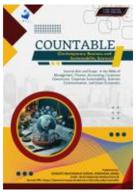

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The Effect of the Tax Volunteer Program on the Tax Literacy Level of Individual Taxpayers: A Literature Study and Case Study of KPP Pratama Kembangan

Putri Permata Sari[1*], Iwan Harefa[2], Yananto Mihadi Putra[3]
[1,3] Universitas Mercu Buana, Jakarta, Indonesia
[2] KPP Pratama Kembangan, Jakarta, Indonesia

(*) Corresponden Author: putripermatasari716@gmail.com

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Abstract

The "Tax Volunteer for the Country" (Renjani) program is an initiative by the Directorate General of Taxes in collaboration with higher education institutions aimed at enhancing public tax literacy and compliance through student involvement as educational agents. This article explores the extent to which the Renjani program influences the level of tax literacy among Individual taxpayers at KPP Kembangan and its relevance to tax planning and tax accounting practices. This study employs a qualitative method through literature review, referring to six relevant academic articles. Findings indicate that direct involvement of tax volunteers in providing education, e-filing assistance, and disseminating tax regulations significantly improves taxpayers' understanding of their rights and obligations. This enhanced tax literacy supports more structured and lawful tax planning practices, such as avoiding administrative sanctions and improving filing efficiency.

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INTRODUCTION

Taxes are mandatory contributions from every individual or legal entity to the state that are coercive in accordance with the provisions of applicable laws and regulations, without any direct remuneration received by the payer. The funds collected from taxes are allocated to finance various state needs to realize community welfare (Purba & Damanik, 2024). In the context of national finance, the taxation sector is the backbone of state revenue, accounting for around 80% of total state revenue by 2024, and has a

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strategic role in maintaining the sustainability of the State Revenue and Expenditure Budget (APBN) financing. In line with the importance of tax contribution to fiscal stability, the Directorate General of Taxes (DGT) is actively developing various strategies to increase tax revenue. These efforts include strengthening institutions internally as well as the implementation of external approaches, such as education and socialization, which aim to build public awareness and knowledge of tax obligations as part of the contribution to the state.

Source: KPP Pratama Jakarta Kembangan, 2025

Based on the graph, it shows that the compliance level of Individual Taxpayers in the KPP Pratama Jakarta Kembangan area is still far from optimal, with a stagnant reporting rate below 40% for the past five years. In this case, low tax literacy is one of the main factors that hinder the achievement of the expected level of compliance (Purba & Damanik, 2024). Tax compliance itself is defined as an attitude of submission to tax regulations, including the obligation to pay taxes and report a Notification Letter (SPT) on time and in accordance with applicable provisions (Purba & Damanik, 2024). Therefore, increasing public understanding of tax rights and obligations is a fundamental aspect in forming compliant behavior that supports an effective and sustainable tax system. In order to increase tax literacy among the public, one of the educational strategies carried out by the DGT together with higher education institutions is through the Tax Volunteer Program. This program involves students who have received technical training in the field of taxation to provide assistance to Individual Taxpayers, especially in filling out and reporting the Annual Tax Return (Sari et al., 2024). Not only playing a role in technical aspects, volunteers also have a significant educational function in fostering public awareness and understanding of the importance of tax compliance.

The results of various studies show that the presence of tax volunteers is able to have a real positive impact on improving people's tax literacy. Assistance carried out directly can reduce the rate of errors in reporting, improve the accuracy of the data submitted, and encourage Individual Taxpayers to meet their tax obligations in a timely manner (Gunawan et al., 2024). This program has proven to be very useful, especially for community groups who have limited access to information or difficulty in understanding digital reporting systems such as e-Filing. On the other hand, student participation in this program also provides added value for the development of their competencies. Through direct involvement in mentoring activities, students gain practical experience that not only strengthens their academic understanding, but also fosters social awareness and empathy towards the taxation challenges facing society. Thus, this program is a form of

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implementation of relevant and applicative service-based learning (Gunawan et al., 2024).

