



## Evaluation of the Implementation of Tax Incentive Policy for Small and Medium Enterprises Affected by the Covid-19 Pandemic at the Tax Service Office Pratama Koja Utara Jakarta

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**ABSTRACT:** The Covid 19 pandemic in almost all countries, including Indonesia, has negatively impacted the economic sector, especially the MSME business. The government has made various efforts to restore the Indonesian economy. Through the Directorate General of Taxes, under the authority of the Ministry of Finance, the government decided to provide tax incentives for taxpayers affected by the Covid 19 pandemic. This final income tax incentive is based on the Regulation of the Minister of Finance of the Republic of Indonesia No. 44 PMK/03/2020. This regulation focuses on Small and Medium Enterprises. Taxes are usually 0.5% of gross income that is self-paid or deducted or collected by withholders or collectors. However, with PMK-44/PMK.03/2020, the tax is borne by the government, which means that the income is not subjected to tax from April 2020 to December 2020. This study used a descriptive method. The data was collected through a literature study where the author evaluated the implementation of government regulatory policies regarding applying tax incentives for MSMEs affected by Covid-19. The purpose of providing tax incentives to MSMEs is to reduce their difficulty in meeting operational costs or expenses so that MSMEs can survive during the pandemic, as well as save the national economy and maintain financial system stability. The study results show that tax incentives and relaxation and the provision of tax incentives to the beneficiary sector MSME are productive and able to support the recovery of the national economy. These programs and tactical steps ensure that economic growth is maintained even though these programs are separate and unrelated to the spread of Covid-19, which can be controlled quickly.

**Keywords:** Evaluation, incentives, taxes, SMEs.



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## INTRODUCTION

Taxes are the primary source of state revenue that contributes to state development ([Amendolagine et al., 2021](#); [Egbunike et al., 2018](#); [Febyani & Widodo, 2020](#); [Nguyen & Darsono, 2022](#); [Sekiraqa et al., 2021](#); [Tibulca, 2021](#)). State revenue in 2019 reached 86.50% from the tax

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Wulandari, Teron, Agustina, and Rofiyanti

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sector ([Beny & Loviana Dewi, 2021](#); [Wantasen et al., 2021](#)). The significant contribution of taxation to the state revenue sector encourages the government to increase taxpayer compliance. The Covid-19 pandemic that has occurred in Indonesia since 2020 has impacted various sectors, including the business sector, especially those carried out by micro, small and medium enterprises (MSMEs) ([Arianto, 2020](#); [Damayanti, 2021](#); [Kusumastuti, 2020](#); [Nabilah et al., 2021](#); [Rahmah, 2020](#)). Many MSMEs' turnover has fallen drastically with the Large-Scale Social Restrictions (PSBB) policy ([Anugerah et al., 2021](#); [Kurniawan, 2021](#); [Muhyiddin & Nugroho, 2021](#); [Rofiyanti et al., 2021](#)). Other problems are the lack of tax literacy, difficulty accessing or reaching services, especially during the large-scale social restrictions (PSBB), the lack of attractiveness of the incentives themselves, the reluctance of MSME business actors to deal with taxes, and concerns about additional obligations for MSMEs ([Andrew & Sari, 2021](#); [Marlina & Syahribulan, 2021](#); [Rahmawati & Apriliasari, 2021](#); [Resmi & Barmawi, 2022](#); [Wardana, 2021](#)).

The tax incentive policy is one of the efforts made by the government to help the economy of MSME actors during the pandemic. The policy for providing tax incentives is regulated through the Minister of Finance Regulation Number 44/PMK.03/2020 concerning Tax Incentives for Taxpayers Affected by the Corona Virus Pandemic on 27 April 2020. This PMK 44/2020 revokes the Regulation of the Minister of Finance of the Republic of Indonesia Number 23/PMK.03 /2020 promulgated 37 days in advance. One of the most fundamental differences is that PMK 23/2020 only provides tax incentives for the industrial sector. No type of service business sector is given incentives except for repairs and installations ([Kementerian Keuangan, 2020](#); [Masdi, 2021](#)).

