

The Influence of Digital Literacy, Trust in Government, and Tax Education on Tax Awareness of Accounting and Tax Students at Pamulang University

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Abstract : Tax awareness of students as prospective taxpayers is a concern because there is still limited understanding of the role and obligations of taxation. This study aims to analyze the influence of digital literacy, trust in the government, and tax education on the tax awareness of Tax Accounting students at Pamulang University. The study used a quantitative method with a causal approach. The study population consisted of 811 students, with 90 respondents selected through purposive sampling. Data were collected using a questionnaire and analyzed using IBM SPSS 31 through descriptive statistics, validity tests, reliability, classical assumptions, multiple linear regression, t-test, F-test, and coefficient of determination. The results showed that digital literacy, trust in the government, and tax education each had a positive and significant effect on tax awareness. The three variables also had a significant effect simultaneously with an R Square of 0.423. In conclusion, increasing digital literacy, trust in the government, and tax education played a role in increasing student tax awareness.

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Introduction

Tax awareness is a crucial aspect in building tax compliance because it relates to taxpayers' understanding and willingness to fulfill their obligations. According to Sonjaya (2024), tax awareness is challenging because it is subjective, allowing each taxpayer to have a different understanding and definition of the tax system and their obligations. This situation is a concern because some people still do not pay taxes, partly due to low tax awareness (Klau & Puspita, 2025). Tax awareness also needs to be developed early because students are prospective taxpayers who will become part of the community engaged in economic activities in the future. Wardani et al. (2022) stated that introducing the concept of the importance of taxes from an early age offers hope for addressing the problem of declining public awareness of their tax obligations. Tax education for prospective taxpayers, especially students, is crucial because awareness of tax compliance in prospective taxpayers can support increased state

revenue. However, some students still do not understand the role of taxes and their obligations as prospective taxpayers (Lukmawati et al., 2024). This situation indicates that tax awareness among the younger generation is still a concern that needs to be studied.

This phenomenon is also evident in the tax situation in Indonesia, which still faces challenges in taxpayer awareness and compliance. Meutia et al. (2021) stated that the large number of taxpayers who deliberately fail to comply and the low level of taxpayer awareness make them reluctant to fulfill their tax obligations. After paying taxes, some people also do not know what the money is used for, so there are still people who pay taxes simply to fulfill their responsibilities to the state, not out of awareness or conscience. Low taxpayer awareness is a problem currently faced by the Directorate General of Taxes, which is reflected in Indonesia's suboptimal tax ratio. Wildan in Sari (2024) stated that Indonesia's tax ratio in 2023 decreased from 10.39% in 2022 to 10.31% in 2023. This value is lower than the Asia Pacific average of 19.3% and the OECD average of 34% (OECD in Sari, 2024). Therefore, changing public mindsets through tax education is crucial for building tax awareness, including through the integration of tax education into teaching materials and educational activities. Increased tax awareness can be a motivating factor for the public to pay taxes more consistently and ultimately improve tax compliance (Asri et al., 2024).

The issue of tax awareness is inseparable from various influencing factors. Iswerdiningrum (2024) states that factors believed to influence taxpayer awareness include tax knowledge and understanding, perceived effectiveness of the tax system, quality of tax services, tax outreach, and education level. Rahmadani in Nursifa (2023) also cites tax knowledge, perception of the tax system, quality of service, and income level as factors influencing tax awareness. Furthermore, Komala and Elen (2021) state that taxpayer awareness can be improved through social activities related to taxation, service quality, increased taxpayer awareness, increased taxpayer income, and a better understanding of the implementation of the tax system. In the context of technological development, digital literacy is a relevant factor. Hama (2023) states that digital literacy has been widely accepted and recognized as crucial, including in the tax industry. However, low human resource skills in the use of information technology due to weak digital literacy can be a barrier to understanding and operating the online DGT system effectively (Suswarni et al. in Wijaya & Nailufaroh, 2022). Yulianti and Huda (2022) stated that tax awareness is closely related to the level of compliance and through digital literacy, a person can understand the importance of taxes for the interests of the state.

In addition to digital literacy, trust in the government is a problem related to tax awareness. Cahyani and Sovita (2024) stated that trust in the government is the public's belief in the government's morals, behavior, and attitudes, as reflected in its policies. When the government implements a good, fair, and trustworthy system, taxpayer trust will increase, thereby enhancing moral awareness regarding tax obligations (Sari & Hermanto, 2020). Public trust is also important to convince the public that government policies and methods are not only aimed at the interests of certain groups, but also for the benefit of the nation and state as a whole (Sari et al., 2022). However, research findings on the relationship between trust in the government and tax compliance still show discrepancies. Sari and Hermanto (2020) and Taing and Chang (2020) stated that trust in the government does not significantly influence taxpayer compliance levels. Conversely, Toniarta and Merkusiwati (2023) revealed that a high level of trust in the government can have a positive impact on taxpayer compliance. These differences in results indicate that trust in the government is still relevant to study in relation to tax awareness. Another issue relates to tax education. Lack of tax awareness is often caused by a lack of knowledge and understanding of tax obligations. Lukmawati et al. (2024) stated that effective tax education plays a significant role in increasing tax knowledge among the younger generation, but many students still do not understand the role of taxes and their obligations as prospective taxpayers. This situation indicates that tax education still needs improvement to build better tax awareness. Triandani et al. (2023) explained that tax education has a positive effect on student tax awareness, while Alamien et al. (2023) stated that tax education has no positive effect on tax compliance. The differences in these research results indicate empirical issues that still require further study.

