

Development Of An Effective Tax Obligation Socialization Method For Msme Business Actors Based On Game Concepts

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ABSTRACT

The awareness level of taxpayers among business operators in the MSME sector is still perceived as low. The main factor contributing to this is the lack of understanding of their obligations as tax subjects and objects, as well as not realizing that there are penalties for non-compliance with regulations. Therefore, intensive outreach needs to be conducted, equipped with attractive and non-boring educational tools based on games (EduGames). The research method used is a qualitative method with a participatory approach involving MSME operators. Through a participatory approach, MSME operators can provide input and participate in the decision-making process. This study also uses an experimental method with a quasi-experimental approach. The subjects of the study are 25 MSME operators, primarily focusing on siomay and dim sum businesses, operating in Kembangan District, Meruya Selatan Subdistrict, West Jakarta. The results of this study can conclude the following points: (1) Most MSME operators do not understand the applicable tax regulations, let alone the latest tax regulations; (2) Tax payment awareness is still low because they believe that tax obligations are only imposed on large-scale businesses; (3) The concept of interactive games (EduGames) is very helpful in providing an understanding of tax regulations and laws; (4) The implication of using the tax obligation outreach method based on the game concept (EduGames) for improving tax compliance is highly effective, as proven by the increased understanding of participants after engaging in the game compared to before.

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INTRODUCTION

The role of Micro, Small, and Medium Enterprises (MSMEs) is very important in Indonesia's economy. MSME business units cannot be underestimated for their contribution to the Indonesian economy (Sanggrama, Rachmat and Tin, 2020). The development of MSMEs in Indonesia is quite significant, with the potential to stimulate economic growth (Rozinah and Meiriki, 2020). Digital marketing has been identified as one of the key factors in the growth of MSMEs, with the potential to increase sales volume by 30-50% and reduce promotion costs. MSME business activities run with conventional strategies (Offline Systems) have also contributed to a decrease in sales turnover by more than 30% (Harianto and Sari, 2021).

Digitalized MSME businesses have experienced a 25% increase in the number of customers (Ikhsan and Hasan, 2020). Amidst the rapid growth of MSME businesses, one crucial issue that must not be overlooked is the tax obligations that MSME operators must fulfill. Every citizen, including MSME operators, is not exempt from tax obligations (Kesaulya and Pesireron, 2019).

It is suspected that the level of taxpayer awareness in Indonesia is still relatively low, and this is also true among MSME operators. The low level of concern for compliance with tax laws and regulations is due to a lack of understanding of taxation intricacies. The lack of outreach and low efficiency provided through mass media and electronic media also impacts taxpayers' knowledge and understanding, thus influencing tax compliance (Tjan, 2022). One of the biggest challenges faced by taxpayers is calculating the amount of tax owed, which must be paid, as well as the procedures for paying and reporting taxes. MSME operators must understand tax regulations in detail, as there is an absolute obligation as taxpayers while fulfilling their responsibilities as good and law-abiding citizens. Non-compliance with tax regulations by MSME operators carries legal consequences. The legal sanctions that can be imposed on taxpayers who fail to meet their obligations range from administrative sanctions to criminal sanctions. Tax sanctions are intended to ensure that tax laws, also known as tax norms, are followed (Putri and Hidayat, 2023).

In other words, the purpose of tax sanctions is as a preventive measure to prevent taxpayers from violating tax laws and regulations. The lack of understanding of taxation among MSME operators must be highlighted from the aspect of education level. The higher the level of education, the easier it will be to understand tax regulations, and the higher the awareness of tax obligations (Fitriyani *et al.*, 2014). The dilemma is that the education level of taxpayers, especially in the MSME sector, is highly variable, often leaning towards middle to low education levels. In general, knowledge about taxation has not fully reached the education system, except for those pursuing studies in taxation. There is a need for tax education and compliance in rural areas, where the main production centers of MSMEs are often found, and a lack of understanding of taxes is revealed, along with weak financial management.

However, the phenomenon occurring today is the low level of taxpayer understanding of tax rates, which makes taxpayers reluctant to calculate, pay, and report their taxes (Maharani, Endiana and Kumalasari, 2021; Leviana, Adriani and Norlena, 2022). Not only in the MSME sector, but providing tax understanding also has its own challenges, including at the high school level. For example, accounting teachers in Banten Province face the challenge of making tax education, which is often considered a difficult subject, easy and enjoyable (Dwianika, El Rayeb and Nurhidayah, 2022). One way to provide effective tax understanding is through educational games (EduGames). Digital-based educational games are very suitable for communicating social issues because they allow users to experiment with providing potential solutions to a problem and developing users' mental frames during the game process (Sukowidyanti, Nurlaily and Aini, 2019).

