

## **BUILDING TAX AWARENESS FROM AN EARLY AGE THROUGH TAX LITERACY EDUCATION FOR SMA/SMK STUDENTS IN MAGELANG**

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**Abstract:** Tax literacy among Indonesian youth remains relatively low and has not yet become an integral component of formal learning at the senior and vocational high school levels. National data indicate that financial literacy stands at 49.68%, while specific understanding of taxation among young people is reported to be lower than that of the productive-age population. In addition, tax return compliance among individuals under 25 years old remains limited, reflecting weak early tax awareness and tax morale. In Magelang, high school students as future taxpayers generally lack access to contextual and practice-oriented tax education. This community engagement program aims to enhance tax literacy, awareness, and basic understanding of taxation among senior and vocational high school students through a structured and participatory educational approach. The methods included interactive lectures, contextual discussions, daily tax case studies, and simple tax calculation simulations, supported by pre- and post-tests to measure learning outcomes. The results demonstrate a significant improvement in students' tax literacy scores and attitudes toward future compliance. The program also produced a tax literacy module and initiated student tax awareness groups in partner schools. Early tax education is therefore effective in strengthening youth tax morale and supporting sustainable national development.

**Keywords:** community engagement; magelang; tax awareness; tax literacy; youth education

**Abstrak:** Literasi pajak di kalangan generasi muda Indonesia masih tergolong rendah dan belum menjadi bagian utama dalam pembelajaran formal di tingkat SMA/SMK. Data nasional menunjukkan tingkat literasi keuangan sebesar 49,68%, sementara pemahaman spesifik mengenai perpajakan pada kelompok usia muda lebih rendah dibandingkan kelompok usia produktif. Selain itu, tingkat kepatuhan pelaporan SPT pada wajib pajak berusia di bawah 25 tahun masih terbatas, yang mencerminkan lemahnya kesadaran dan moral pajak sejak dini. Di wilayah Magelang, siswa SMA/SMK sebagai calon wajib pajak masa depan umumnya belum memperoleh edukasi pajak yang kontekstual dan berbasis praktik. Program pengabdian kepada masyarakat ini bertujuan meningkatkan literasi, kesadaran, dan pemahaman dasar perpajakan melalui pendekatan edukasi yang terstruktur dan partisipatif. Metode yang digunakan meliputi ceramah interaktif, diskusi kontekstual, studi kasus perpajakan sehari-hari, serta simulasi perhitungan pajak sederhana yang didukung pre-test dan post-test. Hasil kegiatan menunjukkan peningkatan signifikan skor literasi pajak dan sikap kepatuhan siswa. Program ini juga menghasilkan modul literasi pajak dan pembentukan kelompok siswa sadar pajak di sekolah mitra. Edukasi pajak sejak dini terbukti efektif dalam memperkuat moral pajak generasi muda dan mendukung pembangunan nasional berkelanjutan.

**Kata kunci:** edukasi generasi muda; kesadaran pajak; literasi pajak; magelang; pengabdian kepada masyarakat

## INTRODUCTION

Taxation represents the backbone of Indonesia's state revenue and serves as a fundamental instrument for financing sustainable national development. However, the effectiveness of the tax system is not determined solely by regulatory enforcement, but also by citizens' awareness, knowledge, and tax morale. Tax literacy plays a crucial role in shaping individuals' understanding of their rights and obligations as taxpayers (Zega et al., 2024). Scholars emphasize that early educational exposure significantly influences long-term compliance behavior and civic responsibility (Erdi & Astuti, 2023; Magdalena et al., 2024). Without adequate literacy, taxation is often perceived merely as a compulsory financial burden rather than as a collective contribution to public welfare (Adiputra, 2021; Lučić et al., 2021).

National statistics indicate that Indonesia's financial literacy rate reached 49.68% based on the National Survey of Financial Literacy and Inclusion (SNLIK) 2022 conducted by the OJK. However, specific understanding of taxation among youth remains lower compared to the productive-age population, indicating a gap between general financial awareness and tax-specific literacy (Hadiani et al., 2025). Furthermore, data from the Directorate General of Taxes show that annual tax return compliance among individuals under 25 years old is relatively limited, reflecting weak early tax awareness and insufficient tax morale formation (Aswat, 2025; Veeraselvam et al., 2025). This condition signals a structural gap between the strategic importance of taxation in national development and the limited integration of practical tax education within formal school curricula.