Furthermore, increasing tax literacy through volunteer assistance has the potential to boost the quality of individual tax planning. Individual Taxpayers who understand their tax regulations, procedures, and rights and obligations will be more likely to develop a legal, efficient, and timely tax reporting and payment strategy. In this case, tax literacy plays an important role as a foundation in forming voluntary compliance that is long-term and sustainable (Hardika et al., 2021). Through a participatory educational approach, the Tax Volunteer Program not only strengthens the relationship between tax authorities and the community, but also bridges collaboration between the academic world and the government sector. Therefore, this program is considered to be able to make a real contribution to building an inclusive and sustainable tax compliance culture (Nichita et al., 2019). The Tax Volunteer Program also has direct implications for the ability of Individual Taxpayers to apply the basic principles of tax accounting in a simple but accurate manner. With a better understanding of gross income recording, fiscally recognized expenses, and the management of withholding receipts and supporting documents, Taxpayers are better prepared to prepare the calculation of tax obligations independently. In this regard, the literacy built through volunteer assistance not only encourages administrative compliance, but also strengthens reporting capabilities based on legitimate and efficient tax accounting practices (Temalagi et al., 2023).

Problem Formulation

Based on the problems described earlier, research on the implementation of the Renjani Program and its influence on tax literacy is an important thing to study. The low level of tax literacy among Individual Taxpayers, especially in terms of tax return reporting and understanding of tax rights and obligations, shows the need for a more in-depth and sustainable educational approach. The Tax Volunteer Program is designed to provide direct assistance to Individual Taxpayers, while expanding access to appropriate tax information and assistance. However, the extent to which this program really contributes to improving the understanding of Individual Taxpayers and whether the increase in literacy encourages awareness to conduct tax planning legally and efficiently, is still not widely researched. Therefore, this study focuses on the effect of the implementation of the Renjani Program on increasing the tax literacy of Individual Taxpayers at KPP Kembangan, as well as its relationship with the ability of Individual Taxpayers to plan their tax obligations.

This study aims to examine the impact of the Renjani Program on increasing tax literacy in Individual Taxpayers. In particular, this study will explore how education and mentoring carried out by tax volunteer students can help Individual Taxpayers understand tax regulations, carry out reporting obligations more appropriately, and develop awareness to conduct tax planning earlier and responsibly. Using a qualitative method based on a literature study, this study compares various findings of the literature and program documentation to assess the extent to which increased tax literacy is in line with more positive changes in fiscal behavior. The focus of the discussion will include:

a. the role of volunteers in reducing reporting errors and increasing the confidence of Individual Taxpayers;

b. the effect of increasing literacy on the understanding of tax planning and tax accounting concepts; and

e-ISSN: 3063-0126

c. relevance of the Renjani program as a tax education strategy that can be widely applied.

LITERATURE REVIEW

Tax Volunteer

The Tax Volunteer Program is an activity that involves students or professional youth in providing assistance and education to Individual Taxpayers. This activity is carried out through cooperation between the Directorate General of Taxes and universities, with the main goal of expanding the reach of tax education at the community level. The forms of assistance carried out include counseling on tax rights and obligations, technical guidance in filling out the Annual Return (SPT), and assistance in the use of electronic reporting systems such as e-Filing. With direct and interactive delivery methods, tax volunteers become facilitators who help Individual Taxpayers understand tax procedures more easily and applicably (Sari et al., 2024).

Tax Literacy

Tax literacy refers to a person's level of knowledge and skills in understanding tax rights and obligations as well as the ability to carry out tax reporting independently. A high level of literacy correlates with increased compliance of Individual Taxpayers and the ability to avoid administrative sanctions due to reporting errors (Arismaya, 2023). In a tax system that adheres to the principle of self-assessment such as in Indonesia, understanding the concept of tax objects, Non-Taxable Income (PTKP), and technical reporting procedures are crucial so that the Notification Letter (SPT) submitted can be accurate and in accordance with applicable regulations (Fenny & Lukman, 2024).

The Tax Volunteer Program plays an important role as a means of increasing tax literacy, especially for Individual Taxpayers. This program presents direct and applicable education through the involvement of students as tax companions. Volunteers not only convey information, but also provide technical assistance in tax reporting, including the use of e-Filing and consultation on tax rights and obligations. This activity has been proven to help reduce reporting errors, clarify understanding of regulations, and increase the awareness of Individual Taxpayers on the importance of voluntary compliance. Thus, the literacy formed through this program is the foundation for a change in fiscal behavior that is more conscious, independent, and responsible (Gunawan et al., 2024).

