

Challenges and Creativity in Tax Learning for Implementing Tax Education in Schools

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Abstract. This research aims to explore creativity to answer challenges, and implementing tax learning in tax education at the junior high school level is an important step in building tax awareness from an early age. The purpose of this research is to identify creative methods used in teaching tax concepts. However, the study identified challenges, including a lack of resources and low student interest in tax materials. The use of visual media through illustrations, images, and traditional games such as snakes and ladders modified with tax knowledge can be a solution to this challenge. The research uses a qualitative approach with a pseudo-experimental method through pre-test and post-test as a reference for assessing student understanding, and is processed using SPSS. The final results of this study show that students show a significant increase in tax understanding at the Junior High School level.

Keywords: Tax Education, Resources, Visual Media, Snakes and Ladders Game

1 Introduction

Taxation has been regulated in Law No. 16 of 2009 concerning General Provisions and Taxation Procedures, so that with a clear legal basis, it is expected to be able to launch its tax activities [1]. Indonesia is a country whose income relies on tax revenue, this can be seen from the contribution of tax revenue in 2023 which reached Rp. 2,155.4 trillion or grew by 5.9% from the previous year [2]. Although there is an increase in tax revenue every year, the tax ratio for 2023 has decreased by 0.20% from the previous year, where in 2023 the tax ratio will reach 10.21% while the tax ratio in 2022 will reach 10.41% [3]. This shows the low public awareness of the importance of taxes as an obstacle in optimizing state revenue. To overcome this challenge, it is necessary to have an innovative approach that involves all elements of society, especially the younger generation.

The younger generation has tremendous potential for national development. Forming a mindset is certainly easiest to apply to golden age children in the age range of 6-15 years, this is a good opportunity to instill tax awareness early. Early tax introduction is one of the important

instruments to build tax awareness and compliance [4]. Through an understanding of taxes, students as prospective future taxpayers [5] are invited to see how their small contributions will have a big impact on infrastructure development, the provision of health services, education, tourism, defense and various other public needs [6]. The government realizes that character cultivation must be carried out from an early age, including in the awareness of the importance of taxes as a realization of love for the homeland. Of course, it is necessary to pay attention to the stages of adolescent development and the achievement of understanding related to taxes [7]. Tax education in junior high schools must be given more attention so that students can understand the concept and importance of taxes so that it can be a strategic step in forming a tax-aware generation to prepare them to contribute to the progress of the nation.

However, the introduction of tax materials to junior high school students is not without challenges. One of the main challenges is the negative view of the younger generation where the paradigm is not necessarily true, such as the corruption scandal that undermines the trust of the younger generation in the tax system [8], and taxes are considered a burdensome thing, this causes a lack of interest in student interest in tax materials. Taxes have always been considered a complex and boring topic, making it quite difficult to attract students who are still in their teens [9]. In addition, the limited in-depth understanding of the benefits and knowledge of teachers on tax material is also an obstacle in delivering this material effectively [10]. The limited resources and teaching materials available in schools also exacerbate this situation, making the learning process less interesting.

To overcome these challenges, creative and engaging teaching methods are needed. The delivery of basic tax material uses visual media through illustrations, pictures, and educational games such as snakes and ladders. Visual media can help illustrate abstract tax concepts, making them easier for students to understand. Snake and ladder games modified with tax materials can be a fun and interactive learning tool.

This study aims to identify the challenges faced in tax learning at SMPN 16 Sukabumi City in order to develop creative and effective learning methods in conveying tax concepts to students. It is hoped that with innovative solutions, tax education can be implemented better and students can apply the values of tax compliance from an early age.

2 Literature Review

In Law Number 16 of 2009 concerning General Provisions and Taxation Procedures, it is stated that taxes are mandatory contributions to the state that are owed by individuals or entities that are coercive based on the law by not getting direct rewards and are used for state purposes for the greatest possible prosperity of the people [11]. According to Prof. Dr. Rachmat Sumitro, SH, taxes are people's contributions to the state treasury, namely the transfer of wealth from the people's treasury to the government sector based on the law, which can be forced without getting a lead service that can be directly shown and used to finance public expenditures. According to Prof. Dr. Adriani, taxes can be defined as contributions to the state that can be forced, which are owed by taxpayers paying them according to applicable regulations by not getting a return that

can be appointed directly. According to Prof. S. I. Djayaningrat, tax is an obligation to give part of the wealth to the state due to an event, condition, and regulation set by the government, and can be imposed but there is no reward from the state [12]. From these understandings, it can be seen that taxes are very important for a country because it is the main source of state revenue to finance public expenditure and development. Therefore, tax education for the younger generation is very important.

