


Review Of The Implementation of UMKM Tax and The Level of Taxpayer Compliance After the Implementation of Sin at the Palembang Ilir Timur Primary Service Office

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Article Info	ABSTRACT
Keywords: PMK No.112/PMK.03/2022, MSMEs, Tax Compliance,	This research is how the growth of compliance with the number of taxpayers in MSME taxpayers after the implementation of the use of KTP or Single Identity Number (SIN) as a Taxpayer Identification Number (NPWP). The purpose of this study is to determine whether after changes in Government Regulations affect the compliance of Taxpayers in fulfilling their obligations. This research includes descriptive research, this thesis writing data collection technique uses the questionnaire method. The data used is primary data. The results showed that MSME actors accepted the application of SIN as an NPWP. This can be seen from the dominant MSME respondents who answered in agreement with indicators of taxpayer understanding, and tax sanctions on the level of taxpayer compliance.
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INTRODUCTION

The existence of Micro, Small and Medium Enterprises (MSMEs) has a significant role in the economy in Indonesia. Of the approximately 250 million Indonesian population recorded from the Ministry of Cooperatives and SMEs data in 2017, the number of MSME business units was recorded at 98.8% of the total business units with a workforce absorption of 96.99% of the total workforce. On the other hand, according to the records of the Directorate General of Taxes (DJP), tax revenue from the MSME sector was only IDR 65.012 billion or only 0.54% of the total GDP of the MSME sector (source: Google, accessed 2018). This figure shows that there is a gap between the level of tax revenue and the number of MSME units which is very high. Ideally, the potential for Tax in Indonesia is very large, but unfortunately it has not been optimally developed. Tax is the main source of income for the state which is needed to finance state expenditures. We can understand that the driver of Indonesia's economic growth is tax. But we can also understand that everyone avoids paying taxes.

The government continues to reform taxation, including the creation and formulation of laws and regulations and improving tax administration that facilitates services for taxpayers. In mid-2013, the government issued regulations to facilitate the public in carrying out their tax obligations and maximizing private sector revenues, namely Government Regulation

Number 46 of 2013 concerning the implementation of a 1% tax rate from certain gross turnover on income from businesses received by Individual or Corporate Taxpayers. Tax revenues after the implementation of the 1% rate from certain gross turnover have still not reached the target (Ahmad et al, 2016). This shows that tax revenues are dominated not by MSMEs, but by large companies whose population is less than 1%.

The low level of taxpayer compliance is due to policies that are considered too burdensome for taxpayers in the MSME sector because they are charged with PP No. 46 of 2013 including final taxes that are final regardless of whether the taxpayer is making a profit or loss, they will still be taxed. Pohan (2014) stated that the concept does not reflect the ability to pay principle and seems to ignore the aspect of justice (equity principle). Taxes have a certain gross value for each MSME because they basically already have a calculation system for taxpayers. Most MSMEs have constraints in terms of financial reports and administration so that they do not have good bookkeeping. This is because the development of MSMEs that started from individual businesses, which then developed and took the form of small and medium-scale bodies, so they do not have sufficient knowledge in the field of bookkeeping and knowledge about taxation. This factor causes a low level of compliance in the MSME sector. (Inasius, 2014). The tax problem faced by MSMEs in Indonesia is that there are still few of them who are "tax literate".

Several studies have been conducted on the perception of the implementation of PP No. 46 of 2013, one of which is the study conducted by Swastyananto and Suandy (2015) on the perception of Taxpayers, especially entrepreneurs in the Special Region of Yogyakarta, which shows that Individual Taxpayers and Entrepreneurs have the perception that the implementation of PP No. 46 of 2013 provides convenience, fairness, and satisfaction for taxpayers.

Research by Nurpratiwi et al (2014) took the object of MSMEs registered at the Malang Utara Pratama Tax Office, showing that the perception of Taxpayers in terms of the simplicity of calculating tax payable and reducing the administrative burden was in favor, while understanding of legislation and justice did not agree with PP No. 46 of 2013 was in favor.