In Magelang City and Regency, senior and vocational high school students generally have limited exposure to contextual tax education. A preliminary assessment of 120 students showed that only 32% understood basic taxation, and less than 20% were familiar with procedures such as NPWP registration and SPT reporting. Tax topics are mostly delivered theoretically without practical simulation, highlighting the need for structured intervention (Hassan et al., 2025; Rinaldi et al., 2024). As a result, students often lack a concrete understanding of taxation mechanisms, taxpayer obligations, and the broader role of taxes in supporting public services.

This gap highlights the urgent need for structured and participatory educational interventions aimed at strengthening tax literacy at the secondary education level. Community engagement initiatives can serve as strategic platforms to complement formal education by providing contextual discussions, case studies, and practical simulations relevant to students' daily experiences.



Picture 1. Identification Program

Therefore, this community service program was designed to enhance tax literacy, awareness, and basic understanding of taxation among senior and vocational high school students in Magelang.

It is implemented through interactive education, contextual discussions, daily tax case studies, and simple tax cal-

cultation simulations, supported by pre- and post-tests. The program also aims to develop a tax literacy module and initiate student tax awareness groups in partner schools as part of fostering sustainable youth tax morale.

## METHOD

This community service program applied a mixed-method approach integrating quantitative and qualitative techniques in order to obtain measurable and interpretative outcomes. The design combined Community Education, Training, and Science and Technology Simulation approaches to address the identified gap in tax literacy among senior and vocational high school students in Magelang.

Table 1. Implementation Stages and Activity Components

Title	Table Column Title			
	Sub Title	Sub Title	Sub Title	Sub Title
Program Stage	Activity Type	Method Used	Output Indicator	Evaluation Tool
Needs Assessment	School coordination and baseline identification	Consultation	Program readiness	Observation checklist
Educational Session	Tax literacy counseling	Community education	Increased conceptual understanding	Pre-test
Practical Training	Tax calculation exercises	Training	Procedural knowledge improvement	Worksheet assessment
Simulation Activity	NPWP & SPT reporting simulation	Science and technology simulation	Administrative comprehension	Observation & reflection
Evaluation	Learning outcome measurement	Mixed evaluation	Literacy score improvement	Post-test & FGD

### Research Design

The program adopted a pre-experimental one-group pre-test–post-test design supported by qualitative reinforcement. The quantitative component was used to measure changes in tax literacy and awareness levels, while the qualitative component explored shifts in students’ perceptions and tax morale.

This community service program employed a mixed-method, pre-experimental one-group pre-test–post-test design involving 120 grade XI and XII students in Magelang, selected through purposive sampling.

The intervention was executed via three integrated approaches: Community Education to build conceptual awareness of taxation, Training for practical income

tax calculations, and Science and Technology Simulation using digital mock-ups to demonstrate administrative procedures like NPWP registration and SPT submission. To evaluate program effectiveness, quantitative data were collected using a validated 20-item instrument and analyzed via percentage gain to measure a targeted minimum 25% improvement in tax literacy scores. Simultaneously, qualitative data obtained through focus group discussions, participant reflections, and direct observations were analyzed thematically to triangulate the statistical results and explain socio-behavioral shifts. Ultimately, this methodological framework was designed not only to ensure measurable cognitive improvements but also to produce a structured educational module and initiate sustainable student tax awareness groups.

## DISCUSSION

The effectiveness of the tax literacy education program was measured using a pre-test and post-test design involving 120 students. The instrument assessed three dimensions: (1) conceptual knowledge of taxation, (2) awareness of taxpayer obligations, and (3) attitudes toward future compliance.

The statistical results indicate a significant increase in students' literacy scores after the intervention.

Table 2. Tax Literacy Improvement of Participants

Assessment	Average Score	Percentage
Pre-Test	61.0	61%
Post-Test	82.3	82%
Improvement	21.3	34.9%

The statistical analysis revealed a substantial improvement across all dimensions of tax literacy, with the average score increasing from 61.0 to 82.3 (34.9%) and confirmed as statistically significant ( $p < 0.001$ ). This improvement is supported by qualitative findings from FGDs, where students reported that case-based learning and simulation activities helped them better understand taxation in practical contexts. These results indicate that the increase in scores was driven not only by knowledge acquisition but also by improved contextual understanding and learning engagement.

From a dimensional perspective, the highest increase occurred in the conceptual knowledge component, where students demonstrated a clearer understanding of basic taxation principles, the function of taxes in national development, and the role of institutions such as the Directorate General of Taxes in Indonesia. Awareness of taxpayer obligations also improved significantly, particularly regarding the importance of tax registration (NPWP), filing procedures, and the ethical responsibility of citizens to contribute to state revenue (Hantono, 2021; Uli et al., 2026). Meanwhile, the attitudinal dimension showed a positive shift, with more students expressing willingness to comply with tax regulations in the future and recognizing taxation as a collective civic responsibility rather than merely a financial burden.

