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Can Social Media Drive Tax Compliance? Studies on Muslim Generation Z and Millennials and Sharia Compliance

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Abstract

This study aims to test whether digital transformation using social media attributes can push towards compliance with tax regulations and provisions. This type of research is quantitative and the analysis method uses a partial least squares structural equation modelling (PLS-SEM) approach. Data were obtained from an online questionnaire of 128 respondents and processed using the Smart PLS tool. The results of the study found that tax literacy has a positive effect on tax compliance. The use of social media has a positive relationship with tax compliance, eventually, the moderation model of social media use is not able to strengthen the relationship between tax literacy and tax compliance. First, this study examines the potential for digital transformation and information disruption in the era of the industrial revolution 4.0 with social media attributes as leverage and drivers of compliance. Second, this study chose subjects in the Moslem digital generation (Muslim generation z and millennials) because they tend to be more responsive in receiving information, are drivers of innovation in the digital era, and have the potential to become taxpayers in the future.

Keywords: Tax Literacy; Social Media Usage; Tax Compliance; Generation Z; Millennials, Social Learning Theory.

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Introduction

The tax sector is a fundamental pillar of a country's economic development, serving as a primary source of revenue for sustaining public services such as education, healthcare, infrastructure, and social welfare (Alshira'h et al., 2021). However, Indonesia continues to face challenges related to low tax compliance, which can be attributed, in part, to a lack of tax awareness awareness (Hajawiyah et al., 2021). Despite millions of individuals being registered as taxpayers, only 15% comply with tax obligations in a population of 185 million awareness (Hajawiyah et al., 2021). This significant compliance gap underscores the need for stronger efforts to enhance tax awareness and encourage adherence to fiscal regulations.

To address this issue, tax education initiatives are essential to fostering a culture of compliance. Research highlights that increasing tax literacy is a critical strategy for bridging the awareness gap and ensuring that individuals understand their tax obligations (De Clercq, 2023; Kurniawan, 2020; Nichita et al., 2019; Ratnawati TD, Sabaruddin, and Septemberizal, 2021). These studies emphasize that tax education should not be limited to current taxpayers but must also target future generations. Implementing tax literacy programs at various educational levels—from schools to universities—can instill a sense of fiscal responsibility early on, creating a long-term impact on compliance rates (De Clercq, 2023; Kurniawan, 2020; OECD, 2015).

The emergence of the Fourth Industrial Revolution (Industry 4.0) has further transformed the dissemination of information, making digital platforms central to knowledge acquisition. In this era, where both accurate and misleading information proliferate online, Generation Z and millennials—often referred to as "digital natives"—play a crucial role in influencing public awareness (Mangoting et al., 2020; Prihatiningtias and Karo Karo, 2021). As key participants in the digital landscape, these generations are well-positioned to engage with and respond to information related to tax regulations. Given their proficiency in digital media, they can serve as drivers of tax awareness, leveraging social media to share accurate and relevant tax-related content. Prior studies highlight the potential of social media as an effective tool for disseminating financial and tax knowledge (Prihatiningtias and Karo Karo, 2021).

Research on tax compliance has been extensive, yet findings remain inconclusive, revealing gaps that require further exploration (Alshira'h et al., 2021; Alshira'h and Abdul-Jabbar, 2020; Damayanti, Nastiti, and Supramono, 2020; Hajawiyah et al., 2021; Inasius et al., 2020; Kirchler and Wahl, 2010; Kurniawan, 2020; Mascagni, Mengistu, and Woldeyes, 2021; Night and Bananuka, 2019; Prihatiningtias and Karo Karo, 2021; Taing and Chang, 2021). Some studies suggest that online platforms, including social media, can serve as effective channels for promoting tax education and increasing compliance (Risdiana, Utari, and Satyawan, 2020). Others argue that influencers on social media play a key role in shaping tax awareness behaviors, potentially encouraging compliance (Prihatiningtias and Karo Karo, 2021). Moreover, research suggests that the integration of technology in tax administration enhances compliance by improving taxpayer services, streamlining processes, and reducing administrative burdens (Mascagni, Mengistu, and Woldeyes, 2021; OECD, 2015). However, contrasting evidence warns that technological advancements in taxation could inadvertently lead to lower compliance due to the complexity or perceived inefficiency of digital tax systems (Memari, Rezaei Pandari, and Bemanzadeh, 2022).

