

## The Influence of Tax Education and Tax Centers on Taxpayer Literacy in Supporting Public Financial Management Accountability

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### Abstract

Taxes are the main source of state revenue which plays an important role in financing the development and implementation of public services. Therefore, increasing tax literacy is one of the strategic efforts in supporting accountability in public financial management. This study aims to analyze the influence of Tax Education and Tax Center on Taxpayer Literacy in supporting the accountability of public financial management in Makassar City. This study uses a quantitative approach with a survey method. Data was obtained through the distribution of questionnaires to 100 taxpayers selected using the Simple Random Sampling technique. Data analysis was carried out using multiple linear regression with the help of the SPSS program. The results of the study show that simultaneously Tax Education and Tax Center have a significant effect on Taxpayer Literacy. Partially, Tax Education has a positive and significant effect on Taxpayer Literacy, while Tax Centers have no significant effect. These findings show that the increase in people's tax literacy is more influenced by the tax education received than the existence of Tax Centers that have not been utilized optimally. The determination coefficient value of 43.7% showed that Tax Education and Tax Center were able to explain the variation in Taxpayer Literacy, while the rest was influenced by other factors outside the research model. This study concludes that Tax Education has an important role in improving people's tax literacy which can ultimately support strengthening the accountability of public financial management. Therefore, the government, the Directorate General of Taxes, and universities need to strengthen tax education programs and optimize the role of Tax Centers as a means of increasing public tax literacy.

### Keywords

Accountability; Literacy; Public Financial Management; Tax Center; Tax Education



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## INTRODUCTION

Taxes are the main source of state revenue which has a strategic role in financing the administration of government, national development, and the provision of various public services for the community. From the perspective of public sector accounting, taxes are not only seen as an instrument of state revenue, but also as a public resource

that must be managed in a transparent, effective, and accountable manner to realize the welfare of the community. Based on data from the Ministry of Finance (2023), taxes contribute more than 80% to the total revenue in the State Revenue and Expenditure Budget (APBN), so the sustainability of national development is highly dependent on optimizing tax revenues. However, Indonesia still faces challenges in the form of low levels of taxpayer compliance and lack of tax literacy at various levels of society. Referring to the Revenue Statistics in Asia and the Pacific 2025 released by the OECD, Indonesia's tax ratio in 2023 was recorded at only 12%, far below the average in the Asia Pacific region which reached 19.6% (Wildan, 2025). This condition shows that there is still considerable room to increase public participation in fulfilling tax obligations.

The low level of public understanding of taxation has a direct effect on awareness and compliance in carrying out tax obligations (Saadah, 2021). On the other hand, an adequate level of tax literacy can help the public understand the function of taxes not only as an administrative obligation, but also as a form of contribution to the financing of development and public services. Therefore, increasing tax literacy is an important aspect in strengthening a fair, transparent, and sustainable tax system (Herlina & Yuniarti, 2025). In the context of public sector accounting, people who have a good understanding of taxation tend to be more aware of the relationship between the taxes paid and various development programs financed by the government. This awareness can ultimately support the realization of accountability in public financial management because the public is able to understand the sources of financing and the benefits resulting from the use of public funds. Furthermore, this level of fiscal literacy empowers citizens to act as an informed control mechanism, ensuring that service delivery aligns with their expressed needs and societal values (Anto et al., 2021).

At the regional level, especially in Makassar City, the realization of tax revenue still does not show optimal results in accordance with the target that has been set. Based on a report by the Regional Office of the Directorate General of Taxes of South, West, and Southeast Sulawesi (DGT Sulselbartra, 2024), the achievement of tax revenue until the end of the year is only 82.3% of the planned target. This condition indicates that the level of public awareness and participation as taxpayers still needs to be improved. Low tax revenues not only have an impact on the government's ability to meet fiscal targets, but also have the potential to affect the government's capacity to provide quality and sustainable public services.

One of the factors that causes suboptimal tax revenue is the low public understanding of the functions and benefits of taxes in national and regional

development. This deficit in fiscal literacy is frequently compounded by widespread skepticism regarding the judicious management of public funds and the perceived misappropriation of state resources (Asamoah et al., 2023), (Kinanti et al., 2023). Taxes are still often perceived as a burden that must be borne by the community, not as the main instrument of financing various public programs whose benefits are felt by the community itself. Research conducted by Sari and Azwad shows that tax knowledge and awareness have a positive and significant effect on taxpayer compliance, while tax sanctions have no significant effect on taxpayer compliance (Sari & Azwad, 2024). The findings show that improving the quality of tax knowledge and understanding has a more important role than a repressive approach in encouraging taxpayer compliance.

