

# Tax Obligations for Small and Medium Micro Enterprises (UMKM) References to PP Number 23 of 2018 (Case Study on Sharia Cooperative Business 45 in Mataram City)

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## Tax Obligations for Small and Medium Micro Enterprises (Ukm) References to PP Number 23 of 2018 (Case Study on Sharia Cooperative Business 45 in Mataram City)

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### ABSTRACT

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This study takes the title: "Tax Obligations for Micro, Small and Medium Enterprises (MSMEs) based on PP Number 23 of 2018 Application of Government Regulation Number 23 of 2018 (Case Study on 45 Sharia Cooperative Businesses in Mataram City). The objective of the financial writer in this study is to analyze reports on the acceptance and competition of Sharia Cooperatives 45 and the calculation of Income Tax Article 4 Paragraph (2) of Government Regulation Number 23 of 2018 in fulfilling tax obligations on Sharia Cooperatives 45 in the city of Mataram. This study uses a case research method, namely the case that occurred in the 45 Sharia Cooperative for the fulfillment of tax obligations in the 2020 fiscal year. Based on and discussion, relating to the Calculation, Deposit, & Reporting Procedures for Islamic Cooperative Income Tax 45 are as follows:

1. To find out the procedure for calculating, depositing and reporting PPh of Sharia Cooperative Board of Directors 45 has been carried out in accordance with the basics of recording/booking data of Sharia cooperatives 45 to deposit the amount of income tax payable of Rp. 357,886 and carry out annual SPT reporting e. Establish
2. To compare between Government Regulation Number 23 of 2018 regarding Income Tax article 4 (paragraph 2) implemented by Sharia Cooperatives 45 in accordance with existing provisions. 45 Sharia Cooperative Enterprises has carried out its tax obligations by making payments and reporting taxes using the Annual Tax Return (SPT) on time.

### Keywords:

Government  
Regulation, Income  
Tax Article 4  
Paragraph (2),  
Sharia Cooperative

### 1. PRELIMINARY

#### Background

The State through the Government seeks to carry out developments based on independence, eternal peace and social justice from tax collections carried out by the government to the community. In order for this goal to be realized, funds are needed, one of which comes from tax revenues. Indonesia, which is a legal state based on Pancasila and the 1945 Constitution, which upholds the rights and obligations of every citizen.

According to Law No. 16 of 2009 concerning the fourth amendment to Law No. 16 of 1983 "Taxes are mandatory contributions to the state owed by individuals or entities that

are coercive under the law, without receiving direct compensation and are used for state purposes for as much as -the great prosperity of the people". Taxes are very much needed in financing development, namely in the preparation of the State Revenue and Expenditure Budget (APBN). Therefore, placing taxation based on the principles of justice and equity, especially direct taxes as a source of state revenue and a very fast supporter in solving the problem of state financing. The taxes collected by the government are solely for continuous national development and aims to improve the welfare of the people.

The government has issued a policy of reducing the Final Income Tax (PPh) rate to 0.5% for micro, small and medium enterprises (MSMEs). This rule is stated in Government Regulation (PP) Number 23 of 2018 concerning Income Tax on Income from businesses received or obtained by Taxpayers who have a certain gross turnover as a substitute for Government Regulation Number 46 of 2013, which is effective as of July 1, 2018. PP 23 of 2018 basically regulates

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the imposition of Final Income Tax Article 4 Paragraph (2) for taxpayers who have a gross turnover (turnover) of up to 4.8 billion Rupiah in one tax year. This Government Regulation revokes Government Regulation Number 46 of 2013 which has been in effect for five years since its enactment on July 1, 2013.

Income tax regulated by regulation Government Number 23 of 2018 is still included in Income Tax Article 4 Paragraph 2, is final. The form of incentive in increasing tax awareness is a reduction in the Final Income Tax (PPh) rate from 1% to 0.5% on income from business received or obtained by the Taxpayer (WP) who has a certain gross turnover. Of course this is good news for business people in Indonesia, especially in Lombok. In the business world in Lombok, businesses in the tourism sector such as hotels and restaurants are currently the most advanced and fast-paced businesses. Therefore, with the MSME tax reduction policy, it is expected that taxpayers will further develop their businesses so that the contribution to paying taxes will increase evaluation of Government Regulation Number 46 of 2013 issued Government Regulation Number 23 of 2018 (PP 23/2018) containing rules regarding facilities and incentives for MSME actors to participate more in economic activities.

In the process of collecting this tax, sometimes there are obstacles and errors in the data made by taxpayers, this will affect the input of tax data into the data base to be forwarded to online taxes. One of the obligations of taxpayers is to report their business activities in fulfilling their tax obligations in the relevant tax year.