Tax Planning

Tax planning is a legal process that aims to manage financial transactions efficiently so that tax burdens can be optimized without violating applicable regulations. In the self-assessment system, this strategy is an important means for Individual Taxpayers to understand elements such as gross income, deductible costs, and tax credits to ensure the timely and regulatory implementation of tax obligations (Fenny & Lukman, 2024). The main goal is not to avoid taxes, but to exercise rights and obligations responsibly by taking advantage of legal loopholes that have been officially regulated (Sari et al., 2024).

Along with that, increasing understanding of taxation also significantly affects planning skills. Individual taxpayers who are aware of the rules tend to be more strategic in managing their income and expenses, while being able to recognize potential legitimate fiscal incentives and avoid sanctions due to administrative errors (Arismaya, 2023).

 e-ISSN: 3063-0126

Strong tax literacy also allows for more structured and law-based financial decision-making (Hardika et al., 2021).

Tax Accounting

Tax accounting is part of the financial recording system used to determine the amount of tax owed by an entity or individual in accordance with applicable tax provisions (Temalagi et al., 2023). In the self-assessment system implemented in Indonesia, bookkeeping and record-keeping play an important role in calculating tax obligations independently and accurately.

The Tax Volunteer Program (Renjani) is present as a form of direct education to Individual Taxpayers, especially in helping them understand the practical aspects of reporting and bookkeeping. Through intensive assistance, tax volunteers guide taxpayers to recognize the components of gross income, deductible expenses, and manage deduction proof, especially for those who have income from more than one employer. One real example is the case of a taxpayer who receives income from two different companies, where each company withholds taxes separately, so that it has the potential to cause a shortfall if it is not fully accounted for by the taxpayer.

RESEARCH METHODOLOGY

This study uses a descriptive qualitative approach. According to Sugiyono (2020), qualitative methods are often referred to as artistic methods because they produce data that depicts in depth and realistically the conditions found in the field. The purpose of this study is to examine the influence of the Tax Volunteer Program (Renjani) on increasing tax literacy for Individual Taxpayers in the work area of KPP Pratama Jakarta Kembangan, as well as to examine the relevance of the program in supporting legal and efficient tax planning capabilities.

The main focus in this study lies in how an educational approach applied through direct mentoring by tax volunteers can shape Individual Taxpayers' understanding of tax rights and obligations, as well as encourage their ability to strategize tax reporting and payment wisely and in accordance with applicable tax regulations.

List of Past Research

To analyze the influence of the Tax Volunteer Program on the literacy and tax planning of Individual Taxpayers, it is necessary to examine relevant previous studies. This study uses a number of literature that discusses the effectiveness of tax education, the role of tax volunteers, and the relationship between literacy and tax compliance as a conceptual foundation.

Heading	Name	Year
Tax Center Volunteer Service: Improving Tax Literacy	Arismaya, A. D	2023
Increasing WPOP tax literacy through assistance in filling out e-Filing tax returns	Fenny, T. A., & Lukman, H.	2024
Assistance in filling out the WPOP Annual Tax Return in the Sidoarjo Region	Gunawan, Z., Rosyida, R. A., & Wicaksono, A	2024
The impact of tax knowledge, tax morale, and tax volunteer on tax compliance	Hardika, N. S., Wicaksana, K. A. B., & Subratha, I. N.	2021
The Role of Tax Volunteers in Serving Taxpayers at KPP Pratama Jakarta Tamansari	Melvina, & Widjaja, D. I.	2024

 e-ISSN: 3063-0126

RESULT

The results of the literature study show that increasing tax knowledge and understanding contributes positively to taxpayer compliance. In this context, the Tax Volunteer Program plays an important role in strengthening tax literacy that underlies obedient behavior and the ability to plan taxes consciously and appropriately.