The government hopes that MSMEs can survive in this pandemic situation. In this case, the support of the business world, MSMEs, was ratified in Chapter III of PMK No. 86/PMK.03/2020 concerning Tax Incentives for Taxpayers Affected by the COVID-19 Pandemic. The chapter describes the Final Income Tax Incentives based on Government Regulation no. 23 of 2018. The MSME Final Income Tax, whose tax rate has been 0.5% of gross turnover, is officially borne by the Ministry of Finance. MSME taxpayers receive a final income tax facility of 0.5% (Government Regulation No. 23 of 2018), which the government bears. Based on data from Suku Dinas Koperasi, Usaha Mikro, Kecil, Menengah, dan Perdagangan (KUMKMP) Koja Jakarta Utara, 8,023 MSME actors have registered themselves through the Integrated Entrepreneurship Development Program in 2019. A total of 2,241 MSME actors have received Micro Small Business Permits. A total of 2,307 MSME actors have participated in the marketing stage, and 127 other MSME actors have made financial reports and obtained access to capital. Compared to 2018, of the 8,395 MSME actors who registered, only 1,930 received the Micro Small Business Permit. Meanwhile, three MSME actors have access to capital. These data show that MSME actors in Koja, North Jakarta, have developed quite significantly. On the other hand, the Covid-19 pandemic can significantly impact the development and economy of MSME actors .

As quoted by the Head of Finance and Banking of the Central Executive Board, Hipmi Ajib Hamdani, there are five problems faced regarding financial incentives faced by the community and business actors, including the lack of tax literacy. Second is the difficulty of accessing or reaching services, especially during the large-scale social restrictions. Third, concerns over the actions of post-pandemic tax authorities. Fourth is information asymmetry regarding tax incentive policies at agencies outside the Directorate General of Taxes, such as local government and local government agencies. Fifth, the issuance of a Letter of Request for Explanation of Data and Information (SP2DK) and a request for correction is still being carried out by the Directorate General of Taxes.

## **METHOD**

This research is descriptive research with a qualitative approach, further elaborated with secondary data from the play store, social media, or other news media. Data collection techniques were carried out through interviews, observation, and documentation. In line with the expression of Silalahi, which states that data collection techniques can be carried out through searching secondary data obtained from books, articles or news, comments, government publications (websites), and journals ([Creswell, 2017](#); [Silalahi, 2017](#); [Sugiyono, 2019](#)).

## **RESULT AND DISCUSSION**

Evaluation of a government policy or program means assessing the goals, criteria, and targets to be achieved by a policy with the existing reality or achievements. The evaluation also means making information about how far a policy outcome contributes to achieving goals and objectives. Therefore, in evaluating the provision of tax policies for the textile industry in Indonesia, researchers will discuss the implementation of the provision income tax incentives, their objectives, and evaluation of the implementation ([Subarsono, 2019](#)).

### **1. Evaluation of the Implementation of Tax Incentive Policies for Micro, Small and Medium Enterprises Affected by the Covid-19 Pandemic at KPP Koja, North Jakarta**

There are six criteria for conducting policy evaluations, here are some evaluation criteria in viewing the Tax Incentive Application policy ([Dunn, 2018](#)), namely as follows:

#### **a. Effectiveness**

Effectiveness is the relationship between output and goals. The more significant the contribution of output to achieving goals, the more effective a policy or program, will be. A policy or program is considered adequate if the output produced can meet the expected goals ([Benvenuti et al., 2016](#); [Roman & Plopeanu, 2021](#); [Santhosh & Baral, 2015](#); [Voronov et al., 2015](#)). Suppose it is related to the Income Tax incentives received by MSMEs in the Koja area. In that case, it can be said to be effective if the output produced can meet the incentive objectives, namely increasing national welfare and encouraging government programs to create and absorb employment and prevent layoffs massively ([Ciesielska et al., 2022](#); [Holzer et al., 2021](#); [Tripon, 2015](#)). In connection with the turmoil in the financial market and the rupiah exchange rate during the covid-19 pandemic, the provision of Income Tax incentives to MSMEs in terms of effectiveness must involve equity and be right on target. If viewed from the aspect of awareness of MSMEs, it is already high in utilizing the PPh incentive policy. Providing income tax incentives to MSMEs has not been effective because there are still few MSMEs that apply for PPh incentives ([Kumala & Junaidi, 2020](#); [Malik et al., 2020](#); [Priyatin & Rahmi, 2022](#); [Sarjono, 2021](#)). An Income Tax incentive program can be effective if it produces one unit of output (output) and achieves the goal because the low application for income tax reduction incentives can be said to be ineffective.

