

## **TAX DISTANCE LEARNING ANXIETY AND SATISFACTION LEVEL DURING THE COVID-19 PANDEMIC: GENDER AND GRADE DIFFERENCES**

**Priandhita Sukowidyanti Asmoro\***, Nurlita Sukma Alfandia  
Taxation Study Program, Universitas Brawijaya, Indonesia

**Nurlita Novianti**  
Accounting Study Program, Universitas Brawijaya, Indonesia

*\*Email: priandhita.sa@ub.ac.id*

### **ABSTRACT**

The Covid-19 pandemic has forced taxation study programs to adopt distance learning suddenly and without preparation to replace conventional face-to-face learning. The lack of infrastructure, curricula that are not designed for distance learning, and the characteristics of taxation learning that require practical work encourage the emergence of anxiety and dissatisfaction with tax distance learning. This study attempts to close the gap in previous research that has not empirically tested gender and grade differences in taxation distance learning under uncertain conditions. In addition, this study aims to examine the direct effect of anxiety on taxation distance learning satisfaction. Primary data were obtained through an online survey and processed using SPSS 25. A total of 469 tax undergraduate students were the research samples identified using purposive sampling. The ANOVA and Independent sample t-test revealed that there was no difference between tax distance learning anxiety and tax distance learning satisfaction based on gender and grade. However, this study confirmed that anxiety had a negative effect on tax students' satisfaction with distance learning during the Covid-19 pandemic. The findings of this study can be used as a reference for university management with similar study programs to consider student demographic factors in adopting distance learning methods so as to reduce anxiety levels and increase student satisfaction.

### **KEYWORDS**

Tax Learning Anxiety, Tax Learning Satisfaction, Gender, Grade, Covid-19

### **INTRODUCTION**

The Covid-19 pandemic has caused enormous disruption to the education system in history due to lockdowns and social distancing policies. According to UNESCO (2020), as many as 139 nations shuttered schools and institutions entirely or partially on April 6, 2020, affecting the learning processes of around 75.4 percent of all registered learners (1,319,558,795 students). Around 5.24 percent of this total, or over 68 million students, are Indonesian (KEMENDIKBUD, 2020). The pandemic of Covid-19 has posed difficulties for policymakers and university management. They are confronted with a range of policy options for resolving the loss of learning that results in diminished cognitive and affective abilities of students, financial losses to educational institutions, reduced mobility of international students, health problems that may infect students, university management, lecturers, and administrative staff, and inadequacy of learning infrastructure (European Commission, 2021). United Nations data (2020) shows that the Covid-

19 pandemic has worsened the educational gap by limiting opportunities for students living in poverty or remote areas, as well as students with disabilities, to access face-to-face education.

On the other hand, the Covid-19 pandemic has forced universities to innovate so that students' rights to education services are maintained. One of them is the widespread adoption of distance learning as the primary mode of instruction at institutions (UNESCO et al., 2020; UNESCO IESALC, 2020; United Nations, 2020). Marinoni et al. (2020) reported that 60% of Asian and Pacific universities had shifted to distant learning from face-to-face learning. This proportion is lower than the implementation of distance learning in America (72% of universities) and Europe (85% of universities) but higher than in Africa (29% of universities). Not all universities have converted to distance learning indicates that this approach is not yet the best solution.

While distant learning has become a core component of some universities' operations, this method is an unexplored area, even unfamiliar for the vast majority of academic institutions worldwide. A similar situation exists in Indonesia, where face-to-face classes are the predominant learning mode at most public and private universities. Although distance learning has been known in Indonesia since the early 1950s (Yaumi, 2007), distance learning is only used to support conventional learning methods in particular conditions or used in specific programs and courses. In contrast to the concepts of e-learning, web-based learning, and online learning, students and lecturers in distance learning are physically separated or not in the same room (O'Lawrence, 2006; Wahlstrom, 2003).

