



Coretax-Based Personal PPh 21 Reporting Assistance for ABA 4 Jayan Borobudur Kindergarten Certified Teachers

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Abstract: *This community service activity aims to improve the understanding and skills of teachers at ABA 4 Jayan Borobudur Kindergarten in reporting personal Income Tax Article 21 (PPh 21) using the Coretax application. The main challenges identified include low tax literacy, limited digital competence, and dependence on external assistance in fulfilling tax obligations. This program applied a participatory and practice-based approach involving 15 certified teachers through lectures, demonstrations, hands-on practice, and intensive mentoring. Evaluation was conducted using a pre-test and post-test design, complemented by an observation checklist assessing participants' ability to log into the system, input data, calculate taxes, and submit reports independently. The results indicate a measurable improvement, where the proportion of teachers able to independently complete tax reporting increased from 40% before the intervention to 80% after the program. In addition, participants demonstrated improved conceptual understanding and increased confidence in using digital applications. These findings confirm that practice-based mentoring is effective in enhancing tax literacy and digital reporting skills. This model can be replicated in similar educational settings to support sustainable tax compliance behavior.*

1. INTRODUCTION

Taxes are a primary source of state revenue and play a strategic role in supporting national development (Mardiasmo, 2021). Indonesia implements a self-assessment system, in which taxpayers are responsible for calculating, paying, and reporting their tax obligations independently (Resmi, 2019). One of the most common individual tax obligations is Income Tax Article 21 (PPh 21), which also applies to certified teaching professionals.

Teachers at ABA 4 Jayan Borobudur Kindergarten receive professional allowances as part of their certification benefits. This additional income increases the complexity of their tax obligations, particularly in reporting personal PPh 21. However, preliminary observations indicate that many teachers experience difficulties in understanding digital tax reporting systems, especially through the Coretax application.

The main issues identified include low tax literacy, limited digital skills, and a lack of

structured technical assistance. Preliminary data, obtained through initial observation and interviews, indicate that more than 60% of teachers were unable to independently complete their tax reporting and relied on third-party assistance.

The implementation of digital tax systems such as Coretax represents a major transformation in tax administration, aiming to improve efficiency and transparency. However, studies show that the adoption of digital tax systems is often hindered by limited user readiness and low digital literacy (Alm, 2019, OECD, 2020).

Therefore, this community service activity focuses on providing structured mentoring to improve both tax literacy and digital competency. This program contributes practically by addressing real community needs while also supporting behavioral change through participatory learning approaches.

The objectives of this activity are:

1. To improve understanding of PPh 21 obligations;
2. To enhance the ability to use the Coretax application;
3. To promote independent tax reporting behavior.

2. METHOD

This service activity uses a participatory and educational approach, actively involving ABA 4 Jayan Borobudur Kindergarten teachers as assisted subjects.

Subject and Location:

The service subjects were 15 ABA 4 Jayan Borobudur Kindergarten teachers who had educator certification. Activities will be carried out in the school environment in 2026.

Activity Stages

Activity stages include:

1. Identify the problem
2. Program planning
3. Implementation of training
4. Technical assistance

Approach Method

Methods used include:

1. Lecture (presentation of the concept of PPh 21)
2. Demonstration of using the Coretax application
3. Hands-on practice
4. Individual assistance

Evaluation Design

Evaluation was conducted using:

1. Pre-test and post-test assessments
2. Observation checklist
3. Ability to log into Coretax
4. Data input accuracy
5. Tax calculation accuracy
6. Independent report submission

Success was defined as the participant's ability to complete reporting independently without assistance.

Activity Flowchart

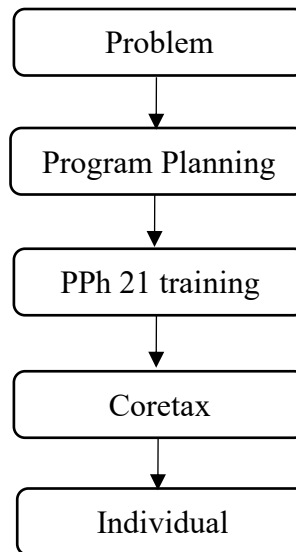


Figure 1. Activity Flowchart

The Method for Implementing

The method for implementing community service activities is designed systematically with a participatory approach and is based on direct practice, so that participants not only gain theoretical understanding, but are also able to apply skills independently. Implementation of activities is

carried out through several stages that are integrated with each other. Implementation stages include:

1. Lecture (theory of PPh 21)

The presentation of PPh 21 theory aims to provide participants with a basic understanding of the concept of Income Tax Article 21, including tax subjects, tax objects, rates, as well as calculation and reporting mechanisms. The material is presented simply and contextually according to the participants' conditions as teachers, so it is easy to understand.



