glejser test shown in Table 4, the significance level for the tax literacy variable is 0.150, while the significance level for the tax modernization variable is 0.096. All significance levels obtained were above the 0.05 threshold, indicating no substantial relationship between the independent variable and the absolute residual. These findings suggest that residual variance is uniform and shows no signs of heteroscedasticity. The regression model used in this analysis corresponds to the important assumption of linear regression, making it suitable for hypothesis testing analysis.

Hypothesis Testing Results

Table 5. Hypothesis Testing Results

Hipotesis	Model Regresi	Relationships Between Variables	Coeficin (B)	t-count	Say.	R Square	Verdict
H1	Simple Regression	Tax Literacy (X) > Taxpayer Compliance (Y)	0,606	10,858	0,000	0,544	Accepted
H2	Simple Regression	Tax Literacy (X) > Tax Modernization (M)	0,620	10,185	0,000	0,512	Accepted
H3	Regresi Berganda	Tax Literacy (X) > Taxpayer Compliance (Y)	0,490	6,240	0,000	0,562	Accepted
		Tax Modernization (M) > Taxpayer Compliance (Y)	0,186	2,055	0,043		Accepted

Source : Processed data (2025)

The results of the hypothesis test show that the understanding of taxes has a positive effect on public compliance with tax regulations. This is shown by a regression coefficient of 0.606 and a significance level of 0.000, which is below the figure of 0.05. The determination coefficient, R-squared, is 0.544, which means tax knowledge explains 54.5 percent of the difference in taxpayer compliance, while other factors influence the rest. The study shows that when taxpayers better understand tax regulations and processes, they are more likely to meet their tax responsibilities. Therefore, the first hypothesis, which states that tax understanding affects taxpayer compliance, is accepted.

The second hypothesis test shows that tax literacy has a positive and significant influence on tax modernization. This is supported by a regression coefficient of 0.620 and a significance level of 0.000. An R-squared value of 0.512 means that tax knowledge explains 51.2 percent of the change in tax modernization. These findings suggest that taxpayers' level of understanding of taxes is related to how well they receive and use the new tax administration system. Taxpayers with good tax literacy generally find it easier to understand digital tax services and the existing administrative system. Thus, the second hypothesis, which states that tax knowledge has an impact on tax modernization, is accepted.

The results of the third hypothesis test show that tax literacy and tax modernization together have a positive and significant influence on taxpayer compliance. The R-square value of 0.562 indicates that these two factors together explain the 56.2 percent difference in taxpayer compliance. Separately, tax literacy has a regression coefficient of 0.490 with a significance level of 0.000, while tax modernization has a regression coefficient of 0.186 at a significance level of 0.043. The decrease in the tax literacy coefficient from 0.606 in the simple regression model to 0.490 in the multiple regression model shows that the influence of tax literacy on taxpayer compliance becomes less strong when tax modernization is taken into account. This means that tax modernization helps explain how tax literacy relates to taxpayer compliance. Therefore, the third hypothesis is statistically accepted, and the results suggest that tax modernization partially mediates the relationship between tax literacy and taxpayer compliance.

Sobel Test Results

Table 6. Sobel Test Results

Mediation Pathway	Sobel Statistical Value	Probabilitas (Two-tailed)	Remarks
Tax Literacy → Tax Modernization → Tax Compliance	2,0038	0,0451	Significant mediation

Source : Processed data (2025)

The results of the Sobel Test show that tax modernization effectively acts as a mediator in the relationship between tax literacy and tax compliance among millennials. According to the calculations, the Sobel statistical value of 2.0038 exceeds the critical value of 1.96 at a significance level of 5 percent, and the two-way probability value of 0.0451 is less than the significance threshold of 0.05. These findings suggest a significant indirect relationship between tax literacy and tax compliance influenced by tax modernization. This suggests that the research model used

has empirically confirmed the mediation pathway in which tax modernization acts as an intermediate variable.

DISCUSSION

Tax Literacy Has an Influence on Tax Compliance

According to the findings of the first hypothesis test, tax literacy has a statistically significant and beneficial impact on tax compliance. Taxpayers' compliance with their tax obligations is directly correlated with their awareness and understanding of tax laws, administrative implementation regulations, and tax rights and responsibilities. Taxpayers who have a strong understanding of tax laws are more likely to be aware of the consequences of failure to comply with their tax obligations, such as administrative and judicial sanctions (Caroline et al., 2023). This shows that taxpayer compliance depends not only on external factors such as supervision and sanctions, but also on internal variables such as taxpayers' knowledge and understanding of relevant tax laws.