Cooperative Syariah 45 is a company engaged in the field of providing trading business. Where the sharia cooperative provides stationery items (office stationery), which makes the 45 Sharia Cooperative one of the well-known cooperatives in the Mataram area. Therefore, this will relate to the collection of business entity taxes that will be imposed on Sharia Cooperatives 45. This is the reason for being interested in conducting research with the title "Tax Obligations for Micro, Small and Medium Enterprises (MSMEs) Referring to Government Regulation Number 23 Year 2018 (Case Study on 45 Cooperative Businesses in Mataram City).

### Research Objectives

1. To be able to know the procedure for calculating, depositing and reporting Sharia Cooperative Income Tax 45 in fulfilling tax obligations.
2. To analyze the application of Government Regulation Number 23 of 2018 regarding Final Income Tax (article 4 paragraph 2) which is implemented in fulfilling tax obligations.

## 2. LITERATURE REVIEW

### 2.1. Basic Concepts of Taxation

#### 2.1.1. Understanding Tax

Some definitions of tax are as follows:

#### 1. According to Rochmat Soemitro

Taxes are people's contributions to the state treasury based on the law (which can be enforced) by not receiving reciprocal services (contra-achievements) that can be directly shown and which are used to pay general expenses.

This definition was later refined in the book edition to become:

Tax is the transfer of wealth from the people to the state treasury to finance routine expenses and the "surplus" is used for public saving which is the main source for financing public investment. (Siti Official, 2017: 1)

#### 2. According to Law Number 28 of 2007 concerning General Provisions and Tax Procedures

Tax is a mandatory contribution to the state that is owed by an individual or entity that is coercive in nature based on the law, with no direct compensation and is used for the needs of the state for the greatest prosperity of the people.

From these definitions, it can be concluded that the characteristics inherent in the tax definition are:

- a. Taxes are collected based on or with the force of the law and its implementing rules.
- b. In the payment of taxes, it cannot be shown that there is an individual contra-achievement by the government.
- c. Taxes are levied by the state, both central and local governments.
- d. Taxes are intended for government expenditures, which if there is a surplus from the income, it is used to finance public investment. (Siti Official, 2017: 18)

#### 1. Tax Collection System

In collecting taxes, there are several collection systems, namely:

##### a. Official Assessment System

A tax collection system that authorizes the taxation apparatus to determine the amount of tax owed annually in accordance with the applicable tax laws and regulations.

##### b. Self Assessment System

A tax collection system that authorizes the Taxpayer to determine the amount of tax owed annually in accordance with the applicable tax laws and regulations.

##### c. With Holding System

A tax collection system that authorizes an appointed third party to determine the amount of tax owed by the Taxpayer in accordance with the applicable tax laws and regulations. (Siti Official, 2017:8-11)

### 2.2. Income tax

#### 2.2.1. Legal basis

The laws and regulations governing Income Tax in Indonesia are Law Number 7 of 1983 which has been amended by Law Number 7 of 1991, Law Number 10 of 1994, Law Number 17 of 2000, Law Number 36 of 2008, Government Regulations, Presidential Decrees, Decrees of the Minister of Finance, Decree of the Director General of Taxes and Circular Letter of the Director General of Taxes. ( Official Site, 2017:70)

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## 2.2.2. Income Tax Subject

There are many definitions of tax subjects, according to Siti Official (2017:71-72).

"The subject of income tax is everything that has the potential to earn income and is a target to be subject to income tax".

Based on Article 2 paragraph (1) of Law Number 36 of 2008, Tax Subjects are grouped as follows:

### 1. Individual Tax subject.

Individuals as Tax Subjects can reside or reside in Indonesia or outside Indonesia.

### 2. Subjects of inheritance tax that have not been divided as one unit, replace those who are entitled.

Inheritance that has not been divided as a unit is a substitute Tax Subject, replacing those who are entitled, namely the heirs. Appointment of undivided inheritance as Tax Subject.

### 3. Subject of corporate tax

Entity is a group of people and/or capital that is a unit whether conducting business or not conducting business which includes a limited liability company, limited liability company, other company, state-owned company or regionally-owned business entity in whatever name and form, firm, joint venture, cooperatives, pension funds, partnerships, associations, foundations, mass organizations, socio-political organizations, or other organizations, institutions, and other forms of entities including collective investment contracts and permanent establishments. In the sense of association, it also includes associations, unions, associations or associations of parties who have the same interests.

## 2.2.3. Income Tax Object

As regulated in Article 4 paragraph (1) of the Income Tax Law, income is any additional economic capability received or obtained by the Taxpayer on his entire income.