This issue is increasingly relevant because there is still little research analyzing tax knowledge among university students, particularly those studying taxation and who have a strong desire to become tax professionals or consultants in the future. Previous research has shown divergent results regarding the relationship between variables related to tax awareness and compliance. Hama (2023) showed that

digital literacy cannot moderate the effect of tax awareness on tax compliance, while Yulianti and Huda's (2022) study also concluded that digital literacy cannot moderate the relationship between tax awareness and taxpayer compliance. Regarding trust, Toniarta and Merkusiwati (2023) found a positive and significant effect, while Sari and Hermanto (2020) found that trust in the government had no effect on tax compliance. Regarding tax education, Lukmawati et al. (2024) found a positive and significant effect on tax awareness, while Alamien et al. (2023) stated that tax education did not have a positive and significant effect on tax compliance. Thus, there is still little research that specifically examines digital literacy, trust in government, and tax education simultaneously on the tax awareness of Tax Accounting students at Pamulang University. Pamulang University itself has a Tax Center as a medium for implementing the Directorate General of Taxes (DGT) work program, which accommodates students to develop their talents, skills, and mindsets. Therefore, the context of Tax Accounting students at Pamulang University is relevant to study.

Based on these problems and gaps, this study aims to analyze the influence of digital literacy, trust in government, and tax education on tax awareness of Tax Accounting students at Pamulang University, both partially and simultaneously. This research is important because tax awareness among students is a crucial part in creating a culture of tax compliance in the future, while taxpayer compliance remains a challenge and an understanding of taxation and the factors that influence it is still needed. This study is also expected to provide an understanding of the contribution of each factor to student tax awareness and provide insights and recommendations for the government and academic institutions in improving tax awareness in Indonesia. The novelty of this study lies in testing digital literacy, trust in government, and tax education together on tax awareness among Tax Accounting students at Pamulang University, which is specifically directed at students as prospective taxpayers and the next generation of taxpayers.

Research methods

This study uses a quantitative method with a causal approach that aims to analyze the influence of digital literacy, trust in government, and tax education on tax awareness of Tax Accounting students at Pamulang University. The quantitative approach is used to obtain data that can be analyzed statistically so that the relationship between the independent variables, namely digital literacy, trust in government, and tax education, with the dependent variable, namely tax awareness, can be determined. The use of quantitative research methods in this study is in line with Jaya (2026) which is used as a reference in the study.

The research instrument used to obtain data was a questionnaire administered to respondents. The questionnaire was used to measure four research variables: digital literacy, trust in government, tax education, and tax awareness. The research instrument was then tested to ensure the validity of the data obtained. Instrument testing included validity and reliability testing. Validity testing was performed by comparing the calculated r value with the table r value, while reliability testing used Cronbach's Alpha value. A Cronbach's Alpha coefficient >0.60 indicates the instrument's reliability.

The collected data were then analyzed using IBM SPSS 31. Data analysis techniques include descriptive statistics, data instrument tests, classical assumption tests, multiple linear regression analysis, and hypothesis testing. The classical assumption tests consist of normality tests, multicollinearity tests, heteroscedasticity tests, and autocorrelation tests. Multicollinearity tests are used to see the relationship between independent variables by observing the Tolerance and Variance Inflation Factor (VIF) values, while heteroscedasticity tests are carried out to determine the inequality of residual variances. The heteroscedasticity test in this study uses the Spearman's Rho Test with IBM SPSS 31. Furthermore, autocorrelation testing is carried out using Durbin-Watson.

The population of this study was 811 active students of the Tax Accounting Study Program at Pamulang University. The sample size was 90 students using a purposive sampling technique. The sample selection was based on specific criteria established by the researcher: students who were or were currently taking taxation-related courses and active students in semesters 1 through 8 of the Tax Accounting Study Program at Pamulang University. Therefore, the selected respondents were students who matched the characteristics of the research object and were related to the field of taxation.

The research procedure was carried out in stages, starting with determining the object and research variables based on the identified problems, namely digital literacy, trust in government, and tax

education as independent variables and tax awareness as dependent variable. Next, the researcher determined the population and determined the sample based on purposive sampling criteria. The research data were then collected through questionnaires given to 90 students who met the research criteria. After the data were collected, the data were processed using IBM SPSS 31 through the stages of descriptive statistics, validity tests, reliability tests, classical assumption tests, multiple linear regression analysis, and hypothesis testing through determination coefficient tests, F tests, and T tests. These stages were carried out to determine the effect of digital literacy, trust in government, and tax education on tax awareness of Tax Accounting students at Pamulang University, both partially and simultaneously.