This study aims to address these research gaps by exploring the role of social media in enhancing tax compliance, particularly among Generation Z and millennials. It contributes to the discourse on digital transformation and information disruption, assessing how social media platforms facilitate access to tax-related knowledge and improve literacy in this domain. Additionally, the study incorporates theoretical perspectives from social learning theory, which posits that human behavior is shaped by cognitive, behavioral, and environmental interactions (Bandura and Walters, 1977).

Furthermore, tax compliance aligns with broader socio-religious obligations. In the context of Islamic teachings, obedience to government regulations is a religious duty, as Islam mandates adherence to leadership and prohibits rebellion against just rulers. According to Azhary (2007), compliance with state policies, including taxation, is a form of civic and religious responsibility. In this regard, taxation is not merely a legal requirement but also an ethical and religious duty that reinforces social order and economic stability.

Literature Review

Tax Literacy and Tax Compliance

Tax literacy is a crucial dimension of financial literacy, encompassing tax-oriented financial knowledge and numeracy skills necessary for managing tax calculations. It equips individuals with the ability to understand and navigate tax systems at domestic, regional, and international levels (Cvrlje, 2015). Adequate tax literacy enables taxpayers to grasp fundamental tax concepts, interpret tax policies, and comply with their tax obligations effectively.

Several studies highlight the positive relationship between tax literacy and tax compliance. Cvrlje (2015) investigated the impact of literacy rates on tax revenues and found a strong correlation, indicating that higher levels of tax knowledge contribute to improved tax compliance. The study concluded that individuals with greater tax literacy are more capable of understanding tax rules and regulations, thereby increasing their likelihood of compliance. Similarly, Nichita et al., 2019 emphasized that tax literacy plays a crucial role in determining an individual's ability to comply with tax laws. Their findings suggest that individuals with higher tax literacy not only exhibit better tax knowledge but also demonstrate a stronger commitment to fulfilling their tax obligations.

The significance of tax literacy extends beyond individual compliance; it also influences broader economic and fiscal outcomes. When taxpayers possess adequate tax knowledge, they are less likely to evade taxes or engage in unintentional non-compliance due to misinformation. Additionally, tax literacy fosters voluntary compliance, reducing the need for government enforcement mechanisms and thereby enhancing the efficiency of tax administration (Nichita et al., 2019). As a result, policymakers increasingly advocate for tax education programs to improve compliance rates and strengthen the overall tax system.

Given these insights, this study posits that tax literacy positively influences tax compliance, particularly among Generation Z and millennials, who actively consume information through digital platforms.

H_1: Tax literacy has a positive relationship with tax compliance.

The Role of Social Media in Tax Compliance

Social media has become an essential tool for disseminating financial and tax-related information, particularly among younger generations. The study by Prihatiningtias and Karo Karo (2021) highlights that social media influencers significantly impact tax compliance behavior, as trust in digital figures plays a key role in shaping individuals' financial decisions. Their findings suggest that influencers serve as credible sources of information, bridging the gap between tax authorities and the public by making tax-related content more relatable and accessible (Prihatiningtias & Karo Karo, 2021).

Similarly, Risdiana, Utari, and Satyawan, (2020) emphasize the potential of social media as a platform for tax education, advocating for its use in government outreach efforts. Their study concludes that tax authorities should leverage digital platforms to distribute tax compliance information, ensuring that both current and future taxpayers are well-informed.

The increasing reliance of Generation Z and millennials on digital platforms further supports the relevance of social media in tax compliance. Millennials primarily use the internet to find information relevant to their work and studies, while Generation Z frequently relies on social media for research, even preferring it over traditional search engines like Google. Given this digital engagement pattern, the use of social media as a tax education tool is expected to enhance tax literacy and, subsequently, compliance with tax regulations.

Taylor (2020) further reinforces this argument, asserting that social media has a profound influence on shaping perceptions and behaviors.

H_2: The use of social media can moderate the relationship between tax literacy and tax compliance.