Name	Result
Arismaya, A. D	The Tax Center's Tax Volunteer Program is effective in increasing the tax literacy of individual taxpayers through education and direct assistance, thereby encouraging more accurate and compliant tax reporting.
Fenny, T. A., & Lukman, H.	e-Filing assistance by tax volunteers is effective in increasing the literacy and independence of Individual Taxpayers in tax reporting.
Gunawan, Z., Rosyida, R. A., & Wicaksono, A	The results of the study show that assistance by tax volunteers is able to significantly increase taxpayer literacy and compliance by 30%.
Hardika, N. S., Wicaksana, K. A. B., & Subratha, I. N.	The involvement of tax volunteers increases tax knowledge and morale which impacts compliance
Melvina, & Widjaja, D. I.	The Tax Volunteer Program is effective in increasing the compliance of individual taxpayers through education and assistance, especially in supporting reporting on the self-assessment system.

Research by Arismaya (2023) shows that the Tax Volunteer service program from the Tax Center has a significant contribution to improving tax literacy, especially for Individual Taxpayers (WP OP). The form of activities in the form of direct counseling, assistance in filling out the Annual Tax Return, to assistance in strategic locations such as shopping centers and workplaces, has been proven to encourage increasing public knowledge of the self-assessment-based tax system. Tax volunteers from among students, after receiving training, were able to bridge the gap in understanding of taxpayers who were previously unfamiliar with tax procedures. These findings reinforce the notion that tax literacy can be formed through direct and sustainable interventions.

Research by Fenny & Lukman (2024) examines the effectiveness of e-Filing assistance activities carried out by tax volunteers on the literacy and independence of WP OP. The results show that the technical assistance carried out directly encourages taxpayers to better understand the steps of tax return reporting and makes them more confident in completing their obligations independently. In the context of a self-assessment system that requires taxpayers to be active in tax reporting and payment, this increase in literacy is important. Taxpayers who receive guidance not only experience an improvement in technical skills, but also form a positive attitude towards compliance.

Research conducted by Gunawan et al. (2024) in the Sidoarjo area emphasizes the importance of the role of tax return filling in in improving tax literacy. Before getting assistance, many taxpayers experienced confusion in understanding the tax return form, tax objects, and electronic reporting mechanisms. With tax volunteers guiding them directly, taxpayers become more aware of the correct tax procedures and feel more prepared and calm when reporting their obligations. This increase in literacy also reduces the potential for administrative errors, which can have an impact on administrative sanctions or fines.

Research by Hardika et al. (2021) proves that the involvement of tax volunteers has a significant effect on increasing the compliance of taxpayers OP. Through an educational and moral approach, tax volunteers not only convey technical information, but also build

e-ISSN: 3063-0126

awareness of the importance of paying taxes as a contribution to the country. Taxpayers who previously had negative perceptions or were reluctant to report because they did not understand the system, became more open and aware after getting direct explanations from the volunteers. Increased tax literacy also creates moral attachment, which encourages voluntary and ongoing compliance.

Research by Sari et al. (2024) highlights the strategic role of Tax Volunteers in assisting tax administration services at KPP, including EFIN activation, NIK-NPWP validation, and tax return reporting. Tax volunteers not only help simplify the technical process for taxpayers who are less familiar with the online system, but also answer various questions related to tax rights and obligations. The impact is to increase the comfort and trust of taxpayers in using tax services independently. These findings reinforce that direct and personalized education can improve understanding and influence tax compliance behavior.

Developmental Case Study & Tax Planning

In the implementation of the Tax Volunteer Program (Renjani) at KPP Pratama Kembangan, a number of interesting phenomena were found related to the influence of assistance on improving literacy and tax planning of Individual Taxpayers (WP OP). Some taxpayers come with limited understanding about the procedures for reporting the Annual Tax Return, including ignorance about the provisions of Non-Taxable Income (PTKP), the use of e-Filing, and the procedure for filling in withholding evidence. This condition often results in misreporting, errors in determining PTKP status, and underpayment of taxes.

