

INCLUSION OF TAX AWARENESS ON HIGHER EDUCATION

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ABSTRACT

Inclusion of tax awareness is a program that has been proclaimed by the Indonesian government through a memorandum of understanding between the Ministry of Finance and the Ministry of Research, Technology, and Higher Education. The solution to include the materials of tax knowledge in teaching materials on the curriculum of higher education becomes a solution that is considered to be able to overcome the tax awareness among Indonesian people which is still very low. Inclusion of tax awareness in higher education is done by inserting it in general compulsory subjects, such as Pancasila Education, Citizenship Education, Indonesian Language, and Religious. This research aims to determine the level of tax awareness on university students. They are potential taxpayers as they will become real taxpayers who carry out taxation obligations. The respondents are students who follow the course of Islamic Religion in Ekuitas School of Business as many as 84 respondents. Islamic lecturers insert material about the tax knowledge into the subject matter of the course, one to two times face to face. Then the students were given a questionnaire about the inclusion of tax awareness before and after the materials were delivered. The method used is comparison analysis before and after delivering the material about tax. The results suggest that there is an increase number in tax awareness before and after the delivery of the material in the classroom. However, the difference is not very significant. In general, before submitting the tax material, students have understood the importance of tax, understanding of taxes, and awareness to perform tax obligations. That is, anyone is aware of the role of tax in real life. Tax has become the vein of this country in its development. And, given the material about taxes, students' understanding and awareness of taxes is getting better and better. This means giving tax material be able to raise the awareness in the tax field.

Keywords : inclusion, tax awareness, higher education

INTRODUCTION

Director General of Taxes (November 2017), said that Tax is an instrument of the State to realize the promise of the Republic as stated in the Preamble to the 1945 Constitution of the Republic of Indonesia, which promotes the general welfare, the intellectual life of the nation and the preservation of world peace. For that it takes the spirit of mutual help in financing the effort to make it happen through the fulfillment of tax obligations for its citizens.

There is a big problem in collecting development funds through tax revenue, which is still low level of awareness and tax compliance of Indonesian society. Based on the OECD Tax Ratio data in the Revenue Statistics in Asian Countries 2015: Trends in Indonesia, Malaysia and the Philippines, the tax ratio in Indonesia is still around 13%, while the Philippines is 16% and Malaysia is (17%), while in many countries the tax ratio has reached 34%.

Building the tax awareness is not an easy and fast job. The tax awareness should be instilled from an early age through education and take place on an ongoing basis from time to time. Tax awareness should be the character of the nation's generation as part of the form of love of the country and defend the country. Tax awareness should be a culture of citizens in the future to realize a prosperous and independent Indonesian nation.

Tax has become the vein of this country in its development. Increasing tax burden each year makes the Directorate General of Taxation (DGT) as the institution responsible for state revenues should intensify efforts to find new taxpayers and tax objects. On the basis of this side of the educational world began to be introduced. (Endaryono, 2013)

DGT basically has to do various steps to get closer to the world of education such as implementing tax goes to campus, tax goes to school, high school tax roadshow to various other activities close to the student, even DGT forming board of Tax Center for college/university. However, this activity is considered not too successful because it is only temporary and not massive.

On the basis of these tax awareness activities began to be built with the initial stage of introducing it to the students from childhood. The step begins with the introduction of taxes in curriculum materials using concepts like what has been done on anti-corruption education and disaster risk reduction knowledge that has been applied in the educational curriculum (Endaryono, 2013).

For that, as a form of responsibility of world education to the formation of the nation's generation character, then the implementation of higher education is directed to be able to raise awareness of citizens for paying taxes. Indonesia has around 4,400 universities (state and private), has a student population of about 7 million people, and has a lecturer about 250 thousand people. This provides information that students are potential taxpayers who should receive serious attention because it will become a real taxpayer who carry out taxation obligations. In addition, lecturers take an important role in improving student tax awareness and good tax ethics. Thus, it should be if the world of education also supports the tax-conscious movement in education so that funds for education remain secure through its availability of taxpayers created from the educational process. (Directorate General of Learning and Student Affairs of the Ministry of Research, Technology and Higher Education, 2017)

Director General of Learning and Student Affairs of the Ministry of Research, Technology, and Higher Education (Kemenristekdikti) stated that more than 75% of the budget to finance the development and improve the welfare of the people comes from tax revenue. Included in this case, the world of educations also consumes state budget funds allocated by 20% of state budget to improve the quality and governance of education. For that should be in this case higher education, also helps in building a conscious and tax-conscious society through learning tax awareness in education in college/university.