Efforts to improve tax literacy require a systematic and sustainable approach through various educational programs involving the government, educational institutions, and the community. One form of this effort is realized through the Tax Education program which aims to provide an understanding of tax rights, obligations, functions, and benefits to the public. Tax Education is a strategic means in shaping public fiscal awareness because it not only increases tax knowledge, but also builds an understanding of the importance of tax contributions to financing national and regional development. With this increased understanding, the community is expected to be able to carry out their tax obligations voluntarily and responsibly.

In addition to Tax Education, the government and universities also develop various Tax Centers as a means of education and community service in the field of taxation. The existence of the Tax Center functions as an activity center that provides training, consulting, mentoring, and various tax socialization services for students and the general public (Kurniawan, 2020). Through programs such as Tax Goes to Campus, students not only gain an understanding of taxation, but are also encouraged to participate in disseminating tax information to the public (Sumbawa, 2024). Thus, the Tax Center has an important role as a bridge between tax authorities, educational institutions, and the community in building a sustainable tax-aware culture.

From a public sector accounting perspective, the success of the Tax Education and Tax Center programs is not only measured by increasing public knowledge about taxation, but also by their contribution to supporting accountable public financial governance. People who have good tax literacy will better understand the process of collecting state and regional revenues and the importance of transparent and responsible management of public funds. Therefore, increasing tax literacy can be seen as one of the instruments that supports strengthening accountability in public financial management.

Although various tax education programs have been implemented, there is still a research gap regarding the extent to which Tax Education and Tax Centers are able to improve taxpayer literacy, especially in urban communities such as Makassar City. Most previous research has focused more on students or aspects of taxpayer compliance, while research examining the relationship between tax education, the role of Tax Centers, and taxpayer literacy in the context of strengthening accountability in public financial management is still relatively limited. Therefore, this study is important to analyze the influence of Tax Education and Tax Center on taxpayer literacy and explain their contribution in supporting the accountability of public financial management in Makassar City (Lestari & Kusmuriyanto, 2015).

## **METHODS**

This study uses a quantitative approach with causal associative methods to analyze the influence of Tax Education and Tax Center on taxpayer literacy and its contribution in supporting accountability in public financial management. This approach was chosen because it is able to explain the relationship and influence between variables in an empirical and measurable manner. The independent variables in this study consist of Tax Education ( $X_1$ ) and Tax Center ( $X_2$ ), while the dependent variable is Taxpayer Literacy ( $Y$ ). Taxpayer literacy is positioned as a form of public fiscal capacity that contributes to strengthening the accountability of public financial management.

The research was carried out in Makassar City with the object of research for taxpayers who have obtained tax information, socialization, or education through Tax Education programs and Tax Centers organized by universities, government agencies, or the Directorate General of Taxes (DGT). The research population is all taxpayers registered with the Tax Service Office (KPP) in Makassar City as many as 508,376 taxpayers by 2025. The sampling technique uses Simple Random Sampling, which is a random sampling technique that provides an equal opportunity for each member of the population to become a respondent. The number of samples was determined using the Slovin formula with an error rate of 10%, so that 100 respondents were obtained.

The data used consists of primary data and secondary data. Primary data was obtained through the distribution of questionnaires to respondents, while secondary data was obtained from publications of the Directorate General of Taxes, the Ministry of Finance, official government reports, and various literature relevant to the research. Data analysis was carried out using the help of the SPSS program which included validity tests, reliability tests, normality tests, multiple linear regression analysis, determination coefficient ( $R^2$ ) tests, and hypothesis testing to determine the influence

of Tax Education and Tax Center on taxpayer literacy.

## FINDINGS AND DISCUSSION

The results of the study show that the purpose of the study to analyze the influence of Tax Education and Tax Center on Taxpayer Literacy in supporting the accountability of public financial management in Makassar City has been achieved. Simultaneously, Tax Education and Tax Centers have proven to have a significant effect on Taxpayer Literacy. These findings show that the increase in tax literacy is influenced by the combination of tax education and institutional support provided to the community. This study found that taxpayers' understanding of tax concepts, provisions, and functions in financing development and public services plays an important role in shaping tax literacy. However, partially, Tax Education has a more dominant influence than Tax Center in improving Taxpayer Literacy. This indicates that tax education received by taxpayers is the main factor in increasing tax knowledge, understanding, and awareness. Thus, the better Tax Education is received by the public, the higher the level of tax literacy has. From the perspective of public sector accounting, the increase in tax literacy can support strengthening the accountability of public financial management because the public has become more aware of the role of taxes as the main source of financing for development and the implementation of public services.