#### **b. Efficiency**

Efficiency relates to the amount of effort required to produce a certain level of effectiveness ([Dunn, 2018](#)). In implementing the tax incentive policy for MSMEs in Koja during the Pandemic, efficiency was seen, where the government's efforts to conduct socialization prior to implementation were estimated to be quite efficient ([Yang et al., 2022](#); [Zhang et al., 2022](#)). With the existence of tax incentives, previously budgeted funds for paying taxes can be used for other purposes. The MSMEs at the Pratama Koja Tax Service Office optimize income to survive during the Pandemic. The use of tax incentive policies can at least provide relief on the

expenditure burden of MSME actors during the COVID-19 Pandemic ([Chen et al., 2022](#)). The provision of tax incentive policies for MSME taxpayers, on the one hand, can ease the burden of spending but, on the other hand, reduce state revenues ([Wan et al., 2022](#)). Nevertheless, it is hoped that the provision of tax incentive policies is expected to be obedient in fulfilling tax obligations even though the community's economy is weakening due to the COVID-19 Pandemic

### **c. Adequacy**

Sufficiency in public policy seen in achieving the goals that have been achieved has been felt to be sufficient in various ways ([Figueroa et al., 2021](#); [Simshauser, 2019](#); [Sukhwani et al., 2021](#); [Zapata et al., 2022](#)). Adequacy is concerned with how far a level of effectiveness satisfies a need, value, or opportunity ([Dunn, 2018](#)). From the above understanding, it can be concluded that adequacy is still related to effectiveness by measuring or predicting how far the existing alternatives can satisfy the needs of the Koja MSMEs during the Pandemic Period and the value or opportunity in solving problems that occur. The aspect of adequacy in applying the tax incentive policy is the satisfaction and adequacy of the Koja MSMEs in surviving during the COVID-19 pandemic. Taxes are people's contributions to the state treasury based on the law (which can be forced) by not receiving reciprocal services (contra-achievements) that can be shown directly and which are used to pay general expenses ([Mardiasmo, 2006, 2016](#)). Indirectly, tax is a burden that taxpayers must pay. With the covid pandemic, where the community's economy, especially MSMEs, is very disturbed, the tax burden is felt to be burdensome for MSME actors. With the Tax Incentive policy, it is felt that it can provide relief and solutions to the tax burden obligations by MSME taxpayers. Thus, MSME actors feel that the policies issued by the government are beneficial in meeting their needs even though income is reduced as a result of the COVID-19 pandemic.

### **d. Even Distribution**

Alignment in public policy means that justice is given and public policy targets are obtained. William N. Dunn stated that the criterion of equity is closely related to legal and social rationality and refers to the distribution of results and efforts between different groups in society. An equalization-oriented policy is a policy that results or effort is equitably distributed. A particular program may be effective, efficient, and sufficient if evenly distributed cost benefits. The key to alignment is justice or fairness. The implementation of the incentive policy must be fair. All sectors and society's perspectives must enjoy the results of the policy because public services are services from the bureaucracy for the community in fulfilling community activities, either directly or indirectly. Public services themselves produce public services. During the pandemic, many sectors are affected. The policy of providing tax incentives is one of the government's solutions to reduce the impact felt by the community, especially MSME actors. The government has sought equality in implementing the policy of providing tax incentives. Unfortunately, tax literacy and knowledge that is still low are obstacles and causes of taxpayers' ignorance in accessing these policies. The COVID-19 pandemic has caused a decrease in the income of MSME taxpayers, so many taxpayers complain that paying taxes of 0.5% of the total gross turnover every month is very burdensome. However, even so, after the government made it easy for MSME taxpayers through PMK No 44 PMK/03/2020, many KPP Pratama Koja taxpayers still choose to pay PPh Final PP 23 compared to taking advantage of these incentives. The purpose of providing this tax incentive was stated in consideration of the PMK policy No. 44/PMK.03/2020 that in order to overcome the impact of COVID-19, which affects the economic stability and productivity of business actors, the government needs to regulate provisions related to the provision of tax incentives due to the impact of the pandemic which has spread to the industrial sector. SMEs. To achieve the goals related to overcoming the impact of COVID-19, the provision of tax incentives for MSME taxpayers who carry out their tax obligations under PP 23/2018 is

emphasized in Article 5 Paragraph 6 PMK Number 44/PMK.03/2020, stating that the final PPh is based on PP 23/2018 borne by the government. This provision eliminates the obligation of PP 23/2018 Taxpayers to bear a tax burden of 0.5% on their business income, including income originating from transactions with tax withholders or collectors.