Meanwhile, research conducted by Resyniar (2013) in Malang City showed that: (1) The majority of MSME actors do not agree with the changes in tax rates and calculation bases. (2) MSME actors agree that tax convenience and simplification can help the community, especially MSME entrepreneurs, in paying their taxes. (3) MSME actors are of the opinion that the intent of Government Regulation Number 46 of 2013 cannot educate the community for transparency in tax payments. (4) According to MSME actors, socialization regarding Government Regulation Number 46 of 2013 is still less than optimal.

This study is in line with the study conducted by Diamastuti and Prastiwi (2015) which took the object of PT Semen Indonesia (Persero) Tbk's fostered partners. The results of the study explain that: (1) The level of tax compliance of PT Semen Indonesia (Persero) Tbk's fostered partners is still low. (2) PT Semen Indonesia (Persero) Tbk's fostered partners feel that the socialization of PP No. 46/2013 regulations is still uneven. (3) The majority of fostered partners do not agree with the change in the basic tax calculation rate because it tends to

increase the tax payable. (4) Fostered partners are of the opinion that tax calculations using PP No. 46/2013 tend to make them behave in a way that manipulates their sales turnover exceeding IDR 4.8 billion.

Based on the above conditions, several studies show that MSME actors respond to the implementation of PP Number 23 of 2018 as being very helpful in terms of the simplicity of calculating taxes owed. However, in terms of the burden that must be paid, socialization and understanding of PP No. 46 of 2013, many MSME actors still feel objections.

Regarding the pros and cons of the issue, the Government continues to evaluate the policies that have been implemented. In June 2018, the government issued a new regulation on Income Tax on Micro, Small and Medium Enterprises (MSMEs) contained in Government Regulation (PP) Number 23 of 2018. In the latest regulation, the applicable rate on income received by MSMEs is 0.5% which has been in effect since July 1, 2018. The Government Regulation revokes and replaces PP Number 46 of 2013 which has been in effect for the past 5 years. PP No. 23 of 2018 is said to make it easier for MSMEs compared to PP No. 46 of 2013 when viewed from the side of the burden that must be paid. The imposition of final tax on MSMEs is only temporary, then the imposition of Income Tax on MSMEs will be based on net income, and the rates imposed are based on the Income Tax Law. In order to be taxed based on net income, correct and complete information is required about the income received by the Taxpayer in the form of bookkeeping.

However, the facts on the ground show that not all Taxpayers are able to make bookkeeping in the form of balance sheets and profit and loss. This regulation is different from the previous one, where there is a time limit for the implementation of the final rate of 0.5%. The government limits the time period for the implementation of the final income tax of 0.5% to three years for Corporate Taxpayers and seven years for Individual Taxpayers. This means that if a Taxpayer submits an application to be subject to PP No. 23 of 2018, the time period will apply and after that the Taxpayer will return to the general provisions, namely normal tax by doing bookkeeping. So that there is enough time for MSME actors to learn about bookkeeping.

The existence of this latest regulation provides benefits for MSMEs. The tax burden that they have to bear is not as large as before, so that MSMEs have greater economic capacity to develop their businesses. It can be said that Government Regulation Number 23 of 2018 is a solution to public complaints about previous regulations. New regulations or regulations are considered to be able or not to be a solution closely related to public perception of the regulation.

Until now, many people think that tax regulations are complicated and confusing. This wrong perception can affect Taxpayers in fulfilling their tax obligations (Juniarti & Mularsih, 2024). Perception itself is formed by two factors, the first is an internal factor related to the characteristics of the individual and the second is an external factor related to the environment and situation (Robbins, 2009:175). It can be said that the perception of each individual is different from other individuals (Yuriah et al., 2023). This difference in perception will affect the implementation of the regulation. If Taxpayers, especially MSMEs, have a positive

perception, of course the regulation will run smoothly because the regulation is well received. Conversely, if Taxpayers have a negative perception, the regulation will be difficult to implement and accept.

