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Analysis of Taxation Knowledge and Taxpayer Compliance of Micro Small and Medium Enterprises in Setu Village East Jakarta

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Abstract:

Indonesia's tax ratio is at a low level, even the lowest among other ASEAN countries. Micro, Small and Medium Enterprises (MSMEs) is one sector that has not been fully utilized but has the potential to increase the tax ratio in Indonesia due to the large number of MSMEs that have been operating. The objectives of this research are (1) to analyze the tax knowledge of Micro, Small and Medium Enterprises (MSMEs) in Setu Village, East Jakarta related to MSME Final Income Tax. (2) to analyze the compliance of taxpayers of Micro, Small and Medium Enterprises (MSMEs) of Setu Village, East Jakarta related to MSME Final Income Tax. This research uses a qualitative approach. Data collection was collected by distributing questionnaires to MSMEs in Setu Village, East Jakarta, interviewing extension workers at the East Jakarta Regional Office of the Directorate General of Taxes and submitting data to the East Jakarta Regional Office of the Directorate General of Taxes. The results showed that the tax knowledge of MSME players in Setu Village, East Jakarta is not optimal yet and the compliance of taxpayers of MSME players in Setu Village, East Jakarta is still low. Several strategies have been carried out by the Directorate General of Taxes to increase the tax compliance of MSME enterprises.

Keywords:

Taxpayer Compliance, Taxation Knowledge, Micro, Small and Medium Enterprises (MSMEs), MSME Taxes

BACKGROUND

Taxation is one of the practical methods in developing countries to raise revenue to fund government spending on goods and services used by the public (Tanzi & Zee, 2001). Indonesia is one of the most overpopulated developing countries in the world, but the large population does not make Indonesia a country with a high tax payment ratio. Indonesia's tax ratio is at a low level, even the lowest among other ASEAN countries. One of the reasons for the low tax ratio is due to ineffective tax collection, lack of tax compliance optimization, and lack of tax



identification number (TIN) ownership. Ineffective tax collection can be due to uneven taxpayer objects that should be taxed but have not been fully reached.

Micro, Small and Medium Enterprises (MSMEs) is one of the sectors that has not been fully reached but has the potential to increase the tax ratio in Indonesia due to the large number of MSMEs that have operated up to more than 66 million units recorded (KADIN Indonesia, 2024). With the large number of MSME units, the MSME sector has been able to contribute to the Gross Domestic Product (GDP) of 61% worth Rp9,580 trillion (Limanseto, 2023), but the large contribution in the composition of GDP does not make MSMEs have a large contribution in tax revenue. The MSME sector that contributes more to tax revenue is the medium and large scale business sector, while the micro and medium scale business sector only contributes less than 5% to tax revenue (Hernowo, 2023).

The government has realized this so that it provides a relief that is expected to increase tax revenue in the MSME sector. The relief that has been provided by the government in the form of incentives for Micro, Small and Medium Enterprises is regulated in Government Regulation Number 23 of 2018. The incentives began in 2018 and were legalized in PP Number 23 of 2018. The incentive policy is a way taken by the government to support MSMEs by reducing the Final Income Tax rate from 1% to 0.5% and exempting Final Income Tax for entrepreneurs with a turnover of up to IDR 500,000,000 per year (Tax Supervisory Committee of the Indonesian Ministry of Finance, 2022).

Several studies that have been conducted show that the tax knowledge and compliance of MSME actors are still low. The low tax knowledge of MSME actors can be due to external and internal factors of MSME actors. DKI Jakarta as the business center and capital city of Indonesia should be the province with the largest contributor to MSME tax revenue in Indonesia. East Jakarta is one of the districts with the largest number of MSMEs in the city of Jakarta.