Some researchers said that the shift from traditional face-to-face classes to distant learning during the Covid-19 outbreak happened quickly and suddenly known as the phenomenon of "emergency online learning" (Chung et al., 2020; Korkmaz & Toraman, 2020; Marinoni et al. 2020; Xiong et al., 2020). This opinion is supported by YERUN (2020), which claims that universities use distance learning to mitigate the harmful impact of the Covid-19 pandemic on learning rather than implementing the principle of distance learning entirely. This situation generates chaos and forces students, lecturers, and administrators in higher education to swiftly adapt (Carolan et al., 2020). Distance learning has three major interconnected dimensions that are challenging to meet amid Indonesia's Covid-19 pandemic.

First, technical infrastructure and accessibility. Indonesia, as a developing country, has a poor internet connection. Students must pay much money to get a good internet connection. Other infrastructural issues include the university's inability to provide adequate computer or tablet facilities, as well as the number of free learning platforms or websites that have crashed as a result of overwhelming traffic. Second, competency and distance learning pedagogy. Distance teaching and learning necessitate distinct pedagogies. Distance learning does not always allow advanced teaching methods such as discussions, group work, interactive project work, or field observations, hence impairing students' soft skill development. Additionally, there is a propensity in distance learning during the Covid-19 pandemic to prioritize cognitive skills over socioemotional skills. Additionally, not all lecturers are prepared to switch to distance learning due to a lack of required skills and training.

Thirdly, the academic discipline. Not all fields of study are suitable for distance learning due to their dependence on certain technical facilities. For instance, art, music, design, clinical medicine,

and veterinary medicine cannot achieve maximum learning outcomes when students learn from home without access to equipment or laboratories. This problem also pertains to taxation studies, which emphasizes a balance of theory and practice within the curriculum. Globalization requires taxation academics to comprehend theoretical concepts and the practice of calculating, depositing, and reporting taxation. Furthermore, they are also required to master the preparation of financial statements for tax purposes and practice litigation in tax courts. The practice is designed to be conducted in a laboratory or hands-on practice at a tax office through an internship or a tax volunteer program. Because distance learning cannot substitute practice-based learning, a limited practicum is offered during the Covid-19 epidemic, while more theory is supplied.

Therefore, it is interesting to explore how tax students respond to distance learning during the Covid-19 pandemic, which is indicated by their anxiety and satisfaction levels. Many studies have shown that the Covid-19 pandemic affects students' stress level and mental well-being at all colleges worldwide (Burns et al., 2020; Cao et al., 2020; Dhar et al., 2020; Prasath et al., 2021; Visser & Law-van, 2021). According to Coutu (2002), learning anxiety arises from a fear of doing something new out of fear that it will be too difficult, that students would seem foolish in the endeavour, or that they will be forced to abandon old routines that have worked in the past. Ceylan & Yiğitalp (2016) say the same thing, where students may experience ambiguity and anxiety due to the use of diverse learning systems, the lack of a standardized curriculum, and clear textbooks.

Numerous prior research has shown that the higher the level of student anxiety results in lower learning satisfaction (Cook et al., 2000; Samanayake & Fernando, 2011). Dissatisfaction with the adoption of distance learning in taxation study programs derives from the fact that the curriculum content is not designed with a distance learning framework but instead tries to replace the absence of face-to-face classes with virtual classes without additional preparation. In addition, students have different expectations of the experience and advantages obtained when enrolling in face-to-face or distance education classes. Furthermore, UNESCO IESALC (2020) states that students must be more disciplined and firmly commit to distance learning. The statement explains why distance learning is more successful among mature students, i.e. graduate students, than undergraduate students. During the Covid-19 pandemic, tax students' anxiety and satisfaction levels with distance learning may be varied. Travedi et al. (2018) revealed that differences in demographic characteristics drive disparities in the student experience in online learning. Demographic variables are the best predictors of a person's psychological maturity in accepting new experiences. Therefore, it is critical to identify differences in student learning experiences as measured by anxiety and satisfaction levels in tax distance learning during the Covid-19 outbreak, based on demographic characteristics.