This research is not only relevant to the interests of MSME operators but also has a broad impact on the economic and social development of a country. Previous research

discussing tax edugames in Indonesia based on conventional games is relatively limited. However, there are studies on the exploration of game-based learning, such as studies highlighting the effectiveness of game-based learning for the Indonesian language. It is revealed that games are synonymous with joy. Without a doubt, games can be a distraction or reliever from feelings of boredom, tedium, and even stress in increasing students' understanding and skills in subjects (Hidayat, Hidayatullah and Agustini, 2019). In addition, research on the use of game-based systems in tax education has been conducted due to the awareness that students' low learning outcomes on this material could be caused by teachers who have tended to use lecture methods in explaining the material, which also impacts students' interest in learning taxation. Therefore, efforts are needed to increase students' interest and learning outcomes in taxation through the Taxi Snaders media. Taxi Snaders stands for "Taxation in Snake Ladders." TAXI SNADERS is a snakes and ladders game combined with tax symbols and questions, which aims to manage resources and tax compliance (Setyawan, 2012).

Based on the various studies above, the researcher has evaluated the results and findings, including: a) most studies are still focused on game-based learning for all contexts and are not specifically focused on taxation, b) conventional tax education, and c) no studies specifically develop conventional game-based tax edugames. Therefore, research on the Development of Effective Tax Obligation Outreach Methods for MSME Operators Based on the EduGames Concept has not specifically been conducted with this theme. The novelty of this research is that the model focuses on developing tax EduGames, which will be designed attractively and interactively based on conventional games, namely the Monopoly game. It is hoped that this method will be easy to understand by MSME operators and will ultimately increase the number of potential tax subjects and objects. Based on this background, the research problem formulation is as follows: How is the understanding and awareness of MSME operators regarding tax obligations?. How can the development of an effective tax obligation outreach method based on the EduGames concept be carried out?. What are the implications of using a tax obligation outreach method based on the EduGames concept for increasing tax compliance and the welfare of MSME operators?

METHODS

The research method chosen is a qualitative research method. In this study, a participatory approach will be used with MSME operators. Through a participatory approach, MSME operators can provide input and participate in the decision-making process (Creswell and Creswell, 2017; Hennink, Hutter and Bailey, 2020). This study also employs an experimental method with a quasi-experimental approach. The subjects of the study are 25 MSME operators, primarily focusing on siomay and dim sum businesses, operating in Kembangan District, Meruya Selatan Subdistrict, West Jakarta. During the outreach phase, the previously designed and prepared EduGames will be practiced.

Participants will then be divided into small groups of five. Each group will play the game that has been introduced by the research team beforehand. The group will receive tax education through an educational game designed to simulate tax situations in their business.

From the implementation of this game, it will be possible to identify participants who quickly and easily understand tax regulations, especially those related to calculating taxes owed. In detail, the research methodology for developing an effective tax obligation outreach method for MSME operators based on the EduGames concept includes:

1. Literature Review: Conducting a comprehensive literature review on tax education, the concept of games in education, MSME involvement in taxation, and previously implemented outreach methods.
2. Observation: Directly observing the activities and interactions between MSMEs and tax materials, both in formal training contexts and in their everyday business situations. This observation will help to gain a deeper understanding of the challenges MSMEs face related to tax comprehension.
3. Interviews: Conducting one-on-one interviews with several MSMEs to gather their views on tax obligations, the difficulties they experience, and their preferences regarding learning methods. These interviews will provide deeper insights into the needs and expectations of MSMEs regarding tax education approaches.
4. Focus Group Discussion (FGD): Organizing FGD sessions with small groups of MSMEs to discuss their experiences with taxation, the challenges they face, and ideas to improve their understanding and compliance with taxes. These FGDs will help identify common findings and validate the results of individual interviews.

By combining these methods, a comprehensive understanding of MSME needs and preferences regarding tax education will be obtained, along with sufficient information to develop an appropriate and effective tax obligation outreach method using the EduGames approach. Data will be collected through pre-test and post-test questionnaires to measure changes in understanding of tax obligations, as well as in-depth interviews to evaluate the effectiveness of the outreach method from the participants' perspective.

Supplementary data will be collected through the administration of a post-test at the beginning of the outreach. This aims to measure participants' understanding of tax regulations and laws. At the end of the outreach event, a post-test will be conducted to assess and measure the change in understanding of tax obligations among participants/informants. The pre-test and post-test activities will use questionnaires, followed by in-depth interviews to determine: (1) a complete understanding of tax obligations for MSMEs; (2) evaluating the effectiveness of the EduGames method for tax obligation outreach from the participants' perspective.