### Validity Test

Table 1. Validity Test

Variabel	Indicator	r-count	r-table	Remarks
Tax Education	Item 1	0,687	0,197	Valid
	Item 2	0694		
	Item 3	0,627		
	Item 4	0,654		
	Item 5	0,625		
Tax Center	Item 1	0,638	0,197	Valid
	Item 2	0,798		
	Item 3	0,821		
	Item 4	0,806		
	Item 5	0,750		
Taxpayer Literacy	Item 1	0, 641	0,197	Valid
	Item 2	0,743		
	Item 3	0,674		
	Item 4	0,689		
	Item 5	0,614		

Source: SPSS Processed Data Results

The validity test was carried out to determine the extent to which the research

instrument was able to measure the variables studied. The test results showed that all statement items in the variables Tax Education, Tax Center, and Taxpayer Literacy had a greater r-count value than the r-table (0.197). Thus, all statement items are declared valid and suitable for use as research instruments. These results show that each indicator used has been able to represent the concepts of Tax Education, Tax Center, and Taxpayer Literacy well. Therefore, research instruments can be used to measure the influence of Tax Education and Tax Center on taxpayer literacy in supporting accountability in public financial management.

Reality Test

Table 2. Reliability Test Results

Variabel	Cronbach's Results Alpha	N of Items	Coeficin Cronbach's Alpha	Scarlet Witch
Tax Education (X1)	0,666	5	0,60	Reliabel
Tax Center (X2)	0,823	5	0,60	Reliabel
Taxpayer Literacy (Y)	0,695	5	0,60	Reliabel

Source: SPSS Processed Data Results

The reliability test is carried out to measure the level of consistency of the research instrument. The test results showed that Cronbach's Alpha value in the Tax Education variable was 0.666, Tax Center was 0.823, and Taxpayer Literacy was 0.695. All of these values are above the minimum limit of 0.60 so that all variables are declared reliable. These results show that the research instrument has a good level of consistency and is able to produce stable data when used under relatively the same conditions.

Normality Test

Table 3. Normality Test Results  
 One-Sample Kolmogorov-Smirnov Test  
 Unstandardized Residual

N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.08260921
Most Extreme Differences	Absolute	.068
	Positive	.045
	Negative	-.068
Test Statistic		.068
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

a. Test distribution is Normal.

- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance

Source: SPSS Processed Data Results

The normality test was carried out to find out whether the research data was distributed normally. Based on the results of the Kolmogorov-Smirnov test, an Asymp value was obtained. Sig. (2-tailed) is 0.200. This value is greater than the significance level of 0.05 so that the research data is declared to be normally distributed. With the fulfillment of normality assumptions, the regression model used in this study is considered feasible to be used in hypothesis testing and further analysis.

T Test

Table 4. Results of T Test  
Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
1	(Constant)	5.738	2.196	2.613	.010
	Tax Education	.674	.078	8.635	.000
	Tax Center	.038	.077	.493	.623

Dependent Variable: TOTALY

Source: SPSS Processed Data Results

The results of multiple linear regression analysis produce the following equations:

$$Y = 5.738 + 0.674X_1 + 0.038X_2$$

1. The equation shows that Tax Education and Tax Center have a positive relationship with Taxpayer Literacy. The constant value of 5.738 indicates that when the variables of Tax Education and Tax Center are considered constant, the value of Taxpayer Literacy is at 5.738.
2. The regression coefficient of Tax Education of 0.674 shows that every one unit increase in Tax Education will increase Taxpayer Literacy by 0.674 units. Meanwhile, the Tax Center's regression coefficient of 0.038 shows that the increase in Tax Center tends to increase Taxpayer Literacy by 0.038 units.

These findings indicate that tax education has a greater role in increasing people's understanding and capacity of taxation than the existence of Tax Centers.

Coefficient of Determination Test (R<sup>2</sup>)

Table 6. Results of the Y1 Determination Coefficient Test  
 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.661 <sup>a</sup>	.437	.425	2.104

a. Predictors: (Constant), TOTALX2, TOTALX1

b. Dependent Variable: TOTALY

Source: SPSS Processed Data Results

Based on the test results, the R Square value was 0.437 or 43.7%. These results show that the variables of Tax Education and Tax Center are able to explain the variation in Taxpayer Literacy by 43.7%. Meanwhile, 56.3% were influenced by other factors outside the research model, such as tax awareness, quality of tax services, digital literacy, education level, tax experience, and other social factors that were not studied in this study. This value shows that the research model has a fairly good ability to explain the factors that affect taxpayer literacy.