One of the sub-districts that can assist the DGT in monitoring taxpayer compliance in its area is Cipayung Sub-district. Cipayung Sub-district has great potential because it is one of the sub-districts that has the most urban villages in East Jakarta, namely 8 urban villages. Therefore, it is important to provide effective strategies and supervise MSME taxpayers to create a high level of taxpayer compliance. This research will focus on one of the urban villages in Cipayung District, East Jakarta, namely Setu Urban Village. This area was chosen because



there has been no similar research in the area. Although its location is quite far from the sub-district, Kelurahan Setu still has good potential to start a business.

THEORETICAL FRAMEWORK

1. Micro, Small and Medium Enterprises (MSMEs)

The definition of MSMEs is in Law Number 20 of 2008 concerning MSMEs. To efficiently regulate and support the development of Micro, Small, and Medium Enterprises (MSMEs), the government has issued Government Regulation Number 7 of 2021, known as Regulation on MSMEs. This regulation has been in effect since February 2021, replacing several provisions in Law Number 20 of 2008 on MSMEs. There are changes to the criteria for MSMEs from Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises. The changes are regulated in Government Regulation Number 7 of 2021 concerning the Ease, Protection and Empowerment of Cooperatives and Micro, Small and Medium Enterprises. Changes in MSME criteria can be distinguished based on the grouping of criteria, where in Law Number 20 of 2008 the MSME criteria are only based on business capital criteria. Meanwhile, after Government Regulation Number 7 of 2021 was issued, the MSME criteria were grouped into two, namely based on the business capital criteria and the annual sales result criteria. The purpose of this change in MSME criteria is to broaden the basis for fostering and empowering MSMEs.

2. Taxpayer Knowledge

Taxpayer knowledge refers to an understanding of the tax regulations and obligations that apply to taxpayers. The understanding of taxpayers is the basis for effective tax compliance for MSME entrepreneurs. Indicators of tax understanding in this study include:

- 1) Understanding of the basic concepts of taxation.
- 2) Understanding of taxpayer rights and obligations.
- 3) Understanding of the types of taxes.
- 4) Understanding of tax rates
- 5) Understanding of tax reporting and payment procedures.
- 6) Understanding of tax sanctions



3. Compliance Theory

According to the Big Indonesian Dictionary, the meaning of obeying is like to obey and be disciplined. This meaning is in accordance with the compliance theory proposed by Stanley Milgrain in 1963. This theory explains the conditions under which a person obeys an order or rule that has been set.

There are two basic perspectives on compliance with the law, namely instrumental and normative. In an instrumental perspective, taxpayers are motivated to pay taxes so as not to get penalties or sanctions associated with not complying with the rules. Meanwhile, from a normative compliance perspective, taxpayers are motivated by the desire to act based on their own inner beliefs. This has a very positive impact on increasing taxpayer compliance because taxpayers have a great sense of responsibility to fulfill tax payments (Adhi, 2023).

Compliance theory can be aligned with this research because it studies the factors that influence individuals or entities as taxpayers to comply with tax laws and regulations. By understanding these factors, it is possible to develop effective strategies to encourage voluntary compliance in MSME actors.

4. Taxpayer Compliance

Based on Law of the Republic of Indonesia Number 28 of 2007 concerning the Third Amendment to Law Number 6 of 1983 concerning General Provisions and Tax Procedures, Taxpayers are individuals or entities, including taxpayers, tax deductors, and tax collectors, who have taxation rights and obligations in accordance with the provisions of tax legislation. Tax conditions that require active participation of taxpayers in organizing their taxation require high taxpayer compliance. Compliance in fulfilling tax obligations must be based on accuracy and truth. Taxpayers must be ensured to fulfill their obligations not only in a timely manner but also with maximum honesty and transparency. According to (Rahayu, 2017) tax compliance includes taxpayer compliance in carrying out applicable tax regulations. Compliant taxpayers are taxpayers who obediently fulfill tax obligations in accordance with the provisions of the Legislation.

