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Tax knowledge and culture among Colombian university students

Conocimiento y cultura tributaria en estudiantes universitarios: colombianos

Henrry De Jesús Herrera Herrera, Jhonatan José Gonzalez Figueroa

ABSTRACT

This study analyzes the level of tax knowledge and culture among Colombian university students, considering dimensions related to ethical values, legal norms, institutional symbolism, and the use of fiscal technologies. A descriptive methodology was employed, with an interpretive qualitative approach supported by quantitative analysis. The research was conducted under a non-experimental, cross-sectional design. Data collection was carried out using a structured questionnaire composed of 26 Likert-scale items, validated by experts in the field and with a Cronbach's alpha coefficient above 0,80, ensuring its reliability. The sample consisted of students from the Corporación Universitaria Uniremington, Sincelejo campus. Statistical processing included measures of central tendency, dispersion, and level-based categorization. Results show that 54,7 % of students exhibit a medium level of tax culture, 28,4 % fall within the low level, and only 16,9 % reach a high level. The dimension of personal values yielded the highest mean (M = 4,03), indicating a favorable ethical predisposition toward tax compliance. In contrast, the use of fiscal technologies had the lowest mean (M = 2,94), highlighting limitations in the adoption of digital tools. The normative (M = 3,41) and symbolic (M = 3,28) dimensions showed intermediate levels, with critical perceptions of the justice of the tax system. It is concluded that although positive attitudes toward taxation exist, significant weaknesses persist in legal knowledge and digital fiscal practice.

Keywords: Legal Knowledge; Tax Culture; Tax Education; University Students; Educational Technology.

RESUMEN

El presente estudio analiza el nivel de conocimiento y cultura tributaria entre estudiantes universitarios colombianos, considerando dimensiones vinculadas a valores éticos, normas legales, simbolismo institucional y uso de tecnologías fiscales. Se empleó una metodología descriptiva con enfoque interpretativo y soporte en análisis cuantitativo. La investigación se desarrolló bajo un diseño no experimental y transeccional. La recolección de datos se realizó mediante un cuestionario estructurado de 26 ítems tipo Likert, validado por expertos en el área y con un coeficiente Alfa de Cronbach superior a 0,80, lo que garantiza su confiabilidad. La muestra estuvo conformada por estudiantes de la Corporación Universitaria Uniremington, sede Sincelejo. El tratamiento estadístico incluyó medidas de tendencia central, dispersión y categorización por niveles. Los resultados muestran que el 54,7 % de los estudiantes presenta un nivel medio de cultura tributaria, mientras que el 28,4 % se ubica en un nivel bajo y solo el 16,9 % alcanza un nivel alto. La dimensión de valores personales obtuvo la media más alta (M = 4,03), revelando una predisposición ética favorable hacia el cumplimiento fiscal. En contraste, el uso de tecnologías fiscales presentó la media más baja (M = 2,94), evidenciando limitaciones en la apropiación de herramientas digitales. Las dimensiones normativas (M = 3,41) y simbólicas (M = 3,28) reflejaron niveles intermedios, con percepciones críticas sobre la justicia del sistema tributario. Se concluye que existen actitudes positivas hacia la tributación, pero persisten

debilidades en el conocimiento normativo y en la práctica fiscal digital.

Palabras clave: Conocimiento Normativo; Cultura Tributaria; Educación Fiscal; Estudiantes Universitarios; Tecnología Educativa.

INTRODUCTION

Tax culture has become a central theme in discussions on fiscal governance, institutional legitimacy, and state sustainability. Globally, it is recognized that voluntary compliance with tax obligations depends not only on the coercive power of tax authorities but also on subjective factors such as institutional trust, perceptions of fairness, and tax education (OECD, 2021). This approach has led to multiple educational strategies aimed at strengthening citizens' awareness of tax issues, especially in contexts where tax evasion and informality persist.

In Latin America, tax morale—understood as citizens' internal willingness to comply with their tax obligations—is strongly influenced by the performance of the public sector. Recent research has shown that perceptions of government efficiency, fairness in tax collection, and the fight against corruption directly influence attitudes toward tax payment (Castañeda-Rodríguez & Lisi, 2024; Gerstenbluth et al., 2013). However, these attitudes do not arise spontaneously; they result from educational, social, and institutional processes that must be studied among key populations, such as university students.

In Colombia, although the National Tax and Customs Directorate (DIAN) has implemented awareness campaigns and programs such as Tax Culture Week, their real impact in the university setting remains limited and poorly documented (DIAN, 2022). That is why several universities have begun to include tax education content in their curricula, although its scope, depth, and effectiveness vary considerably.