Through the Memorandum of Understanding between the Ministry of Fund (MoF) and the Ministry of Research, Technology, and Higher Education (Kemenristekdikti), the government proclaimed that the learning of tax awareness in higher education is done by integrating the charge of tax awareness in the general compulsory subject (MKWU) as well as in other subjects related to the implementation of general education. In the textbook of MKWU which has been published by Directorate General of Learning and Student Affairs Kemenristekdikti whose use has been submitted through Circular Letter of Director General of Learning and Student Number.435/B/SE/2016 concerning the Materials of Compulsory Subjects, has contained tax awareness.

With the learning of tax awareness in the college/university is expected to create a vehicle for students to learn, understand, review, analyze, and solve the problems of the nation and state from the aspect of tax awareness. Specifically the purpose of learning tax awareness in Higher Education is to provide understanding and appreciation of the importance of having the value of tax awareness to learners as citizens of the Republic of Indonesia, shaping the mental attitude of students who appreciate the values of divinity, humanity, love of the homeland and unity of the nation, and the strengthening of democratic, fair and dignified civil society through the exercise of taxation rights and obligations, and preparing students to be able to provide examples and be exemplified in the fulfillment of taxation obligations for the younger generation.

The scope of learning tax awareness in MKWU subjects is Indonesian, Civic Education, Pancasila Education, and Religious Education (Islam, Kisten, Catholic, Hindu, Buddhist, Confucian). In the course of Religious Education, to educate tax consciousness in the tax context as a manifestation of the implementation of human obligations with God, human beings with others, people with the environment, people with the State.

This research examines the extent to which the inclusion of tax awareness through MKWU Islamic Religious Education at universities.

UNDERSTANDING OF TAX CONCEPT

Understanding is the understanding that the translation of the term is defined as meaning the absorption of a material being studied. In the Dictionary of Indonesian Language, understanding means understanding correctly while the concept means a draft.

The following criteria for understanding:

1. *Comprehension of Concept:*

- a. Re-state a concept.
- b. Classify objects according to certain properties.
- c. Giving examples and non-examples of the concept.
- d. Presenting the concept in various forms of mathematical representation.
- e. Developing the requirements necessary or sufficient condition of a concept.
- f. Use, utilize, and choose the procedure or specific operations.
- g. Applying the concepts and problem-solving algorithms.

2. *Reasoning and Communication*

- a. Presents a mathematical statement, either orally, in writing, drawings, and diagrams.
- b. Asking allegations.
- c. Perform mathematical manipulations.
- d. Drawing conclusion, compile evidence, reasoning or evidence of the truth of the solution.
- e. Drawing conclusions from the statement.
- f. Checking the validity of the argument.
- g. Finding the pattern or nature of symptoms mathematical generalization.

3. *Problem Solving*

- a. Demonstrate understanding of the problem
- b. Organize data and select relevant information in problem solving.
- c. Presenting mathematical problems in a variety of forms.
- d. Selecting the approach and method of solving the problem appropriately.
- e. Develop problem-solving strategies.
- f. Create and interpret mathematical model of a problem that is not routine

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- e. Developing a necessary and sufficient condition of a concept.
- f. Use, utilize and choose the procedure or specific operations.
- g. Applying the concept.

Based on the results of research Widayati and Nurlis (2010), the factors that affect the taxpayer's willingness to pay taxes by Individual Taxpayers who do free work is the factor of awareness to pay taxes and a good perception of the effectiveness of the tax system has a not significant effect on the will taxpayers to pay taxes. While knowledge factor and understanding about tax regulation have significant influence to taxpayer's willingness to pay tax (case study at KPP Pratama Gambir Tiga). According to Widayati and Nurlis, the factors that influence the taxpayer's willingness to pay taxes are:

1. Awareness of Paying Taxes

Awareness is an element in humans in understanding reality and how to act or respond to reality. The awareness possessed by the human consciousness within oneself, of oneself, the past, and the possibility of his future.

Irianto (2005) in Vanesa and Day (2009) outlines some form of tax paying awareness that encourages taxpayers to pay taxes. There are three main forms of awareness regarding tax payments. First, the awareness that taxes is a form of participation in supporting the development of the state. By realizing this, taxpayers are willing to pay taxes because they feel not harmed by tax collection. Tax is realized to be used for state development in order to improve the welfare of citizens

Second, the realization that the delay in tax payments and the reduction of the tax burden is very detrimental to the state. Taxpayers are willing to pay taxes because they understand that delaying tax payments and reducing the tax burden impacts on the lack of financial resources that can lead to stunted state development. Third, the awareness of taxes is established by law and can be imposed. Taxpayers will pay because tax payments are realized to have a strong legal basis and is an absolute obligation of every citizen.