## Discussion

### **The Influence of Tax Education on Taxpayer Literacy in Supporting Public Financial Management Accountability**

The results of the study showed that Tax Education had a positive and significant effect on Taxpayer Literacy with a significance value of 0.000 (<0.05). These findings show that the better the tax education received by the public, the higher the level of tax literacy they have. The increase in literacy can be seen from the ability of taxpayers to understand tax rights and obligations, know the types of taxes, understand tax provisions, and be able to report and fulfill tax obligations independently. The results of this study support Human Capital Theory which explains that investment in the form of education and knowledge will increase the capacity of individuals to carry out their roles effectively.

From the perspective of public sector accounting, increasing tax literacy is an important part of strengthening the fiscal capacity of the community. People who have a good understanding of taxation will better understand the function of taxes as the main source of financing development and public services. This condition can encourage the growth of public awareness of the importance of transparent and accountable public financial management. Thus, Tax Education not only plays a role in improving tax knowledge, but also contributes to supporting the accountability of public financial management through increasing public understanding of the

relationship between taxes and public services.

### **The Influence of Tax Centers on Taxpayer Literacy in Supporting Public Financial Management Accountability**

The results of the study showed that the Tax Center had no significant effect on Taxpayer Literacy with a significance value of 0.623 ( $>0.05$ ). This finding shows that the existence of the Tax Center has not had an optimal impact on increasing taxpayer literacy in Makassar City. This condition is allegedly caused by the limited use of the Tax Center by the general public. Most of the Tax Center's activities still focus on the academic environment so that its reach to taxpayers outside of university is relatively limited. In addition, the low level of publication and use of digital media can also affect the low public understanding of the services provided by the Tax Center. From the perspective of public sector accounting, the existence of a public program or facility will not provide optimal benefits if it has not been widely utilized by the community. Therefore, efforts are needed to optimize the role of the Tax Center through increasing socialization, digitizing services, and expanding the reach of education to the public in order to be able to contribute more effectively to increasing tax literacy and strengthening accountability in public financial management.

### **The Influence of Tax Education and Tax Centers on Taxpayer Literacy in Supporting Public Financial Management Accountability**

The results of the study show that Tax Education and Tax Center simultaneously have a significant effect on Taxpayer Literacy. These findings show that the increase in tax literacy is the result of a combination of various forms of education, information, and institutional support received by the community. The determination coefficient value of 43.7% shows that the two variables have a considerable contribution in explaining the variation in taxpayer literacy. This shows that efforts to improve tax literacy require synergy between tax education programs and strengthening the role of supporting institutions such as the Tax Center. From the perspective of public sector accounting, good tax literacy is an important capital to support the sustainability of state and regional revenues. The higher the level of public understanding of taxation, the greater the opportunity for public participation in supporting a transparent, accountable, and sustainable tax system. Therefore, increasing taxpayer literacy through Tax Education and Tax Centers can be seen as part of efforts to strengthen accountability in public financial management.

## **CONCLUSION**

Based on the results of the research, it can be concluded that Tax Education and Tax Center simultaneously have a significant effect on Taxpayer Literacy in Makassar

City. These findings show that the increase in tax literacy is the result of a combination of tax education and institutional support provided to the community. Partially, Tax Education has been proven to have a positive and significant effect on Taxpayer Literacy, which shows that tax education has an important role in improving taxpayers' knowledge, understanding, and ability to carry out their tax obligations. From the perspective of public sector accounting, the increase in tax literacy can be seen as an effort to strengthen the fiscal capacity of the community which ultimately supports the accountability of public financial management through increasing public understanding of the importance of taxes as a source of financing for development and public services. Meanwhile, the Tax Center does not have a significant effect on Taxpayer Literacy, which indicates that its existence has not been optimally utilized by the community. This condition shows the need to increase accessibility, socialization, and the development of more adaptive services so that the Tax Center can function more effectively as a tax education center for the wider community.

Based on these findings, the government and the Directorate General of Taxes are expected to continue to strengthen the Tax Education program through various continuous socialization and education activities, both directly and through digital media. Universities through the Tax Center also need to increase collaboration with the government and the community to expand the reach of tax education. In addition, tax learning in the academic environment needs to be continuously developed by emphasizing the linkage between taxation, development, and accountability in public financial management. The public is also expected to be more active in utilizing the various tax information services and resources available to increase tax understanding and awareness. For the next researcher, it is recommended to add other variables such as tax awareness, public trust, quality of tax services, fiscal transparency, and government accountability in order to gain a more comprehensive understanding of the factors that affect taxpayer literacy and their contribution to strengthening public financial governance.

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