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The Critical Role of Tax Literacy Among Generation Z in Supporting the Indonesia Emas 2045 Vision

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Abstract

Indonesia aims to become a developed country by 2045 through the vision of Indonesia Emas (Golden Indonesia), which emphasizes the critical role of youth, particularly Generation Z, in supporting national development. One essential component of sustainable development is tax revenue. However, the low level of tax literacy among the younger generation may hinder the optimization of state revenue. As Generation Z is a digitally native demographic with strategic potential, enhancing their understanding of taxation is crucial to ensure the fiscal sustainability of the nation. To evaluate the level of tax literacy among Generation Z in Indonesia and examine its contribution to the achievement of the Indonesia Emas 2045 vision. This research adopts a qualitative phenomenological approach. Data were collected through in-depth interviews, field observations, and focus group discussions (FGDs) involving high school students and university students in Pontianak City. The findings indicate that although Generation Z has broad access to digital technology, their level of tax literacy remains relatively low. A lack of understanding about the function of taxes, as well as tax rights and obligations, emerged as key issues. However, the research shows that effective tax literacy can significantly improve tax awareness and compliance, which are essential for supporting sustainable development. This research highlights the strategic role of tax literacy in national development and emphasizes the need for tax education approaches that align with the digital and social characteristics of Generation Z. It also offers policy recommendations based on a localized context (Pontianak City), providing actionable insights for national policymakers.

Keywords: tax literacy; Generation Z; Indonesia Emas 2045; tax compliance; tax education; phenomenological approach; sustainable development

INTRODUCTION

Taxation is a key element in a nation's financial structure, serving as the primary source of funding used by the government to support various initiatives and projects, including healthcare services and infrastructure development (Fauziah Aqmarina & Imahda Khoiri Furqon, 2020). The function of taxation extends beyond mere revenue collection; it also serves as an instrument to regulate wealth distribution based on the principle of social justice, control inflation, and even stimulate or restrain specific economic activities. Fundamental principles such as equity, efficiency, and fairness guide the design of tax systems (Mardiasmo, 2018).

Each country has its own tax structure, encompassing various types of taxes such as income tax, sales tax, and property tax, with rates and regulations tailored to the specific needs and fiscal policies of that nation (Juang Abdi Muhammad et al., 2024). Tax policy can also serve as a powerful economic instrument, used to achieve a wide range of objectives—from promoting economic growth to addressing social inequality. Thus, taxation becomes a central element in the development and management of a country's economy (Pietersz et al., 2021).

Taxation and government expenditure are closely interconnected within the context of fiscal policy axation because it is a form of nationalism and civic responsibility toward the

Indonesian nation (Chugunov et al., 2021).

They also emphasized that taxes should not be viewed as a burden, but rather as a means of contributing to the country's future development. Moreover, they recognized that Generation Z will be the ones leading the nation in 2045, making it essential for them to have a solid understanding of taxation and its role in national progress Hadri, H. (2022). Nilai-nilai kehidupan dalam tradisi antar ajong di Desa Tanah . Revenue generated from taxes is utilized by the government to finance public expenditures such as infrastructure, education, healthcare services, defense, and various social programs (Fuadi et al., 2023). In many cases, the level of taxation imposed by the government is determined by the desired or necessary level of expenditure to meet public needs and achieve development goals (Ariffin et al., 2022).

Moreover, government expenditure can also be influenced by tax conditions. For example, a policy to increase certain tax rates may be implemented to support specific programs, such as social welfare or infrastructure development.

Table 1. Realization of Revenue and Expenditure

Realization of Revenue and Expenditure	Years				
	2019	2020	2021	2022	2023
Government Revenue (in Billion Rupiah)	1,960,633.60	1,647,783.34	2,011,347.10	2,635,843.10	2,637,248.90
Government Expenditure (in Billion Rupiah)	2,309,287.30	2,595,481.10	2,786,411.40	3,096,262.70	3,123,677.30

Source: Processed Data for 2024

From the data presented above, it can be observed that state revenue has increased annually, except in 2020. This decline was due to the global COVID-19 pandemic that began in 2019. However, in 2021, state revenue experienced a significant increase, even surpassing the revenue of 2019. In 2022, state revenue continued to rise, driven by the implementation of the *Tax Regulation Harmonization Policy*, which raised the *Value Added Tax (VAT)* rate to 11%.