Figure 2.1 Introduction to Personal Income Tax

2. Application demonstration

Demonstration of using the Coretax application, which directly demonstrates the steps for using the application starting from the login process, filling in data, calculating taxes, to reporting. This demonstration was carried out using smart border media so that all participants could follow visually and systematically.



Figure 2.3. Coretax Application Demonstration

3. Hands-on practice

Participants were given the opportunity to try out the PPh 21 reporting process themselves using the Coretax application using their own data. At this stage, participants are encouraged to be active and independent in following each step that has been demonstrated previously.



Figure 2.3 Coretax Application Practice

4. Intensive assistance

Intensive mentoring, carried out individually, provides direct guidance to participants who experience difficulties, both regarding technical aspects of using the application and understanding taxation concepts. This assistance is the main key in ensuring that all participants are able to complete the reporting process correctly



Figure 2.4. Assistance in Using the Coretax Application

3. RESULT

Table 1. Participant Competency Improvement

Indicator	Before (%)	After (%)
Understanding of PPh 21	45	85
Ability to use Coretax	40	82
Independent reporting	40	80

The results indicate a substantial improvement across all indicators. The proportion of participants able to independently complete tax reporting increased from 40% to 80%.

Dynamics of the Mentoring Process

The activity began with the presentation of basic PPh 21 material, then continued with a demonstration of using the Coretax application. Participants are given the opportunity to carry out direct practice with direct assistance.

During the process, several obstacles were encountered such as:

1. Difficulty logging in and registering an account
2. Lack of understanding of tax terms
3. Unfamiliarity with using digital applications

However, through intensive assistance, these obstacles can be overcome gradually.

Changes That Have Occurred

Changes that occur include:

1. 80% of participants were able to report independently
2. Increased understanding of the concept of PPh 21
3. The emergence of confidence in using technology
4. Formation of "local leaders" (teachers who help other colleagues)

Apart from that, there has been a change in behavior from dependence to independence in tax reporting.

4. DISCUSSION

The results indicate that a hands-on mentoring approach is effective in improving tax literacy. This finding aligns with the Technology Acceptance Model (Davis, 1989), which states that ease of use and perceived usefulness influence technology adoption.

Furthermore, increased tax compliance can also be explained through the Theory of Planned Behavior (Ajzen, 1991), where increased knowledge and behavioral control contribute to

compliance intentions and actions (Torgler, 2020). This finding is also supported by previous studies showing that digital tax adoption depends on user readiness and competence (Alm, 2019, OECD, 2020).

This assistance also shows that:

1. Digital literacy is a key factor in modern tax compliance.
2. Participatory approaches are more effective than one-way methods.
3. Sustainable impact can be achieved through internal capacity building.

Theoretically, this activity contributes to the development of an empowerment model based on tax literacy and technology.

The results of the service show that the direct practice-based mentoring approach is effective in increasing tax literacy. This finding is in line with the Technology Acceptance Model theory which states that ease of use and perceived benefits influence technology adoption.

In addition, increased tax compliance can also be explained through the Theory of Planned Behavior, where increased knowledge and behavioral control contribute to compliance intentions and actions.

This assistance also shows that:

1. Digital literacy is becoming a key factor in modern tax compliance
2. Participatory approaches are more effective than one-way methods
3. The existence of local leaders accelerates the diffusion of knowledge

Theoretically, this activity contributes to the development of an empowerment model based on tax and technology literacy.

5. CONCLUSION

This community service activity succeeded in increasing the understanding and skills of ABA 4 Jayan Borobudur Kindergarten teachers in reporting personal PPh 21 using the Coretax application.

Main conclusions:

1. Effective assistance in increasing tax literacy
2. Direct practice improves technical skills
3. There is a change in behavior towards independence

4. The mentoring model can be replicated in other communities

Recommendation

1. Periodic further training is required
2. Development of simple, practice-based modules
3. Collaboration with tax agencies

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