To find out the perception of Taxpayers regarding this latest regulation, further research is needed. Given that perception is subjective to an object, with the new regulation it will certainly give rise to new perceptions. This is what underlies the researcher to conduct research to see the perception of Taxpayer Compliance of MSME actors in responding to Government Regulation Number 23 of 2018. The purpose of this study is to conduct and find out the Review of the Implementation of MSME Taxes and the Level of Taxpayer Compliance Post-Implementation of Sin at the Palembang Ilir Timur Pratama Service Office.

METHOD

Data analysis used in this study is quantitative and qualitative analysis. Quantitative analysis is in the form of numbers / figures and qualitative analysis by explaining in the form of words and sentences. Quantitative research is a method that emphasizes more on the objective measurement aspect of social phenomena. In order to be able to make measurements, each social phenomenon is described into several components of problems, variables and indicators. Each variable that is determined is measured by providing different number symbols according to the category of information related to the variable. Descriptive qualitative research is research that is descriptive in nature and tends to use analysis and theoretical basis is used as a guide so that the focus of the research is in accordance with the facts in the field.

This study was conducted on several Micro, Small and Medium Enterprises (MSMEs) in the East Palembang Ilir area. The population in this study were several Micro, Small and Medium Enterprises (MSMEs) who had NPWP in the East Palembang Ilir area. The research approach is: descriptive research, comparative research, And associative research. The types of data in this study are divided into two, namely: Primary data in the form of results of interviews with several MSME communities that have NPWP in the East Palembang Ilir area. Secondary data in the form of obtained from books, previous research, journals, internet media in this case taxation sites, the official site of the Ministry of Finance of the Republic of Indonesia, and the official site of the Directorate General of Taxes related to the problem being studied.

The data collection method is to use the following methods: Observation carried out by collecting data directly in the field on the object being studied (Interview using direct Q&A and discussions with the Karang Pilang KPP Pratama and the UMKM Community, Documentation by taking data from the Karang Pilang Pratama Tax Office in the form of a database, and Literature by collecting data from various literature sources, scientific papers and books related to the title and problems being researched).

Data testing in qualitative research, the main instrument is human, therefore what is checked is the validity of the data. To test the credibility of research data, researchers use Triangulation (Technical Triangulation, Source Triangulation, and Time Triangulation). Data analysis in this study grouped into 2, namely: Quantitative analysis by using data in the

form of numbers or qualitative data that is numeric. Qualitative Analysis with using data in the form of words, sentences, schemes, and images.

Analysis technique the data is as follows: a) Collecting the results of questionnaires/surveys from MSME respondents who have NPWP in the East Palembang Ilir area regarding the implementation of MSME tax and the use of NIK as NPWP. b) Analyzing MSME taxpayer compliance with the implementation of MSME tax. c) Evaluating the assessment of the analysis results based on the established percentage criteria. d) Conclusions and suggestions. The analysis technique using a questionnaire (Sugiyono, 2009;86-87) is measured using a Likert scale. The Likert scale is used to measure the attitudes, opinions, and perceptions of a person or group of people about social phenomena.

RESULT AND DISCUSSION

List of MSME Data in the Palembang Ilir Region That Have NPWP

The data used in this study is primary data collected by the author through a questionnaire distributed to research respondents to fulfill the research conducted by the author. Respondent characteristics in this study are the number of Micro, Small and Medium Enterprises that have NPWP in the Palembang Ilir area and are registered with the Tax Service Office. This study was conducted from May to June 2023. A total of 20 questionnaires were distributed. When distributing the questionnaire, sometimes the MSME owner was not in the showroom so the researcher would collect data on another day. The researcher tried to fill out the questionnaire by the business owner himself and knew about the taxes used for his business.

