Use Of Final Income Tax Incentives In MSME Tax Reporting During The Covid-19 Pandemic

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Abstract

The Covid-19 virus outbreak created impact bad to sector world economy including Indonesia. Micro, Small and Medium Enterprises (MSMEs) are one of them affected sectors pandemic This. Various effort has carried out by the government For build return Indonesia's economy so that it always walk with well, one its policy issued via PMK No. 44/PMK.03/2020 concerning incentive taxation or giving facility subtraction even liberation payment taxes, incl Final Income Tax for MSMEs that have Lots benefit towards MSME actors. Alone. Research purposes This is For know how to do it submission and reporting incentive FINAL PPh DTP for MSMEs is appropriate with PMK No. 44/PMK.03/2020 and PP 23 of 2018 What just benefits obtained top MSME players utilization incentive FINAL PPh DTP. Result of study Still many MSMEs do not understand and use incentive Final Income Tax during the Covid-19 pandemic against reporting MSME tax due to limitations knowledge and still must done guidance and outreach by the government, because MSMEs provide contribution Yan big in development economy in Indonesia.

Keywords: Final PPH, Tax Reporting, Pandemic

INTRODUCTION

In 2020 the pandemic covid-19 has hit various corners of the world. The spread of this virus No only impact on health but also very impactful to up and down flow economy in Indonesia and the world. The Micro, Small and Medium Enterprises (MSME) sector is one sector businesses are seriously affected to pandemic This. Based on survey study fast impact pandemic covid-19 against the performance of Indonesian MSMEs that have been conducted by the LIPI Economic Research Center with results have been displayed through page (http://lipi.go.id/) there are 94.69% of MSMEs experiencing decline sales during the pandemic. Many efforts have been made carried out by the government so that the economy in Indonesia remains stable walk with Good. Government want the perpetrators business especially the MSME sector can still operate his business so that can help moderate country economy fall. In 2021, 79% of sources Indonesia's state income comes from from reception tax Then the rest originate from reception No taxes and grants. This matter can seen from data from the Central Statistics Agency period 2020-2022 through page (https://www.bps.go.id/). Increasing reception tax will increase productivity and development in this country, increasing the depends on discipline public as a Taxpayer in reporting and payment tax with awareness of each Taxpayer without must done inspection and sanctions taxation.

One of sector main thing to focus on government is Micro, Small and Medium Enterprises (MSME) sector. Although from revenue and profit business the MSME sector indeed Far more small compared to companies big but there are more MSME players Lots the amount so that own potency For help realize growth economy in difficult times This. The government's efforts to restrain the perpetrators business still Spirit operate business in the middle pandemic This is publish policy through Minister of Finance Regulation (PMK) Number 44/PMK.03/2020 is one of them its policy containing about incentive tax Final Income Tax based on Regulation Government Number 23 of 2018.
On regulations the explained about imposition tariff Final Income Tax 0.5% (zero point five percent) of circulation gross business to Taxpayers who own income gross No more from 4.8 Billion Rupiah. It means regulation the targeting Micro, Small and Medium Enterprises (MSMEs) who have circulation business under 4.8 billion a year. Final Income Tax above turnover sales are a must paid by 0.5% to covered government for the Tax Period April 2020 to with the September 2020 Tax Period, so that during that period the Taxpayers are included into the criteria on released on deposit tax his income. Policy liberation tariff tax Taxpayers need to pay the Final Income Tax fulfil one of the conditions with submission letter information and requests to the Directorate Tax General (DJP), if letter information confirmed with a stamp or writing "FINAL PPH BORNE BY THE GOVERNMENT" then cutter nor collector No need do deductions / collections during the payment period besides That can convey it through Report Realization Final Income Tax is covered government regularly every tax period as slow as possible no later than the 20th of the month of the tax period next.