Previous research only analyzed anxiety and learning satisfaction as variables that influence each other without further understanding whether there are variations in respondents' level of anxiety and satisfaction in distance learning during an emergency based on demographic characteristics. As a result, there is no comprehensive understanding of student anxiety and satisfaction, which raises the risk of mishandling it. Therefore, this study aims to fill the research gap left by Abdous & Yen (2010), Abdous (2019), and Spitzer et al. (2006) by examining the effect of anxiety on distance learning satisfaction as well as analyzing differences in anxiety levels and distance learning satisfaction based on gender and grade groups during the Covid-19 pandemic. The Taxation Study Program was selected as the study site because 1) the tax curriculum has a mix

of theory and practice that cannot be replicated entirely using distance learning, and 2) there is currently no research that empirically assesses taxation learning methods. The findings of this research should serve as a reference for university management with similar study programs to consider student demographic factors in designing and adopting distance learning methods.

### RESEARCH METHOD

This research is a survey research using an online questionnaire. The research was conducted at the Taxation Study Program, Universitas Brawijaya, the only one in Indonesia. This study applied purposive sampling to determine the research sample and obtained 469 students. The sample criteria are 1) students of the taxation study program who were active when this research was conducted, and 2) students who were still taking class lectures. These criteria ensure that students who are research respondents have experience in distance learning during the Covid-19 pandemic. This study uses cross-sectional data obtained in one observation period. The independent variables were adopted from research by Abdous (2019) and Spitzer et al. (2006). Tax distance learning anxiety has seven-question items. Meanwhile, tax distance learning satisfaction as the dependent variable was adopted from the research of Abdous (2019) and Abdous & Yen (2010), which has nine-question items. Question items on both variables were measured using a Likert Scale with a range of 1 to 5, where one indicated “strongly disagree,” and five indicated “strongly agree.” Gender and grade were assessed as independent variables by the participants' gender (male = 0, female = 1) and participants' grade (freshman = 0, sophomore = 1, junior = 2, senior = 3). Simple regression was used to test the first hypothesis in this research. Meanwhile, the second and fourth hypotheses were examined using an independent sample t-test, while the third and fifth hypotheses were assessed using an ANOVA. SPSS 25 was used to run all tests.

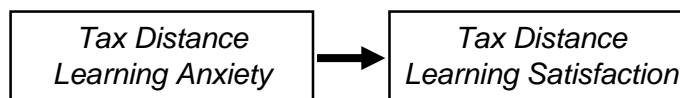


Figure 1. Hypothesis Model

The five hypotheses tested in this study are:

- H1: Tax distance learning anxiety has a negative effect on tax distance learning satisfaction of tax students during the Covid-19 pandemic
- H2: There is a significant difference in tax distance learning anxiety between male and female tax students during the Covid-19 pandemic
- H3: There is a significant difference in tax distance learning anxiety based on the tax student grade during the Covid-19 pandemic
- H4: There is a significant difference in tax distance learning satisfaction between male and female tax students during the Covid-19 pandemic
- H5: There is a significant difference in tax distance learning Satisfaction based on the tax student grade during the Covid-19 pandemic

## RESULTS AND DISCUSSIONS

### Descriptive statistics

The findings of the descriptive statistical analysis (Table 1) found that male tax students had the greatest average tax distance learning anxiety (TDLA) during the Covid-19 pandemic, at 3.08. However, this number is slightly different from the TDLA for female tax students, which reached 3.00. Meanwhile, based on grade, sophomores have the greatest average TDLA of 3.14, while seniors have the lowest average TDLA of 2.80. However, the difference in TDLA between tax students is not enormous, with sophomores attaining a score of 3.14 and junior obtaining a score of 3.10. Contrary to the calculation results of the average TDLA, female tax students have a higher average tax distance learning satisfaction (TDLS) during the Covid-19 pandemic than male tax students (3.22), which is 3.34. However, this ratio also shows a minor difference. The average TDLS based on grade also has a narrow range, with junior possessing the greatest average TDLS (3.33) and senior having the lowest (3.27). Meanwhile, sophomores have an average TDLS of 3.32 and freshman of 3.29.

