



Tax Inclusion as an Effort to Increase Tax Awareness in Learning Islamic Religious Education Courses at Universitas Bina Bangsa

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Abstrak

This study aims to investigate tax inclusion in courses and analyze their effectiveness and impact on students. Taxes are an important aspect of a country's economy, and a good understanding of taxes is required by citizens, including students as future generations. This research will use qualitative and quantitative approaches by collecting data from students taking tax inclusion courses. Research methods include surveys, interviews, and analysis of exam results as well as assignments related to tax materials. The data will be analyzed using statistical techniques and a descriptive approach. First, this study will evaluate the effectiveness of the tax inclusion learning approach applied in the course. Effectiveness is measured based on students' understanding of tax concepts and their ability to apply that knowledge in real-life situations. Second, this study will identify the impact of tax inclusion in the course on students' social and economic perspectives. Social impacts can include their level of awareness and readiness to pay taxes as responsible citizens. The economic impact can be seen through increased understanding of personal financial management and its effect on investment and consumption. The results of this research are expected to contribute to the development of a higher education curriculum that is more relevant to the needs of the community. In addition, this research can provide input for educational institutions to improve learning approaches that are more effective and interesting in teaching tax materials.

Kata Kunci: Tax Inclusion, Courses, Effectiveness, Impact, Student, Higher Education

Introduction

Tax inclusion refers to policies or strategies designed to expand the scope of tax payments, so that more people or tax entities are involved in paying their tax liability. The main goal of tax inclusion is to create a fair and efficient tax system by dividing the tax burden more evenly among the people or entities involved. In the context of tax inclusion, the government seeks to avoid or minimize gaps or inequalities in tax participation (No et al., 2018). This is done by expanding the tax base, meaning that it involves more types of taxes or tax subjects in the tax system. For example, the government can expand the reach of income tax to include more income groups, tighten tax supervision and enforcement to prevent tax evasion or smuggling, or introduce new taxes for certain sectors or transactions.

With tax inclusion, it is expected that all parties who earn income or carry out economic activities will be responsible for paying taxes in accordance with applicable regulations. This principle can help increase state tax revenues, reduce social inequality, and ensure fairness in the tax system. Through tax inclusion, the government also hopes to strengthen tax

compliance. By encouraging wider participation in paying taxes, tax inclusion can reduce tax avoidance or smuggling practices that can harm the country's economy (Arsandi & Ahmad, 2022).

In addition, tax inclusion can also have a positive impact on economic and social development. Through greater tax revenue, governments can finance development programs and projects that improve infrastructure, education, health, and other public services. Thus, tax inclusion has the potential to reduce social inequality and provide benefits to society as a whole (Eni, 1967). However, the implementation of tax inclusion also requires a cautious approach. The government must pay attention to aspects of justice, social policies, and people's ability to pay taxes. Having the right protections and incentives for low-income or vulnerable groups is essential so that tax inclusion does not burden them excessively.

In addition, transparency, education, and awareness about the importance of tax payments are also key factors in achieving successful tax inclusion. The government needs to communicate clearly about the use of tax funds and provide an adequate understanding to the public about the benefits and consequences of taxes.

Overall, tax inclusion is an effort to expand the participation and involvement of all parties in paying taxes, with the aim of creating a more fair, efficient, and sustainable tax system. With effective tax inclusion, the government can increase tax revenue, improve wealth distribution, and encourage sustainable development for the country and society.

In addition to the previously mentioned benefits, tax inclusion can also have some additional positive impacts. Here are some of the possible impacts as a result of implementing tax inclusion (Faqihatin, 2021):

1. **Fiscal Stability:** With broader tax inclusion, the government can create better fiscal stability. Through increasing tax revenue, the government can reduce budget deficits, control public debt, and maintain overall economic stability.
2. **Improving the Quality of Public Services:** With increasing tax revenues, the government can allocate more funds to improve the quality of public services. This includes investments in infrastructure, healthcare, education, security, and other social programs that provide direct benefits to communities.
3. **Improved Business Environment:** Effective tax inclusion can create a better business environment. By broadening the tax base and improving compliance, governments can reduce the tax burden for honest businesses and combat unfair tax avoidance practices. This can create healthy competition and promote sustainable economic growth.
4. **Increasing Public Trust:** The implementation of fair and transparent tax inclusion can help strengthen public trust in the government and the tax system. When the public sees that their taxes are being used appropriately to advance the public interest, it can increase the legitimacy of the government and improve overall tax compliance.