Tax literacy, in theory, provides a basis for influencing taxpayers' behavior and attitudes by increasing knowledge about the purpose of tax collection and its implementation methods. An understanding of taxes as a source of revenue and public development can raise awareness of the need for voluntary compliance with tax responsibilities. Taxpayers with adequate tax knowledge are often better able to calculate, pay, and report taxes correctly in accordance with applicable tax laws and regulations (Elsani & Tanno, 2023).

Because tax-educated taxpayers are driven to be compliant not only by external forces but also by their own understanding of their responsibilities, tax literacy is the foundation for encouraging compliant behavior. According to a high regression coefficient, which shows a beneficial and significant impact, increased tax literacy correlates with better tax compliance. Increased tax literacy will result in better taxpayer compliance with their tax obligations.

Many previous studies have shown that tax literacy improves taxpayer compliance, and the results of this study corroborate these findings. Tax literacy is a major factor in taxpayer compliance among Indonesian micro, small, and medium enterprises, according to research by (Yuliaty & Fauzi, 2020) which shows that understanding taxes allows taxpayers to fulfill their obligations effectively. (Triansyah & Putra, 2025) Finding similar results, showing that tax literacy has a beneficial impact on taxpayer compliance, especially if supported by adequate digital literacy capabilities. The findings of this study, which suggest that tax literacy has little influence on tax compliance when public trust in tax officers is low, however, contradict the findings of the study (Hidayat, 2024)

The findings of this study show that tax literacy has a varied impact on tax compliance, which can be influenced by taxpayer profiles and current tax structures. The results of this study show that tax literacy plays a role in increasing tax compliance among millennial taxpayers, although some studies have produced conflicting findings. This conclusion can be explained by the characteristics of the millennial generation, which is comparatively more receptive to knowledge and education, allowing a solid understanding of taxation to lead to compliant behavior in fulfilling tax responsibilities.

The Effect of Tax Literacy on Tax Modernization

Based on the results of the second hypothesis test, tax literacy shows a strong and significant relationship with tax modernization. The results of this study show that the level of knowledge and understanding of taxpayers about the tax system correlates with their willingness to adopt and use an improved tax administration system. Taxpayers who have adequate tax literacy usually have an easier time understanding the processes involved in technology-based tax administration and the purpose behind the launch of a modern approach to tax services. This understanding contributes to fostering a more positive perspective on the transition from traditional manual tax administration to a digital system.

In simple terms, tax modernization is part of efforts to improve tax management, and this requires taxpayers to actively use technology-based services (Magribi & Yulianti, 2022). A good understanding of taxes is essential because it helps taxpayers understand how tax services work, the functions of tax applications, and how to report and pay taxes electronically. Taxpayers who lack tax understanding often struggle with the new administrative system, which leads to less effective use of modern tools. This shows that the success of tax modernization depends not only on a good system, but also on the willingness of taxpayers to learn and use it effectively.

The results of this study also provide evidence that tax literacy plays a role in increasing taxpayers' perception of the convenience and clarity of the modernized tax administration system. Taxpayers who understand tax provisions and administrative procedures as a whole tend to be better able to adjust to the technology-based tax system. This understanding is related to the ability of taxpayers to operate electronic services such as online tax reporting and non-cash tax payments. These results provide an idea that tax literacy does not only include the aspect of normative knowledge, but also relates to practical skills in carrying out tax obligations through the modern system.

The results of this study support previous research showing how tax knowledge affects the receipt and use of tax modernization systems. A study conducted by (Aditya et al., 2024) Reveals that taxpayers' level of understanding of tax issues is related to their approval of progress in tax administration and their satisfaction in using information system-based tax services. (Putri et al., 2023) It also shows that the effectiveness of modernizing the tax administration system is related to taxpayers' understanding of existing tax procedures and mechanisms. A study by (Meylita et al., 2025) It shows that an understanding of taxes affects the willingness of younger generations to accept the digitalization of the tax system, which can be seen from the increasing use of electronic tax services. Despite this, many studies have revealed results that contradict the results of previous studies. A study conducted by (Kholipah et al., 2024) Demonstrating that taxpayers' trust in tax authorities has a greater impact on their tax compliance than their own understanding of tax issues.