**Table 1. Descriptive Statistical Analysis**

Characteristics		N	Mean	
			TDLA	TDLS
Gender	Male	140	3.08	3.22
	Female	329	3.00	3.34
Grade	Freshman	148	2.98	3.29
	Sophomore	147	3.14	3.32
	Junior	99	3.10	3.33
	Senior	75	2.80	3.27
<b>Total</b>		<b>469</b>		

More precisely, 57.84 percent of male tax students reported experiencing high to severe anxiety during the Covid-19 outbreak. The proportion of female tax students who feel high to severe stress is lower, at 56.84 percent. However, the proportion of female tax students who reported experiencing severe stress was greater (19.45 percent) than the percentage of male tax students (17.86 percent). High stress is the most prevalent level of anxiety reported by both female and male tax students, with 37.39 percent and 40.00 percent, respectively. Meanwhile, moderate stress is ranked third for both genders, namely female tax students (32.22 percent) and male tax students (32.14 percent). The lower TDLA score of female tax students compared to males is also indicated by the fact that the proportion of female tax students feels mild stress (9.42%) and do not experience stress (1.52%). In contrast, just 8.57 percent of male tax students reported mild stress, and only 1.43 percent reported no stress, according to the data.

**Table 2. TDLA Levels by Gender**

TDLA Levels	N	%
<b>Male</b>	<b>140</b>	<b>100%</b>
Severe Stress	25	17.86%
High Stress	56	40.00%
Moderate Stress	45	32.14%

Mild Stress	12	8.57%
No Stress	2	1.43%
<b>Female</b>	<b>329</b>	<b>100%</b>
Severe Stress	64	19.45%
High Stress	123	37.39%
Moderate Stress	106	32.22%
Mild Stress	31	9.42%
No Stress	5	1.52%
<b>Total</b>	<b>469</b>	<b>100%</b>

Table 3 presents the TDLA levels of distant learning by grade during the Covid-19 epidemic. Second-year students or sophomores had the greatest TDLA levels compared to students in the other grades. This was shown by the fact that 61.90 percent of sophomores reported feeling high stress to severe stress, with just 0.68 percent reporting that they were not anxious. This condition is different from seniors who have the lowest TDLA levels based on data, as evidenced by 49.33 percent of seniors experiencing high to severe stress and 2.67 percent experiencing no anxiety. Compared to other grades, seniors reported the highest percentage of students who said they did not have any anxiety about distance learning during the Covid-19 pandemic. Despite the fact that they do not have the greatest TDLA levels, juniors and seniors have the highest number of students who experience severe stress, at 24.22 percent and 22.67 percent, respectively. High stress is the level of anxiety experienced by the majority of sophomores (44.90 percent), freshmen (39.19 percent), and juniors (35.35 percent). In contrast to students in other grades, moderate stress was the level of anxiety most felt by seniors (38.67 percent).

**Table 3. TDLA Levels by Grade**

TDLA Levels	N	%
<b>Freshman</b>	<b>148</b>	<b>100%</b>
Severe Stress	23	15.54%
High Stress	58	39.19%
Moderate Stress	50	33.78%
Mild Stress	14	9.46%
No Stress	3	2.03%
<b>Sophomore</b>	<b>147</b>	<b>100%</b>
Severe Stress	25	17.01%
High Stress	66	44.90%
Moderate Stress	44	29.93%
Mild Stress	11	7.48%
No Stress	1	0.68%
<b>Junior</b>	<b>99</b>	<b>100%</b>
Severe Stress	24	24.24%
High Stress	35	35.35%
Moderate Stress	28	28.28%
Mild Stress	11	11.11%



No Stress	1	1.01%
<b>Senior</b>	<b>75</b>	<b>100%</b>
Severe Stress	17	22.67%
High Stress	20	26.67%
Moderate Stress	29	38.67%
Mild Stress	7	9.33%
No Stress	2	2.67%
<b>Total</b>	<b>469</b>	<b>100%</b>