However, it is important to remember that tax inclusion must be accompanied by policies that pay attention to social justice and people's abilities. Social protection measures, incentives for sectors that contribute to economic development, and efforts to promote inclusive economic growth need to be considered so that tax inclusion can provide the greatest benefit to the community.

Regarding the continuation of tax inclusion, there are several approaches and strategies that can be applied by the government to achieve broader tax inclusion:

1. **Awareness Raising and Education:** The government needs to conduct awareness and education campaigns to the public about the importance of paying taxes, the benefits for the development of the country, and the consequences of tax avoidance. By increasing

people's understanding of their role and responsibility in paying taxes, awareness will increase, and tax participation can be increased.

2. **Increased Transparency and Accountability:** Governments should ensure transparency in the use of tax funds and provide clear reports on how the funds are being used in the public interest. This will help build public trust and ensure that taxes paid by citizens are used effectively and efficiently.
3. **Simplification and Certainty of Tax Regulations:** Complex tax systems and ambiguous regulations can be obstacles to broad tax participation. Therefore, the government needs to simplify tax regulations, reduce administrative burdens, and provide legal certainty to taxpayers. With clear and easy-to-understand tax regulations, tax participation can be increased.
4. **Strict Law Enforcement:** The government should increase law enforcement efforts against tax violations, including tax evasion and smuggling practices. By taking strong action against those who do not comply with tax obligations, the government can create a deterrent effect and encourage awareness of the importance of tax compliance.
5. **International Collaboration:** Tax inclusion also involves international cooperation in addressing tax avoidance practices involving price transfers, cross-border profit transfers, and tax leakage. Cooperation between countries for the exchange of information and the fair application of international standards can help reduce gaps in the global tax system.

The implementation of an effective tax inclusion strategy requires government commitment, cooperation between relevant institutions, and active support from the public. With continuous efforts, tax inclusion can bring long-term benefits to economic, social, and justice development within a country.

In Point 1 above, the Government through the Directorate General of Taxes made a breakthrough by implementing Tax Inclusion to Educational Institutions. This program was initiated in conjunction with the General Basic Courses in Higher Education. Materials related to taxes are delivered in the Course. Tax inclusion in universities refers to the obligation and involvement of universities in paying taxes in accordance with applicable regulations in the country's tax system. Higher education, both public and private, usually have tax obligations that include income tax, value added tax (VAT), and other taxes in accordance with applicable tax regulations in the country (Istiqomah, 2020).

In the context of tax inclusion in universities, there are several aspects that can be considered:

1. **Income Tax:** The college as a legal entity has the responsibility to pay income tax on income earned from various sources, such as tuition, income from research activities, project contracts, or investments. The income tax imposed depends on the regulations and level of taxation applicable in each country.
2. **VAT:** Universities may also have an obligation to collect and pay VAT on services provided to students or other parties, such as registration fees, tuition fees, and other facility fees. Universities must ensure VAT collection and reporting in accordance with the provisions of applicable tax regulations.
3. **Tax Breaks:** Although colleges have tax obligations, in some countries, there are specific rules or tax breaks given to colleges to support their role and contribution in education and research. These tax breaks can include certain tax exemptions or lower tax rates.
4. **Transparency and Reporting:** Universities are expected to implement transparent practices in terms of tax payments and financial reporting. They must prepare accurate and timely financial statements, and comply with applicable tax reporting regulations.

Tax inclusion in higher education is part of a broader effort to create tax justice and ensure that every entity, including educational institutions, contributes to financing public needs and the development of the country.

In addition to tax responsibilities that must be met, tax inclusion in universities can also involve several other aspects, such as:

1. **Reporting and Compliance:** Universities are expected to comply with applicable tax provisions and report income and tax liabilities correctly and on time. This includes filling out and submitting relevant tax forms, such as SPT PPh (Income Tax Return), and carrying out other reporting obligations in accordance with applicable tax rules.
2. **Employee Tax Management:** Universities that have employees must ensure timely withholding and payment as well as employee income tax reporting in accordance with applicable tax regulations. This involves managing income tax withholding in accordance with the relevant tax level and submitting PPh 21 (Employee Income Tax) reports periodically.
3. **Tax Liability on Business Activities:** Universities may also engage in additional business activities, such as the provision of consulting services, research contracts, or the management of commercial facilities on campus. In this case, the college must fulfill tax obligations related to the income derived from such activities.
4. **Monitoring and Adjustments:** Tax regulations may change from time to time, and colleges need to monitor those changes and make necessary adjustments in their tax compliance. This includes an understanding of new laws, the abolition or change of tax breaks, as well as an understanding of tax aspects related to specific activities within the college.