Results and Discussion

Description of Research Results

1. Respondent Data Based on Gender

Table 1. Respondent Gender

Gender	Amount	Percentage
Man	37	41%
Woman	53	59%
Amount	90	100%

Source: Primary data processed with SPSS 31, 2026

This study involved 90 students as respondents, where from Of these, 59% were women and 41% were men. This indicates that among university students, tax awareness is predominantly driven by female students.

2. Respondent Data Based on Respondent Semester Level

Table 2. Respondents' Semester Level

Respondent Semester	Amount	Percentage
Semester 2	23	25%
Semester 4	4	4%
Semester 5	2	2%
Semester 6	8	9%
Semester 7	6	7%
Semester 8	47	53%
Amount	90	100%

Source: Primary data processed with SPSS 31, 2026

This study involved 90 students as respondents, where based on the selected sample, when viewed in terms of semesters as a whole, the sample was semester 2 as much as 25%, semester 4 as much as 4%, semester 5 as much as 2%, semester 6 as much as 9%, semester 7 as much as 7%, and semester 8 as much as 53%. This shows that among semester 8 students, there are more who are the sample in this study.

Research result

1. Descriptive Statistical Test

Table 3. Results of Descriptive Statistical Tests

	N	Minimum	Maximum	Mean	Std. Deviation
X1	90	12	23	19,01	2,410
X2	90	7	25	17,63	3,146
X3	90	9	25	19,61	2,718
Y	90	12	25	20,51	2,437
Valid N (listwise)	90				

Source: Primary data processed with SPSS 31, 2026

The results of descriptive statistical tests for four variables, consisting of 90

respondents, shown in the table above as follows:

- A. The digital literacy variable (X1) produced a minimum value of 12, a maximum value of 23, an average value of 19.01, and a standard deviation of 2.410. Based on the average value of the digital literacy variable (X1), it can be concluded that respondents answered the agree scale.
- B. The variable of trust in the government (X2) produces a minimum value of 7, the value maximum 25, average value 17.63, and standard deviation of trust in government data of 3.146. Based on the average value of the trust in government variable (X2), it can be concluded that respondents answered the agree scale.
- C. The tax education variable (X3) produces a minimum value of 9, a maximum value of 25, an average value of 19.61, and a standard deviation of the tax education data of 2718. Based on the average value of the digital literacy variable (X1), it can be concluded that respondents answered on the agree scale.

2. Data Instrument Test

A. Digital Literacy Validity Test

Table 4. Results of the Digital Literacy Validity Test

		Correlations					
		X1.1	X1.2	X1.3	X1.4	X1.5	X5
X1.1	Pearson Correlation	1	,418***	,304**	,327**	,235*	,701***
	Sig. (2-tailed)		<,001	,004	,002	,025	<,001
	N	90	90	90	90	90	90
X1.2	Pearson Correlation	,418***	1	,199	,272**	,137	,600***
	Sig. (2-tailed)	<,001		,061	,010	,199	<,001
	N	90	90	90	90	90	90
X1.3	Pearson Correlation	,304**	,199	1	,179	,178	,572***
	Sig. (2-tailed)	,004	,061		,091	,093	<,001
	N	90	90	90	90	90	90
X1.4	Pearson Correlation	,327**	,272**	,179	1	,122	,644***
	Sig. (2-tailed)	,002	,010	,091		,251	<,001
	N	90	90	90	90	90	90
X1.5	Pearson Correlation	,235*	,137	,178	,122	1	,490***
	Sig. (2-tailed)	,025	,199	,093	,251		<,001
	N	90	90	90	90	90	90
X5	Pearson Correlation	,701***	,600***	,572***	,644***	,490***	1
	Sig. (2-tailed)	<,001	<,001	<,001	<,001	<,001	
	N	90	90	90	90	90	90

Source: Primary data processed with SPSS 31, 2026

Based on table 4, all questions in the digital literacy variable are declared valid because the calculated r value is greater than the table r value, namely 0.2072.

B. Testing the Validity of Trust in the Government

Table 5. Results of the Validity Test of Trust in the Government

		Correlations					
		X2.1	X2.2	X2.3	X2.4	X2.5	X2
X2.1	Pearson Correlation	1	,252*	,122	,144	,301**	,544***
	Sig. (2-tailed)		,017	,251	,176	,004	<,001
	N	90	90	90	90	90	90
X2.2	Pearson Correlation	,252*	1	,325**	,203	,152	,597***
	Sig. (2-tailed)	,017		,002	,054	,153	<,001
	N	90	90	90	90	90	90
X2.3	Pearson Correlation	,122	,325**	1	,410***	,278**	,690***
	Sig. (2-tailed)	,251	,002		<,001	,008	<,001
	N	90	90	90	90	90	90
X2.4	Pearson Correlation	,144	,203	,410***	1	,392***	,670***
	Sig. (2-tailed)	,176	,054	<,001		<,001	<,001
	N	90	90	90	90	90	90
X2.5	Pearson Correlation	,301**	,152	,278**	,392***	1	,677***
	Sig. (2-tailed)	,004	,153	,008	<,001		<,001
	N	90	90	90	90	90	90
X2	Pearson Correlation	,544***	,597***	,690***	,670***	,677***	1
	Sig. (2-tailed)	<,001	<,001	<,001	<,001	<,001	
	N	90	90	90	90	90	90

Source:

Primary data processed with SPSS 31, 2026

Based on table 4.6, all questions on the trust in government variable are declared valid because the calculated r value is greater than the table r value, namely 0.2072.