Income can be grouped into:

### 1. Income from business and activities

2. Income from work in an employment relationship and independent work such as salary, income from practicing doctors, accountants, lawyers, and others.

3. Income from capital in the form of movable or immovable property such as interest, dividends, royalties, rent, profits from the sale of assets or rights not used for business, and others.

4. Other income, such as debt relief, gifts, and others.

## 2.3. Final Income Tax

Income tax (PPh) can be grouped into final income tax and non-final income tax. Final tax means income tax whose imposition is final (expired) so that it cannot be credited (deducted) from the total income tax payable at the end of the tax year, final income tax is grouped as follows:

### 1. Income Tax on income from business received/obtained by Taxpayers who have a certain gross turnover.

2. Income Tax Article 15 of the Income Tax Law for certain businesses.

3. Income Tax Article 4 paragraph (2) of the Income Tax Law.

### 2.3.1. Income Tax Article 4 Paragraph (2)

1.3.1.1. Income subject to final income tax as regulated in Article 4 paragraph (2) includes:

1. Interest income on deposits/savings placed domestically and placed abroad, discount on Bank Indonesia Certificates (SBI), and demand deposits

2. Transactions on the sale of founder shares and not founder shares

3. Interest/discount on State bonds and securities

4. Lottery prizes

5. Land and/or building rental

6. Construction services, including construction planning, construction execution, and construction supervision

7. Taxpayers whose main business is to transfer rights to land and/or buildings

8. Interest on deposits paid by cooperatives to individual Taxpayer members

9. Dividends received/obtained by domestic individual Taxpayers. (Siti Official, 2017:147)

**Table.1. Income Tax Rates and Calculations Article 4 Paragraph (2)**

**No Information a year**

No	Information	AYear
1	Lucky Draw Prize 25% of Gross Amount	25% of Gross Amount
2	Interest on Deposits and Savings and SBI Discounts	
	Exception:	20 % from of Gross
	a. Interest on Deposits and Savings and SBI Discounts as long as the amount of Deposits and Savings and SBI Discounts does not exceed Rp. 7,500,000,- and is not divided into	
	b. Discount Interest and Savings received or obtained by a bank established in Indonesia or a branch of a foreign bank in Indonesia	
	c. Interest on Deposits and Savings as well as SBI Discounts received by pension funds that have been approved by the minister of finance as long	



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	as the funds are obtained from income sources as referred to in Article 29 of Law No. 11 of 1992 concerning pension funds d. Interest on savings at a bank appointed by the government for the purpose of owning a simple and very simple house, a plot ready to build a simple or very simple house, a simple flat as long as it is for personal occupancy.	
3	Cooperative Savings Interest: a. Income in the form of interest on deposits up to IDR 240,000 b. Interest for income in the form of interest on deposits of more than IDR 240,000 Stock Transactions on the Stock	0% 10%
4	Exchange: a. Founder's Share b. Not Founding Stock	0,5% 0,1%
5	Income From Derivative Transactions	2,5% from the initial Margin
6	Interest or Discount on Bonds traded on the Stock Exchange	20 %
7	Land/Building Rental	10%
8	Income from the transfer of land and/building rights	5 %
9	Construction Services Business: a. Implementation of the construction carried out by service providers who have small business qualifications b. Implementation of the construction carried out by service providers who do not have small business qualifications c. Construction Implementation carried out by service providers other than the above service providers d. Construction Planning or Supervision e. Construction carried out by service providers who have business qualifications	2% 4% 3% 4% 6%
10	Income of a venture capital company from a share sale transaction or transfer of ODLA's participation in a partner company with the following conditions: a. Is a small and medium company or that carries out activities in business sectors as determined by the minister of finance b. The shares are not traded on the stock exchange	0,1%
11	Dividends received by Individuals	10%

**2.3.2. Government Regulation Number 46 of 2013 Tariffs and Tax Bases**

Income from business received or earned by domestic taxpayers who have a certain gross turnover (below 4.8 billion) from the beginning of the tax year until before Government Regulation number 23 of 2018 takes effect, is subject to income tax at a rate of 1% of gross turnover every month, this rate is intended for individual taxpayers and corporate taxpayers.

**Example 1**

CV. Convinced to own a household appliance trading business based on 2016 records/books (January to December 2016) with a gross turnover of Rp4,000,000,000. On the business income received by CV. Convinced that in 2016 subject to PPh is final 1%

The tax bases used to calculate the 1% final income tax are:

1. The basis of tax imposition is the gross turnover of businesses in the last tax year prior to the relevant tax year.

**Example 2**

CV. Sure is a business in electronics. In 2015, it has a gross turnover of Rp.4,100,000,000. In 2016, CV. Convinced that calculating PPh is 1% final.

