

Digital Transformation of Self Assessment System on Final Income Tax in Small Micro Business and Medium at Pratama Tax Office of West Bekasi

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ABSTRACT

The phenomenon in this study is related to the self-assessment system for taxpayers in the context of the Government Regulation Number 23 of 2018 implementation, where many Micro, Small, and Medium Enterprises (MSMEs) do not understand tax administration and consider taxation obligations to be complicated. The purpose of this study is to find out and analyze the self-assessment system for final tax income on MSMEs at the Pratama Tax Office of West Bekasi in 2018-2020 along with the obstacles and efforts made by the tax office regarding the self-assessment system. This research is descriptive research with a qualitative approach. Data analysis was carried out using qualitative methods. The results of this study indicate that the implementation of Government Regulation Number 23 of 2018 regarding the self-assessment system has not fully run as expected. In terms of registration and reporting, taxpayers have complied with these regulations, but in calculating and paying their taxes they have not fully complied with the rules. The obstacles include MSMEs who are still unfamiliar with taxes and do not understand IT, regulators who are still having trouble supervising the taxation activities of taxpayers, and the lack of tax dissemination and counseling. As a result, the MSME tax contribution has decreased during 3 years due to the decline in the MSME Tax rate. The average contribution of MSME tax revenue at the Primary Tax Office of West Bekasi is 8.77% of final income tax receipts.

Keywords: Final Income Tax, MSME, Self-Assessment System

INTRODUCTION

Economic development becomes the most important thing in a country, one of them comes from taxes. In 2020 of APBN (State Budget), state revenues amounted to 2,233.2 trillion, the biggest contribution of revenue from the taxation sector, which contributed 91.33% of the total 2020 APBN target based on Presidential Regulation Number 72 of 2020 and the rest from PNPB (Administration of Non-Tax State Revenue) and Grants. Its contribution to state revenue becomes the main pillar because taxes are a source of state income to finance all State expenditures, including development expenditure, personnel expenditure, and other financings. Tax Revenue Realization is the amount of net tax revenue on the tax revenue target.

Nowadays, UMKM (Micro Small and Medium Enterprise/MSME) can contribute to the Indonesian economy in terms of contributing to gross domestic product. In 2018, the contribution

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of UMKM (Micro Small and Medium Enterprise/MSME) to the National Gross Domestic Product (GDP) reached around 60.34%. In total, small businesses in Indonesia contributed more to GDP, reaching 93.4 percent, then medium business at 5.1 percent and large businesses were only at 1 percent. For comparison, in Singapore, their tax revenues in the MSME sector are at 72%. The difference in digital services provided gives different contributions in terms of MSME taxes, in Indonesia, digital tax services have only begun to be intensively implemented in 2018, while Singapore has digitized taxation long before tax digitization in Indonesia. In addition, the 0.5% tariff on UMKM/MSME in Indonesia is still considered burdensome, compared to Singapore, which has imposed a 0% tariff on its community of MSME actors. (Ministry of Cooperatives and Small and Medium Enterprises, 2019)

To encourage the fulfillment of voluntary tax obligations and the contribution of state revenue from Final Income Tax for UMKM/MSME actors (Final Income Tax of UMKM/MSME), in 2013 the Government issued a regulation, namely Government Regulation Number 46 of 2013 which was updated with the issuance of Government Regulation Number 23 of 2018 dated 1 July 2018 concerning Final Income Tax on Income from businesses received or obtained by taxpayers with certain gross turnover limits, namely those with gross turnover of less than Rp. 4.8 billion a year where the implementation of compliance with this regulation is through the Self-Assessment System mechanism.

Besides that, the transformation of tax services to digital-based services has been intensively launched by the DGT (Directorate General of Taxes) since 2015 to improve the quality of services and the effectiveness of supervision of taxpayer compliance through the internet in real-time. This was realized through DGT Online portals such as e-registration, e-commerce, e-billing, and e-filing by implementing a single-sign-on system for taxpayers in fulfilling taxpayer obligations, including for Micro, Small, and Medium Enterprises.