C. Tax education validity test

Table 6. Results of the Tax Education Validity Test

		Correlations					
		X3.1	X3.2	X3.3	X3.4	X3.5	X3
X3.1	Pearson Correlation	1	,463***	,126	,233*	,308**	,710***
	Sig. (2-tailed)		<,001	,238	,027	,003	<,001
	N	90	90	90	90	90	90
X3.2	Pearson Correlation	,463***	1	,345***	,184	,261*	,708***
	Sig. (2-tailed)	<,001		<,001	,082	,013	<,001
	N	90	90	90	90	90	90
X3.3	Pearson Correlation	,126	,345***	1	,282**	,129	,613***
	Sig. (2-tailed)	,238	<,001		,007	,225	<,001
	N	90	90	90	90	90	90
X3.4	Pearson Correlation	,233*	,184	,282**	1	,124	,538***
	Sig. (2-tailed)	,027	,082	,007		,245	<,001
	N	90	90	90	90	90	90
X3.5	Pearson Correlation	,308**	,261*	,129	,124	1	,504***
	Sig. (2-tailed)	,003	,013	,225	,245		<,001
	N	90	90	90	90	90	90
X3	Pearson Correlation	,710***	,708***	,613***	,538***	,504***	1
	Sig. (2-tailed)	<,001	<,001	<,001	<,001	<,001	
	N	90	90	90	90	90	90

Source: *Primary data processed with SPSS 31, 2026*

Based on table 6, all questions in the tax education variable are declared valid because the calculated r value is greater than the table r value, namely 0.2072.

D. Tax Awareness Validity Test

Table 7. Results of the Tax Awareness Validity Test

		Correlations					
		Y1	Y2	Y3	Y4	Y5	Y
Y1	Pearson Correlation	1	,283**	,187	,232*	,302**	,615***
	Sig. (2-tailed)		,007	,078	,028	,004	<,001
	N	90	90	90	90	90	90
Y2	Pearson Correlation	,283**	1	,317**	,205	,364***	,682***
	Sig. (2-tailed)	,007		,002	,052	<,001	<,001
	N	90	90	90	90	90	90
Y3	Pearson Correlation	,187	,317**	1	,280**	,310**	,640***
	Sig. (2-tailed)	,078	,002		,007	,003	<,001
	N	90	90	90	90	90	90
Y4	Pearson Correlation	,232*	,205	,280**	1	,196	,597***
	Sig. (2-tailed)	,028	,052	,007		,064	<,001
	N	90	90	90	90	90	90
Y5	Pearson Correlation	,302**	,364***	,310**	,196	1	,668***
	Sig. (2-tailed)	,004	<,001	,003	,064		<,001
	N	90	90	90	90	90	90
Y	Pearson Correlation	,615***	,682***	,640***	,597***	,668***	1
	Sig. (2-tailed)	<,001	<,001	<,001	<,001	<,001	
	N	90	90	90	90	90	90

Source: Primary data processed with SPSS 31, 2026

Based on table 7, all questions on tax awareness are declared valid because the calculated r value is greater than the table r value, namely 0.2072.

Reliability Test

Table 8. Results of the Digital Literacy Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
,603	5

Source: Primary data processed with SPSS 31, 2026

Based on the table8 above shows a Cronbach's Alpha value of 0.603 which is more than 0.60, so it can be concluded that the instrument is reliable.

Table 9. Results of the Reliability Test of Trust in the Government

Reliability Statistics	
Cronbach's Alpha	N of Items
,637	5

Source: Primary data processed with SPSS 31, 2026

Based on the table9 above shows a Cronbach's Alpha value of 0.637 which is more than 0.60 so it can be concluded that the instrument is reliable.

Table 10. Results of Tax Education Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
,622	5

Source: Primary data processed with SPSS 31, 2026

Based on the table10 above shows a Cronbach's Alpha value of 0.622 which is more than 0.60 so it can be concluded that the instrument is reliable.

Table 11. Results of Tax Awareness Reliability Test

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Reliability Statistics

Cronbach's Alpha	N of Items
,646	5

Source: Primary data processed with SPSS 31, 2026

Based on the table 11. above shows a Cronbach's Alpha value of 0.646 which is more than 0.60 so it can be concluded that the instrument is reliable.

Classical Assumption Test

1. Normality Test

Table 12. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		90
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,85117151
Most Extreme Differences	Absolute	,059
	Positive	,041
	Negative	-,059
Test Statistic		,059
Asymp. Sig. (2-tailed) ^c		,200 ^d
Monte Carlo Sig. (2-tailed) ^e	Sig.	,615
	99% Confidence Interval	
	Lower Bound	,602
	Upper Bound	,627

Source: Primary data processed with SPSS 31, 2026

Based on the test results in Table 12, the Asymp. Sig. (2-tailed) value is 0.200, which is greater than the significance level of $\alpha = 0.05$. This indicates that the residual data has a normal distribution.