2. In the event that the cumulative gross turnover of the Taxpayer in a month has exceeded the amount of Rp.4,800,000,000 in a tax year, the Taxpayer is still subject to 1% Final Income Tax until the end of the tax year concerned.

**2.3.3. Government Regulation Number 23 of 2018**

Based on Government Regulation Number 23 of 2018 (PP 23/2018) contains rules regarding facilities and incentives for MSME actors to participate more in economic activities. The intensive form in question is a reduction in the Final Income Tax (PPh) rate from the original 1% to 0.5%. As a result of

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the MSME tax reduction policy, it is expected that taxpayers will further develop their business so that the contribution to paying taxes will increase.

### 1. Tax Subject PP 23 Year 2018

Based on Government Regulation Number 23 of 2018, Taxpayers who have certain gross turnover are subject to Final Income Tax, namely:

1. Individual taxpayers and
2. Corporate Taxpayer in the form of cooperative, limited partnership, firm, or limited liability company, which receives or earns income with gross turnover not exceeding Rp. 4,800,000,000 (four billion eight hundred million rupiah) in 1 (one) Fiscal Year.

### 2. Not the Object of PP 23 2018 Taxes

Based on Government Regulation Number 23 of 2018, Basically all income with any name and in any form, is an object of income tax, this regulation only limits the type of income. Excluding income from business which is subject to final Income Tax as follows:

- a. income received or earned by an individual Taxpayer from services in connection with independent work
- b. income received or earned abroad whose tax is payable or has been paid abroad
- c. income that has been subject to final Income Tax with the provisions of separate tax laws and regulations and

### 3. PPh Final PPh Rates 23 Year 2018

The PPh PP 23 rate is 0.5% of gross circulation.

The method for determining gross turnover is as follows:

1. Gross turnover is calculated during the last year, before the relevant tax year.
2. Gross turnover which is used as the basis for tax imposition is a compensation or replacement value in the form of money or value received or obtained from the business, before deducting sales discounts, cash discounts, and/or similar discounts.
3. For corporate taxpayers, gross turnover is the total turnover of the center and branches.
4. For individual taxpayers with families, gross turnover is the husband's and wife's turnover.

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1. Gross turnover is calculated during the last year, before the relevant tax year.
2. Gross turnover which is used as the basis for tax imposition is a compensation or replacement value in the form of money or value received or obtained from the business, before deducting sales discounts, cash discounts, and/or similar discounts.
3. For corporate taxpayers, gross turnover is the total turnover of the center and branches.
4. For individual taxpayers with families, gross turnover is the husband's and wife's turnover.

## 3. RESEARCH METHODS

### 3.1. Types of research

The type of research used is descriptive qualitative by analyzing the data collected both qualitatively and quantitatively on the tax obligations of MSMEs in Cooperative Businesses 45 with the treatment of PP Number 23 of 2018. Income Tax Article 4 Paragraph (2), the analysis is carried out and then generalized.

### 3.2. Time and Place of PKL Implementation

This research activity was carried out from April 2021 to August 2021 at the Kopersai 45 Business office in Mataram City, West Nusa Tenggara Province.

### 3.3. Research methods

This research was conducted using the case method, namely the case in Cooperative Business 45 related to the tax obligations of MSME taxpayers with reference to Government Regulation Number 23 of 2018, concerning MSME tax rates. Data collection is done by the following methods:

1. Observation, namely the technique of collecting data by observing directly the business activities of 45 cooperatives in recording and accounting for their business through data transactions every month.
2. Interviews, namely data collection techniques by conducting direct interviews with tax subjects, where in the interview process a list of questions was prepared as an interview guide.
3. Documentary, namely data obtained from secondary data records that exist in cooperative 45 businesses during the current year 2021

### 3.4. Data Type

The data collected in this study consisted of:

1. Primary data, namely data obtained from direct sources (Cooperative Enterprises 45), namely in the form of transaction data in and out of company money every month, and other necessary data.
2. Secondary Data is data collected from several sources, both from direct sources (Usa Koperasi 45) related to balance sheet data, income statements and evidence of transactions that exist at the end of the financial year.

### 3.5. Data analysis

Data analysis is carried out by calculating the tax payable with reference to the 2021 tax year profit/loss report and the Cooperative 45 year 2021 balance sheet report.

