
ANALYSIS OF THE IMPLEMENTATION OF MSME TAX CALCULATIONS BASED ON THE TAX HARMONIZATION LAW NUMBER 7 OF 2021 IN THE BOGOR REGION

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ABSTRACT

KEYWORDS

Tax Calculation, SME,
Tax Regulation

With the enactment of the Law on the Harmonization of Tax Regulations number 7 of 2021, implemented based on the principles of justice, legal certainty, simplicity, efficiency, and national interest, there are several provisions that have an impact on MSME taxpayers, including the imposition of layers of income tax rates (PPH). and changes in non-taxable income, for taxpayers that do not exceed a gross income of Rp. 500,000,000 per year, while taxpayers who exceed gross income of Rp. 500,000,000 to Rp. 4,800,000,000 per year are subject to a 0.5% rate based on PP 23 of 2018 This study discusses the calculation of MSME Taxes with gross income for taxpayers having business in the MSME sector. The method used in this research is qualitative with observations and interviews by analyzing the financial statements of MSMEs and the application of gross Final Income Tax on income from certain business circulations for MSME taxpayers who are food and beverage distributors in 2021, in accordance with Law number 7 of 2021 subject to tariffs Final PPH every month for the efforts of the taxpayer on certain business income

INTRODUCTION

The key to the success of an independent and independent national development is the fulfillment of state revenues as the main capital to carry out sustainable development. National development is the duty of all components of the nation, every people can support national development for Advanced Indonesia, including by paying taxes according to the provisions (Cahyani & Noviyari, 2019). Every rupiah collected from tax revenues will be used for the greatest prosperity of the people. National development programs require large sources of funding, one of which is tax revenue. So far, the portion of tax revenue to total state revenue is above 75 percent (Hakim & Nangoi, 2015). The same is true in almost all countries, where the portion of state revenue is dominated by taxation. This practice is in line with development theory, tax revenue has a budgetary function in addition to the regulatory function. Tax revenue in Indonesia is still low compared to other countries including ASEAN. This can be seen from Indonesia's tax ratio, in 2020, Indonesia's tax ratio was 8.33 percent and in 2020 it was 9.11 percent (Setiawan, 2019). In 2021, there was a significant increase in the tax ratio due to the recovery of the Indonesian economy and the achievement of tax revenue targets. Based on the report from the Ministry of Finance for the 2021 State Revenue and Expenditure Budget (APBN), the government has set the target for non-oil and gas tax revenues to be Rp. 1.277 trillion due to the impact of the covid 19 outbreak. With the expansion of the calculation basis, the government proposes a tax revenue ratio of 8.33% (Tax Ratio) in the Revised State Budget Draft (APBN) 2021 (Darmawati & Oktaviani, 2018). With the

increasing target of state revenues from the tax sector in the APBN structure from year to year, which is the ratio of tax revenue to total domestic revenue in 2021 (Anita, 2015). The following is the Table of Tax Revenue Targets for 5 years from 2017 to 2021 from the Directorate General of Taxes based on the State Budget as follows:

Table1

No	Tax Receipt Years	Amount Of Revenue Target
1	2017	Rp 1.283 Trillion
2	2018	Rp 1.424 Trillion
3	2019	Rp 1.577 Trillion
4	2020	Rp 1.198 Trillion
5	2021	Rp 1.277 Trillion

Source Directorate General of Taxes

Based on Article 4 paragraph (1) of Law Number 7 of 2020 concerning General Provisions and Tax Procedures (KUP), tax is defined as a contribution that is obligated by the state to an individual or entity that is coercive in accordance with the Law in which the tax will be imposed. used for the purposes of the state for the greatest prosperity of the people (Imaniati & Isroah, 2016). As it is known that taxes have a very important role in the life of the state, especially in economic development. The role of taxes in the life of the state, with the ratification of the Law on Harmonization of Tax Regulations, was formed to encourage national economic recovery (PEN) due to the Covid-19 pandemic. This objective is stated in Article 1 paragraph (2) to promote sustainable economic growth in Indonesia while at the same time supporting the acceleration of economic recovery by creating optimal fiscal conditions that focus on improving the budget deficit and increasing the tax ratio (Yusro & Kiswanto, 2014).