Tax education at the junior high school level has an important goal in fostering awareness of the importance of taxes among students. At this stage, students are expected to understand the definition of tax as the basis of knowledge. By understanding the definition of tax, students can find out where taxes come from and how the benefits of these taxes can be felt by the state. Through this understanding, students are expected to be aware of the importance of taxes for the development and survival of the state in Indonesia. They will look at how taxes are used to finance various public projects and services that support the welfare of the community [13].

Creative education is an effort to develop innovative learning methods and tools to increase the effectiveness of learning, support the potential of individuals and groups of students, and maximize the use of available resources to be better in the teaching-learning process [14]. By utilizing visual media through picture illustrations, students can get a clear picture of the material being taught, while modified snake and ladder games can make the learning process more interactive and fun.

Illustration has the meaning of decorating with images, which can be concluded that the result of visualization of a writing with drawing techniques functions as a decoration and helps explain a text. Thus, illustrations can be used as a medium to make it easier to understand the intention to be conveyed with the help of these visuals [15]. So, visual media through image illustrations in tax learning can be used to explain information about the types of taxes and tax benefits in a real form that is easy for students to understand.

Snake and ladder is a type of traditional game that is usually played by children as entertainment. This interactive game involves three essential components, namely dice, toy pawns and a snake and ladder game board, and involves the participation of two or more people. This game encourages students to carry out their learning independently and find the learning results they have achieved, thus allowing them to be actively involved in following the learning process [16]. So, a snake and ladder game modified with tax material, each square contains questions about taxes for which the material has been reviewed first. Players are welcome to advance according to the number of dice rolled with the note of being able to answer the question correctly, and take 2 steps back if the answer is considered incorrect. The game is said to be complete, if one of the players has reached the finish tile.

The incorporation of new ideas through visual media and snake and ladder games is expected to increase students' motivation to actively participate in learning the concept of taxation interactively. This approach not only makes learning more fun, but also more effective in delivering tax material. The results of the trial are expected to show that creative learning media can be an effective tool to increase students' understanding and interest in taxation.

3 Research Method

The research was conducted to see how effective it is in students' understanding of taxes through visual media to show relevant illustrations of tax benefits as well as snake and ladder media that have been modified to incorporate the basic concept of taxes into the traditional game. To measure the improvement of students' understanding, pre-test and post-test are carried out as a measuring tool to assess students' understanding of taxes before and after being given the material. The results of these two tests will be the main material in research that uses a qualitative approach with the Quasi Experimental method. The test result data will then be analyzed using SPSS statistical software. This research was carried out at SMPN 16 Sukabumi City with a population of 60 students, which was divided into 18 7th grade students, 22 8th grade students, and 20 9th grade students. The test used to measure students' understanding has four categories of answers: (1) Very Incomprehensible (VI), (2) Understanding (U), (3) Don't Understand (DU), and (4) Very Understanding (VU).

4 Result and Discussion

The class activity begins by giving pre-tests to students to measure students' initial understanding of taxes. After that, students were given a briefing on material that included tax concepts, types of taxes, and tax benefits using visual media through picture illustrations. This approach aims to make complex concepts easier for students to understand. Furthermore, students are invited to play the traditional game of snakes and ladders, which aims to add attraction and make students more interactive in learning. In closing, students are given a post-test to measure the effectiveness of the material that has been provided. The pre-test and post-test consisted of 7 questions, with the lowest total score of 4 points and the highest total score of 28 points. The pre-test and post-test questions given are as follows:

Table 1. Pre-Test and Post-Test Questions

Question	VI	DU	U	VU
Taxes are the largest source of state revenue				
Paying taxes is an obligation of every citizen and is regulated by law				
Tax sanctions are needed to ensure that every taxpayer remains disciplined.				
Funds obtained from taxes can fully be allocated to fund state spending.				

Every individual who earns income in Indonesia and meets certain criteria, is obliged to pay income tax and must fulfill his tax obligations.

Delaying or reducing the amount of taxes that should be paid can be detrimental to the country.

Paying taxes is a form of participation and role in state development

To see the distribution of the data of pre-test and post-test results that have been carried out by students in grades 7, 8, and 9, you can see Figure 1, Figure 2 and Figure 3 below.