Meanwhile, government expenditure from 2019 to 2023 has steadily increased each year. When comparing expenditure and revenue, the value of state revenue has consistently remained below that of government expenditure in each respective year.

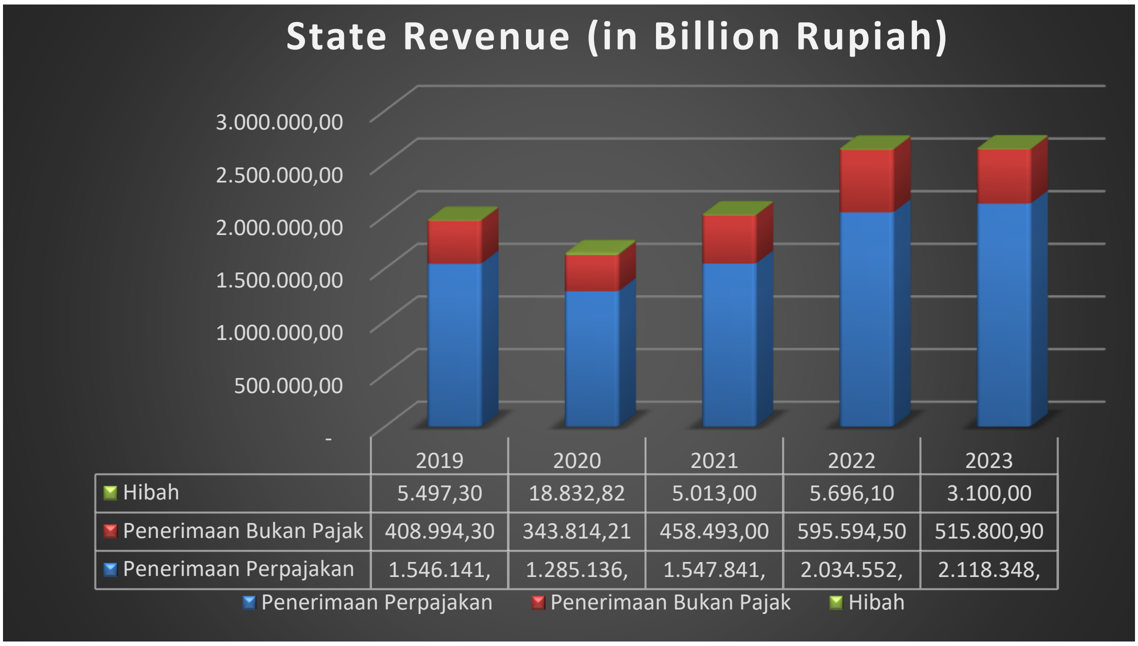

Figure 1. State Revenue

Source: Processed Data for 2024

Based on the data in *figure 1*, it can be seen that taxes contribute significantly to state revenue. In 2019, the percentage of tax revenue compared to total revenue was 78.86%. In 2020, it was 77.09%; in 2021, 76.96%; in 2022, 77.19%; and in 2023, tax revenue accounted for 80.32%. Therefore, it can be concluded that tax revenue serves as the primary source of state income.

By the year 2045, Indonesia has achieved the status of *Golden Indonesia* (*Indonesia Emas*), which represents the nation's long-term development vision. Stable economic growth has led to the creation of abundant job opportunities, increased per capita income, and significantly reduced poverty levels (Ilmu et al., 2023). Technology has become the backbone of progress, with Indonesia emerging as a hub for technological innovation in Southeast Asia. Tech startups have produced advanced solutions across various sectors, including artificial intelligence, blockchain, green technology, and digital health (Abi, 2017).

Indonesia is currently experiencing a favorable demographic bonus, characterized by a predominantly young population structure, with the majority falling within the productive age range—an indication of the *demographic dividend* (Raharjo Jati, 2015). Meanwhile, the process of urbanization continues, as people migrate to major cities in search of economic opportunities and employment. Amid this demographic shift, Indonesia's *Generation Z*—those born between the mid-1997s and early 2010s—plays a crucial role (Belferik Manullang, 2013).