The phenomenon found in this study is that there are still many UMKMs/MSMEs who do not understand related to tax administration and the perception of MSME doers about the complexity of carrying out tax obligations, so they are reluctant to calculate, pay and also report taxes. Actually, the purpose of the issuance of Government Regulation Number 23 of 2018 is to provide convenience for micro, small and medium business actors in fulfilling their tax obligations.

Besides that, the lack of taxation knowledge, the minimum information received by MSME doers, and the lack of understanding of technology make MSME doers are not aware of the administrative facilities that have been given to fulfill their tax obligations through the self-assessment system mechanism. Therefore, this phenomenon will be investigated to see if this phenomenon always appears in the Tax Service Office and what causes it, and how to overcome it.

In order not to widen the discussion, the research only discussed the implementation of the self-assessment system for the Final Income Tax (PPh) of MSME doers in Pratama Tax Service Office of West Bekasi from 2018 to 2020 as well as the obstacles faced and solutions to those obstacles.

Several theories related to this research include tax administration, and according to Rahman (2010: 183) tax administration is divided into two, namely tax administration in a broad sense can be seen as a function, system, institution, and public management. While tax administration in a narrow sense is the administration and service of the obligations and rights of taxpayers, both at the tax office and at the taxpayer's office.

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Included in clerical work are recording, classifying, and filling. Meanwhile, the definition of tax according to Rochmat Soemitro in Mardiasmo (2016: 3) is the people's contribution to the state treasury based on the law (which can be forced) without receiving reciprocal services (counter achievement) that can be directly shown and which are used to pay general expenses.

The definition of a self-assessment system, according to Mardiasmo (2016:7) it is a collection system that authorizes taxpayers to determine the amount of tax payable by themselves, with the following characteristics: The authority to determine the amount of tax payable to taxpayers, taxpayers are active starting from calculating, depositing, and self-reporting the tax payable, the tax authorities do not interfere and only supervise. Meanwhile, Final Income Tax, according to Billy Ivan Tansuria (Harjo 2019:198) is a type of Income Tax with its implementation where the tax imposition has been deemed completed when it is deducted from income or paid by the relevant taxpayer to the state treasury. Darussalam (2020:476) argues that Final Income Tax in Indonesia is an income tax imposed when a Taxpayer receives a certain object or source of income. Then due to its final nature, the tax that has been imposed will not be recalculated in the Annual Income Tax Return of the relevant Taxpayer.

According to Siti Kurnia Rahayu (2017:111) Self-Assessment System is a tax system that gives confidence to taxpayers to fulfill and carry out their tax obligations and rights, in this case, known as:

1. Register with the Tax Office
2. Calculate Taxes by Taxpayers
3. Paying Taxes Done By The Taxpayer Himself
 - a) Paying Tax
 - b) Implementation of Tax Payment
 - c) Tax Deduction and Collection
 - d) Type of deduction and Collection
4. Reporting is carried out by the taxpayer

The subjects in the fulfillment of final taxation according to Government Regulation number 23 of 2018 are (Harjo, 2019:228):

- 1) Individual Taxpayer
- 2) Corporate Taxpayers, namely:
 - a) Limited Liability Company
 - b) CV
 - c) Firm
 - d) Cooperative

Based on Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises, the criteria for each business actor are divided into (Harjo, 2019:227):

No	Description	Aset Criteria (Rp)	Turnover Kriteria (Rp.)
1	Micro Business	Maximal 50 million	Maximal 300 juta
2	Small Business	>50 million – 500 million	>300 million – 2,55 billion

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3	Medium Business	>500 million – 10 billion	>2,5 billion – 50 billion
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It can be seen that Law Number 20 of 2008 specifically explains the criteria for Micro, Small, and Medium Enterprises. Meanwhile, Government Regulation Number 23 of 2018 only states that the criteria for business people who are included in Micro, Small, and Medium Enterprises are those whose gross turnover does not exceed Rp. 4.8 billion a year. In Government Regulation number 23 of 2018, micro-business doers have been involved in raising tax revenues, while in previous Government Regulations, the role of micro-business doers was not taken into account. Micro Business itself is a stand-alone productive business unit carried out by individuals or business entities in all economic sectors (Tambunan, 2012: 2).