2. Knowledge and Understanding of the Tax Law

3. Good Perceptions of Tax System Effectiveness

INCLUSION OF TAX AWARENESS

In the context of higher education, the process of education to develop the integrity of citizens is the embodiment of Tri Dharma Perguruan Tinggi (learning, research, and community service) which is strengthened by the development of campus culture, student activities, daily activities, and academic culture development.

The realization of a generation of nation that characterized loves the country and defends the country through learning MKWU that form the personality of learners. Tax awareness will be the color in the courses taught to all students and specialization courses. It is hoped that future generations will have tax-conscious behaviors that ultimately form a conscious and abiding community culture in performing state obligations, including performing voluntary tax obligations.

Learning the content of tax awareness in the subjects of MKWU, has the mission of developing tax awareness as part of the academic potential of learners (psychopedagogical missions), and preparing learners to live and live in society, nation and state through the implementation of taxation rights and obligations (psychosocial missions) build a tax-conscious culture as one of life's determinants (sociocultural missions), and examine and develop the tax-awareness charge as an integrated knowledge system (academic mission).

In the context of nation and character building, tax education awareness integrated into MKWU, such as in Islamic Education has a very important function and role, among others as an effort to develop tax awareness in student. Education tax awareness reinforces each other with a sense of nationality and love of the homeland that comes from the value and moral of Pancasila. Integrative tax awareness education is expected to contribute to the development of civilized civic virtue.

According to Kemenristekdikti, the achievement of learning tax awareness in the course MKWU adjusted to the achievement of learning in the National Standards of Higher Education (SNDIKTI), with first mapping achievement of learning in each subject MKWU corresponding to the material tax awareness. The achievement of subject learning is directed to the achievement of Graduate Learning Achievement (CPL) which includes achievement of attitude learning, knowledge, general skills and special skills.

Achievement of learning on MKWU is directed to the achievement of Learning Achievement aspect, as mentioned in SNDIKTI, are:

1. Devoted to God Almighty and able to show religious attitudes;
2. Uphold the value of humanity in carrying out duties based on religion, morals and ethics;
3. Contribute to improving the quality of life of society, nation, state, and civilization based on Pancasila;
4. Acting as a proud citizen and love of the country, having nationalism and a sense of responsibility to the state and nation;

5. Respecting cultural diversity, views, religion, and beliefs, as well as the original opinions or findings of others;
6. Cooperate and have social sensitivity and concern for society and environment;
7. Law-abiding and disciplined in social life and state;
8. Internalize academic values, norms, and ethics;
9. Demonstrate a responsible attitude towards the work in the field of expertise independently; and
10. Internalize the spirit of independence, struggle, and entrepreneurship

The fulfillment of learning achievement attitude aspect can not be separated from the delivery of knowledge aspect to the students. The load of tax awareness in the course of MKWU courses, may take the form of a separate subject (a separate chapter); Embedded with corresponding subject; As an example of execution in everyday life; Discussion material; Assignment; Exercise questions, etc.

At STIE Ekuitas, Lecturer of Islamic Religious Education inserts material about the tax knowledge into the subject matter of the course, one to two times face to face. The learning of tax awareness materials in MKWU subject of Islamic Religious Education is done by integrating data and information from various sources in the course material. Some of the learning resources that are used are MKWU course teaching materials published by the Directorate of Learning and Student Affairs in 2016 Islamic Religious Education. In some discussions there is a tax-consciousness charge dintegrated according to the context. Also the Open Material Tax Awareness Enrichment Book on Higher Education (Prof. Udin Winataputra et al) published by the Directorate General of Taxation in cooperation with the Directorate General of Learning and Student Affairs in 2016; Relevant country documents, related to state finance and taxation, such as: Law on State Budget; etc .. Website provider tax information, among others: www.kemenkeu.go.id, www.pajak.go.id; <http://edukasi.pajak.go.id>; www.ortax.com; www.DDTC.co.id, Dani Darussalam Tax Center.