The difference in the findings of the study shows that tax literacy has an effect on tax modernization can vary depending on the characteristics of taxpayers and the governance design of the applicable tax administration system. The findings of this study show that in millennial taxpayers, tax literacy is related to the receipt and utilization of the modernized tax administration system. This result can be attributed to the characteristics of the millennial generation who are relatively familiar with digital technology, so that an adequate understanding of taxation plays a role in supporting the use of the modern tax system more optimally.

Tax Modernization Mediates the Gap Between Tax Literacy and Tax Compliance of the Millennial Generation

Tax modernization appears to be a mediating variable in the relationship between tax literacy and tax compliance of the millennial generation, as evidenced by the findings of the third hypothesis test. These findings show that tax literacy affects tax compliance not only directly but also indirectly by encouraging the adoption and use of updated tax administration systems. Tax literacy is related to taxpayers' understanding of technology-based tax administration methods, which in turn drives greater compliance with tax obligations by allowing taxpayers to meet deadlines and comply with all applicable laws.

The results of the data processing showed that the incorporation of tax modernization variables into the model maintained the importance of tax literacy in influencing tax compliance, even though the value of the coefficient was reduced. This situation suggests that tax modernization plays a partial mediator in this relationship. The decrease in the coefficient indicates that part of the influence of tax literacy on tax compliance operates through the modernization of the tax administration system. In other words, a high level of tax knowledge motivates taxpayers to use digital tax services, which then leads to more compliant actions regarding their tax responsibilities.

Theoretically, the role of tax modernization can be explained through a voluntary compliance approach that emphasizes the interaction between knowledge factors and administrative systems (Devi, 2025). Tax literacy forms a basic understanding for taxpayers regarding tax obligations and procedures, while tax modernization provides a more structured and integrated administrative facility. In the millennial generation who are used to the use of digital technology, the electronic-based tax administration system is the main channel in translating tax understanding into compliance actions. This relationship shows that tax literacy that is not supported by an appropriate administrative system has the potential to result in suboptimal compliance.

The results of this study show that tax system reform helps improve the relationship between tax understanding and compliance with tax rules. Taxpayers from the millennial generation who understand tax law find it easier to use technology-based methods to handle taxes, such as online filing and payment. A more organized, clear, and systematic way of managing the tax process results in fewer errors in reporting and greater compliance with the rules. This relationship implies that tax system updates serve as a link between taxpayer knowledge and compliance with tax regulations.

The findings of this study are in line with previous research that highlighted how the tax administration system affects the relationship between public understanding and their compliance with tax rules. Research by (Setiawan & Yanti, 2024) Shows that the digitization of the tax system helps connect awareness and knowledge about taxes with better compliance by making the process easier for taxpayers. Similarly, (Smith et al., 2025) found that tax understanding improves compliance among young taxpayers when they use digital tax systems. (Wardhani & Mahrani, 2024) Found that improvements in tax administration systems have a positive impact on compliance when taxpayers have a good understanding of taxes.

In this analysis, the results show that for the millennial generation, tax system reform serves as a partial link between tax literacy and how well they follow tax rules. The study confirms that millennial taxpayers' compliance is shaped by their knowledge of taxes and tax administration systems that have adapted to new technologies.

CONCLUSION

The results of this study show that tax literacy has a positive and important influence on the tax compliance of the millennial generation in Kediri City. This can be seen from taxpayers' knowledge and understanding of tax laws, processes, and responsibilities. In addition, tax literacy plays a useful and meaningful role in the modernization of the tax system. This shows that millennial taxpayers who have a higher level of tax literacy are generally better able to understand and use technology-based tax administration systems effectively.

The findings of this study show that the tax compliance of the millennial generation is influenced by the relationship between tax literacy and the modernization of tax administration. Tax literacy is essential to increase taxpayer understanding and awareness, while tax modernization acts as an administrative tool that facilitates the application of this knowledge in tax practice. These results suggest that initiatives aimed at improving tax compliance among millennials should focus on improving tax literacy, along with improving and refining technology-based tax administration systems.

Based on the findings and limitations in this study, several suggestions can be proposed. First, further research is suggested to expand the scope of research objects, not only limited to the millennial generation, in order to increase the generalization of research results. Second, subsequent research can add other variables that have the potential to affect tax compliance, such as trust levels, perceptions of tax fairness and tax sanctions. Finally, future research is also recommended to use more diverse methods, such as qualitative or mixed methods, to gain a deeper understanding of taxpayers' compliance behavior.

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