One way to support the achievement of optimal state services is the implementation of a self-assessment system supported by a digitalization program in fulfilling tax obligations for taxpayers in the hope that this system and program can accelerate and provide good service quality and support economic growth through tax revenues, especially from Final Income Tax (PPh) receipts for MSMEs.

There are several e-System programs currently provided by the Directorate General of Taxes, including e-registration, e-billing, and e-filing/e-form (Rahayu, 2017) where the digitization programs are important to support Taxpayers' compliance in fulfilling their tax obligations, both in terms of registering themselves as Taxpayers, calculating their tax obligations, making tax deposits and reporting taxes as a form of self-assessment system.

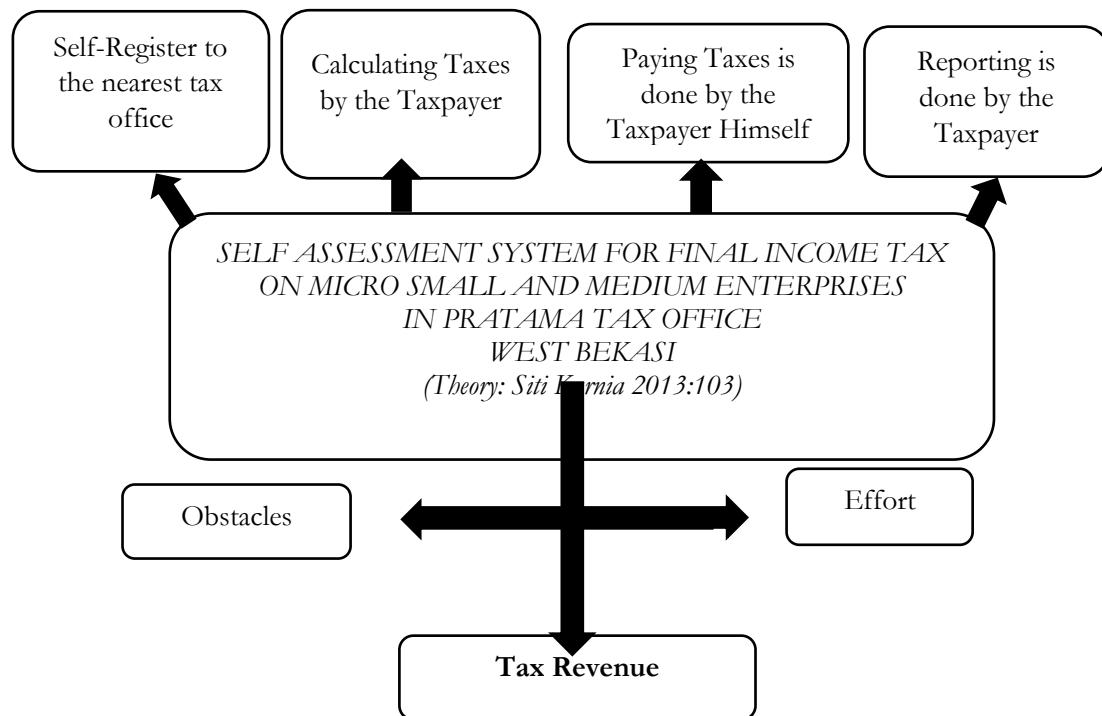
In this study, several dimensions are related to one another in achieving the goals and objectives in the Self-Assessment System for Final Income Tax on Micro, Small and Medium Enterprises to increase tax revenue (Rahayu, 2017), these dimensions are activities that must be carried out by Taxpayers, both Individual Taxpayers and Corporate Taxpayers, those activities are:

- a. Self-Register to the nearest tax office
- b. Calculating Taxes by the Taxpayer himself,
- c. Self-Paying Taxes done by tax payer
- d. Reporting is carried out by the Taxpayer

The purpose of this study was to identify and analyze the final Income Text (PPh) self-assessment system for MSMEs at KPP Pratama of West Bekasi in 2018-2020 along with the obstacles and efforts made by the KPP (Tax Office) regarding the self-assessment system. The relevance of the theoretical dimensions in the discussion of this research can be described in the Conceptual Model chart below:

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Picture 1 Conceptual Model

Source: Processed by the Author, 2021

METHODE

In carrying out this research, a qualitative approach is used where qualitative research is a study that intends to understand what phenomena are experienced by research subjects such as behavior, perceptions, motivations, actions, etc., holistically and by way of description in the form of words and language, in a special natural context and by utilizing various natural methods (Sugiyono, 2015). While the type of research used is descriptive analysis, which is to analyze the content of the object under study based on sources relevant to the title of the study. This type of research also describes an event whose operations carry out data collection and processing activities as well as interpreting data that is given a rational meaning while still holding to the principles of logic so as to form a holistic conclusion (Neuma, 2011).

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In the next step, the writer put forward the description and the facts description, the relationship between the dimensions, and the phenomenon under study through a clear and detailed explanation. The data collection carried out in this study is triangulation, which combines data collection techniques by direct observation at the research locus, namely at Tax Office of KPP Pratama West Bekasi, M. Gold Tower, UG Floor, 9 and 10, Jalan K.H. Noer Alie Bekasi 17148, conducted interviews with several informants related to the theme of this research and collected documentation both in the field and through literature studies, namely by reading, analyzing and analyzing various literature, both in the form of documents, books, journals, publication data from various sources. official. At the implementation stage of data analysis, this study uses 3 (three) data analysis activities, namely data reduction, data display, and conclusion drawing/verification.

In this study, it will be analyzed objectively about the number of MSMEs who do not understand tax administration and the perception of MSME doers about the complexity of carrying out tax obligations, so that they are reluctant to calculate, pay, and also report their taxes by referring to the theories that have been stated above. to be juxtaposed with the implementation of this policy and then a conclusion is drawn, preceded by explanations, arguments, both in writing and in the form of table or chart displays. This activity is in line with the data analysis theory proposed by Miles & Huberman (Sugiyono, 2017)

RESULT AND DISCUSSION

The data obtained show that the number of MSME taxpayers at the Tax Office of KPP Pratama West Bekasi increased in 2019 and decreased again in 2020. The increase that occurred was also not too significant, which was only 3.83% while the decline in 2020 was 40.04%. In a normal atmosphere, there is an increase in the number of registered MSME taxpayers, but the number is still far from what is expected. Meanwhile, during the COVID-19 pandemic, it had a huge impact on MSME actors, namely the very high decline in Taxpayers caused by the increase in applications for Non-Effective Taxpayers because these MSME Taxpayers experienced a decrease in sales turnover and many went out of business. Complete data on the number of MSME taxpayers registered at the West Bekasi Pratama Tax Service Office from 2018 to 2020 can be seen in the table below:

Table. 1 Number of MSME Taxpayers Registered at Tax Office of KPP Pratama West Bekasi in 2018-2020

Year	Number of Individual Taxpayers	Number of Registered MSME Taxpayers	Number of MSME taxpayers who make payments	Number of MSME taxpayers who report
2018	14.965	2.973	2.399	1.033
2019	19.748	3.087	2.419	1.109
2020	30.785	1.851	1.312	960

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Source: Tax Office (KPP) Pratama West Bekasi, 2021

From the table, it appears that the success of the Extensification Section of the West Bekasi Pratama Tax Service Office in carrying out its duties was proven by the increasing number of Individual Employee Taxpayers from year to year. However, this increase was not suitable for an increase in Non-Employee Individual Taxpayers for Micro, Small, and Medium Enterprises. This is exacerbated by the emergence of the COVID-19 pandemic outbreak in 2020 which caused a decrease in MSME taxpayers, both registered, paying/depositing, and reporting their taxes.

The existence of the government's policy to provide tax incentives for MSME doers was not able to raise the level of reporting of MSME taxpayers in 2020. Based on the information from the West Bekasi Pratama Tax Service Office, it was found that in 2020 there were 960 MSME tax reporting consisting of: the Annual Tax Return (SPT) reports and incentive realization reports can be seen that there has been a very drastic decline in the implementation of the tax obligations of MSME doers in the West Bekasi Pratama Tax Office area.