**e. Responsiveness**

The aspect of policy evaluation for responsiveness concerns policy outcomes in satisfying preference or value needs. The policy results can be seen in terms of the response of recipients or those who use the benefits of the policy. The income tax incentive policy can be seen from the level of taxpayer response, in this case, the Koja MSMEs who want to take advantage of the income tax facility. The need for preference for income tax facilities has been fulfilled, or the results are following the common objectives of issuing a Regulation of the Minister of Finance. The income tax incentive policy is considered to positively impact MSME actors in Koja. Policy socialization is an effort that the government must make to provide information to the public, especially taxpayers, regarding policies and programs issued by the government. In this case, the tax incentive policy will impact MSME actors if many access the policy. The more taxpayers who access the incentive policy, the more the benefits of this policy will be felt by taxpayers. As a form of government policy in economic recovery during the COVID-19 pandemic, PMK No. 44 PMK/03/2020 was stipulated and enforced since April 27, 2020. The purpose of this policy was to facilitate the use of more comprehensive incentives. One of the sectors that can take advantage of incentives based on PMK No 44 PMK/03/2020 is the MSME sector, usually referred to as Final income tax incentives. As an effort to socialize so that the Final PPh incentive can be known, understood, and utilized by MSME Taxpayers, the tax officer at the Koja Pratama Tax Service Office conducted socialization for MSME Taxpayers registered at the Koja Pratama Tax Service office.

Socialization activities that have been carried out at the Koja Pratama Tax Service Office in order to provide education about Final Income Tax incentives for MSMEs are in the form of submissions by each of the Finance Department of the Koja Pratama Tax Service Office to MSME Taxpayers through communication media such as telephone and Whatsapp, information dissemination through the social media of the Koja Pratama Tax Service Office. This remote socialization is carried out to avoid the further spread of COVID-19. Socialization activities and several educations that have been carried out to introduce PMK No. 44 PMK/03/2020 to MSME Taxpayers are considered sufficient to provide understanding. However, there are still many taxpayers who have not taken advantage of these incentives. Based on the data collection results from KPP Pratama Koja, MSME taxpayers who take advantage of these incentives are 393 out of a total of 1,231 MSME taxpayers. So taxpayers who take advantage of these incentives are only about 32% of the total MSME taxpayers at the Koja Pratama Tax Service Office. Taxpayers who wish to take advantage of these incentives must submit an online realization report. Suppose the MSME Taxpayer does not take advantage of the incentive. It is obliged to carry out its obligations following PP 23/2018, namely, on income from business received or obtained by the MSME Taxpayer; it is subject to Final Income Tax within a certain period. The Income Tax rate imposed on the final income tax is 0.5% multiplied by the tax base. The tax base is the total monthly turnover before the sales discount (Bandiyono & Utami, 2021). The government's goal in providing tax incentives for MSMEs is to maintain the business continuity of MSME taxpayers during the COVID-19 pandemic.

**f. Accuracy**

A successful and appropriate tax incentive is the goal of the Income Tax incentive policy program, suitable for a community or group currently impacted by Covid-19. Policies will be effective if policymakers understand what is needed by policy implementers. Policymakers must

know and research problems in the textile industry to formulate a policy that is useful for MSMEs. Based on the analysis of data obtained from MSMEs in Koja, the number of MSMEs in Koja that applied for the provision of tax incentives for PPh 23 was correct. Nearly 90% of MSMEs received government assistance funds for incentive policies during the COVID-19 pandemic. Administration to get this incentive is not suddenly a taxpayer who is included in the criteria of Government Regulation number 23 of 2018 will get it. However, there are special terms and conditions that the taxpayer must comply with. MSME actors must fulfill the administrative process according to PMK Number 23 of 2020. The COVID-19 pandemic has affected economic stability in affected countries such as Indonesia. The most affected business segment is the MSME sector. MSMEs are the most vulnerable sector to the COVID-19 pandemic. During the COVID-19 pandemic, many MSMEs experienced business sluggishness and even went out of business (Hendayana et al., 2020). MSMEs have a significant influence on economic stability in Indonesia. Based on the Report on Analysis of the Competitiveness of MSMEs in Indonesia (2018) by BAPPENAS, it is stated that MSMEs have several reasonably significant roles, among others, expanding employment, absorbing labor, forming Gross Domestic Product, and providing a net.

Therefore, the government needs to maintain the continuity of MSMEs, especially during the COVID-19 pandemic. The government's step is to provide incentives for PP 23/2018. During the validity period of PMK Number 44/PMK.03/2020, the number of submissions of realization reports continued to increase. This condition shows that the enthusiasm of PP 23/2018 Taxpayers in utilizing incentives has increased during the enactment of PMK Number 44/PMK.03/2020. Details of the report on the realization of the final PPh PP 23 DTP incentives in 2020 at the Pratama Jakarta Koja Tax Service Office with an initial budget of 1,346,472,000,000, but the realization increased to 1,372,748,468,227. Based on the evaluation of the overall use of PPh 23 DTP final PPh incentives as regulated in PMK Number 44/PMK.03/2020 by MSMEs during 2020 in the KPP Pratama Jakarta Koja area, 393 taxpayers managed to take advantage of the incentives..