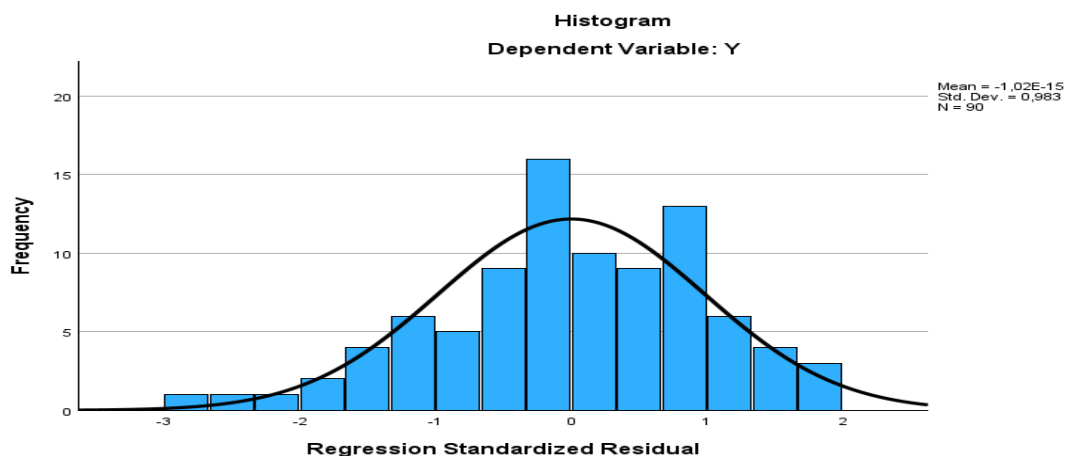


Figure 1. Histogram Results

Source: Primary data processed with SPSS 31, 2026

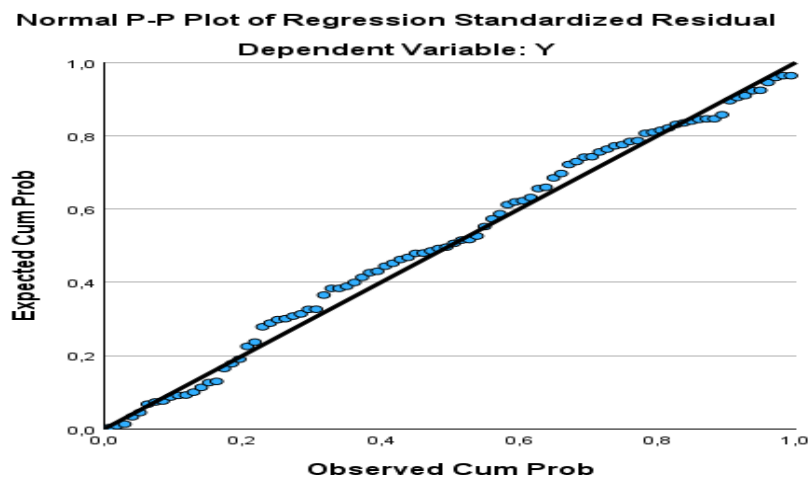


Figure 2. P-Plot Results

Source: Primary data processed with SPSS 31, 2026

2. Test Multicollinearity

Table 13. Multicollinearity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	5,949	1,896		3,138	,002		
	X1	,244	,095	,241	2,555	,012	,753	1,329
	X2	,199	,072	,257	2,742	,007	,766	1,305
	X3	,327	,078	,365	4,174	<,001	,877	1,141

Source: Primary data processed with SPSS 31, 2026

Based on the results of the multicollinearity test in table 13, the three variables has a tolerance value greater than 0.10 and a VIF value less than 10, it is said that there is no multicollinearity in this study.

3. Heteroscedasticity Test

Table 14. Results of Heteroscedasticity Test

Correlations						
Spearman's rho	Literasi digital	Literasi digital		Kepercayaan Terhadap Pemerintah	Edukasi Pajak	Unstandardized Residual
		Correlation Coefficient				
			1,000	,373***	,238*	-,015
		Sig. (2-tailed)		<,001	,024	,888
		N	90	90	90	90
	Kepercayaan Terhadap Pemerintah	Correlation Coefficient	,373***	1,000	,229*	-,067
		Sig. (2-tailed)	<,001		,030	,531
		N	90	90	90	90
	Edukasi Pajak	Correlation Coefficient	,238*	,229*	1,000	-,023
		Sig. (2-tailed)	,024	,030		,831
		N	90	90	90	90
	Unstandardized Residual	Correlation Coefficient	-,015	-,067	-,023	1,000
		Sig. (2-tailed)	,888	,531	,831	
		N	90	90	90	90

Source: Primary data processed with SPSS 31, 2026

Based on the results of the heteroscedasticity test in table 4.12 above, the significance value of each variable is greater than 0.05, so it can be concluded that there is no heteroscedasticity problem in the three variables based on the Sperman's Rho test..