Table 1. Data on MSMEs Studied

N0.	Name of UMKM	Category	Product	Information
1	Fresh and Sane	Food and Beverage	Mpek-mpek Processing	Still in Production
2	Eysi	Fashion	Dress	Still in Production
3	Gandrung Tea	Food and Beverage	Packaged Tea Drinks	Still in Production
4	Sisillya Food	Food and Beverage	Honey Tea Drink, Chips	Still in Production
5	UD. Sofia Cookies	Food and Beverage	Pastry	Still in Production
6	Janetta's Works	Fashion	Embroidery Creations	Still in Production
7	Ning Nina Collection	Fashion	Dress	Still in Production
8	Grandma Pukis	Food and Beverage	Pukis, Martabak	Still in Production

N0.	Name of UMKM	Category	Product	Information
9	Kartini Embroidery	Handicrafts	Wallet, Embroidered Bag	Still in Production
10	Kesra Embroidery	Handicrafts	Wallet, Embroidered Bag	Still in Production
11	Mentawai	Handicrafts	Wallet, Embroidered Bag	Still in Production
12	Orienz Craft	Handicrafts	Bags and Wallets	Still in Production
13	Rika's Craft	Handicrafts	Bags and Wallets	Still in Production
14	Coki Box	Food and Beverage	Chocolate	Still in Production
15	Jasmine	Fashion	Hijab and Mukena	Still in Production
16	Creaty	Handicrafts	Wallets, Bags Accessories	Still in Production
17	Baby Kids	Fashion	Baby gear	Still in Production
18	Hijab Refiza	Fashion	Veil	Still in Production
19	De'Yogurt	Food and Beverage	Yogurt and Yogurt Seeds	Still in Production
20	Capella	Food and Beverage	Salad	Still in Production

The data used in this study is primary data collected by the author through a questionnaire distributed to research respondents to fulfill the research conducted by the author.

Taxpayer Understanding

Taxpayer Understanding, namely: Understanding tax regulations is the process by which taxpayers learn about taxation and apply that knowledge to comply with paying taxes.

Table 2. Taxpayer Understanding Recapitulation of Respondents' Answers

Criteria	f	%
Strongly agree	32	22.8
Agree	56	40
Disagree Less	26	18.6
Don't agree	19	13.6
Strongly Disagree	7	5

Source: Primary Data processed, 2019

Based on Table 2, as many as 56 or 40% of respondents agreed with the question of taxpayer understanding. This shows that respondents agree that understanding tax regulations is a process where taxpayers learn about taxation and apply that knowledge to comply with paying taxes. Taxpayer understanding also influences MSME actors to comply with paying taxes.

The results agree to support the statement from NL Supadmi (2010:13) which states that taxpayer understanding is the level of knowledge and ability of taxpayers both in terms of content and administration. Taxpayer knowledge related to PP No. 23 of 2018 will provide a rational picture for taxpayers in carrying out their tax obligations.

Tax Penalties

Tax sanctions are: Tax sanctions are a deterrent so that taxpayers do not violate tax norms.

Table 3. Tax SanctionsRecapitulation of Respondents' Answers

Criteria	■	%
Strongly agree	57	47.5
Agree	61	50.8
Disagree Less	2	1.7
Don't agree	0	0
Strongly Disagree	0	0

Source: Primary Data processed, 2019

Based on Table 3, as many as 61 or 50.8% of respondents stated that they agreed with the question of Tax Sanctions. This shows that respondents agree that tax sanctions are a deterrent so that taxpayers do not violate tax norms. The results of agreeing support the statement from Mardiasmo, 2009, namely that tax sanctions are a guarantee that the provisions of tax laws and regulations (tax norms) will be followed/obeyed/complied with, in other words, tax sanctions are a deterrent so that taxpayers do not violate tax norms.

Taxpayer Compliance

Taxpayer Compliance, namely: Taxpayer Compliance is a condition where taxpayers fulfill all tax obligations and exercise their tax rights.

Table 4. Taxpayer ComplianceRecapitulation of Respondents' Answers

Criteria	■	%
Strongly agree	39	32.5
Agree	58	48.3
Disagree Less	17	14.2
Don't agree	5	4.2
Strongly Disagree	1	0.8

Source: Primary Data processed, 2019

Based on Table 4, as many as 58 or 48.3% of respondents stated that they agreed with the question of Taxpayer Compliance. This shows that respondents agree that taxpayer

compliance is a condition where taxpayers fulfill and carry out all their tax obligations. The results are in accordance with the statement of Siat et al. (2013), namely that compliance is interpreted as the motivation to do or not do something that is done by a person, group, or organization according to predetermined rules.