The Law on Harmonization of Tax Regulations is also a milestone in the reform of the Indonesian tax system that is more just and with legal certainty. This reform is carried out in the administrative sector and a consolidated tax policy. This reform effort can be seen from changes in existing tax regulations such as Income Tax Tax (PPH), Value Added Tax (PPN) Customs and Tax Procedures (KUP) (Palalangan, Pakendek, & Tangdialla, 2019). There are also additional regulations such as carbon taxes and voluntary disclosure programs. Later, this Law will be able to encourage the expansion of the tax base and increase the voluntary compliance of taxpayers. With the passage of the Harmonization of Tax Regulations Law, the Ministry of Finance is optimistic that it will be able to increase tax revenue by up to 10 percent compared to this year. Meanwhile, the projection for the 2022 tax ratio is also expected to increase by 9% of GDP (Kusumawati & Aris, 2019).

The Law on the harmonization of tax regulations is indeed able to encourage economic growth through tax revenue in 2022. The Law on Harmonization of Tax Regulations brings many changes related to taxation in Indonesia. All subjects who are bound are expected to be able to adapt to changing regulations, including MSMEs (AM, Nasaruddin, & Alam, 2021). There are two main things that MSMEs need to pay attention to, namely provisions related to VAT and PPh. This regulation will still apply in the Law on Harmonization of Tax Regulations, but MSMEs will also receive incentives in the form of a non-taxable income limit (PTKP) on gross turnover of up to Rp 500 million a year. In addition, referring to Article 31E of the Income Tax Law which was canceled in

the Law on Harmonization of Tax Regulations, MSMEs will be given a tariff reduction of 50% of the general rate imposed on taxable income from gross circulation of up to Rp. 4.8 billion per year (Syarifudin, 2015). In this case, the author is very interested in discussing the application of tax calculations for SMEs who have businesses in the Bogor area which had previously been studied by (Candra Safitri et al) socialization of law number 7 of 2021 concerning harmonization of tax regulations on individual taxpayers, retail traders, micro business criteria. in the city of Semarang (Fitria, 2020).

Tax comes from (from the Latin *taxo*; "rate"), which is a people's contribution to the state based on law, so that it can be forced, without receiving direct remuneration. According to Resmi (2019), the people's contribution tax to the state treasury is based on law (which can be enforced) by not receiving reciprocal services (contra-achievements) that can be directly shown, and which are used to finance general expenditures. Meanwhile, the definition of tax according to Law Number 16 of 2009 concerning amendments to General Provisions and Tax Procedures. the MSME tax category with the enactment of the Tax Harmonization Law number 7 of 2020 is divided into 2 categories based on the tax rate that must be paid (Rahmadini & Cheisviyanny, 2019).

MSME with a certain gross income

MSME tax with gross turnover or turnover not exceeding Rp 500,000,000 gross income in a year is not subject to tax, if in a year the gross income exceeds Rp 500,000,000 and does not exceed Rp 4,800,000 of gross income, the tax rate imposed is 0.5% per month according to with government regulation (PP) Number 23 of 2018

UMKM with Taxable Entrepreneur (PKP) status

MSMEs with the status of a Taxable Entrepreneur (PKP) means that they already have a gross turnover of more than Rp. 4.8 billion a year and can only use normal PPh rates. The normal PPh rate is in accordance with the Tax Harmonization Law number 7 of 2022 concerning Income Tax, which is 20% (Ramdan, 2017). Through Government Regulation in Lieu of Law (Perppu) No. 1 In 2020, the corporate income tax rate will decrease to 20% in 2020 and 2021, there will be an increase to 22% in 2022, and there will be a reduction in the rate of 3% to 19% specifically for Public Companies (Tbk) (Suyani, 2017).

Based on Law number 7 of 2020 Final Tax which specifically applies to businesses, Micro, small and medium enterprises and certain businesses. This tax regulation regulates the treatment of Income Tax (PPH) which has a certain gross turnover, the definition of certain gross turnover is income received or obtained by the Taxpayer from business in the amount of up to Rp. the month. Implicitly this policy is the final Income Tax (PPH) treatment for Micro, Small and Medium Enterprises (MSMEs) in the application of income calculation for MSME Taxpayers with the following conditions:

1. Domestic Taxpayers in the form of SMEs
2. Obtain a gross turnover of up to Rp. 500,000,000 or not to exceed Rp. 4,800,000,000 in one year
3. MSME Taxpayers must notify the Director General of Taxes within the first 3 months of the tax year
4. MSME Taxpayers shall keep records of their gross turnover as regulated in the Law governing general provisions and taxation procedures.