RESULTS AND DISCUSSION

From the research, findings were obtained based on the distribution of questionnaires to the informants/participants of the outreach program, specifically for the implementation of the Pre-Test and Post-Test. The participants are outlined in the following table:

Table 1: Names of Participants/Informants in MSME Taxation Outreach Based on EduGames

NO	Name	Types of Business
1.	SH, ZPF, RAV, FPA, AD, DPA, RIS, AMB, ULG, SIT, EDW	Siomay
2.	MB, SE, FDL, FSY, AST, AF, WH, ALM, NUE, DIS,	Dimsum
3.	AD, WH, DIA, PRS,	Catering

The research began by distributing questionnaires to respondents or informants, consisting of culinary MSME operators residing in Meruya Selatan Subdistrict – Kembangan, West Jakarta.

Pre-Test Results

- The initial level of understanding of MSME tax obligations was very low. Based on scoring, only 30% of participants were aware of the tax obligations for MSMEs. Participants mentioned that frequent changes in tax regulations made it difficult to keep up with the latest tax implementation.
- Only 5% of participants were aware of the latest regulations related to laws and government regulations governing MSME taxation.
- None of the participants were able to calculate the taxes owed by MSMEs in detail, as per the current tax laws.

Post-Test Results

- Participants' knowledge about MSME tax obligations increased significantly to 76% after the outreach program.
- Understanding of the latest regulations regarding MSME tax compliance increased to 80%.
- After the outreach program focused on using EduGames, 10 out of 25 participants were able to correctly calculate the taxes owed. Among those who calculated correctly, 3 had a bachelor's degree, though not in economics, while the others had at least completed high school.

Effectiveness of MSME Tax Outreach Based on Games (EduGames)

Based on in-depth interviews with outreach participants, almost all (95%) said that the game-based method made it easier to understand tax regulations. When broken down from the interview results:

- For determining the amount of tax owed, EduGames was very effective, as stated by 22 participants (88%).
- The effectiveness of EduGames for outreach on payment procedures and tax reporting was rated positively by 19 participants (76%).

Implications of Using Game-Based Tax Obligation Outreach (EduGames) for Improving Tax Compliance and the Welfare of MSME Operators

The results of the outreach activities and the FGD revealed the implications of the EduGames method for increasing tax compliance among MSME operators:

- According to Participants/Informants

From a humanistic approach, game-based outreach created a high sense of curiosity about MSME taxation and did not come across as lecturing or coercive. Another participant stated that the game method made it easier to absorb tax material. SH, an MSME operator in the siomay culinary sector, said: “The delivery of material is very different when using the game method; tax material that is usually complex becomes simple when conveyed in a relaxed, game-based way.” Another participant mentioned that learning through EduGames was easier to understand, and the material was very relevant to their real business situations. Conversely, another participant compared it to conventional methods such as seminars and workshops, which they found boring and difficult to follow. In contrast, the game method was easy to digest and enjoyable. Following the outreach and EduGames sessions, an FGD was conducted to refine the research findings. The FGD participants are listed in the following table:

Table 2. List of Participants in EduGames Outreach for MSME Taxation

NO	NAME	Profession
1.	AF, AS,FA	Academics
2.	UJK, NZ, HC	Tax Practitioners

b. Input from FGD Participants

This research involved several experts from academia and tax practitioners to gather feedback on the use of EduGames as a tool for raising awareness about tax obligations among MSME operators. The FGD participants included three academics and three practitioners working as tax consultants.

One of the academics, who teaches Tax Fundamentals, commented that the material was quite interesting and noted that the use of EduGames as a basis for outreach is still very limited. Moreover, the game used as a reference for the EduGames, Monopoly, is highly popular among the Indonesian public, making it a relatable tool. HC, a tax consultant with more than 20 years of experience, admitted that it had never occurred to him to create a game as a platform for tax outreach, especially for the MSME sector. According to FA, an academic from a private university in South Tangerang, the creativity of using games for outreach is highly appropriate. This is because, in general, the education level of MSME operators is relatively low, making conventional learning methods difficult for participants to understand.

However, there were several suggestions for improvement from the FGD participants. AS, an academic specializing in tax accounting, suggested that the EduGames outreach material needs to be refined, specifically by including more varied game content with case studies related to MSME taxation. Meanwhile, ZPV, a junior practitioner at a Public Accounting Firm in West Jakarta, noted that the game element for tax reporting procedures needs to be made more engaging, as the current tax reporting procedure still feels unappealing and complicated for some participants.

Discussion

The results of the research indicate that game-based outreach methods are effective in improving tax understanding and compliance among MSME operators compared to

conventional methods such as seminars, workshops, and training sessions. This is because games provide an interactive, enjoyable, and relevant learning experience that aligns with the business activities of the participants.

CONCLUSION

This research concludes the following points: (1) Most MSME operators do not understand the applicable tax regulations, let alone the latest tax regulations; (2) Tax payment awareness is still low because they believe tax obligations only apply to large-scale businesses; (3) The interactive game concept (EduGames) is very helpful in providing an understanding of tax regulations and laws; (4) The use of a game-based tax obligation outreach method (EduGames) is highly effective, as evidenced by the significant increase in participants' understanding compared to before playing the game.

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