Methods

This research uses a quantitative approach. It proposes three hypotheses based on three variables: independent, dependent, and moderating variables. The type and source of data used is primary data, collected via online questionnaires using Microsoft Forms. The use of online questionnaires is chosen to align with the target respondents who already have digital skills and to minimize the risk of the COVID-19 pandemic. This study uses the partial least squares structural equation modeling (PLS-SEM) analysis method, chosen due to the complexity of the data, the presence of abnormal data, and a sample size below 200 (Joseph F. Hair et al., 2017). Data is processed using the SmartPLS tool.

Data was obtained through an online questionnaire sent to target respondents, namely Generation Z and millennials, according to the proposed generation theory (Grant-Marshall & Graeme Codrington, 2010). The initial dataset consisted of 128 respondents, of which 6 respondents were excluded due to ineligibility, resulting in 122 respondents eligible for further processing.

The independent variable is tax literacy, consisting of 14 questionnaire items. Independent variable measurements use a Likert scale from 1 to 5, where 1 indicates a strongly disagree response and 5 indicates a strongly agree response.

This study adopts indicators and questions from Nichita et al. (2019). The dependent variable in this study is tax compliance, consisting of 11 questionnaire items. Tax compliance measurements adopt research from Kogler et al. (2013) and Kirchler and Wahl (2010)). The questionnaire measures responses using a Likert scale from 1 to 5, similar to the independent variable. The moderating variable in this study is the use of social media.

Result and Discussions

Validity and reliability tests can be seen in table 1. Cronbach alpha (α) and composite reliability (CR) meet values of more than 0.70 (Joseph F. Hair et al., 2017). Furthermore, using the outer loading test meets values greater than 0.50 (Joseph F. Hair et al., 2017) see Table 1, except for items (X1-X5, Y2, and Z1-Z4) that do not meet the requirements of more than 0.50.

Table 1. Outer Loading

No	Construct	Moderating (TL*TC)	TC	TL	SMU
1	Moderating (TL*TC)	1,217			
2	Tax Literacy			0,775	
				0,773	
				0,828	
				0,920	
				0,813	
3	Tax Compliance		0,761		
			0,866		
			0,717		
			0,870		
			0,860		
			0,905		
			0,878		
			0,903		
			0,913		
4	Social Media Usage				0,857
					0,843

No	Construct	Moderating (TL*TC)	TC	TL	SMU
					0,758
					0,756
					0,774
					0,716
					0,813
					0,796
					0,803
					0,844

Source: Processed Primary Data

The validity of the discriminant was examined through the Fornell-Larcker Criterion test based on recommendations (Joseph F. Hair et al., 2017). The test results have met all the validity of the discriminant.

Tabel 2. Discriminant Validity

Construct	Moderating (TL*TC)	TC	TL	SMU
Moderating (TL*TC)	1,000			
TC	-0,094	0,855		
TL	-0,188	0,522	0,824	
SMU	-0,183	0,471	0,562	0,797

Source: Processed Primary Data

In hypothesis testing, the study used a significance level of 0.05 and a two-tailed test. The results indicated that Hypothesis 2 was supported, while Hypothesis 1, when tested with moderation analysis, was not supported.

Tabel 3. Summary of Coefficient and Hypotheses Test

Hypotheses	Path	Coefficient	t-statistics	p-values (two-tailed)	Result
H_1	TL -> TC	0,379	3,695	0,000	Support
H_2	Moderating (TL*SMU) -> TC	0,021	0,148	0,882	Not Support

Source: Processed Primary Data

From the hypothesis test results, it is confirmed that Hypothesis 1 is accepted, demonstrating a significant relationship between tax literacy and tax compliance. This finding suggests that individuals with higher tax literacy are more likely to comply with tax regulations. Greater tax literacy enhances awareness and understanding of tax obligations, reinforcing the importance of compliance.

However, tax rules and regulations are often complex and difficult to interpret. Individuals may struggle to fully comprehend tax laws, perceiving them as technical and filled with complicated legal language. Consequently, an individual's ability to understand and adhere to tax regulations largely depends on their level of tax literacy and financial knowledge. Prior studies have shown that educated individuals with higher tax literacy are more likely to recognize the importance of tax obligations and government policies, leading to greater compliance (Cvrlje, 2015; Kurniawan, 2020; Nichita et al., 2019; Song and Yarbrough, 1978).