It is important for universities to maintain good tax compliance, both to maintain the reputation of the institution and to support their financial sustainability. In carrying out tax inclusion, universities also need to pay attention to tax obligations ethically and maintain transparency in their financial reporting to the public and other stakeholders.

In this article, the author specifically wants to describe how Tax Inclusion in Religious Education Courses. Tax inclusion in religious education courses refers to tax payment obligations related to the teaching and learning activities of the course. Religious education courses are usually taught in various educational institutions, from elementary schools to universities, and play an important role in shaping students' understanding of religious, ethical, and moral values.

In the context of tax inclusion in religious education courses, some things that need to be considered are:

1. **Educational Institutions:** Educational institutions, both schools and colleges, usually have tax obligations as legal entities. This includes income tax levied on income earned from educational activities, including income from registration fees, tuition, and others. Educational institutions must also meet other tax obligations, such as VAT (Value Added Tax), which may apply to educational services provided.
2. **Teacher Income Tax:** Teachers who teach religious education courses in educational institutions also have income tax liability on income earned from teaching activities. The income they receive from salaries or teaching honorariums may be subject to income tax in accordance with the applicable tax regulations of the country.
3. **Withholding and Reporting Income Tax:** Educational institutions are responsible for withholding income tax on income received by teachers. Withholding income tax must be carried out in accordance with applicable tax regulations, and educational institutions must report and pay the withheld income tax to the tax authorities.

4. Fulfillment of Reporting Obligations: Educational institutions must also fulfill tax reporting obligations, including the submission of relevant tax returns to tax authorities. This reporting must be carried out in accordance with the established schedule and in accordance with applicable tax provisions.

In implementing tax inclusion in religious education courses, educational institutions need to comply with applicable tax regulations and ensure accurate and timely reporting (Maftuhin, 2018). Good tax transparency and compliance will help educational institutions fulfill their responsibilities in paying taxes and support the development of the country in general. In addition to the aspects already mentioned, tax inclusion in religious education courses can also involve several other things, such as:

1. Taxes related to Teaching Materials: In some cases, educational institutions may use or produce teaching materials in religious education courses, such as textbooks, course materials, or other resources. In this case, educational institutions need to pay attention to tax obligations related to the purchase, sale, or license of teaching materials, such as VAT or other applicable taxes.
2. Religious Education-Related Business Activities: Educational institutions, especially colleges, may engage in additional business activities related to religious education. For example, they may organize seminars, conferences, or training programs in the field of religion. In this case, the educational institution needs to pay attention to the tax liabilities associated with the income derived from such business activities.
3. Tax Breaks for Religious Education: In some countries, there are special tax breaks or incentives provided for religious education. This can include certain tax exemptions or reductions for religious educational institutions or teachers who teach religious education courses. Educational institutions need to understand and take advantage of the tax breaks available in accordance with the provisions of applicable tax regulations.

It is important for educational institutions to maintain good tax compliance in the context of religious education. They must pay attention to and fulfill applicable tax obligations, both in terms of tax payments, reporting, and fulfilling other administrative obligations. By making the right tax inclusion, educational institutions can make an equitable contribution to public financing and support the development of the education sector and the needs of society in general (Alvianto, 2020). Therefore, in this article, the author will explain clearly how Tax Inclusion in Religious Education courses and how the impact of implementing Tax Inclusion, especially in Bina Bangsa University class learning

Method

This research uses a literature review or commonly called the literature method. The literature research method is an approach used to collect and analyze information from relevant written sources in order to answer a research question or achieve a specific research objective. This method is suitable for use when research aims to compile literature synthesis, conduct literature reviews, or identify the latest developments in a particular field. This literature research method will help collect, assess, and compile information from various literature sources in a systematic way, so as to gain a deeper understanding of the research topic. In addition to the literature method, observations were also made in learning when Tax Inclusion was applied in the Religion Course

Results and Discussion

The results showed that tax inclusion in courses can affect students' understanding and awareness of the importance of their contribution to development and social welfare through tax payments. Students who engage in discussion and reflection on tax issues relevant to religion and ethics, tend to be more aware of their responsibilities as responsible citizens. In addition, it was found that the delivery of material on tax inclusion with an interdisciplinary approach, including a religious perspective, had a positive impact on students' views on the fairness and sustainability of the tax system. Students also tend to be more open to contributing to debates about fair and ethics-based tax policies. The discussion of this research highlights the importance of integrating religious teachings in the curriculum of tax-related courses. By introducing religious perspectives in the context of tax inclusion, students can develop a deeper understanding of the ethical and justice values underlying the tax system. In addition, this study shows that an interdisciplinary approach in teaching about tax inclusion is an effective approach. The integration of religious and ethical elements in discussions about taxation provides an opportunity for students to consider the social and moral implications of tax policy (Sulaiman & Muflihin, 2021).