Generation Z, having grown up in the digital era, enjoys easier access to information through the internet and social media. Their technological skills enable them to utilize tax-related applications and online resources effectively (Alpha Hernando & Wahyudin, 2020). Furthermore, through enhanced tax literacy education in schools and higher education institutions, *Generation Z* can develop a solid understanding of the tax system and their tax obligations. As they enter the workforce or start their own businesses, this knowledge will equip them to manage their tax responsibilities effectively and take advantage of available taxsaving opportunities (Pernanda & Arniati, 2013). Thus, improving tax literacy among *Generation Z* is a crucial investment in building a strong understanding of fundamental financial aspects in their lives (Triyono, 2016).

The low level of tax literacy among *Generation Z* presents a significant issue in the context of financial responsibility and citizenship. Many of them may be unaware of their obligations to pay taxes on their income or may not understand how to take advantage of available tax deductions and credits (Zahrok & Meirini, 2022). As a result, *Generation Z* may end up paying more taxes than necessary or making mistakes that could potentially lead to serious legal consequences (Sustiyo, 2022).

This is in line with the study conducted by (Fachirainy & Hindria Dyah Pita Sari, 2021), which states that young individuals who are aware of matters related to tax payments are more likely to comply with their tax obligations. This awareness is crucial, as it serves as a driving factor in fostering compliant behavior when they are faced with tax responsibilities (Chomsatu Samrotun Suhendro, 2018). Tax compliance has strong potential to improve in the future if the younger generation possesses a high level of awareness about the importance of paying taxes.

Referring to the background outlined above and supported by various data that strengthen the relevance of this research, the researcher intends to conduct a study entitled “The Urgency of Tax Literacy Among *Generation Z* in Advancing Toward *Indonesia Emas* 2045.” This research aims to explore the urgency of tax literacy among *Generation Z* in supporting the vision of a *Golden Indonesia* 2045. In particular, this study is designed to measure the level of understanding of *Generation Z* in Pontianak City regarding the tax system, including their rights and obligations as prospective taxpayers. In addition, this study analyzes various factors that affect tax literacy, such as the role of formal education, the use of digital technology, and the effectiveness of existing tax socialization programs. By understanding these dynamics, this study seeks to evaluate how increasing tax literacy can contribute to tax awareness and compliance, ultimately supporting Indonesia’s sustainable development. Through this research, it is expected that a significant theoretical contribution will be made by presenting new insights derived from the findings, particularly focused on tax literacy and the role of *Generation Z* in fulfilling their key role in initiating and advancing the vision of *Indonesia Emas* 2045.

To achieve this objective, the study will employ a rigorous and meticulous methodological approach and will analyze various aspects related to tax literacy among *Generation Z*, in alignment with the grand development vision of Indonesia set for 2045. It is hoped that the findings of this study will not only deepen the understanding of tax literacy within *Generation Z* but also offer valuable perspectives in the broader context of preparing Indonesia for its golden era in 2045.

RESEARCH METHODS

This research employs a qualitative method with a *phenomenological approach* to explore the level of tax literacy among *Generation Z* in the context of *Indonesia Emas* 2045. This method was chosen because it allows for an in-depth understanding of natural social phenomena without manipulation, encompassing the behavior, perceptions, and motivations of the subjects (Muhammad Rizal Pahlevianur et al., 2022). The study focuses on *Generation Z* (those born between 1997 and 2012) as the object of research, involving junior high school, senior high school, and university students, with emphasis on their lived experiences related to tax understanding. Data were collected through in-depth interviews, field observations, and *focus group discussions* (*FGDs*), using pre-designed observation and interview guides. All sessions were recorded using mobile phones to ensure the accuracy of the information collected (Moleong, 2002).

In data collection and analysis, this study relies on the technique of *data saturation* to ensure the sufficiency and accuracy of the findings. *Data saturation* refers to the point at which no new information emerges and no new themes are developed, thereby minimizing bias and strengthening the validity of the results (Muhammad Rizal Pahlevianur et al., 2022). The tools used include observation guides, *FGDs*, and interview protocols—all designed to holistically explore information within a natural context. The results of this study are expected to provide in-depth insights into how *Generation Z* understands and interacts with the taxation system in Indonesia, as well as their contribution to the realization of the *Indonesia Emas* 2045 vision.