A qualitative survey was conducted to get a better understanding of the situation of tax students. The results were used to corroborate the TDLS levels in Table 1 by questioning students about their degree of satisfaction with distance learning during the Covid-19 epidemic. Table 4 demonstrates that female tax students are more satisfied with distance learning than their male colleagues. This is consistent with the findings in Table 1, which indicate that female students had a lower TDLA than male students but had higher TDLS. As many as 62.01 percent of female tax students said they were satisfied, although 52.28 percent said that some aspects of distance learning might be improved. Even though male tax students' satisfaction levels were lower than those of female tax students, as many as 55.00 percent of male tax students expressed satisfaction, with 42.86 percent stating that there were numerous elements that might be fixed. Meanwhile, 34.35 percent of female tax students stated that they were dissatisfied with distance learning during the Covid-19 pandemic because of the challenges and 3.65 percent of female tax students stated that they were not satisfied at all. The greater dissatisfaction was shown by male tax students, with 35.71 percent of male tax students stating that they were not satisfied because of the challenges, and 9.29 percent of male tax students stating that they were utterly dissatisfied with their learning.

**Table 4. TDLS Levels by Gender**

<b>TDLS Levels</b>	<b>N</b>	<b>%</b>
<b>Male</b>	<b>140</b>	<b>100%</b>
No, there are some challenges	50	35.71%
No, not at all	13	9.29%
Yes of course	17	12.14%
Yes, but I want to change a few things	60	42.86%
<b>Female</b>	<b>329</b>	<b>100%</b>
No, there are some challenges	113	34.35%
No, not at all	12	3.65%
Yes of course	32	9.73%
Yes, but I want to change a few things	172	52.28%
<b>Total</b>	<b>469</b>	<b>100%</b>

The findings of the quantitative (Table 1) and qualitative (Table 4) TDLS Levels by gender consistently state that female tax student are more satisfied with distance learning during the Covid-19 outbreak than male tax students, even though the difference is not statistically significant. However, there are discrepancies in the quantitative and qualitative measures of TDLS

Levels based on grade. Juniors have the highest quantitative TDLS levels (3.33), but when given a qualitative question, only 7.07 percent stated they were satisfied, while 46.46 percent stated that they were satisfied but wanted to change certain things. In comparison to other grades, this proportion is the lowest. Freshmen, however, had the greatest levels of satisfaction in terms of qualitative measures, scoring 64.86 percent, with 57.43 percent stating that they were satisfied but that some aspects needed to be addressed. However, this is not the case with the quantitative measurement of TDLS levels, which places first-year students in third place (3.29). Although there are quantitative and qualitative inconsistencies in TDLS levels according to grade, satisfaction between grades of tax students on distance learning during the Covid-19 pandemic shows a narrow range, quantitatively 3.27 to 3.33 and qualitatively 43.54 percent to 64.86 percent. In other words, there is no significant difference in TDLS levels in distance learning by grade during the Covid-19 pandemic.

**Table 5. TDLS Levels by Grade**

TDLS Levels	N	%
<b>Freshman</b>	<b>148</b>	<b>100%</b>
No, there are some challenges	47	31.76%
No, not at all	5	3.38%
Yes of course	11	7.43%
Yes, but I want to change a few things	85	57.43%
<b>Sophomore</b>	<b>147</b>	<b>100%</b>
No, there are some challenges	51	34.69%
No, not at all	10	6.80%
Yes of course	15	10.20%
Yes, but I want to change a few things	71	48.30%
<b>Junior</b>	<b>99</b>	<b>100%</b>
No, there are some challenges	39	39.39%
No, not at all	7	7.07%
Yes of course	7	7.07%
Yes, but I want to change a few things	46	46.46%
<b>Senior</b>	<b>75</b>	<b>100%</b>
No, there are some challenges	26	34.67%
No, not at all	3	4.00%
Yes of course	16	21.33%
Yes, but I want to change a few things	30	40.00%
<b>Total</b>	<b>469</b>	<b>100%</b>

### Independent sample t-test

Along with understanding the effect of the TDLA variable on TDLS levels, the goal of this study is to ascertain if there are variations in the degree of anxiety and satisfaction in tax distance learning between female and male students during the Covid-19 pandemic. According to the results of the independent sample t-test, the TDLA variable has a significance value of 0.404 (above 0.05). This suggests that there is a statistically insignificant difference in TDLA between the genders, regardless of the fact that the male students have a higher average TDLA value than the female



students. In accordance with the results of the descriptive statistical test, the independent sample t-test also showed an insignificant difference in TDLS between the female students and male students, although the female students had a higher mean TDLS score. This is indicated by the significance value of the TDLS variable of 0.173 (above 0.05).