Final Income Tax is tax imposed with rates and base imposition tax certain on income received or obtained during year walk. Government make policy Final Income Tax becomes 0% where perpetrator business No need For pay tax they during the Covid-19 period, and also the government implement DTP so that the remaining tax debts owned by MSMEs can be paid borne by the government. With so second policy on This own similarity Where give relief for MSME actors so No need Again pay tax during the ongoing Covid-19 4 pandemic walk. With this program exists Where giving incentive Final Income Tax available utilized by MSMEs, gifts incentive This Final Income Tax No applies For all over type tax. Incentive tax This start enforced since month April 2020 until with September 2020 for 6 months Where utilization policy taxation This has been set in Minister of Finance Regulation Number 44 of 2020 (Rahmawati & Apriliasari, 2021), but now giving incentive tax has been extended until 30 June 2021 which has been confirmed in Minister of Finance Regulation Number 03 of 2021 (PMk No. 29/PMK.03/2020, 2021). As submitted by the Director Tax General of the Ministry of Finance, Suryo Utomo, revealed that as of July 10 2020, as many as 201,880 MSMEs had utilise Income Tax incentives Final PP 23 MSMEs. Amount That called Still Far of the total MSME Taxpayers (WP) who reported PPh in 2019 was 2.3 million taxpayers, implementation incentive in a way national show that budget incentive Final income tax arrived with the new October 14, 2020 reached 460 billion rupiah. Sudarso, Director Implementation Budget Directorate General Treasury, convey that realization the only amounting to 19% of the 2.4 trillion rupiah that has been budgeted (Rahmawati & Apriliasari, 2021). This matter showing that Still A little enthusiasm of MSMEs and few MSMEs are successful utilise existing incentives. This matter prove that existing policies set Not yet can walk in a way maximum.

Based on research conducted by Sitohang & Sinabutar (2020), incentives tax Already implemented, however not optimal so acceptance obtained. Still Far than has been set. That conclusion is results study to all over type incentives provided during COVID-19 pandemic. Temporary that, study Specific related incentive Final PPh PP 23 DTP has been issued conducted by Sari et al. (2020) with no results different, i.e utilization incentive tax during the COVID-19 pandemic it was not optimal because many MSME taxpayers who have not understand provision applicable taxation. Reason not enough optimally utilization incentives, that is still understanding of MSMEs low, is also mentioned in study Marlinah and Syahrilbulan (2020) revealed this that many MSMEs do not utilise incentive tax because exists possibility that MSME actors still Not yet understand policy incentive taxation provided. Study Marlinah and Syahrilbulan (2020) was carried out with object all MSMEs in Indonesia, while Sari et al. (2020) did study with MSME objects in the District Ciracas, East Jakarta.

Although government has give facility liberation tax income Final and final income tax extend the validity period until with four extensions, still Many MSMEs do not utilise facility the. Through page Instagram, Directorate The Indonesian Tax General (DJP) reminds MSME players to utilise facility incentives provided. Already there are 65
million registered MSME actors but those who take advantage incentive the only around 9.8 million perpetrator business or around 15% of the total perpetrators business registered. That matter can happen Because exists a number of factors, such as: lack resulting socialization many taxpayers do not know exists policy giving incentive Final Income Tax and lack thereof knowledge like understand the procedure submit incentives that have been facilitated. That matter become factor main influence low MSME actors who take advantage incentive the.

Formulation problem in study This aim For makes it easier writer in give limitation so that obtained clear goals and objectives in obtain answer as expected, formula problem study This: How MSME report Final PPH during the Covid 19 pandemic, How utilization incentive Pph final DTP during the Covid 19 pandemic against reporting tax MSME,