This study not only aims to enhance the understanding of tax literacy among *Generation Z* but also seeks to identify the factors that influence its level. Through a *phenomenological approach*, the researcher attempts to capture the nuanced lived experiences that shape perceptions and attitudes toward taxation, ranging from personal to social dimensions (Ilhami et al., 2024). This approach is particularly relevant considering the unique characteristics of *Generation Z*, who have grown up in a digital era where their interaction with information differs significantly from that of previous generations. The findings of this study are expected to contribute not only to the academic literature but also to assist policymakers and educators in designing effective programs to improve tax awareness and compliance in the future—supporting national development in line with the aspirations of *Indonesia Emas* 2045 (Hadri, 2022; Ketut et al., 2021).

RESULTS AND DISCUSSION

This study was conducted among a group of Generation Z individuals in the city of Pontianak, specifically focusing on their understanding of tax literacy. For various reasons, the respondents interviewed requested that their identities remain confidential; however, this does not diminish the validity or value of the research conducted. During focus group discussions (FGDs) and field observations carried out by the researcher, a range of information was collected to complement the data for this study. In respecting the respondents' request, the researcher agreed not to disclose any individual identities in the publication of the research findings.

a. In-Depth Interview

As part of the in-depth interview process, the researcher conducted a detailed interview with Mrs. Dahlia, Head of the Counseling, Services, and Public Relations Division (P2Humas) at the Regional Office of the Directorate General of Taxes (DJP) in West Kalimantan. This interview was carried out to obtain more detailed and specific information regarding the latest tax policies implemented by the Directorate General of Taxes, particularly within the West Kalimantan region. During the interview, the researcher employed a series of structured questions designed to explore a broader understanding of the implementation and impact of these policies on taxpayers in the area.

The informant provided valuable insights into the communication and outreach strategies employed by the Directorate General of Taxes (DJP) to ensure that the public understands policy changes and how these affect their rights and obligations as taxpayers. Additionally, the discussion covered the challenges encountered in implementing these policies, including limitations in technological infrastructure and human resources.

The researcher also explored the initiatives undertaken by the Directorate General of Taxes (DJP) to improve tax literacy among Generation Z through educational programs and enhanced public services. This interview not only provided valuable data for the study but also helped strengthen the collaboration between the university and government institutions in the context of research and public policy development.

The following is the matrix of questions presented to the informant.

Table 2. Matrix of Questions Asked to Informant (Head of Public Relations Division of the West Kalimantan Regional Office of the Directorate General of Taxes)

No.	Questions	Answers	Description
1.	In your opinion, is the current tax-related information easily accessible and understandable for members of Generation Z?	At present, tax-related information is highly accessible for taxpayers. The Directorate General of Taxes (DJP) continues to disseminate tax information actively. We, from the Public Relations and Tax Counseling Division (P2Humas), regularly conduct seminars and training sessions. Specifically for Generation Z, we have implemented programs such as "Tax Goes to School" and "Tax Goes to Campus," with Generation Z as our primary target audience.	Generation Z's understanding of the prevailing tax system in Indonesia
2.	In your opinion, does tax literacy play an important role in supporting the Indonesia Emas 2045 vision?	Yes, I strongly believe that tax literacy plays a very important role in supporting the Indonesia Emas 2045 vision. A solid understanding of taxation not only helps Generation Z comprehend their future rights and obligations, but also enhances tax awareness and compliance—both of which are crucial, as taxes are the main source of revenue for national development. Generation Z will be the ones leading Indonesia in 2045.	The role of tax literacy in supporting the Indonesia Emas 2045 vision, particularly in the context of inclusive and sustainable economic development
3.	What are the main factors that influence the level of tax literacy among Generation Z?	Generation Z is unique, and the way they learn about taxes must align with their modern, tech-savvy learning style. First, many of them gain tax knowledge through formal education in schools or universities. Second, Gen Z is highly familiar with technology. Therefore, tax information delivered through social media or interactive digital platforms can help them better understand and become more interested in learning about taxation.	What are the factors that influence the level of tax literacy among Generation Z, and how can the government and educational institutions improve their understanding of taxation?
4.	How can Generation Z utilize their tax knowledge to contribute to Indonesia's economic	Generation Z can utilize their tax literacy to contribute to Indonesia's development by increasing tax compliance, developing technologies that simplify tax administration, and actively engaging in the advocacy of fair	Generation Z can leverage their tax literacy to contribute to supporting Indonesia's economic