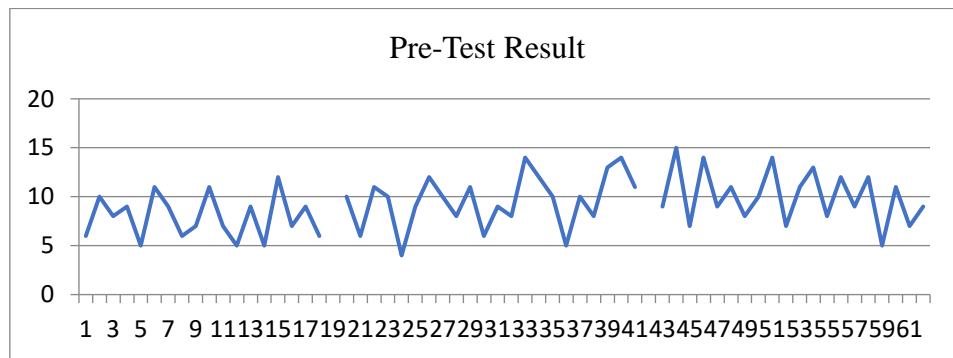


Figure 1. The data of pre-test result on students

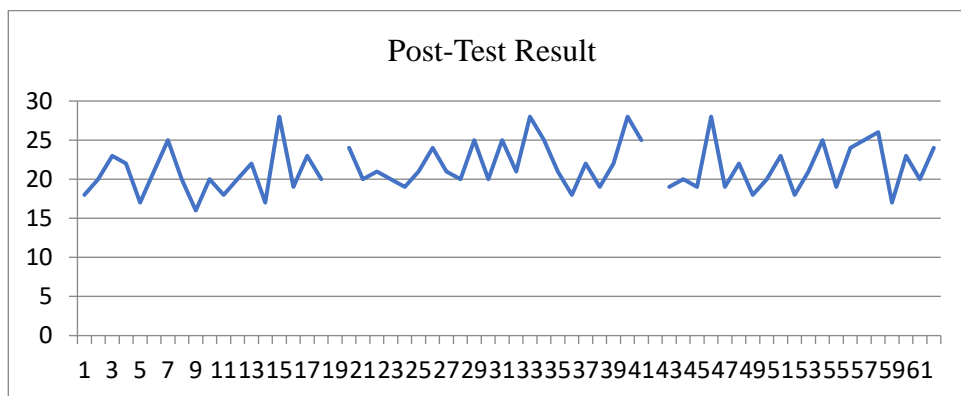


Figure 2. The data of post-test result on students

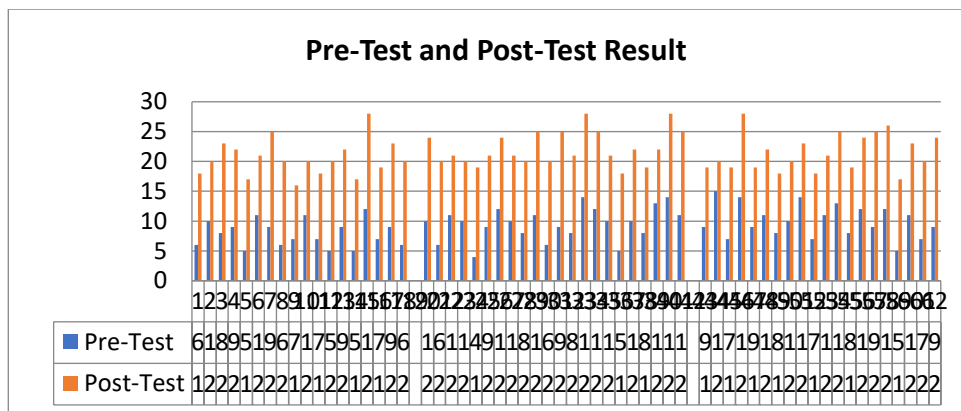


Figure 3. The data of pre-test and post-test result on students

In Figure 1, it can be seen that the level of students' understanding of the concept of taxation is very low in the pre-test, with the lowest score of 4 points and most students get a score below 15 points. However, Figure 2 shows a significant improvement in students' understanding after learning tax materials, with the highest score reaching 27 points and the lowest score 16 points. This shows that the use of visual media and snake and ladder games in tax learning effectively improves students' understanding, as evidenced by the post-test results. As can be seen in Figure 3, the existence of tax learning using creative media can significantly grow the level of student learning in the classroom.