4. Autocorrelation Test

Table 15. Autocorrelation Test Results
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,650 ^a	,423	,403	1,883	2,053

a. Predictors: (Constant), Edukasi Pajak, Kepercayaan Terhadap Pemerintah, Literasi Digital

b. Dependent Variable: Kesadaran Pajak

Source: Primary data processed with SPSS 31, 2026

Autocorrelation test results:

n = 90

d = 2.053

dL = 1.5889

dU = 1.7264

4 – dL = 4 – 1.5889 = 2.4111

4 – dU = 4 – 1.7264 = 2.2736

Based on the results of the autocorrelation test above, it can be concluded that $dU < d < 4 - dU$ or $1.7264 < 2.053 < 2.2736$, which means there is no autocorrelation.

Multiple Linear Regression Test

Table 16. Multiple Linear Regression Test Results
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,949	1,896		3,138	,002
	Literasi Digital	,244	,095	,241	2,555	,012
	Kepercayaan Terhadap Pemerintahan	,199	,072	,257	2,742	,007
	Edukasi Pajak	,327	,078	,365	4,174	<,001

Source: Primary data processed with SPSS 31, 2026

Based on the table 16 shows that the β coefficient is a form of a regression equation that can be produced as follows:

$$Y = 5.949 + 0.244X_1 + 0.199X_2 + 0.327X_3 + e$$

Information :

Y = Tax Awareness

X1 = Digital Literacy

X2 = Trust in Government

X3 = Tax Education

So from the table of results of the multiple linear regression test it can be explained that:

1. The constant value of 5.949 indicates that if the variables Digital Literacy (X1), Trust in Government (X2), and Tax Education (X3) are considered constant, then the Tax Awareness (Y) value will be 5.949. This means that without the influence of digital literacy, trust in government, and tax education, respondents remain at the baseline value of 5.949 or tax awareness will continue to increase.
2. The regression coefficient of Digital Literacy (X1) is 0.244, which is positive. This means that every increase in digital literacy will increase tax awareness by 0.244, while every decrease in digital literacy among students will be accompanied by a decrease in tax awareness. And with a significance value of $0.012 < 0.05$, the statistically significant effect of digital literacy on tax awareness is significant.
3. The regression coefficient for Trust in Government (X2) is 0.199, which is positive. This means that every increase in trust in government will increase tax awareness by 0.199, while every decrease in

- student trust will be accompanied by a decrease in tax awareness. And with a significance value of $0.007 < 0.05$, the statistically significant effect of trust in government on tax awareness is significant.
4. The regression coefficient of Tax Education (X3) is 0.327, which is positive. This means that every increase in tax education will increase tax awareness by 0.327, while every decrease in tax education possessed by students will be accompanied by a decrease in tax awareness. And with a significance value of $0.01 < 0.05$, the effect of tax education on tax awareness is statistically significant. This means that the level of tax knowledge and understanding can encourage students to be tax aware.

Hypothesis Testing

1. Coefficient of Determination Test

Table 17. Results of the Determination Coefficient Test
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.650 ^a	.423	.403	1,883

Source: Primary data processed with SPSS 31, 2026

From the table The R-square value of 0.423 above indicates that digital literacy, trust in government, and tax education explain 42.3% of the variation in tax awareness, while the remaining 57.7% is influenced by factors outside the study. This indicates that these three variables play a significant role in influencing tax awareness, although they are not the sole determining factors.

2. F test

Table 18. F Test Results
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	223,500	3	74,500	21,007	<.001 ^b
	Residual	304,988	86	3,546		
	Total	528,489	89			

Source: Primary data processed with SPSS 31, 2026

Based on the table above, the calculated F value is 21.007 with The significance level is 0.001, which is smaller than the constant value of 0.05. This indicates that the regression model used is simultaneously significant, meaning that Digital Literacy (X1), Trust in Government (X2), and Tax Education (X3) are simultaneously rejected and accepted and have a significant effect on the Tax Awareness variable (Y). These results are in line with the Theory of Planned Behavior (Ajzen, 1991) which states that a person's behavior is influenced by behavioral intentions formed through attitudes, subjective norms, and perceived behavioral control. Digital literacy improves students' ability to understand tax information, trust in the government forms the belief that taxes are managed well and transparently, while tax education increases knowledge and understanding of tax rights and obligations. These three factors together strengthen students' intentions to behave compliantly, thereby increasing awareness. $H_0 H_\alpha$

Thus, the regression model formed can be declared suitable for use in further analysis, because the three independent variables simultaneously are able to explain the variation in the dependent variable well.

3. T-test

Table 19. T-Test Results

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	5,949	1,896		,002
	Literasi Digital	,244	,095	,241	,012
	Kepercayaan Terhadap Pemerintahan	,199	,072	,257	,007
	Edukasi Pajak	,327	,078	,365	<,001

Source: Primary data processed with SPSS 31, 2026

A. The Influence of Digital Literacy Has a Positive and Significant Impact on Tax Awareness of Accounting and Taxation Students at Pamulang University

The t-value for variable X1 is 2.555, with a significance value of 0.012, which is less than 0.05. This indicates that digital literacy has a positive and significant impact on students' tax awareness. The regression coefficient of 0.244 indicates that every one-unit increase in digital literacy will increase tax awareness.