No.	Questions	Answers	Description
	and social development leading up to 2045?	and transparent tax policies. They also play a key role in tax education by raising awareness among younger generations about the importance of taxation in supporting the country's social and economic development.	and social development toward the year 2045.
5.	What are effective strategies for improving tax literacy among Generation Z so they can play a more active role in realizing the Indonesia Emas 2045 vision?	The Directorate General of Taxes (DJP) is currently focusing on improving tax literacy among Generation Z through initiatives such as "Tax Goes to School" (TGTS) and "Tax Goes to Campus" (TGTC), involving Tax Centers at universities. It is expected that through these programs, Generation Z will begin to understand the importance of taxation in supporting the realization of Indonesia Emas 2045.	Effective strategies to improve tax literacy among Generation Z, enabling them to play a more active and significant role in realizing the Indonesia Emas 2045 vision.

Source: Primary data from in-depth interviews with key informants, 2024

b. Field Observation

In conducting field observations, the researcher carried out a series of structured activities to collect data. These activities included direct observation of subject behavior, interactions within natural settings, and the use of instruments such as field notes and activity photographs.

In this field observation, the researcher participated in the "Tax Goes to Campus" (TGTC) and "Tax Goes to School" (TGTS) programs organized by the Regional Office of the Directorate General of Taxes (DJP) in West Kalimantan. These programs aim to raise awareness and understanding of taxation among university and high school students, as part of efforts to build a strong foundation of tax literacy from an early age.

During the activities, the researcher focused on how the material was delivered by the presenters, the interaction between presenters and participants, as well as the types of questions raised by the audience. The researcher also observed the level of engagement and enthusiasm among participants throughout the sessions, which served as an indicator of the effectiveness of the communication methods used.

In addition, observations were made on how these programs were integrated into school and university curricula or extracurricular activities, and how educational institutions responded to the initiative. The results of this observation are expected to provide insights into the effectiveness of educational tax programs in shaping tax awareness among the younger generation.

In the implementation of the Tax Goes to School (TGTS) and Tax Goes to Campus (TGTC) programs, the participants were members of Generation Z, who are generally more familiar with using digital technology for accessing information and communication. To capture their attention and encourage active participation, the organizers employed interactive approaches and integrated the use of social media and digital applications in the delivery of the material. Presentations were enhanced with engaging visuals, and the question-and-answer sessions were conducted in a more dynamic format.

In addition, the material presented did not solely focus on the technical aspects of taxation, but also emphasized the importance of taxes in supporting the country's social and economic development. This approach aimed to motivate participants to engage actively in the tax system. By using relatable language and case studies relevant to their daily lives, the program sought to bridge theoretical concepts with real-world practices that participants could relate to.

The organizers also invited figures admired by Generation Z—such as influencers or successful young professionals—to share their experiences and perspectives on the importance of taxation. These role models served as inspiring examples that participants could easily identify with, thereby enhancing the impact of the program's message.

c. Focus Group Discussion (FGD)

In conducting the Focus Group Discussion (FGD) as part of this research, the researcher gathered various perspectives and in-depth insights from participants on the topic being discussed. This method enabled the researcher to explore the views, attitudes, and reactions of the participants in an interactive and dynamic setting, providing rich qualitative data filled with nuance and context.

The outcomes of the discussion were then carefully analyzed to identify key themes and emerging thought patterns, which were later used to formulate policy recommendations or develop more effective interventions tailored to the needs and aspirations of the younger generation.

In the context of tax literacy for Generation Z, the Focus Group Discussion (FGD) helped identify several specific needs and preferences regarding tax education. Generation Z demonstrated a strong interest in innovative and interactive learning approaches. They appreciate visual and multimedia content that can be accessed through their preferred digital platforms, such as social media applications and online video channels.

The discussion also highlighted the importance of making tax-related materials relevant to their daily lives—such as through simulations of personal tax calculations or discussions on how taxes impact the public services they use regularly. Generation Z also expressed interest in initiatives that incorporate new technologies, such as mobile applications designed to simplify tax reporting and payment.