Income Tax Revenue from the Micro, Small, and Medium Enterprises sector from 2018 to 2020 has also decreased from year to year. This decline, especially in 2020, was due to the impact of the COVID-19 pandemic, in which many MSME players experienced a sharp decline in sales turnover that many could not even survive in maintaining their business continuity. This decline in revenue is also due to the tax incentives provided by the government for MSME doers so that MSME doers do not have to pay taxes owed to the state. The table below shows the income tax receipts received by the West Bekasi Pratama Tax Service Office from the Micro, Small, and Medium Enterprises sectors from 2018 to 2020.

Table. 2 Income Tax Revenue from the MSME sector at KPP Pratama West Bekasi in 2018-2020

Year	Final Income Tax (Pph) Realization	MSME Tax Realization
2018	203.529.776.007	22.805.388.941
2019	236.202.884.587	19.455.838.706
2020	173.528.501.055	11.917.319.901

Source: Tax Office (KPP) Pratama West Bekasi, 2021

As it has been explained that one of the data collection techniques in this study is to conduct interviews with several informants who are considered competent and knowledgeable about the

theme of this research. There were 7 (seven) informants who were successfully asked and these informants came from many different characteristics to maintain the objectivity of this research. An informant comes from the regulator with the characteristics of the informant as Account Representative for Supervision and Consultation I at Tax Office (KPP) Pratama West Bekasi, 5 (five) informants from Taxpayers with the characteristics of informants as MSME doers from different types of businesses and an informant who is considered an expert in the taxation as the guardian of the objectivity of this research who came from academics with the characteristics of an informant as a tax lecturer at the STIAMI Institute.

The following describes the analysis of the results of interviews with informants juxtaposed with the dimensions contained in the Self Assessment System theory expressed by Siti Kurnia Rahayu (2017) which includes the dimensions of registering with the tax office, calculating taxes by taxpayers, paying taxes by yourself. by the Taxpayer and Reporting is carried out by the Taxpayer and an analysis of the obstacles both faced by the tax authorities of the West Bekasi Pratama Tax Office and by the Taxpayer of Micro, Small and Medium Enterprises which is closed with an analysis of the solutions implemented to deal with the obstacles that occur.

1) Self-Register to the Tax Office

Based on the results of research through interviews with informants, especially informants with characteristics as tax authorities at the Pratama Tax Service Office of West Bekasi, Taxpayer Registration Number (NPWP) registration activities and registration as participants for MSME Taxpayers based on the Government Regulation Number 23 of 2018 for all people who have met the formal requirements and Materials, both Individuals and Business Entities, currently, besides being able to be done manually by coming in person to the nearest Tax Service Office, it can also be done more easily, namely registering through e-Registration.

2) Calculating Tax by Taxpayer

Interviews were conducted with informants with the category of all characteristics of the informants. Based on the results of research through interviews, it is known that MSME taxpayers who have been registered as MSME taxpayers participating in Government Regulation Number 23 of 2018 are required to calculate their tax payable by the Government Regulation No. 23 of 2018 at a rate of 0.5%, except for taxpayers who do MSMEs that take advantage of the Minister of Finance Regulation number 9 of 2021, the taxpayer does not need to pay the tax due but is still obliged to report their business activities every month on the website of the Directorate General of Taxes.

3) Paying Taxes done by Taxpayer Himself

The results of the study based on interviews related to the parties regarding tax payments made by taxpayers themselves, a common thread are drawn that tax payments made by taxpayers can be done very easily by making e-billing to get a tax payment number and can pay the tax payable to the appointed perception bank or payment can be made from anywhere

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via e-banking or e-Mobil provided by the perception banks appointed by the Directorate General of Taxes.

4) Reporting is done by the taxpayer

The results of the study based on interviews related to informants regarding the tax obligation procedures about the obligation to report taxes show that the Self-Assessment System method of Final Income Tax (PPh) on Micro, Small, and Medium Enterprises can be done easily by doing it through electronic reporting on the Directorate General's website Taxes through e-filling applications or e-forms that can be done from anywhere without having taxpayers to come and queue at the local Tax Service Office.