Table 2. Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
.831	2

The reliability test focuses on testing the consistency and stability of the measuring instrument used in the study presented with Cronbach's Alpha value. Reliability testing is important to ensure that the data collected is reliable and accurate for further analysis. The high and low reliability is empirically indicated by a number called the reliability coefficient value. High reliability is shown by an rxx value close to 1. The agreement is generally that reliability is considered satisfactory if ≥ 0.700 [17]. As can be seen from Table 2, the results of the reliability test show a Cronbach's Alpha value of 0.831 so that it can be concluded that the reliability test of these variables is reliable and accurate.

Table 3. Kolmogorov-Smirnov Test Result**One-Sample Kolmogorov-Smirnov Test**

		pretest	posttest
N		60	60
Normal Parameters ^{a,b}	Mean	9,23	21,47
	Std. Deviation	2,696	3,011
Most Extreme Differences	Absolute	,084	,154
	Positive	,084	,154
	Negative	-,080	-,082
Test Statistic		,084	,154
Asymp. Sig. (2-tailed)		,151 ^c	,200 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Based on the Kolmogorov-Smirnov Test One-Sample test, it can be concluded that the pre-test and post-test data are normally distributed and there is a significant improvement in students' understanding after learning using visual media and snake and ladder games. The significance value (Asymp. Sig.) for both tests was greater than 0.05 (pre-test: 0.151 and post-test: 0.200), which indicates that the pretest and post-test data followed the normal distribution. The average post-test score (21.47) was much higher than that of the pre-test (9.23).

Table 4. Homogeneity Test Result**Test of Homogeneity of Variances**

Result			
Levene Statistic	df1	df2	Sig.
,953	1	118	,331

Based on the Test of Homogeneity of Variances, it can be concluded that the statistical value of levene (0.953) and significance value (0.331) are greater than 0.05. This suggests that there is not enough evidence to reject the null hypothesis (H0) stating that the variance between the pretest and posttest groups is homogeneous.

Table 5. Hypothesis Paired Samples Test**Paired Samples Test**

Paired Differences

		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference Lower
Pair 1	pretest - posttest	-12,233	2,174	,281	-12,795

Based on the Paired Samples Test Hypothesis, it can be concluded that there is a significant improvement in students' understanding after being given learning with visual media and snake and ladder games. The average post-test score was significantly higher compared to the pre-test (with an average difference of 12,233 points) indicating that this learning method was effective in improving students' understanding of tax materials. In addition, a 95% confidence interval that does not include zeros and a small error standard supports the validity of these results.

Table 6. Paired Samples Test

		Paired Differences 95% Confidence Interval of the Difference Upper	t	df	Sig. (2-tailed)
Pair 1	pretest - posttest	-11,672	-43,597	59	,000

Based on the Paired Samples Test, it can be concluded that the results show that the use of visual media and snake and ladder games in tax learning significantly improves students' understanding. The posttest score was significantly higher than the pretest value, as evidenced by a very large absolute t-value and a very small significance value (0.000). The confidence interval also showed consistent negative differences, reinforcing that the improvement in student comprehension was real.

5 Conclusion and Recommendation

The overall analysis shows that the use of visual media through image illustration can help visualize complex concepts more clearly and interestingly for students. Meanwhile, snake and ladder games can provide an interactive and fun element in the learning process that can motivate students to actively participate and apply the knowledge they have learned.

Based on the tests and analyses that have been carried out, the One-Sample Kolmogorov-Smirnov Test, pre-test and post-test data are normally distributed (pre-test: 0.151 and post-test: 0.200). The average post-test score (21.47) was much higher than that of the pre-test (9.23), showing a significant improvement in students' understanding after learning using visual media

and snake and ladder games. The Homogeneity of Variances test showed that the variance between the pretest and posttest was homogeneous (Levene value: 0.953, significance: 0.331). The results of the Paired Samples Test showed a significant improvement in students' understanding with an average difference of 12.233 points and a very small significance value (0.000), confirming that this learning method was effective.

The combination of these two approaches can create a learning environment that combines strong visualization with hands-on interaction, thus supporting deeper understanding and better knowledge for students. Thus, learning that uses visual media and snake and ladder games can be considered effective in increasing the understanding of tax materials.

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