Somebody considered compliant if they submit their SPT on time, are not in arrears on any of the 4,444 taxes owed, and have never been convicted of committing a tax crime. From the results of the analysis conducted by the researcher, the compliance behavior of MSME taxpayers in Palembang Ilir City is compliant. This can be seen from the compliance index of "MSME Taxpayers".

Average, 48.3% of respondents agreed that they have complied with all tax obligations and exercised their tax rights. Those surveyed know how important taxes are in expanding the country's infrastructure. MSMEs have registered their NPWP voluntarily and there are also requirements from banks that entrepreneurs must have a NPWP to apply for loans.

Several MSMEs in Palembang Ilir who have registered their MSMEs and have obtained NPWPs are participating in the Palembang Ilir Mayor Tori Rismaharini Social Program which allows MSMEs to sell their achievements to business actors and souvenir shops in Palembang Ilir. It is also understood that NPWPs can be used as a requirement to receive services from other parties. In addition, NPWPs have many privileges and uses and benefits that you can obtain. However, there are still many MSMEs who do not know about this problem so they are lazy or reluctant to prepare NPWPs.

The program titled "Economic Heroes and Young Warriors" focuses on empowering housewives from poor families in Palembang Ilir. Housewives from poor families have great potential. There is an opportunity to develop your business at the Small and Medium Enterprises (SME) level. Get comprehensive training and support.

The number of UMKM participants of the Economic Heroes and Young Warriors continues to grow significantly. In the first year, 2010, less than 92 UMKM participated in the training. While in 2017 the number was 8,565 UMKM. The wheels of the community's economy are turning smoothly.

Objective of this program is to support small and medium enterprises from the early stages of mental counseling to product development, packaging, marketing, and sales promotion. Synergy with external parties will enable UMKM products of Palembang Ilir residents to operate globally, digitally, and financially.

Transformation Phase:

- (1). 2018 : 1,976 MSMEs
- (2). 2019 : 2,640 MSMEs
- (3). 2020 : 3,600 MSMEs
- (4). 2021 : 8,565 MSMEs.
- (5). Since 2018 to 2021, there are 99 products sold to the international market and 105 products have national and ASEAN standards. 999 independent products that are produced almost every day.
- (6). 2024: targeted to reach 20,000 MSMEs.

MSME actors are very open to the existence of Government Regulation No. 23 of 2018. After the implementation of PP No. 23 of 2018, there is justice and bookkeeping is quite simple. Efforts to maintain MSME taxpayer compliance also include socialization to the community. Lack of direct interaction and counseling between tax officers and taxpayers to build good relationships and educate them to encourage public participation in carrying out their duties and increase trust in the government and tax officers.

The lack of understanding and knowledge of taxpayers regarding the provisions of tax laws, especially related to MSME taxation, has a significant impact on tax compliance of MSME actors. Although there is an inability of taxpayers due to economic and income reasons, there is also rejection from taxpayers regarding the fulfillment of their tax obligations.

Indicators of Taxpayer Understanding of MSMEs On average, 40% of respondents agreed that tax understanding is a process where taxpayers learn about taxes and use that knowledge for tax compliance. However, there are also several obstacles that are usually faced by small businesses. They are people who cannot calculate their income from a business and do not understand their own tax calculations.

If UMKM actors are in arrears of tax, then UMKM actors are willing to pay taxes along with their arrears. Company listing also affects the income of small and medium businesses. Many companies still collect taxes incorrectly from UMKM due to lack of knowledge about it. Regarding the sanction indicator, an average of 50.8% of respondents agreed that sanctions have a very positive impact on UMKM taxpayer compliance. Sanctions will make MSMEs more proactive in fulfilling their tax obligations. However, some MSMEs are not yet aware of the various violations that are subject to administrative sanctions in taxation for their activities.