In this context, the purpose of this research is to analyze the level of tax knowledge and culture among university students at the Uniremington University Corporation, Sincelejo campus. The choice of this population is justified by the need to understand how tax awareness is built in regional higher education institutions, where students not only receive technical or professional training but also prepare to assume responsibilities as citizens.

The study considers the dimensions of tax values, knowledge of rules and penalties, recognition of institutional symbols, and the use of technological tools associated with tax compliance. This comprehensive approach will enable identification not only of how much students know about taxes, but also of how they position themselves emotionally and culturally in relation to their duty to contribute to the sustainability of the state. The aim is to provide useful information for designing more effective educational strategies that strengthen tax culture at the university level.

METHOD

This study was developed from a positivist perspective, which allows the phenomenon to be approached from empirical observation and systematic data analysis. This perspective is appropriate for understanding measurable social facts, such as tax knowledge and culture, through the direct experience of university students.

A qualitative interpretive approach was used, supported by quantitative analysis tools. This choice responds to the interest in not only what students know about the Colombian tax system,

but also how they perceive their duties as citizens regarding tax payment. In this sense, the statistical description of the results facilitated a more accurate reading of the general trends.

The research is descriptive in nature. Its purpose was not to establish causal relationships, but to identify and characterize the levels of tax culture among the participants. In addition, the design was non-experimental, as there was no intervention on the variables, and the environment was not manipulated. Data collection was carried out at a single point in time; therefore, the study was also cross-sectional.

A survey was used to collect information. The instrument applied was a structured questionnaire consisting of 26 statements, organized into four key dimensions: personal values, legal norms and sanctions, symbols related to taxation, and use of technology in tax processes. Each item was formulated to be answered on a five-level Likert scale, ranging from "strongly disagree" to "strongly agree." This scale, widely used in the social sciences, allows for the intensity of opinions and attitudes to be captured (Boone & Boone, 2012).

The questionnaire was reviewed by experts in tax and education, who evaluated the relevance, clarity, and consistency of each item. A pilot test was also conducted with a small group of students to ensure general understanding of the instrument. Reliability was measured using Cronbach's alpha, yielding values above 0,80, indicating internal consistency of the questionnaire (Nunnally, 1978).

Once the survey was administered, responses were coded and organized in a Microsoft Excel database. Subsequently, basic statistical tools were applied, including the calculation of frequencies, percentages, means, and standard deviations for each item and across the complete dimensions. To interpret the results, ranges were established to classify tax knowledge and culture as low, medium, or high.

Throughout the process, the ethical principles governing research with human subjects were respected. Each participant was informed of the study's purpose, asked to provide informed consent, and assured of the anonymity and confidentiality of their responses. The information obtained was used exclusively for academic purposes and without any risk to the respondents.

RESULTS

The data obtained from the structured questionnaire administered to a representative sample of Colombian university students were processed to characterize levels of tax knowledge and culture along four analytical dimensions: personal values, legal norms and sanctions, tax symbolism, and the use of tax technologies. The analysis was performed using descriptive statistics, employing measures of central tendency and dispersion, together with relative frequencies for each item and dimension. The classification of tax culture levels was structured into three ranges—low, medium, and high—based on the scores obtained on a previously normalized Likert scale.

In the personal values dimension, the results show a positive trend toward recognition of the civic duty to comply with tax obligations. 72,4 % of participants expressed agreement or strong agreement with statements associating tax payment with ethical principles of solidarity, equity, and social responsibility, with an average of 4,03 and a standard deviation of 0,78. However, 9,5 % disagreed with these statements, indicating divergent attitudes among a small segment of the population studied.

Table 5.1. Dimensions of tax culture

Dimension	Mean (M)	Standard Deviation (SD)	% Agree / Strongly agree	% Disagree / Strongly disagree	Interpretive Level
Personal values	4,03	0,78	72,4	9,5	High
Legal regulations and sanctions	3,41	0,89	61,3	28,7	Average
Tax symbolism	3,28	0,96	65,8	21,6	Medium
Use of fiscal technologies	2,94	1,01	35,9	42,7	Low
Overall index	—	—	—	—	Average (54,7 %)