In MKWU Islamic Religious Education, discussed how the Islamic view of zakat and taxes, so as to provide a thorough understanding of the tax in the context of Islamic law. The method of learning is by group discussion, simulation, case study, and other learning methods that can effectively facilitate the achievement of graduate learning achievement.

Every student who becomes a respondent in the Islamic Education class, is given the task of making an article about taxes. Some themes are provided for discussion. The results of the discussion will provide a tax understanding from various perspectives. Assigned theme:

- What is your tax definition?
- What are the tax benefits felt by students around their lives?
- What are the student identification tax functions?
- The proof that carrying out the tax obligations is also a form of love for the fatherland and the country
- How is tax awareness grown to citizens, especially the younger generation?
- What is the role of universities in realizing the generation of conscious and tax-conscious nation?
- How can students contribute to realizing culturally conscious and tax-awareness society?

In this research, attitude assessment was also conducted by filling out a questionnaire about inclusion of tax awareness by respondents/students, in accordance with guidance from tax education, covering 12 (twelve) statements as follows:

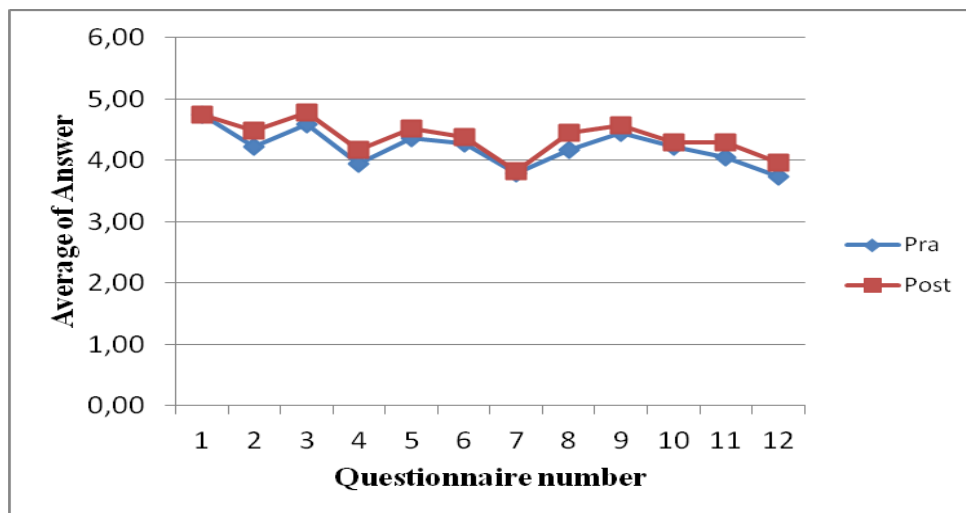
1. Taxes are the largest source of funds for the country.
2. Taxes serve as a tool for organizing or implementing social and economic policies
3. Obeying tax compliance means participating in the administration of the country.
4. No matter what my financial condition is, I will keep paying taxes according to the terms
5. In the tax form, I will fill in according to my income.
6. I will be delinquent the tax payment
7. I will not submit the SPT before being asked
8. Taxpayers may be penalized for violation
9. Paying taxes is a form of participation in supporting the development of the State
10. Delay in tax payments and tax deductions may be detrimental to the State
11. I will still pay taxes even though the people around me do not pay taxes.
12. Multiple penalties are required for taxpayers who do not pay their taxes.

Assessment is done before and after the material is delivered. Based on the results of research on MKWU Religious Education students as much as 84 respondents found that there is an increase in tax awareness before and after delivery of materials in the classroom. However, the difference is not very significant, as listed in table 1 below.

Table 1. Average Answers Questionnaire Before and After Tax Granting

Average Answer	Questioner Number											
	1	2	3	4	5	6	7	8	9	10	11	12
Pre	4,74	4,21	4,58	3,94	4,36	4,27	3,79	4,17	4,44	4,21	4,05	3,74
Post	4,74	4,49	4,77	4,17	4,51	4,38	3,82	4,44	4,57	4,29	4,30	3,95
Differences	0,00	0,27	0,19	0,23	0,15	0,11	0,04	0,27	0,13	0,07	0,25	0,21

Chart 1. The average comparison of Respondents' answers before and after the Delivering of Tax Material



In general, before delivering the tax material, students have understood the importance of tax, understanding of taxes, and awareness to perform tax obligations. That is, anyone is aware of the role of tax in life. Tax has become the vein of this country in its development. Having been given material about taxes, students' understanding and awareness of taxes is getting better and better. This means delivering tax material can raise awareness in the tax field.

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