The findings of this study are also aligned with social learning theory, which posits that cognitive factors, such as tax literacy, influence behavioral outcomes, including tax compliance. Eriksen and Fallan (1996) argue that individuals with a strong understanding of tax regulations are more likely to respect and adhere to tax obligations. Their research suggests that increasing tax knowledge fosters voluntary compliance, as individuals become more aware of the rationale behind taxation and the consequences of non-compliance (Eriksen & Fallan, 1996).

Moderation Analysis: The Role of Social Media Usage

The moderation analysis in Hypothesis 2 yielded insignificant results, indicating that social media usage does not strengthen the relationship between tax literacy and tax compliance. This suggests that while tax literacy directly influences compliance, the presence of social media as an information source does not necessarily enhance this relationship.

In the era of Industry 4.0 and digital disruption, social media has become a dominant source of information. However, its impact is not always positive. While social media can facilitate knowledge dissemination, it also serves as a platform for misinformation. Negative and misleading tax-related content can erode public trust in the tax system, fostering apathy and non-compliance (Taing and Chang, 2021). Ratnawati TD, Sabaruddin, and Septemberizal (2021) further emphasize that misinformation can damage institutional credibility and contribute to non-compliant behavior among taxpayers. Similarly, the OECD (2015) highlights that digital transformation, while beneficial, introduces challenges for tax systems, including the risk of misinformation and decreased trust in tax authorities.

Sharia Compliance and Taxation

In Islamic finance, various Arabic terms are used to describe taxation, including *al-'ushr, al-maks,* and *al-kharaj,* all of which refer to different types of levies contributing to state revenue. Another term, *adh-dharibah,* is derived from the root *dharaba, yadhribu, dharban,* meaning "to oblige, determine, impose, explain, or charge" (Hasan, 2000). *Adh-dharibah* is understood as a burden, as taxation represents an additional financial obligation *(tathawwu')* beyond zakat. Consequently, taxation is often perceived as a financial burden rather than a voluntary contribution.

Sharia compliance is a fundamental principle in Islamic financial entities. It ensures that all financial and operational activities align with Islamic principles, fostering ethical governance and compliance. Sharia compliance mechanisms play a crucial role in monitoring financial institutions, including Islamic banks, to ensure adherence to Sharia regulations (Arwani et al., 2023). This requires periodic compliance inspections to verify that financial institutions, including Islamic banks and other Sharia-based entities, operate in accordance with Sharia principles (Minarni, 2013).

Sharia compliance is not only a religious obligation but also a key determinant of an institution's credibility. Sukardi (2012) states that the compliance culture reflects the values, behaviors, and actions that ensure adherence to Islamic banking regulations and Bank Indonesia's financial policies. Furthermore, Ilhami (2012) emphasizes that Sharia compliance is a non-negotiable requirement for financial institutions operating under Islamic principles, including taxation agencies.

Given the importance of Sharia compliance in Islamic banking and finance, continuous Sharia advisory and supervision is essential. Triyanta (2009) argues that compliance monitoring should be an integral part of Islamic financial governance, ensuring that institutions uphold Islamic ethical and legal standards. This extends to tax-related matters, reinforcing the obligation of individuals and entities to comply with tax regulations in a manner that aligns with Islamic principles.

Conclusion

This study concludes that tax literacy significantly influences tax compliance, reinforcing the importance of financial education in shaping taxpayer behavior. Additionally, while social media usage impacts and encourages tax compliance, its role as a moderating factor in the relationship between tax literacy and tax compliance is not significant. This suggests that although social media serves as an information source, it does not necessarily enhance the effect of tax literacy on compliance behavior.

The findings of this study provide valuable insights for tax authorities, policymakers, and government institutions, particularly in Indonesia, in formulating policies amid the ongoing digital transformation and information disruption. The implications emphasize the need for enhanced digital infrastructure and trusted taxation systems to mitigate misinformation and build public confidence in tax administration.

Furthermore, stakeholders should prioritize quality public governance by investing in education, infrastructure development, healthcare, governmental efficiency, and a favorable business environment. Maximizing positive social aspects and improving public services will contribute to increased public trust in tax authorities, governments, and policymakers, ultimately fostering greater voluntary tax compliance.

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