This indicates that the greater a student's ability to search for, understand, and utilize tax information through digital media, the greater their awareness of the importance of fulfilling their tax obligations. This finding supports the Theory of Planned Behavior, which explains that the greater a person's behavioral control through knowledge and ability to use technology, the greater their intention to engage in the desired behavior, namely, tax awareness.

B. The Influence of Trust in Government Has a Positive and Significant Influence on Tax Awareness of Tax Accounting Students at Pamulang University

The calculated t-value for variable X2 is 4.174, with a significance value of 0.007, which is less than 0.05. This indicates that trust in the government has a positive and significant impact on tax awareness. The regression coefficient of 0.199 indicates that every one-unit increase in trust in the government will increase tax awareness. The higher the level of student trust in government integrity, transparency, and policies, the higher their tax awareness.

This study supports the Theory of Planned Behavior, particularly in terms of attitude toward behavior and subject norms. Trust in the government fosters a positive attitude toward paying taxes, as well as the belief that taxes are used for the public good, which fosters tax awareness. This finding aligns with previous research showing that trust in the government can increase tax compliance or awareness because taxpayers perceive that their taxes are being used wisely and that tax policies are being implemented fairly (Ariwangsa & Karyani, 2022).

C. The Influence of Tax Education Has a Positive and Significant Influence on Tax Awareness of Tax Accounting Students at Pamulang University

The calculated t-value for variable X3 is 2.555, with a significance value of 0.001, which is less than 0.05. This indicates that tax education has a positive and significant impact on students' tax awareness. The regression coefficient of 0.327 indicates that every one-unit increase in tax education increases tax awareness. The better the tax education students receive, the higher their understanding of taxation, thus increasing tax awareness.

These results align with the Theory of Planned Behavior, as tax education builds beliefs that increase a person's intention to comply with tax obligations. Good knowledge will foster a positive attitude toward the importance of paying taxes as a contribution to the state. This finding aligns with several sources cited (Triandini et al., 2023) and (Laila et al., 2024), which state that tax education is not only intended to provide information about tax regulations but also aims to raise awareness of the importance of taxes as an active contribution to national development and public services. Early tax education is expected to foster a strong culture of tax awareness, thus fostering a more disciplined and compliant younger generation in fulfilling their tax obligations. This education can be delivered through various media and learning tools that involve students directly and indirectly.

Discussion of Research Results

The Influence of Digital Literacy, Trust in Government, and Tax Education on Tax Awareness of Accounting and Tax Students at Pamulang University

Based on the results of simultaneous testing, digital literacy, trust in government, and tax education simultaneously significantly influenced the tax awareness of Tax Accounting students at Pamulang University. This indicates that increasing student tax awareness is not influenced by a single factor, but rather the result of a combination of the ability to utilize digital technology, the level of trust in government, and the quality of tax education received by students.

The results of this study indicate that these three variables complement each other in shaping students' tax awareness. Digital literacy facilitates students' access to tax information, trust in the government increases their belief that taxes are managed responsibly, and tax education provides a deeper understanding of tax rights and obligations. The combination of these three factors can increase students' awareness as prospective taxpayers.

Based on the Theory of Planned Behavior (Ajzen, 1991), a person's behavior is influenced by beliefs, norms, and perceived behavioral control. These three variables in this study collectively shape students' intentions to have high tax awareness. This is in line with research (Wijaya & Nailufaroh, 2022) which states that digital literacy has a positive moderating effect between the digital economy and income in MSMEs. (Ariwangsa & Karyani, 2022) shows that trust in the government can increase tax compliance or awareness because taxpayers feel that the taxes they pay are used wisely and that tax policies are implemented fairly. This is also in line with research (Lukmawati et al., 2024) successful tax education has a significant role in increasing tax knowledge among the younger generation. Compared with research according to Sari & Hermanto (2020) stated that trust in the government does not have a positive effect on tax compliance, according to (Alamien et al., 2023) that tax education does not have a significant effect on tax compliance, and according to Huda (2023) concluded that digital literacy cannot moderate the relationship between tax awareness and taxpayer compliance.

Therefore, increasing student tax awareness needs to be done through strengthening digital literacy, increasing trust in the government, and optimizing tax education within the university environment. Therefore, it can be concluded that digital literacy, trust in the government, and tax education simultaneously play a significant role in increasing tax awareness among Tax Accounting students at Pamulang University. The results of this study also support the research objective of analyzing the influence of these three variables on student tax awareness.

The Influence of Tax Literacy on Tax Awareness of Accounting and Tax Students at Pamulang University

Based on the t-test results, the digital literacy variable obtained a calculated t-value greater than the t-table with a significance value less than 0.05. This indicates that digital literacy has a positive and significant effect on tax awareness among Tax Accounting students at Pamulang University. Thus, the first hypothesis is accepted.

The results of this study indicate that the greater students' ability to access, understand, and utilize tax information through digital media, the greater their awareness of the importance of fulfilling their tax obligations. Digital literacy facilitates students' access to information about tax regulations, digital tax services, and the use of taxes for national development, thereby increasing their awareness as prospective taxpayers.