Interpretation

Lack of understanding of tax obligations among MSME actors and limited human resources available for tax payments are also obstacles in complying with tax obligations. MSME stakeholders welcomed the new tax rate of 0.5% of turnover for MSMEs as stated in PP Number 23 of 2018. Their statements regarding the willingness to pay taxes strengthen the possibility of tax compliance among MSME actors in the Palembang area.

Respondents who are stakeholders of MSMEs in the Palembang Ilir area want interaction and assistance to obtain more detailed information regarding the latest tax regulations for MSMEs. 444 MSME stakeholders agree that ease and simplification of taxation will help the community, especially MSME entrepreneurs, in paying their taxes.

Stakeholder MSME stakeholders consider the intent stated in Government Regulation Number 46 of 2013 to not be able to educate the public about tax transparency. According to MSME stakeholders, socialization is still less than optimal along with the implementation of Government Regulation Number 46 of 2013. This means that MSME actors who comply with the implementation of PP Number 46 of 2018 will be greatly helped considering the ease of calculating their tax obligations. Many MSME stakeholders still oppose the burden, socialization and understanding of PP No. 46 of 2013.

In the latest regulation, the import duty applicable to MSME income is 0.5% and is effective from July 1, 2018. This PP revokes and replaces PP Number 46 of 2013 which has

been in effect for five years. PP Number 23 of 2018 aims to make it easier for MSMEs compared to PP Number 46 of 2013 in terms of the burden that must be paid. The final tax collection on MSMEs is temporary and further income tax collection on MSMEs is based on net profit and the applicable tax rate based on the Income Tax Law. In order to be taxed on the basis of net income, accurate and complete information is required regarding the taxpayer's income in the form of accounting records.

However, facts on the ground show that not all taxpayers can organize their bookkeeping in the form of a balance sheet or profit and loss statement (Awaliyah & Yuriah, 2024). This scheme is different from the previous scheme which had a time limit for applying a final interest rate of 0.5%. The government limits the final income tax of 0.5% to three years for corporate taxpayers and seven years for individual taxpayers. This period applies if the Taxpayer submits an application for submission to PP Number 23 of 2018. After which the Taxpayer will return to the general provisions, namely ordinary taxation by recording accounting.

This gives enough time for MSME stakeholders to get used to accounting. The existence of this latest regulation will benefit MSME actors. MSMEs now have greater financial capacity to develop their businesses because the tax burden they have to bear is no longer as high as before. Government Regulation Number 23 of 2018 can be said to be a solution to public complaints about the previous Regulation.

CONCLUSION

The conclusion of this study is that the UMKM tax rate of 1% of turnover is very burdensome for UMKM. Otherwise, the tax rate will be Lack of understanding of tax obligations and limited human resources available to manage taxes, so that tax obligations are also reduced. UMKM stakeholders welcomed the new tax rate for UMKM of 0.5% of turnover as stated in PP No. 23 of 2018. Their statements about the willingness to pay taxes strengthen the possibility of tax compliance for UMKM in the Palembang area. Respondents who are UMKM stakeholders in the Palembang Ilir area want interaction and assistance to obtain more detailed information about the latest tax regulations for UMKM. The majority agree regarding tax compliance. In short, tax compliance means a state where taxpayers fulfill all their tax obligations and exercise their tax rights. Understanding tax regulations is more important for taxpayers' understanding if taxpayers have knowledge about taxes and apply that knowledge in paying taxes. Regarding sanctions, it is clear that UMKM stakeholders strongly agree that sanctions in the taxation sector are easy to apply to ensure taxpayer compliance with their tax obligations. According to the current rules, anyone who violates the SPT, delays payment, or does not submit the SPT, etc., by the specified deadline, will be subject to sanctions in the form of fines. Should MSME taxpayers who participated in this study better understand the function and purpose of taxation in order to participate in national development, especially Government Regulation Number 23 of 2018. For the Directorate General of Taxes, it is important that the employment system continues to function properly in line with government policies, as well as in order to make the employment system effective and increase profit

margins, especially for small and medium enterprises. We can continue to provide advice and understanding of existing regulations. Motivation for MSMEs to submit support for this policy.

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