## **2. Barriers to the Implementation of Tax Incentives for MSME Business Actors at KPP Koja, North Jakarta**

Policymakers and Incentive Policy Implementation, in this case, is the Pratama Jakarta Koja Tax Service Office, whose task is to carry out policy implementation assisted by the Directorate General of Taxes, must face various obstacles and obstacles in implementing policies in the field. The tax incentive program is a policy that has emerged in order to respond to the impact of the COVID-19 pandemic. Implementers or staff interviewed at the Koja Pratama Tax Service Office explained that taxpayers need to update tax information to determine if there are obstacles in its implementation and how to use them. However, many PP 23/2018 taxpayers are less proactive in finding out about the latest government policies. Some PP 23/2018 taxpayers believe that taxation is only about the obligation to pay taxes without seeing any beneficial facilities that can be utilized.

According to the results of Darussalam's research (2020), the low absorption of incentives is caused by the community's lack of understanding and tax literacy. However, there are still taxpayers who only know about the existence of tax incentives but do not know in detail about them. This is also based on the low level of literacy of the ordinary Indonesian people, so a direct approach is needed to achieve high publication effectiveness. Many MSMEs still do not understand how to report their income via online applications. Most of them during the pandemic period, MSME actors do not follow our online socialization or information via social

media. And the most severe problem. Most MSME taxpayers do not have a computer or laptop as a means of reporting

The calculation of the allocation of tax incentives is based on tax revenues in the previous year, when the economic situation was still in good or at least "normal" condition. This calculation will certainly never be in line with the actual year conditions, namely in a recession, where the taxpayer's income decreases, and so does the tax. Full utilization of tax incentives, especially in the first year of a recession, will never be achieved due to the nature of the tax incentives themselves. The tax incentive policy does not mean that the government has actual cash to offset losses. On the contrary, it is an allocation for possible losses due to reduced tax revenue in the sector that is given the incentive. Yon Asral, an Expert Staff of the Ministry of Finance, also conveyed the same reason when asked by the media about the slow use of incentives in the 2020 National Recovery Program (Kontan, 2020). The implementation of socialization remotely provides challenges for both tax officers and taxpayers. An example is a disruption in the network that is often disrupted and causes the delivery of information and feedback from taxpayers to be not optimal. Nevertheless, this activity is expected to help taxpayers understand these regulations to carry out their tax obligations still.

## **CONCLUSION**

Based on the results of the above presentation, the following conclusions can be drawn:

1. Evaluation of the Implementation of Tax Incentives for Micro, Small, and Medium Enterprises Affected by the Covid-19 Pandemic at the Pratama Koja Tax Service Office, North Jakarta, based on the policy proposed by William Dunn with six criteria for evaluation, namely Effectiveness, Accuracy, Efficiency, Responsiveness, Equity, and Sufficiency. From the research guidelines, significant positive results were obtained that MSME actors responded well to policy programs made by the government. It can be seen from the results of MSME Taxpayers who take advantage of incentives and reports on the realization of PPh final PPh 23 DTP incentives in 2020 at KPP Pratama Jakarta Koja with an initial budget of 1,346,472,000,000 increasing to 1,372,748,468,227. In addition, MSME actors have benefited from the tax-intensive policy during the COVID-19 pandemic, namely, additional income for workers in the form of real money received every month to sustain life and fulfill household needs.
2. Evaluation of the Implementation of Tax Incentives for Micro, Small, and Medium Enterprises Affected by the Covid-19 Pandemic At the Pratama Koja Tax Service Office, North Jakarta 2020, there are obstacles to implementing the implementation of tax intensive policies during the COVID-19 pandemic due to the difficulty of socialization from the KPP Pratama Jakarta Koja against SMEs because of the pandemic. All socialization systems are carried out online because MSME actors do not have the media to access them.

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**Evaluation of the Implementation of Tax Incentive Policy for Small and Medium Enterprises Affected by the Covid-19 Pandemic at the Tax Service Office Pratama Koja Utara Jakarta**

Wulandari, Teron, Agustina, and Rofiyanti

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**Evaluation of the Implementation of Tax Incentive Policy for Small and Medium Enterprises Affected by the Covid-19 Pandemic at the Tax Service Office Pratama Koja Utara Jakarta**

Wulandari, Teron, Agustina, and Rofiyanti

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