The results of this study make an important contribution to tax education and policy. The integration of tax inclusion in religious courses can help create awareness about the importance of active involvement of citizens in the tax process and increase participation in a fair and sustainable tax system. Further development of the results and discussion of tax inclusion research in the course can include the following aspects (Hidasari et al., 2018):

1. **Influence of Religious Perspective on Tax Understanding:** This study highlights that tax inclusion approaches that include religious perspectives can influence students' understanding of the role and importance of taxes in achieving social and economic goals. Students who are exposed to views from different religions tend to have a deeper understanding of the moral and ethical implications of paying taxes.
2. **The Role of Education in Raising Citizen Awareness:** The integration of tax inclusion in religious courses shows the potential to increase citizens' awareness of their rights and obligations regarding taxation. Education about the role of taxes in social and economic development can help shape a generation of students who are more responsible and actively participate in public affairs.
3. **Contribution to Tax Policy:** This research provides valuable information for policymakers in developing more inclusive and equitable tax policies. By understanding students' views on faith-based taxation, the government can design policies that are more sensitive to ethical and social values in society.
4. **Application of Interdisciplinary Teaching Methods:** The results of this study provide support for the application of interdisciplinary teaching methods in education on tax inclusion. The integration of religious, ethical, and economic perspectives in the curriculum can enhance students' holistic understanding of the role of taxation in a broader context.
5. **Implications on the Education Curriculum:** This research shows the importance of integrating taxation issues related to religion and ethics in the higher education curriculum. Through the delivery of relevant material and the selection of appropriate literature, educational institutions can develop students' awareness and sensitivity to social and moral issues in the context of taxation.
6. **Further Research Development:** The results of this study can be the foundation for further research on tax inclusion in various contexts and cultures. By deepening understanding of

the interaction between religion and taxation, future research can provide deeper insights into the implications of tax inclusion in a diverse global society.

This research makes a valuable contribution to our understanding of the importance of a holistic tax inclusion approach in higher education. By integrating religious and ethical perspectives into the curriculum, we can create citizens who are more aware and responsible for participation in a just and sustainable tax system

Conclusion

Tax inclusion research in this religion course can be concluded several important points including the role of lecturers and curriculum development: This research shows the importance of the role of lecturers in integrating tax inclusion issues in religious courses. Lecturers can play a key role in creating a learning environment that supports and encourages discussion on faith-based taxation. In addition, the results of this research can also encourage the development of a curriculum that is more inclusive and responsive to tax dynamics and community demands. Increased Student Engagement: Teaching tax inclusion in religion courses can be improved by actively involving students in the teaching-learning process. Discussions, projects, or case studies involving faith-based taxation can provide opportunities for students to apply their theoretical understanding to real-world situations. Bridging the Linkage of Theory and Practice: In discussing research, pay attention to the importance of linking theory with practice. Students must understand how tax inclusion theory studied in religion courses can be applied in real-life contexts and contribute to social and economic sustainability. Collaboration with Tax and Religious Institutions: The results of this study can be the basis for developing collaboration between educational institutions and tax and religious institutions. This kind of collaboration can provide practical insights and empower students in dealing with complex taxation issues. The Effect of Tax Inclusion in Wider Society: This research can also affect society more broadly. Increased awareness of tax inclusion and the importance of the role of religion can inspire greater social change towards citizen participation in shaping a fairer tax system. Comparative Studies Between Countries and Religions: Tax inclusion research in religion courses can be expanded by conducting comparative studies between countries and religions. This will provide a broader understanding of how different religious values and views affect tax systems in different regions and cultures. In conclusion, tax inclusion research in religion courses can make a significant contribution to the understanding of the importance of a holistic approach in tax learning. The integration of religious and ethical perspectives in the curriculum can form more responsible citizens and actively participate in a just and sustainable tax system.

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