**Table 6. Independent Sample t-test Result**

	Gender	N	Mean	t	df	Sig.
TDLA	Female	329	3.003	-0.834	467	0.404
	Male	140	3.082			
TDLS	Female	329	3.338	1.365	467	0.173
	Male	140	3.224			

### ANOVA test

An ANOVA test was used to see differences in TDLA and TDLS across more than two grade groups. According to the ANOVA test findings in Table 8, TDLA has a significant value of 0.051 (above 0.05). This means that there is an insignificant difference in TDLA by grade with an error rate of 5%. Thus, the third hypothesis is rejected, which states that there is a significant difference in TDLA based on the tax student grade during the Covid-19 pandemic. The fifth research hypothesis, which states that there is a significant difference in tax distance learning satisfaction based on the tax student grade during the Covid-19 pandemic, was also rejected. This is indicated by the TDLS significance value of 0.962 (above 0.05). These findings are consistent with descriptive statistical tests, which show that the implementation of distance learning in taxation during the Covid-19 pandemic causes anxiety at the same level across the grade. This anxiety also contributes to satisfaction with distance learning at the same level for all students' grades.

**Table 7. ANOVA Result**

		Sum of	df	Mean	F	Sig.
TDLA	Between Groups	6.807	3	2.269	2.607	.051
	Within Groups	404.750	465	.870		
	<b>Total</b>	<b>411.557</b>	<b>468</b>			
TDLS	Between Groups	.200	3	.067	.096	.962
	Within Groups	323.604	465	.696		
	<b>Total</b>	<b>323.804</b>	<b>468</b>			

### Simple Regression Test

This research uses simple regression analysis to analyze the negative effect of anxiety levels on the degree of satisfaction in distance taxation learning during the Covid-19 epidemic. As a preliminary stage, this study validated the model's accuracy to guarantee that the research model developed could be used in this study. Based on the F statistic test, the computed F value was 28.186 with a significance value of 0.000 (below 0.05). In other words, the regression model can be used to predict TDLS. Based on Table 6, it is also known that the adjusted R<sup>2</sup> value of this research model is 0.057. This shows that 5.7 percent of the variation in TDLS values can be explained by the independent variable (TDLA). Meanwhile, the remaining 94.3 percent is explained by non-model-related factors. Hypothesis testing is conducted by comparing the p-

value of the t statistic with the specified level of significance, namely  $\alpha$ : 5 percent. The hypothesis is accepted if the probability value is less than  $\alpha$ : 5 percent ( $p \leq 0,05$ ). Table 6 show that the TDLA variable has a probability value of 0.000 with a regression coefficient of -0.212. This indicates that for every one-point rise in TDLA, the TDLS will decrease by 0.212. Therefore, the first hypothesis is accepted, which states that tax distance learning anxiety has a negative effect on tax distance learning satisfaction of tax students during the Covid-19 pandemic.