According to (Rahayu, 2017) there are two types of taxpayer compliance, namely Formal Tax Compliance and Material Taxation. Taxpayers who meet the criteria for compliant taxpayers will get more convenience and facilities compared to the provision of services to taxpayers who have not or are not compliant. These facilities are provided by the Director



General of Taxes. In collecting taxes, there are certainly obstacles that come from the taxpayers themselves. According to (Mardiasmo, 2019) passive resistance and active resistance are included in the obstacles to tax collection.

5. Final Income Tax for Micro, Small and Medium Enterprises

Based on Law Number 7 of 1983 concerning Income Tax article 1 that income tax is imposed on individuals or individuals and entities with respect to income received or earned during one tax year. The Income Tax Law (ITA) regulates that Income Tax is levied on taxpayers for income received or earned in the tax year. The tax subject is taxed if it receives or earns income. Tax subjects who receive or earn income in the Income Tax Law are called taxpayers. Taxpayers are taxed on income received or earned during one tax year or can also be taxed for income in part of the tax year if their subjective tax obligations begin or end in the tax year (Mardiasmo, 2019).

Based on Law Number 7 of 2021 concerning Harmonization of Income Tax Regulations Chapter III Article 4 states that one of the final income tax objects is income from businesses received or obtained by taxpayers who have a certain gross circulation which is regulated in or based on Government Regulations. This is clarified again in Government Regulation of the Republic of Indonesia Number 55 of 2022 concerning Adjustment of Regulations in the Field of Income Tax Article 56 paragraph (1) that on income from businesses received or obtained by domestic taxpayers who have a certain gross turnover, subject to final income tax within a certain period. The final income tax rate as referred to in paragraph (1) is 0.5% (zero point five percent).

Article 60 paragraph (2) explains that individual taxpayers who have certain gross turnover as referred to in Article 57 paragraph (1) letter a, for the portion of gross turnover from businesses up to Rp500,000,000.00 (five hundred million rupiah) in 1 (one) tax year are not subject to income tax. Then, in Article 61 paragraph (1) the taxpayer as referred to in Article 57 paragraph (1) whose gross turnover in the current Tax Year has exceeded Rp4,800,000,000.00 (four billion eight hundred million rupiah), on income from business is still subject to the Income Tax rate as referred to in Article 56 paragraph (2) until the end of the relevant Tax Year.



METHOD

This research place is a place to obtain data and information related to research problems. This research was conducted in Setu Village, East Jakarta with a focus on Micro, Small and Medium Business owners. The research time was conducted from July to October 2024. The research design used in this research is a qualitative approach. In this study, the type of qualitative approach used is case study research. The data sources used in this study are primary and secondary data. In this study, the primary data is information obtained directly by researchers through interviews with one of the employees of the East Jakarta Regional Office of the Directorate General of Taxes. In this study, research information is also supported by citing literature materials from previous studies, news, and supporting documents from the Directorate General of Taxes related to MSME taxpayers in Setu Village, East Jakarta. The research sample used in this study is a convenience sampling technique. The data collection techniques in this study were interviews, questionnaires, and documentation. The data analysis technique used in this study is based on the Miles and Huberman data analysis model in (Sugiyono, 2021), namely Data Collection, Data Reduction, Data Display, and Conclusion Drawing. The conclusion of compliance is based on the five-scale absolute norm category from (Nurkencana & Sunartana, 1986), namely:

Table 1 Determination of Compliance Conclusion

Skor	Tingkat Penguasaan
90 – 100%	Very High
80 – 89%	High
65 – 79%	Fair
55 – 64%	Less
0 – 54%	Low

Sumber: Nurkencana & Sunartana (1986)

RESULT

1. Results of Data on Measurement of Taxation Knowledge of MSME Actors in Setu Village, East Jakarta

To answer the first research question regarding the taxation knowledge of MSME actors, this study used a questionnaire as a data collection instrument. The data presented is in the form of descriptions of respondents and answers to respondents' questionnaires regarding taxation knowledge related to MSMEs in general. The following is a description of the respondents, questions, and respondents' answers regarding taxation knowledge.