Income Tax is levy officially imposed on a person income Good for private people and regulated bodies through Income Tax Act For interests of the state and society in life nation and state as something mandatory obligations held. Legal basis type tax This is Law (UU) Number 7 of 1983 concerning Income Tax. And experience four changes, namely: Constitution Number 7 of 1991, Constitution Number 10 of 1994, Constitution Number 17 of 2000 and Constitution Number 36 of 2008. The latter arrangement latest about tax income is also in the Job Creation Law no. 11 of 2020 is regulated through Constitution Harmonization Tax Regulations (UU HPP) Number 7 of 2021. This in the background back Because develop rapidly technology, economics, etc social, political in Indonesia, so need done exists changes to the law the To use increase function and role. Referring to Tax Law Number 36 of 2008 income is imposition tax to subject tax imposed to must personal tax as well as body and related with the income he earns in One year taxes, that is every addition ability economically acceptable or obtained by the Taxpayer is good originate from Indonesia and abroad and used For consumption, increase riches with name and in form whatever. Whereas According to Mardiasmo (2018:60), “Income Tax is tax imposed for individuals, companies or legal entity other on earned income.”

Income tax divided to in a number of diverse and differentiated types in accordance different conditions and rates. Generally there are 8 types Income Tax or Income Tax that can be charged to the Taxpayer accordingly with Constitution Republic of Indonesia No. 36 of 2008 Concerning Change Fourth Regarding Law no. 7 of 1983 concerning Income Tax. Following types of Income Tax that can be charged to the Taxpayer, namely includes:

1. **Income Tax Article 15**
   Tax type This is reporting related taxes with calculation norms special For certain groups of taxpayers like company cruise or flight international nor domestic, corporate insurance overseas, company drilling oil, gas and heat earth, company trade foreign investors, and internal investor companies form Build, Operate, and Transfer (BOT).

2. **Income Tax Article 21**
   Tax type This is tax burden on income such as honorarium, salary, wages, allowances, and other payments in form anything related with activities accepted by the Taxpayer and usually paid every the month like jobs, services, and positions.

3. **Income Tax Article 22**
   PPh 22 is type taxes collected on buying and selling goods luxury, activities imports, activities business in the field certain like paper, cement, steel, automotive and transactions sell buy to treasurer. Party collector includes, Treasurer Central / Regional Government, and other related state institutions with payment top submission thing, the body that owns it activities in the field import, and mandatory tax buyer / seller goods luxurious.

4. **Income Tax Article 23**
   Income Tax 23 is deducted based on the Tax Imposition Basis (DPP) or amount gross from income which includes, dividends, interest, royalties, gifts, rent, awards, income services, and other related income with use asset besides land or building.
5. **Income Tax Article 25**

Income Tax Article 25 is installments tax earned based on Income Tax amount according to Annual SPT reporting and implementation in a way gradually in order to lighten up Taxpayer burden on Annual SPT reporting next and can worn sanctions If there is lateness payment in the form of interest and calculated from date due until date payment.

6. **Income Tax Article 26**

Imposition tax This sourced from foreign taxpayers who have income in Indonesia apart from Permanent Establishment (BUT) and owns tariff general by 20%. Type of income the form Dividends, Interest, including premiums, discounts, and rewards connection with guarantee debt repayment, royalties, rent, and other related income with use treasures, Rewards connection with services, work, and activities, gifts and awards, pensions and payments periodically other.

7. **Income Tax Article 29**

Tax type This can obtained from mark more about taxes owed (tax owed reduced credit tax) or amount tax owed to something company in one period year excess tax credit taxes withheld by other parties or taxes that have been deposited yourself, and you have to reported before reporting the Agency's Annual SPT with provision PPh 25 already paid off of 0.75% of income / turnover per month for Individual Taxpayers Businessman Certain. And the difference between Income Tax payable with installments PPh 25 paid every the month for Corporate Taxpayers.

8. **Income Tax Article 4 paragraph (2)**

Income Tax Article 4 paragraph (2) or often called Final income tax is tax deducted income based on type income like flower deposits, interest bond or government bonds, gifts lottery, flowers deposits paid cooperatives, transactions sale shares on the Indonesian Stock Exchange (BEI), and transactions others who have arranged in regulation.