These findings empirically confirm that structured and contextualized tax education can effectively enhance early-stage financial citizenship among high school students (Albert & Fadjaranie, 2022; Hajar et al., 2024). The quantitative results support the argument that early exposure to tax literacy strengthens not only cognitive understanding but also normative commitment toward compli-

ance (Hayat et al., 2022; Lučić et al., 2021). In the long term, such improvements in literacy and awareness are expected to contribute to a broader culture of voluntary tax compliance, which is essential for sustainable public finance and national economic resilience.



Picture 2. Monitoring Program

**Qualitative Findings: Shift in Tax Perception and Moral Orientation,** Qualitative findings derived from Focus Group Discussions (FGDs) and reflection sheets reveal a significant shift in students' tax perception and moral orientation. Initially, students tended to perceive taxation as a compulsory administrative burden; however, after the intervention, they began to understand taxation as a civic contribution that supports public services such as education, healthcare, and infrastructure. In addition, there was a noticeable increase in future compliance intention, as many participants expressed their willingness to register as taxpayers when eligible, reflecting a strengthening of tax morale as a socio-cultural determinant of compliance. Students also demonstrated improved procedural confidence, particularly in understanding administrative processes such as NPWP registration and SPT reporting, as a result of simulation-based learning activities. These qualitative insights reinforce the quantitative findings, indicating that the program effectively addressed both cognitive and

socio-cultural dimensions of tax awareness.

**Service Model as Main Output: Youth Tax Literacy Education Model,** The primary output of this community service activity is a structured Youth Tax Literacy Education Model, which integrates three key components: conceptual education to strengthen tax knowledge and awareness of national development, practical training to enhance procedural competence through simple tax calculations and case-based learning, and administrative simulation to visualize taxpayer registration and reporting processes. This integrated approach combines knowledge transfer, skill development, and socio-cultural reinforcement, aligning with contemporary educational models that emphasize experiential learning and civic engagement. In addition, the program produced several tangible outputs, including a tax literacy module for high school students, the establishment of student tax awareness groups, pre-post literacy score reports, and documented activity records. These outputs function not only as evidence of program implementation but also as instruments for sustainability and potential replication in broader educational contexts.

**Documentation of Activities,** The implementation was documented through structured activity records and evaluation outputs. These outputs serve as both tangible program outcomes and instruments for sustainability and replication.

Table 3. Documentation of Program Outputs

Output Type	Description	Evidence
Educational Module	High school-level tax literacy module	Printed digital file
Student Tax Awareness Group	Formation of school-based tax club	Decree from school
Literacy Score Report	Pre-post statistical analysis	Evaluation document
Activity Documentation	Photos and attendance records	Activity archive

Discussion: Socio-Cultural Engineering and Sustainability, Beyond cognitive improvement, this program reflects a form of socio-cultural engineering that embeds tax awareness within youth identity formation. The findings indicate that early tax literacy education enhances not only knowledge, but also compliance intention, perception of taxation, and institutional trust. This supports the view that tax morale is shaped through early educational internalization rather than solely through enforcement. From a public finance perspective, these outcomes highlight the role of early education in strengthening voluntary compliance and long-term fiscal capacity. Practically, the developed model offers a replicable framework by integrating conceptual learning, practical training, and administrative simulation, making it adaptable for broader educational contexts.

## CONCLUSION

This community service program demonstrates that structured and participatory tax literacy education can function not only as a knowledge-transfer activity but also as a strategic instrument for strengthening youth tax morale. By integrating conceptual education, practical training, and administrative simulation, the program addresses both cognitive and socio-cultural dimensions of tax awareness. The intervention bridges the structural gap between the importance of taxation in national development and the limited exposure of secondary-level students to contextual and practice-oriented tax education.

Scientifically, this work advances the understanding that early tax literacy formation plays a preventive role in shaping long-term compliance behavior (Albert & Fadjarenie, 2022; Anggadinata & Arliyudi, 2026). Rather than relying exclusively on regulatory enforcement in adulthood, cultivating awareness at the secondary education level contributes to building internalized civic responsibility. The integration of simulation-based learning further reduces abstraction and enhances procedural confidence, reinforcing the relevance of experiential approaches in civic education.

The Youth Tax Literacy Education Model developed in this program offers a replicable framework adaptable to regions with similar literacy challenges. By embedding taxation discourse within youth education ecosystems, this initiative supports the development of sustainable fiscal culture and responsible future taxpayers.

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