**Table 8. Simple Regression Test Results**

Model	B	t Value	Sig.	R	R Square	Adjusted R Square	F
Constant	3.934	31.405	0.000				
TDLA	-0.212	-5.309	0.000	0.239 <sup>a</sup>	0.057	0.055	28.186
a. Predictors: (Constant), TDLA							
b. Dependent Variable: TDLS							

## Discussion

The statistical test results above show that only the first hypothesis of this study is accepted. This study proved that there was a negative influence on the level of anxiety on the level of student satisfaction with tax distance learning during the Covid-19 pandemic. This validates the study results of Cook et al., 2000 and Fernando, 2011 which claim that a high level of student anxiety over a form of learning will reduce their level of satisfaction. Anxiety is unavoidable during the Covid-19 pandemic. A review of the previous study suggests that the most prevalent psychological responses to the COVID-19 pandemic are symptoms of anxiety and depression (16–28%) and self-reported stress (8%) (Zhang & Ma, 2020). According to the findings of the descriptive study above, more than half of respondents in each gender or grade group experience moderate to severe stress as a consequence of the distance learning of taxation implemented during the Covid-19 epidemic. The reason for the high degree of student anxiety is a change in behavior and daily habits imposed by unexpected circumstances during the Covid-19 pandemic.

As soon as Covid-19 cases increased in various countries, the government implemented a policy of social restrictions to lockdown to prevent the broader spread of the virus. As a result, almost all universities closed and forced students to study from home with limited facilities, including tax students. So that the learning process does not stop, the tax study program immediately changes the teaching method, which previously held face-to-face lectures, to distance learning. Students face many challenges that trigger high levels of stress due to the implementation of tax distance learning. Most students have to share space at home, computers, and limited internet networks with family members who are also forced to work or study from home. Students also have to change their daily routine during the Covid-19 pandemic. Tax students face various other new challenges such as changes in communication patterns with lecturers, limited interaction with friends, and the loss of opportunities to carry out various student or social activities. This condition is exacerbated by the fact that the tax curriculum is not designed to be carried out using distance learning methods. As a consequence, there is uniformity in learning patterns amongst teachers at the beginning of distance taxation learning implementation. In addition, the tax curriculum is designed theoretically and practically, which requires students to practice in the field to know the actual cases of taxation. Thus, when the learning method changes from face-to-face to distance learning, there is a gap in the fulfillment of learning outcomes. Universities and faculties also do not have sufficient physical facilities to support the implementation of distance learning, so that

the achievement of learning standards is also different for each class. This has resulted in a decreased level of student satisfaction with tax distance learning during the Covid-19 pandemic.

This study could not prove that there was a difference in the level of anxiety and student satisfaction with distance learning in taxation during the Covid-19 pandemic, both by gender and grade. Although descriptive statistics show that male students are more stressed than female students, sophomores have the highest stress levels, and seniors have the lowest stress levels, but the difference is very narrow. These results strengthen the research of Ng & Peggy (2020), which was able to prove that anxiety can appear at any time and falls on humans out of necessity, cutting across all age groups and social stratifications. Anxiety is a part of natural human responses to stressful situations (Fenton et al., 2020) and to real or imaginary threats (phobias) caused by uncertainty (Lumongga, 2014). The study results indicate that the uncertainty of when face-to-face lectures will be conducted again encourages the emergence of a uniform response from tax students, in the form of similar levels of anxiety and satisfaction with tax distance learning. This is because students have the same internal conditions (motivation, intelligence, and learning objectives) and external conditions (limitations on teacher competence, learning media, teaching aids, learning environment, and learning opportunities) when facing the Covid-19 pandemic.

## CONCLUSION

According to the findings of this research, students had the same level of anxiety and satisfaction over the implementation of tax distance learning throughout the Covid-19 epidemic. In addition, the level of anxiety experienced by tax students is high, which leads to a decline in the level of student satisfaction with tax distance learning courses. This shows that students must immediately adapt to the adoption of this relatively new learning method. On the other hand, university management and study programs must quickly improve the quality of facilities that can support the implementation of tax distance learning in the future. The study results indicate that there are other possible factors besides anxiety that can affect student satisfaction in the adoption of tax distance learning. Therefore, further research can develop a research model by testing other variables that are thought to have the potential to influence student learning satisfaction. This study was also carried out at the Universitas Brawijaya's Taxation Study Program, the only university in Indonesia that offers a tax curriculum at the undergraduate level. Thus, the findings of this research cannot be generalized to other circumstances. Further research might compare the level of anxiety and student satisfaction in other study programs, either at the same institution or at a different university.

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