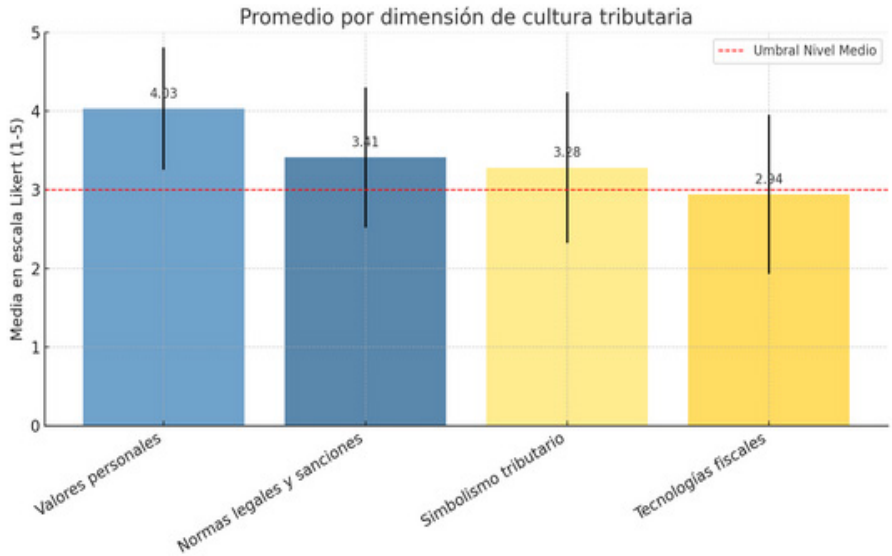

Figure 5.1. Averages by dimension of tax culture

Regarding knowledge of legal regulations and perceptions of the penalty system, an intermediate level of regulatory familiarity was observed. Sixty-one point three percent of respondents reported having basic knowledge of tax obligations and the possible consequences of non-compliance. However, 28,7 % admitted to a significant lack of knowledge about the legal mechanisms that regulate the tax system. The average score in this dimension was 3,41, with a standard deviation of 0,89, suggesting a partial understanding, possibly influenced by gaps in academic training in this specific area.

Regarding the symbolic dimension of taxation, the results indicate a moderately favorable assessment. 65,8 % of students identified tax payment as a key tool for income redistribution and sustaining the state. However, only 43,6 % considered the Colombian tax system fair, suggesting a critical view of the legitimacy of the current fiscal model. This ambivalence is reflected in an average of 3,28 and a standard deviation of 0,96, indicating theoretical acceptance of the tax ideal, with reservations about its practical implementation.

The dimension related to the use of tax technologies showed the lowest appropriation levels.

Only 35,9 % of participants reported using digital platforms, such as the DIAN web portal, to carry out tax procedures, suggesting a significant deficit in digital literacy in tax contexts. Despite this, 78,2 % expressed a willingness to incorporate these tools if there were greater institutional support. The average for this dimension was 2,94, with a standard deviation of 1,01, indicating incipient knowledge and limited experience in this area.

Based on the overall data, a composite tax culture index was constructed, integrating the scores of the four dimensions using equal weighting. This index allowed participants to be classified into low, medium, and high levels. 54,7 % of students were classified as having a medium level of tax culture, while 28,4 % showed a low level, and only 16,9 % reached a high level. These findings reveal a positive attitudinal disposition toward taxation, though it is conditioned by deficiencies in regulatory knowledge and operational capacity to interact with the tax system. This gap underscores the need for educational and communication strategies to strengthen tax literacy in the university setting.

DISCUSSION

The results show average levels of tax knowledge and a relatively favorable tax culture in terms of personal values, but modest strengths in regulatory knowledge and in the use of tax technologies. This configuration is echoed in multiple international and national studies.

For example, Yepes-López and Gergerlioğlu (2022), in a study conducted with students at the Externado University of Colombia, found that formal tax education does not necessarily translate into more conscious attitudes toward taxation, which highlights the need to strengthen educational programs with an emphasis on attitudinal components. ciencianacional. co +1 revistas.usantotomas.edu.co +1 ideas.repec.org. Our research also observes a discrepancy between favorable ethical predisposition—reflected in personal values—and operational or cognitive abilities, especially those related to knowledge of regulations and the use of digital platforms.

The bibliometric review by López-Rodríguez et al. (2024) points out that, despite growing attention to the issue, academic production on tax culture in Colombia remains limited (revistas. usantotomas.edu.co). This finding aligns with our data: although there is a positive foundation in terms of tax morality, gaps persist in technical understanding and the practical-operational component, as evidenced by low interaction with technological tools.