**Tax Incentives**

Interpreted as something system policy taxation that provides convenience good for taxpayers nature financial and non-financial. Understanding incentive tax covers all thing that gives profit for Taxpayers. Viherkentä (1991, cited in Nurlita, 2012) explains as as follows : “There is no universally accepted definition of a 'tax incentive'. In this study, the concept denotes a tax reduction intended to encourage business operations including inward foreign investment ”. Explanation the explain that in a way general, purpose incentive tax is For push something business including For push entry investment foreign (Rani & Bandiyono, 2021). Supported United Nations Conference on Trade and Development (UNCTAD) statement (2000, cited in Nurlita, 2012) defines incentive as following. “FDI incentives may be defined as any measurable advantages according to specific enterprises or categories of enterprises by (or at the direction of) a Government, in order to encourage them to behave in a certain manner. They include measures specifically designed either to increase the rate of return of a particular FDI undertaking, or to reduce (or redistribute) its costs or risks”. Statement the explain that incentive can interpreted as benefits that can be obtained measured, based on direction government For stimulating something company behave with method certain (Rani & Bandiyono, 2021)

Tax Incentives Covered Government Incentive tax have various type shape, for one exception tax. Policy exception tax can tangible giving incentive tax covered government. Marlinah and Syahrilbulan (2020) explain incentive tax covered government as form payment tax owed by the government through determination ceiling budget in the APBN. Explanation incentive tax covered government the similar with exposure Samsuar Said (2008, quoted in Hartini 2009) tax covered government is tax debts borne by the government with method allocate budget in form giving subsidy tax. In the APBN structure, the DTP value will be noted as reception taxation at a time noted as expenditure form subsidy tax with the same value so that the state budget will fixed (in-out). Samsuar Said (2008, quoted in Hartini 2009) also added that payment tax No truly carried out by the government, however through incentive DTP tax, government give relief tax to the
Taxpayer who becomes target giving incentives. As the definitions above, author conclude that incentive DTP tax is incentive tax where the Taxpayer does not need do payment tax because tax owed has charged to the APBN. Success utilization incentive DTP tax will be become element reception taxation in the APBN structure. Arrangement incentive Final PPh PP 23 DTP in Indonesia for MSME Taxpayers who carry out obligation taxation based on PP 23/2018 and is affected exists COVID-19 pandemic, government enforce policy incentive tax in form tax covered government. Provision the poured in PMK regulation Number 44/PMK.03/2020 concerning Tax Incentives for Affected Taxpayers The 2019 Corona Virus Disease pandemic is in effect for the April Tax Period to the September 2020 Tax Period. In the July 2020 Tax Period, PMK Number 44/PMK.03/2020 is revoked and replaced with PMK Number 86/PMK.03/2020 as follows has changed with (stdd) PMK Number 110/PMK.03/2020 concerning Tax Incentives for Affected Taxpayers 2019 Corona Virus Disease Pandemic. PMK Number 86/PMK.03/2020 stdd PMK Number 110/PMK.03/2020

METHODS

Study about Utilization Incentive Final Income Tax for MSMEs During the Covid-19 Pandemic, located in Jakarta. Deep objects study This are MSMEs that have field business different. Study This use type study Qualitative descriptive explorative. Qualitative method descriptive explorative adapt opinion between researcher with informant. Study descriptive explorative aim For describe circumstances something phenomenon. Election method This done Because the analysis No Can in form figures and researchers more describe all existing phenomenon in society in a way clear. Study This describe What exists something circumstances. Bogdan and Taylor define study qualitative as procedure research that produces descriptive data in the form of written words or oral of people or observed behavior (Sciences, 2016). With use method descriptive means researcher analyze the collected data can in the form of words and not numbers. the data Possible originate from script interview, notes field, photos, video tapes, documents personal, note or memos and documents official other. Approach descriptive in study This aim For analyze Taxpayer utilization of MSME actors Regulation Government About MSME Tariffs and knowledge will tariff Final PPh for MSMEs provided by the Government. As for technique method data collection used researcher in study This is interview data obtained from the interview process the result will served in form description with use easy words understandable.