RESEARCH METHODS

The method used in this research is qualitative with observations and interviews by analyzing the financial statements of MSMEs and the application of the gross Final Income Tax on income for certain business circulations for MSME Taxpayers. Food and beverage distributors in 2021, in accordance with Law number 7 Athun 2020, imposing tariffs Final PPH every month for the efforts of the taxpayer on certain business income.

RESULTS AND DISCUSSION

Tax base

As the basis for tax imposition in calculating the tax payable, in general the formula is based on the Tax Harmonization Law number 7 of 2020:

Calculation mechanism for SMES

1. If the MSME Taxpayer with gross income does not exceed Rp. 500,000,000 per year, it is not subject to tax. an example as follows: MSME entrepreneurs have a gross income of Rp. 40,000,000 per month, if their total income is a year, they will earn Rp. 480,000,000. For this income, there is no need to pay PPH because it is below Rp 500 million per year in accordance with the Regulation of the Hormone Law. Tax Number 7 of 2020.
2. If the MSME Taxpayer has a gross income of Rp. 80,000,000 per month, if the gross income is annualized, the amount is Rp. 960 million. For income that exceeds IDR 500,000,000 per year, Final PPH will be charged at a rate of 0.5%. and does not exceed IDR 4,800,000,000 per year. With the formula: Tax payable = 0.5% Tariff x Tax Base

Based on the Financial Statements from January to December 2021, the gross income is as follows

Number	Month	Rate (%)	Gross Income
1	January	No Taxable	Rp 134.240.100
2	February	No Taxable	Rp 132.050.000
3	March	No Taxable	Rp 128.250.235
4	April	0,5	Rp 130.450.745
5	May	0,5	Rp 140.850.300
6	June	0,5	Rp 137.825.075
7	July	0,5	Rp 133.250.800
8	August	0,5	Rp 129.650.500
9	September	0,5	Rp 128.450.500
10	October	0,5	Rp 125.255.150
11	November	0,5	Rp 126. 700.075
12	December	0,5	Rp 132.530.250

Based on the financial report from the food and beverage distributor above in 2021, in April having a gross income exceeding Rp. 500,000,000 in a year, a final tax rate of 0.5% is imposed in accordance with the Tax Harmonization Law, with reference to the turnover size criteria (sales proceeds) by having gross turnover, for Micro, Small and Medium Enterprises with a certain gross turnover not exceeding Rp. 4,800,000,000 in one year. Taxpayers can get the final Income Tax rate on certain income category circulation, by submitting an application for an exemption certificate (SKB) for the

withholding / collection of taxes from the Tax Service Office registered as a MSME Entrepreneur Taxpayer. The application letter for free statement (SKB) of PPH in accordance with Law number 7 of 2020 and Government Regulation No. 23 of 2018 is used by taxpayers who have a certain gross turnover, namely taxpayers who are subject to final income tax. Application for exemption from withholding and or collection of income tax may be submitted in writing to the Head of the Tax Service Office where the Taxpayer submits the obligation of the Annual Tax Return on the following conditions:

- a) Has submitted the Annual Income Tax Return for the tax year prior to the application for exemption certificate (SKB).
- b) Submit a statement letter signed by the taxpayer or special attorney of the taxpayer stating that the gross turnover received or obtained is included in the criteria to be subject to final income tax accompanied by an attachment of the gross turnover amount each month up to the month before the exemption is submitted, for taxpayers registered in the same tax year as the Tax Year when filed
- c) Signed by the taxpayer, in the event that the application is signed by a non-taxpayer, it must be accompanied by a special power of attorney. if the MSME Taxpayer has obtained a Certificate of Exemption (SKB) from the Tax Service Office, then he/she can get tax imposition facilities in accordance with government regulation No. 23 of 2018

CONCLUSION

From the data above, it is very good for potential tax revenues at the Bogor Tax Service Office to run the Tax Extensification Program, very useful for capturing new MSME taxpayers as tax revenue at the Bogor Tax Service Office. There are various ways to carry out the Tax Extensification program in capturing MSME Taxpayers in the Bogor Tax Service Office area, including:

1. Mapping Survey of MSME business actors in the Bogor city area
2. Carry out socialization of the Tax Harmonization Law Number 7 of 2021 and Government Regulation No. 23 of 2018 to MSME entrepreneurs by holding a pick-up program from the Bogor Tax Service Office by signing MSME business actors by providing a Taxpayer Identification Number (NPWP) and submitting a letter Annual Notification (SPT) to MSME Taxpayers.
3. Conducting training programs for MSME taxpayers for tax calculations and filling out e-SPTs organized by the Bogor Tax Service Office

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