The relationship between tax education and compliance is also supported by theoretical arguments (OECD, various authors), which hold that education strengthens norms of honesty, morality, and fairness, dimensions closely related to the tax culture index. However, the discrepancies in our sample regarding regulatory understanding support the idea put forward by Montoya and Castañeda (2020), who noted deficiencies in content and teacher training in tax areas redalyc.org. This suggests the need to enrich university curricula with a more practical and up-to-date training component.

The experience of the NAF in Peru, which articulates university social responsibility and tax knowledge, offers an interesting point of comparison: Vargas-Figueroa et al. (2025) reported a perception of 88,96 % effectiveness in tax training among those who actively participated in these centers' businessperspectives.org. This suggests that students who, in addition to receiving content, actively participate in real advisory processes have higher levels of tax culture. In contrast, in our research, the low use of tax platforms reflects still-limited participation in the

system's real practices.

Various studies in Latin America suggest that tax culture transcends technical knowledge and is strengthened by values of solidarity, reciprocity, and institutional trust. In this sense, the high levels of personal values in our sample indicate a positive propensity, though constrained by insufficient technical performance and a fractured legitimacy of the tax system, as studies on equity and institutional trust have shown.

These findings support a comprehensive view of tax culture: it is not just a matter of providing students with cognitive tools, but of designing active experiences that integrate normative dimensions, values, and technology use. The differentiation observed in our global index—average level, with only 16,9 % reaching a high level—suggests that to achieve higher levels, it is crucial to implement training programs based on experiential education, such as those observed in NAF and early education mechanisms.

In summary, the results converge with empirical and theoretical evidence that a robust tax culture depends on a combination of knowledge, values, and practice. They also confirm the need to incorporate dynamic pedagogical strategies that activate normative and operational components—such as tax tutorials, simulations, and practices on tax portals—to achieve the goals of civic education and fiscal responsibility expected in university contexts.

CONCLUSION

The following conclusions can be drawn from the results presented, their analysis, and discussion: 54,7 % of the university students surveyed had an average level of tax culture, indicating a partial presence of knowledge and attitudes consistent with tax compliance, without achieving comprehensive mastery of the subject. The personal values dimension had the highest average (M = 4,03), indicating that a significant majority (72,4 %) considers paying taxes an ethical and civic duty, linked to principles of equity and solidarity. In contrast, the dimension related to the use of tax technologies recorded the lowest average (M = 2,94), and only 35,9 % of participants reported interacting with digital tools such as the DIAN portal, indicating a specific weakness in digital tax literacy. Likewise, the dimensions of legal norms and sanctions (M = 3,41) and tax symbolism (M = 3,28) reflect intermediate levels, indicating partial familiarity with the tax regulatory framework and a critical perception of the legitimacy of the Colombian tax system. Finally, only 16,9 % of respondents achieved a high level in the overall tax culture index, empirically confirming that, although there are positive attitudes toward tax compliance, these do not consistently translate into technical knowledge or effective tax practices.

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CONFLICT OF INTEREST

The authors declare that there is no conflict of interest.

AUTHORSHIP CONTRIBUTION

Conceptualization: Henrry De Jesús Herrera Herrera, Jhonatan José Gonzalez Figueroa.
Data curation: Henrry De Jesús Herrera Herrera, Jhonatan José Gonzalez Figueroa.
Formal analysis: Henrry De Jesús Herrera Herrera, Jhonatan José Gonzalez Figueroa.
Research: Henrry De Jesús Herrera Herrera, Jhonatan José Gonzalez Figueroa.
Methodology: Henrry De Jesús Herrera Herrera, Jhonatan José Gonzalez Figueroa.
Project administration: Henrry De Jesús Herrera Herrera, Jhonatan José Gonzalez Figueroa.
Resources: Henrry De Jesús Herrera Herrera, Jhonatan José Gonzalez Figueroa.
Software: Henrry De Jesús Herrera Herrera, Jhonatan José Gonzalez Figueroa.
Supervision: Henrry De Jesús Herrera Herrera, Jhonatan José Gonzalez Figueroa.
Validation: Henrry De Jesús Herrera Herrera, Jhonatan José Gonzalez Figueroa.
Visualization: Henrry De Jesús Herrera Herrera, Jhonatan José Gonzalez Figueroa.
Writing – original draft: Henrry De Jesús Herrera Herrera, Jhonatan José Gonzalez Figueroa.
Writing – review and editing: Henrry De Jesús Herrera Herrera, Jhonatan José Gonzalez Figueroa.