Additionally, FGD participants suggested that the introduction of tax concepts should begin earlier, ideally at the secondary school level, so that it becomes part of the basic education curriculum. They believe that by understanding the tax system at an earlier stage, they will be better prepared to become responsible taxpayers in the future.

From an instructional perspective, the proposed approach includes the use of gamification to make tax education more engaging, as well as incorporating relatable case studies. This study reveals that by bringing the material closer to Generation Z's real-world experiences and using more dynamic methods, it is possible to enhance tax awareness and compliance among young people—an aspect that will be crucial in supporting the country's social and economic structure in the lead-up to Indonesia Emas 2045.

The use of media platforms popular among Generation Z—such as vlogs, podcasts, and social media—is also strongly recommended for disseminating tax-related information. The content should be engaging, easy to understand, and, most importantly, authentic—since Generation Z is known for their ability to detect insincerity in content.

Involving Generation Z in tax policy dialogues and decision-making processes can offer new and fresh perspectives that may reshape their views on taxation. Providing them with opportunities to contribute to discussions will strengthen their sense of ownership and responsibility toward their communities and the nation, preparing them not only to become compliant taxpayers but also informed and active citizens.

In this way, we can ensure that Generation Z is well-prepared and fully aware of their role in realizing the vision of Indonesia Emas 2045.

In this study, the Focus Group Discussions (FGDs) were conducted with students from the Accounting Department and students from Senior High School 1 (SMA 1) at different times and locations. The discussions focused on tax literacy among Generation Z. One of the key questions asked during the FGD was: *"Is tax literacy important?"* The participants responded positively, stating that tax literacy is indeed important for various reasons.

They expressed the view that understanding taxation can increase public awareness regarding tax obligations, which in turn contributes to national development. With adequate tax literacy, individuals are better able to understand why taxes are necessary, how they are calculated, and how the funds are utilized.

The discussion then continued with the question: *"How can Generation Z understand taxation?"* The participants answered that Generation Z can comprehend taxation by utilizing digital technology, which is already an integral part of their daily lives. Online educational platforms, mobile applications, and digital content such as educational videos on YouTube or TikTok were seen as effective tools to introduce tax concepts in a more interactive and engaging manner.

The discussion on tax literacy continued with the question: *"Why should Generation Z understand taxation?"* The FGD participants responded that Generation Z must understand taxation because it is a form of nationalism and civic responsibility toward the Indonesian nation.

They also emphasized that taxes should not be viewed as a burden, but rather as a means of contributing to the country's future development. Moreover, they recognized that Generation Z will be the ones leading the nation in 2045, making it essential for them to have a solid understanding of taxation and its role in national progress.

CONCLUSION

Based on the findings and discussions conducted, it can be concluded that tax literacy is a crucial element in preparing *Generation Z* as the future leaders of the nation who possess awareness and responsibility toward their tax obligations. A sound understanding of taxation not only helps *Generation Z* recognize their rights and responsibilities as future taxpayers but also fosters awareness of the role taxes play in national development. With adequate tax literacy, *Generation Z* will better understand why taxes are necessary, how they are calculated, and their impact on the country's economic and social progress. In efforts to improve tax understanding among *Generation Z*, the use of digital technology has proven to be an effective approach. Online educational platforms, mobile applications, and social media such as *YouTube* and *TikTok* can be utilized to present tax content in an engaging and interactive manner. This approach aligns with *Generation Z*'s learning style, which is closely tied to technology and digital visualization. Programs such as *Tax Goes to School* and *Tax Goes to Campus*, implemented by the Regional Office of the *Directorate General of Taxes* (*DJP*) in West Kalimantan, are examples of tangible initiatives that can be further developed to introduce tax concepts in a relevant and accessible way for the younger generation. Tax comprehension among *Generation Z* is considered essential, as they will become the nation's leaders and economic drivers in the future. By understanding the function of taxes, *Generation Z* is expected to appreciate taxation as a form of national contribution rather than a burden. Their readiness to face future tax challenges will support the realization of the *Indonesia Emas* 2045 vision, where *Generation Z* is expected to contribute actively in building a fair and transparent tax system, and to increase tax compliance as part of their social responsibility as informed and engaged citizens.

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