On this study, researcher do interview to the obligators tax For get the necessary data in study. The purpose of use method This as give description and also get clear picture in answer formulation of 12 problems as well as develop draft something problems that occur. Data sources used in study This using primary data. Primary data is data obtained direct from the source was interviewed. Internal data sources study This are the owners MSME businesses. In research This researcher sort respondents with consideration that is perpetrator business has a NPWP and who does it his obligations as must taxes, so information obtained truly based on what is experienced by MSME actors Alone. Technique used researcher is interview distance Far by online.

FINDING AND DISCUSSION

When Covid-19 occurred, businesses run by several MSMEs experienced income that is not stable so that influence income and results in do obligation taxation There is some pay and some do n't pay because condition an economy that doesn't possible, p This making it difficult for MSMEs in achieve the target. Since government implementing massive PPKM result difficulty provide stock For operate business, but MSMEs still optimistic operate every business they although experience constraints and lack of income Certain. During the pandemic These are the MSMEs all the time try in maintain business they with Keep going fight even organize revise its business strategy. One of things to do in innovate to business they that is with develop manufactured products, improve and
improve products, as well do marketing online so can increase sales and expand marketing product.

The obligations of MSMEs are especially those stated in PP no. 23 of 2018. In the PP arranged in a way special Income Tax for MSMEs, namely 0.5% of total turnover every month and is final. So, MSMEs don't need count profit make a loss business but enough make recording circulation gross business (turnover) each month. Turnover the multiplied by 0.5% for determine PPh paid every month. Taxes have been calculated the paid to place payment tax through via bank or place other payments for example with pay direct to the bank, via ATM, mobile banking, and types other payments. Before do payment, mandatory tax moreover formerly fill in letter deposit tax electronics (SSE) via djponlie. For get billing code. The last step in fulfillment obligation taxation is report tax. Reporting tax done by online. MSMEs are the owners one person is categorized as must personal tax. Individual taxpayers report tax income annual use form 1170. MSMEs can in the form of CV or PT if business owned by more from one person. Taxpayer with criteria This named must corporate tax. Reporting tax income for MSMEs, entities use SPT form 1771. Payment MSMEs receive final PPh done Alone or through deductions by parties third. If payment carried out by MSMEs themselves, the deadline payment is the slowest 15th of the month next. Deadline payment is 10th of the month next If payment carried out by collectors tax. Income Tax Return annual for individual MSMEs reported no later than March 31 of the year next year, while the MSME body is April 30 of the year next. The Covid 19 pandemic has change map MSME businesses. Not many MSMEs can endure live in conditions the. Most MSMEs experience decline productivity business even experience bankruptcy.

Government endeavor For guard stability economy with reviving slumping MSMEs akbit pandemic This. One of effort is give incentive that is facility Final income tax covered Government. Giving facility incentive Final PPh DTP begins from April 2020-December 2020 through PMK No. 86/PMK.03/2020. Furthermore be extended until with December 2021, arranged in PMK Number 82/PMK.03/2021, PMK Number 9/PMK.03/2021, PMK Number 82/PMK.03/2021 concerning Tax Incentives for Affected Taxpayers Corona Virus Disease 2019 Pandemic. For get facility incentive MSME Final Income Tax, mandatory tax must convey announcement or get information. Certificate the obtained online with through feature Confirmation of Taxpayer Status (KSWP). As for the steps For to get KSWP is : 1) Login to page www.pajak.go.id; 2) select and click “Services”; 3) then until find Profile Fulfillment My Obligations; 4) clicking arrow until appear a number of choice facilities provided by the Directorate General of Taxes (DJP); 5) selecting and clicking choice in accordance need, in matter This is a Certificate (PP 23). Certificate (PP 23) can printed as proof that must tax fulfill as must tax based on provisions of PP 23 of 2018. MSMEs take advantage facility incentive DTP final income tax is mandatory convey report realization Final PPh DTP is appropriate applicable provision. Delivery report the done online via page www.pajak.go.id. With method : 1) log in to www.pajak.go.id, 2) for MSMEs who haven't yet Once use application eReporting Covid-19 incentives, required do a number of stages as following : a) selecting and clicking Profile >> activation feature service >> tick eReporting Covid-19 Incentives >> change feature service >> yes >> ok; b) screen will return to the start menu so that initial login is carried out with fill in NPWP, password, code security; 3) selecting and clicking feature Services >> eReporting Covid-19 Incentives >> Add ; 4) in the Reporting Type option, select Final Income Tax DTP >> fill in code security >> submit; 5) Enter the tax period (month) to be paid reported ; 6) download PPhDTPRealization Format (located in the box left screen); 7) open the file and Journal Empower Mandiri Vol.4 No. 1 Year 2022 E-ISSN: 2685-8398 775 fill form (number, location business, NPWP, circulation gross, PPh DTP) >> click Validation If has filled all >> give the file name with provisions for 15 digit NPWPmonth beginning and end reportingyear reportingcode PPh DTP (01) code correction (00 means Not yet There is repair / replacement); 8) return to the DJP eReporting site with complete Fill in
the tax period and upload file (select the existing file filled and given Name in accordance conditions) >> submit; 9) check that the file has submitted through Reporting List feature.