The description of the characteristics of respondents from this study consists of gender, age, latest education, business form, length of business, and total turnover per year. The sample used in this study was 78 MSME players in Setu Keluهران, East Jakarta. The process of finding respondents is by distributing questionnaires physically and online.

- a. Based on gender category, 46 people or 59% were female, while the remaining 32 people or 41% were male.
- b. Based on age category, 20 people or 26% are in the age range of 19 - 29 years, 15 people or 19% are in the age range of 30 - 39 years, 20 people or 26% are in the age range of 40 - 49 years, 18 people or 23% are in the age range of 51 - 60 years, and as many as 5 people or 6% are in the age range above 60 years.
- c. Based on the last education category, 4 people or 5% have the last education of elementary school, 9 people or 12% have the last education of junior high school, 42 people or 54% have the last education of senior high school, 13 people or 167% have the last education of Diploma, and 10 people or 13% have the last education of Bachelor's degree.
- d. Based on the category of business form, 51 people or 65%, then 7 people or 9% are beverage business owners, 5 people or 6% are fashion business owners, 4 people or 5% are grocery store business owners, 2 people or 3% are food and beverage and grocery business owners, then 1 person or 1% is a business owner from electronics, laundry, interior, flowers, frozen food, agents, and office stationery (stationery).
- e. Based on the category of length of business, 13 respondents or 17% have businesses that have been running for less than one year, 24 respondents or 31% have businesses that have been running between 1-3 years, 12 respondents or 15% have businesses that have been running between 4-7 years, and 30 respondents or 37% have businesses that have been running for more than seven years.
- f. Based on the category of turnover per year, 78 respondents have an annual business turnover of less than 4.8 billion per year.
- g. Based on the Tax Identification Number (TIN) ownership category, 51.3% of respondents already have a TIN and 48.7% do not have an TIN.

There are sixteen questions given, fifteen questions are assessed and one question is not assessed because the answer is subjective in the form of personal opinion or opinion. The



questions given are in accordance with the indicators of tax understanding in this study, namely:

1) Understanding of the basic concepts of taxation.

Questions number 1 and 2 accordance with the basic concepts of taxation indicator. In the first question, the results of respondents' answers showed that 59 respondents or 75.6% chose the right answer and 19 respondents or 24.4% chose the wrong answer. In the second question, the results of respondents' answers showed that 47 respondents or 60.3% chose the right answer and 31 respondents or 39.8% chose the wrong answer. Understanding of the rights and obligations of taxpayers.

2) Understanding of taxpayer rights and obligations.

Questions number 3 and 4 are in accordance with the second indicator. In the third question, based on the results of respondents' answers, only 13 respondents or 16.7% chose the right answer and 65 respondents or 83.4% chose the wrong answer. In the fourth question, 32 respondents or 41% chose the right answer and 46 respondents or 59% chose the wrong answer.

3) Understanding of the types of taxes.

Questions number 5 and 6 are in accordance with the third indicator. In the fifth question, only 6 respondents or 7.7% chose the right answer. Meanwhile, 72 respondents or 79.2% chose the wrong answer. Then, in the sixth question, 32 respondents or 41% chose the right answer and 46 respondents or 59% chose the wrong answer. Understanding of tax payment and reporting procedures.

4) Understanding of tax rates.

Questions number 7, 8 and 9 are in accordance with the fourth indicator. In the seventh question, 38 respondents or 48.7% chose the right answer. Meanwhile, 40 respondents or 51.2% chose the wrong answer. Then, in the eighth question, only 18 respondents or 23.1% chose the right answer and 60 respondents or 76.9% chose the wrong answer. In the ninth question, 22 respondents or 28.2% chose the right answer and 56 respondents or 71.8% chose the wrong answer.

5) Understanding of tax payment and reporting procedures.