This finding aligns with research by Lukmawati et al. (2024), which states that digital literacy plays a crucial role in improving the understanding and awareness of tax matters among the younger generation. The ability to utilize tax information technology quickly, accurately, and easily understandably can foster positive attitudes toward taxation. This is also reflected in research by Wijaya & Nailufaroh (2022) concluded that digital literacy has a positive influence to moderate between the digital economy and income in MSMEs. Meanwhile, according to Huda (2023) concluded that digital literacy cannot moderate the relationship between tax awareness and taxpayer compliance.

Reviewed from *Theory of Planned Behavior* (Ajzen 1991) Digital literacy is part of behavioral belief, namely an individual's belief regarding the benefits of a behavior. When students have the ability to obtain tax information through digital media, they will believe that paying taxes is a form of contribution to national development. This belief will increase the intention to behave in a tax-conscious

manner, thus encouraging the formation of tax awareness. Thus, it is concluded that digital literacy is a crucial factor in increasing student tax awareness. The better students' ability to utilize digital technology as a source of tax information, the higher their awareness of tax obligations.

The Influence of Trust in Government on Tax Awareness of Tax Accounting Students at Pamulang University

Based on the results of the hypothesis testing, trust in the government has a positive and significant effect on tax awareness of Tax Accounting students at Pamulang University. This indicates that the higher the level of trust students have in the government in managing tax revenues transparently, accountably, and responsibly, the higher their awareness of the importance of paying taxes.

The results of this study align with those of Toniarta and Merkusiwati (2023) and Ariwangsa and Kariyani (2022), which state that trust in the government has a positive influence on tax awareness. The higher the trust in the government, the higher the willingness to fulfill tax obligations. This is in contrast to research by Sari & Hermanto (2020) stated that trust in the government does not have a positive effect on tax compliance.

According to *Theory of Planned Behavior* (Ajzen, 1991) Trust in government is related to the subject of norms, namely environmental influences and belief in authority that motivate someone to perform a behavior. When students have trust in the government, they will be encouraged to participate in national development through tax compliance. Therefore, it can be concluded that trust in the government is a factor that can increase students' tax awareness. High trust in the government will encourage the awareness that taxes are an obligation that must be fulfilled for the common good.

The Influence of Tax Education on Tax Awareness of Accounting and Taxation Students at Pamulang University

Based on the results of the hypothesis testing, the tax education variable has a positive and significant effect on tax awareness among Tax Accounting students at Pamulang University. Furthermore, this variable has the greatest influence compared to other independent variables.

These results show that the better the tax education received by students, whether through the learning process at universities, seminars, training, *tax center*, as well as socialization of taxation, the higher the level of student awareness of tax obligations.

These findings demonstrate that tax education not only increases knowledge of tax regulations but also shapes students' attitudes, understanding, and responsibilities as prospective taxpayers. Education provided during college can instill the importance of taxes for national development so as to encourage the formation of tax awareness.

The research results align with those of Lukmawati et al. (2024) and Maulida and Sumarti (2022), who stated that tax education has a positive impact on the tax awareness of the younger generation. Good education will improve students' understanding of the function of taxes, thereby encouraging the development of tax-conscious behavior. Meanwhile, according to (Alamien et al., 2023) that tax education does not have a significant effect on tax compliance.

In perspective *Theory of Planned Behavior* (Ajzen, 1991) Tax education increases a person's confidence in their ability to understand and fulfill tax obligations. The higher the level of education a student receives, the greater their confidence in becoming a compliant taxpayer. Therefore, it can be concluded that tax education is the most dominant factor in increasing student tax awareness because it can shape knowledge, attitudes, and responsibility toward tax obligations.

Conclusion

This study shows that digital literacy, trust in government, and tax education have a positive and significant effect on tax awareness of Tax Accounting students at Pamulang University, both partially and simultaneously. Partially, digital literacy has a positive and significant effect with a regression coefficient of 0.244 and a significance of 0.012, trust in government has a positive and significant effect with a coefficient of 0.199 and a significance of 0.007, while tax education has a positive and significant effect with a coefficient of 0.327 and a significance of 0.001. Simultaneously, these three variables have a significant effect on tax awareness with an F value of 21.007 and a significance of 0.001. The R Square value of 0.423 indicates that the three variables are able to explain 42.3% of the variation in tax

The Influence of Digital Literacy, Trust in Government, and Tax Education on Tax Awareness of Accounting and Tax Students at Pamulang University (Yuli April Yanti, Ngatimin), Page 155 awareness, while 57.7% is influenced by other factors outside the study. The limitations of the study lie in the objects and characteristics of the respondents which only include 90 Tax Accounting students at Pamulang University, so the results of the study cannot be generalized to a wider population.

Practically, the research results indicate that increasing students' tax awareness needs to be directed at strengthening digital literacy skills, increasing trust in the government, and optimizing tax education through learning processes, seminars, training, Tax Centers, and tax outreach. These findings have implications for universities and related parties to strengthen tax education that can improve students' knowledge, understanding, and responsibility as prospective taxpayers. Future research is recommended to expand the scope of respondents and research objects and consider other factors beyond the three variables used, considering that there is still 57.7% of the variation in tax awareness that is not explained in the research model.

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