One of the main findings is the tendency of WP OP who is reporting their tax return independently for the first time, even refusing to continue reporting as soon as they know that the final results of their reporting show underpaid status. In this situation, many taxpayers feel that the obligation to calculate and pay taxes should be done by the company or employer, not by themselves. Lack of understanding of the self-assessment system is one of the main causes of this resistance. The impact of this lack of understanding is the hampering of the tax reporting process and the potential for suboptimal state revenue. Because taxpayers are not fully aware of their tax responsibilities, they tend to delay or even not report their tax obligations in full.

The Tax Volunteer Program, in this case Renjani, is present as an intervention effort to bridge the gap in understanding. Through the assistance provided by volunteers, OP taxpayers are guided directly to understand the importance of correct reporting, the proper use of PTKP, and how to develop a legal tax reporting strategy. Volunteers also provide education about tax rights and obligations, and assist in the technical reporting process in the field. Based on the literature review that has been conducted, it is known that tax compliance is greatly influenced by the level of knowledge and understanding of taxpayers (Arismaya, 2023). Therefore, increasing literacy through volunteer programs is an important strategy to ensure that taxpayers can understand the tax system as a whole, especially related to tax planning. Taxpayers who understand their rights and obligations will be better prepared to make strategic and responsible tax decisions.

In this context, education through tax volunteers is also a medium to encourage employer involvement in the tax education process. Employers who understand the provisions of tax withholding will be able to play an active role in socializing important information to their employees, especially if there are employees who have more than one source of income. Therefore, increasing tax literacy is not only aimed at taxpayers,

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but also at tax deductors or managers in companies. The government, through collaboration with Tax Centers and educational institutions, is expected to continue to expand the scope of tax volunteer programs such as Renjani. With a participatory and educational approach, the program has proven to not only help with the administrative process of tax reporting, but also form a knowledge foundation that can influence more compliant and strategic tax behavior.

Case Studies in Tax Accounting and Development

Individual Taxpayers who have more than one employer generally receive more than one withholding receipt, depending on each company's withholding policy. In practice, there are still many taxpayers who do not understand that Non-Taxable Income (PTKP) can only be used once in a tax year. This causes each employer to separately take into account PTKP as if the taxpayer only works for one company. As a result, Taxpayers feel that their obligations have been met, even though in aggregate there are shortfalls in payments that have just been identified when reporting the Annual Tax Return. Through the assistance provided by the Tax Volunteer Program (Renjani), Taxpayers are equipped not only with technical reporting procedures, but also with a fundamental understanding of tax accounting logic. Assistance includes how to add up all gross income from various sources, reduce fiscally permissible expenses, and calculate income tax payable based on the applicable progressive rate. This education emphasizes that the income of all employers must be recorded in an integrated manner and cannot be separated by source, so that the calculation of tax liability is accurate.

This increased understanding is important because strong tax literacy will support financial records in accordance with tax accounting principles. This is very helpful for taxpayers who do not have an accounting background, so that they are still able to carry out their tax reporting and calculation obligations independently, legally, and efficiently. Thus, the risk of sanctions can be minimized and the level of tax compliance can be significantly improved.

CONCLUSION

The Tax Volunteer Program (Renjani) has been proven to have a significant influence on increasing the tax literacy of Individual Taxpayers (WP OP), especially in terms of tax reporting, planning, and accounting. Through an educational and participatory approach, tax volunteers play a role not only as technical companions, but also as knowledge transformation agents who help taxpayers understand tax rights, obligations, and procedures in the self-assessment system. Increasing tax literacy mediated by the presence of volunteers makes a real contribution to reducing reporting errors, increasing understanding of the use of Non-Taxable Income (PTKP), and encouraging the ability of taxpayers to develop legal and efficient tax strategies. This is even more relevant for taxpayers who have more than one employer, where the risk of underpayment often arises due to a misunderstanding of the principles of tax accounting and the distribution of PTKP.

Findings from the case study at KPP Pratama Kembangan confirm that direct educational interventions are able to bridge the knowledge gap between tax authorities and the community, while strengthening voluntary compliance of taxpayers. On the other hand, this program also has a positive impact on improving the professional capacity of volunteer students, especially in terms of technical skills, communication, and public service ethics. Thus, the Renjani Program is not only effective in building a more conscious and independent tax culture, but also becomes a model of successful collaboration between the government, academia, and society in creating an inclusive and sustainable tax system.

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