Questions number 10, 11, and 12 are in correspond with the indicators of understanding of tax payment and reporting procedures. In the tenth question, only 14 respondents or 17.9% chose the right answer. Meanwhile, 64 respondents or 82.1% chose the wrong



answer. In the eleventh question, 36 respondents or 46.2% chose the right answer and 42 respondents or 53.8% chose the wrong answer. Then, in the twelfth question, 31 respondents or 39.7% chose the right answer and 47 respondents or 60.3% chose the wrong answer.

6) Understanding of tax sanctions.

The next questions number 13, 14, and 15 correspond to indicators of understanding of tax sanctions. In the thirteenth question, 34 respondents or 43.6% chose the right answer and 44 respondents or 56.4% chose the wrong answer. In the fourteenth question, 33 respondents or 42.3% chose the right answer. Meanwhile, 45 respondents or 57.7% chose the wrong answer. Then in the fifteenth question, 69 respondents or 88.5% chose the right answer. While 8 respondents or 11.5% chose the wrong answer.

2. Results of Data Measurement of Taxpayer Compliance of UMKM Actors in Setu Village, East Jakarta

To answer the second research question, this study uses interviews and secondary data as a measurement of taxpayer compliance of MSME actors in Setu Village, East Jakarta. Secondary data was obtained from the East Jakarta Regional Office of the Directorate General of Taxes. The data analyzed includes three main compliance indicators in taxation, namely:

1) Registering to obtain a Taxpayer Identification Number (TIN)

One indicator of tax compliance is the ownership of a Taxpayer Identification Number (TIN). If MSMEs have an Taxpayer Identification Number, it is certain that the business is recorded in the DGT system.

Name of Sub-District	Number of MSME taxpayers who are registered/have a TIN					
	2019	2020	2021	2022	2023	2024*
Setu	313	334	97	81	65	43

**Column 2024 until July 2024*

Source: Directorate General of Taxes, East Jakarta (2024)

2) On time in submitting Annual Tax Return

The next indicator of tax compliance is on time in submitting the Annual Tax Return. Based on the data collected, the number of taxpayers who report the Annual Tax Return is very small. Given the large number of MSMEs that have a TIN, only 0-3% report the Annual Tax Return.



Name of Sub-District	Number of MSME Taxpayers who have Submitted Annual Tax Return					
	2019	2020	2021	2022	2023	2024*
Setu	3	3	2	2	2	0

*Column 2024 until July 2024

Source: Directorate General of Taxes, East Jakarta (2024)

3) No Tax Overdue

The third indicator of tax compliance is not having arrears. In 2023 and 2024 the data provided is not fully complete because the data is not final because it is still in the process of further review from the Regional Office of the Directorate General of Taxes, East Jakarta.

Name of Sub-District	Number of MSME Taxpayers with Tax Overdue					
	2019	2020	2019	2022	2019	Tahun 2024*
Setu	161	177	65	35	29	18

*Column 2024 until July 2024

Source: Directorate General of Taxes, East Jakarta (2024)

DISCUSSION

1. Analysis of Taxation Knowledge of UMKM Actors in Setu Village, East Jakarta

The taxation knowledge of MSME players in Setu Village, East Jakarta is measured based on a questionnaire containing taxation questions related to MSMEs. Based on the results of respondents' answers to all questions, the tax knowledge of MSME taxpayers in Setu Village, East Jakarta still needs to be improved. MSME actors said several reasons that made taxation knowledge not optimal. These reasons are because MSME actors feel that there is a lack of socialization or counseling provided by the government, a difficult tax collection system, a large tax rate, and a lack of awareness or initiative from MSME actors to find out about MSME Final Income Tax independently. Based on interviews with sources from the East Jakarta Regional Office of the Directorate General of Taxes, they feel that they have implemented various strategies to increase public taxation knowledge. Socialization activities have been carried out for MSME actors in the form of the Business Development Services (BDS) program.