5) Obstacles faced by Taxpayer and Tax Office of KPP Pratama West Bekasi Tax Authorities in the Self-Assessment System for Final Income Tax (Pph) on Micro, Small, and Medium Enterprises at the West Bekasi Pratama Tax Service Office in 2018-2020

The results of research based on interviews with informants can be seen that some of the obstacles faced by taxpayers and tax authorities are as follows:

- a. In the dimension of tax registration to obtain Taxpayer Identification Number (NPWP) and registration as MSME doers, there are still many taxpayers who have not registered themselves.
- b. In the dimension regarding the calculation of the amount of tax payable, from the tax authorities side, it is difficult to supervise the Taxpayer in carrying out the calculations correctly, while from the Mandatory side there is no orderly recording of each transaction activity.
- c. In the dimension of tax payments, there are obstacles, namely in carrying out the flow of tax payments there are still taxpayers who do not know the process of making e-billing. This is because there are still many taxpayers, especially MSME taxpayers who are still unfamiliar with taxes.
- d. In the dimension of tax reporting, the obstacle experienced is in carrying out this tax obligation procedure, there are still business doers who do not understand tax reporting using e-Form. This is due to the lack of knowledge from MSME business doers about the ease of technology that makes it easy to carry out their tax obligations, especially tax reporting is an important means for taxpayers to account for all their tax activities.

6) Efforts made by the Tax Office of KPP Pratama West Bekasi to overcome obstacles that occur in the Self-Assessment System for Final Income Tax (PPh) on Micro, Small, and Medium Enterprises in the Pratama Tax Service Office in 2018-2020.

The results of the study based on the results of interviews with informants showed that some of the efforts made to overcome the obstacles mentioned above were as follows:

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- a. In the dimension of tax registration to obtain Taxpayer Identification Number (NPWP) and registration, the Directorate General of Taxes has carried out more massive and focused activities in conducting socialization to taxpayers, especially MSME taxpayers who have not been registered.
- b. In the dimension of calculating the amount of tax payable, the efforts made are to provide an understanding of the calculation of the amount of tax payable from the tax authorities side can be done by monitoring taxpayers through social media and also being able to monitor benchmarks with similar activities.
- c. In the dimension of tax payment, the efforts made are that the Tax Office of KPP Pratama West Bekasi has provided education to taxpayers in terms of billing code generation and the existence of an Account Representative at Tax Office of KPP Pratama West Bekasi as a consultant for taxpayers without paying.
- d. In the dimension of tax reporting, the efforts made are to simplify or facilitate taxpayers in carrying out their tax reporting obligation procedures and provide regular training to taxpayers on procedures for filling out tax forms and online tax reporting techniques.

CONCLUSIONS AND MANAGERIAL IMPLICATIONS

Based on the results of the research that have been described with reference based on the theory used, the researcher can conclude the Self-Assessment System for Final Income Tax on Micro, Small, and Medium Enterprises at the West Bekasi Pratama Tax Service Office as follows:

- a. The Self-Assessment System for Final Income Tax on Micro, Small, and Medium Enterprises at the West Bekasi Pratama Tax Service Office, if it is measured with the Self-Assessment System indicator is still not appropriate, this is proved by the fact that there are not many MSME doers who have not registered themselves and have not correctly calculated their taxes, not all of them have made payments based on the applicable regulations and there are still many MSME doers who have not reported their taxation.
- b. The obstacles experienced by the Tax Office of KPP Pratama West Bekasi in the Self-Assessment System for Final Income Tax (PPh) on micro, small and medium enterprises at the Pratama Tax Service Office West Bekasi, namely for MSME entrepreneurs who are still unfamiliar with taxes and do not understand IT, the tax authorities find it difficult to supervise to taxpayers for their transactions/activities, as well as the lack of regular socialization and counseling to taxpayers.
- c. Efforts made by the Tax Office of KPP Pratama West Bekasi to overcome the obstacles that occur in the Self-Assessment System for Final Income Tax (PPh) on micro, small and medium enterprises in the Pratama Tax Service Office West Bekasi, namely by providing education to taxpayers related to technology and taxes. Conduct regular visits and supervision to taxpayers to monitor taxpayer activities/transactions, besides that to conduct periodic socialization and counseling or training to taxpayers, especially MSME taxpayers.

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