According to Researcher previous one who did it research in Jepara (Nila Yulianawati) Tax is method carried out by the government in frame increase state revenue independent. This matter No easy, because sued role active from officer taxes, also awareness and will from must tax That Alone. Lack of will public pay tax No free from minimal knowledge, understanding, perception nor service must tax That Alone to tax. Attitude must tax consider that tax is wasteful expenditure. This matter is one of inhibiting and mitigating factors awareness must tax in carry out obligation tax even though government Already give dry form incentive final income tax for MSMEs.

As stated in PMK Number 44/PMK.03/2020 and PMK Number 86/PMK.03/2020 sttd PMK Number 110/PMK.03/2020, affected Taxpayers PP 23/2018 the COVID-19 pandemic is a given relief by the government so that shed Taxpayer obligations in deposit Final Income Tax PP 23. Important for Taxpayers PP 23/2018 for know exists policy PP 23/2018 incentives are covered government This because exists convenience offered. With utilise incentive These are ordinary funds used by Taxpayers for pay Final PPh PP 23 each the month can allocated For operate activity middle business faltered consequence weakening economy during a pandemic. Importance understanding will incentive This delivered by Nara source in interview: “What's called a program? actually, what is called a government program yes, actually We want completely That know and understand, you know understand at a time Later utilise incentives. Why? Because from government I feel it myself There is not quite enough answer to MSMEs. MSMEs in Indonesia right Now Again develop fast. Well, this one Government is also a term feel responsible answer lah in a way the economy, what? they Later Can walking, than Later used For payment taxes, I want government that's money that can utilized by taxpayers in pay tax That used For transaction. He wants it government MSMEs also understand that. Based on matter the Still not yet optimal utilization incentive the.

CONCLUSIONS
Based on results study utilization incentive Final PPh DTP still available not optimal because some taxpayers are less proactive in look for know policy taxation latest so that the taxpayer No know existence incentive tax. Temporary Therefore, several taxpayers have know existence incentive the No understand exists obligation necessary continuation held form delivery report realization. Some taxpayers consider that incentive tax will automatic obtained when the taxpayer files SKET application. Related obligation reporting realization, Lack means reporting and complexity procedure reporting trigger Taxpayers to No utilise incentives. Apart from the obstacles from On the taxpayer's side, obstacles also arise from AR side. AR is having a hard time guide Taxpayers due No easy for Taxpayers to understand provision through explanation online. Temporary that, system administration incentives (DJP Online) for use reporting realization sometimes slow.

The DJP Online system also provides opportunity for Taxpayers to change mark transactions on reports realization so that can into avoidance mode tax. Suggestions for MSME should own source understanding power taxation and also must look for information about development or convenience What only those given by the government. So are the parties government must more Lots give socialization to these MSMEs.

REFERENCES
Implementation of Tax Reporting at Small Business