The understanding of taxation of MSME actors in Setu Village, East Jakarta still needs to be improved by providing more in-depth education or information related to MSME taxation. The Directorate General of Taxes (DGT) still has challenges in ensuring that the strategies carried out are optimally reached by all MSME actors. Therefore, further efforts need to be



made by the DGT to be consistent in increasing awareness and understanding of taxation in the MSME sector.

2. Analysis of Taxpayer Compliance of UMKM Actors in Setu Village, East Jakarta

Tax knowledge can have a positive impact on increasing taxpayer compliance. The higher the knowledge, the higher the compliance. In this study, the measurement of taxpayer compliance is measured based on three main compliance indicators, namely registering to obtain a Taxpayer Identification Number (TIN), submitting tax returns on time, and not having tax arrears.

For the first indicator, the number of MSME taxpayers who are registered or have an TIN decreases every year. According to the results of interviews with the Directorate General of Taxes Regional Offices of East Jakarta, the decrease in the number of taxpayers each year can be due to several things, such as the following year it is no longer an MSME category. When compared to the data on the number of Setu Village MSMEs recorded in Cipayung District, the number of Setu Village MSME taxpayers can be said to be high. It can be concluded that the compliance of MSME taxpayers in Setu Village, East Jakarta is high in the indicator of registering to obtain a TIN because there are more MSMEs that have a TIN when compared to the number of MSMEs recorded.

The next indicator is on time in submitting the Annual Tax Return. Based on data obtained from Directorate General of Taxes Regional Offices of East Jakarta, the number of taxpayers who report the Annual Tax Return is very small. Considering the large number of Setu Village MSMEs that have a TIN, only 0-3% of them report the Annual Tax Return. The average number of taxpayers who report the Annual Tax Return in Setu Village, East Jakarta is only 2%. When compared to seven other urban villages in one Cipayung sub-district, it is still in the low category, but not the lowest.

According to (Nurkancana & Sunartana, 1986) the mastery level of 0-54% is included in the low category. One of the reasons for the small percentage of MSME taxpayers reporting Annual Tax Return is because the number of MSME taxpayers who have a TIN is also decreasing. Based on the results of interviews with the East Jakarta DGT Regional Office, the decrease in the number of MSME taxpayers in Setu Village, East Jakarta can be caused by the low number of taxpayers who do not pay taxes and report tax returns, if it has been 2 consecutive years it can become ineffective and 5 years later it can be deleted.



The third indicator is not having tax arrears. Based on the data obtained, it can be seen that there is a decrease in the number of MSME taxpayers who have tax arrears. After comparing the number of MSME taxpayers who have a TIN with those who have tax arrears, it can be concluded that the level of compliance of MSME taxpayers in Setu Village is still low. According to (Nurkancana & Sunartana, 1986) the percentage of 55-64% is in the insufficient category and in 2021 the percentage of 67% is in the sufficient category, but actually in terms of tax arrears the higher the percentage, the lower the level of compliance. Therefore, if there is a decrease in the number of MSME taxpayers who have tax arrears, it can be said to be good. The decrease in MSME taxpayers who have tax arrears is because taxpayers have fulfilled their tax obligations by paying these arrears.

CONCLUSION

The conclusion of the analysis of taxation knowledge of MSME actors in Setu Village, East Jakarta shows that the knowledge of MSME actors in Setu Village, East Jakarta is not optimal and needs to be improved. The reason for the non-optimal taxation knowledge of MSME actors in Setu Village, East Jakarta is due to the lack of socialization or counseling, a difficult tax collection system, high tax rates, and lack of initiative from MSME entrepreneurs.

The conclusion of the analysis of taxpayer compliance of MSME players in Setu Village, East Jakarta shows that the level of taxpayer compliance of Setu Village MSME players is still low. Of the three indicators that measure MSME taxpayer compliance, only one indicator with a high level of compliance is the number of MSME taxpayers who have an Taxpayer Identification Number.

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