Furthermore, the calculation of the income tax payable is in accordance with Government Regulation Number 23 of 2018 which is about reducing the tax rate from 1% to 0.5%

Corporate Taxpayers in the form of cooperatives, limited partnerships, firms, or limited liability companies, which receive or earn income with a gross turnover not exceeding

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Rp. 4,800,000,000 (four billion eight hundred million rupiahs) in 1 (one) Fiscal Year, then the

Rates and Methods for Calculation of Income Tax Article 4 Paragraph (2) are as follows:

The PPh PP 23 rate is 0.5% of gross circulation.

The method for determining gross turnover is as follows:

1. Gross turnover is calculated during the last year, before the relevant tax year.

5. Gross turnover which is used as the basis for taxation is a compensation or replacement value in the form of money or value received or obtained from the business, before deducting sales discounts, cash discounts, and/or similar discounts.

6. For corporate taxpayers, gross turnover is the total turnover of the center and branches.

7. For individual taxpayers with families, gross turnover is the husband's and wife's turnover.

#### 4. RESULTS AND DISCUSSION

##### 4.1. Procedure for Calculation, Deposit & Reporting of Islamic Cooperative Income Tax 45

Procedure for Calculation of Income Tax Article 4 paragraph (2) on Sharia Cooperatives 45

Notes on the Financial Statements of Sharia Cooperative 45 in October 2020, Sharia Cooperative 45 received a turnover (gross income) of Rp. 13,823,478 (Thirteen million eight hundred twenty three thousand four hundred seventy eight rupiah). With a gross turnover that does not exceed Rp 4.8 billion (Four Billion Eight Hundred Million Rupiah) in the current year, the Sharia Cooperative 45 is subject to Final Income Tax based on the provisions of PP 23 of 2018. Following are the details of the gross income data of Sharia Cooperative 45:

Income statement

"45 SHARIA COOPERATIVES"

As of December 31, 2020

Information	Amount (IDR)
SALES AND INCOME	
Sale	281.609.550,00
Income	35.928.033,73
Total Sales and Revenue	<b>317.537.583,73</b>
COST OF SALE (HPP)	<b>(263.224.497,55)</b>
Gross Operating Results (Gross Profit)	<b>54.313.086,18</b>
OPERATING EXPENSES	
Personnel burden	16.965.000,00
Organizational burden	6.398.600,00
Office administrative expenses	4.869.800,00
Operating expenses	2.230.820,21
Welfare burden	3.582.400,00
Waserda's Load	3.379.050,00
Savings Expense	-
Depreciation expense	1.714.333,33
Total Operating Expenses	<b>(39.140.003,54)</b>
Non-Business Income	56.549.116,86
Expenses Outside Business	(145.000,00)
Remaining Operating Results (EHU) Before Tax	<b>71.577.199,50</b>

Source: Primary data processed

The profit/loss report data is in table 1 above where the gross profit obtained by Cooperative Business 45 is Rp. 54,313,086.18 after deducting operating expenses of Rp. 39,140,003.54 income before tax Rp 15,173,082.6 plus non-

business income of Rp 56,549,116.86 so that the total becomes Rp 71,722,199.4 then minus expenses outside of business of Rp 145,000,000, - so that the remaining operating results (SHU) before tax of Rp. 71.577.199.50.

**Table 2. Income Data of 45 Sharia Cooperatives in December 2020**

Code	Information	December-2020
VII	<u>Revenue (Income)</u>	
4000	ATK business income	Rp 71.577.199,50
Amount		Rp 71.577.199,50

Source: Primary data processed

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Referring to Government Regulation Number 23 of 2018 concerning the calculation of taxes owed by MSMEs in the calculation of income tax article 4 Paragraph (2) with the imposition of a tariff of 0.5% based on gross income in this case the Remaining Income of Cooperatives 45.

The calculation of the Final Income Tax Article 4 paragraph (2) on the gross turnover received by Sharia Cooperative 45 in December 2020 is as follows:

**Table 3. Calculation of Income Tax Article 4 Paragraph (2) Sharia Cooperative 45 for December 2020**

Payment Date	Tax Base (DPP)	Rate (%)	Nominal
1	2	0,5 %	3
10/12/2020	Rp 71.577.199,50	0,5 %	Rp 357.886
Pph Terutang			Rp 357.886

Source: Primary Data Processed

From the income received in the form of Remaining Profits of Cooperative 45, which is Rp. 71.577,199.50, which is the Tax Imposition Base (DPP) to be multiplied by a rate of 0.5%, the income tax payable by Cooperative Business 45 for the 2020 fiscal year is equal to Rp 357,886,- Income tax payable of Rp 357,886,- this is a tax obligation that must be deposited and reported to the Directorate General of Taxes or through the online DGT in the system for paying taxes payable and reporting the Annual Tax Return for Corporate Taxpayers with e-Filing.

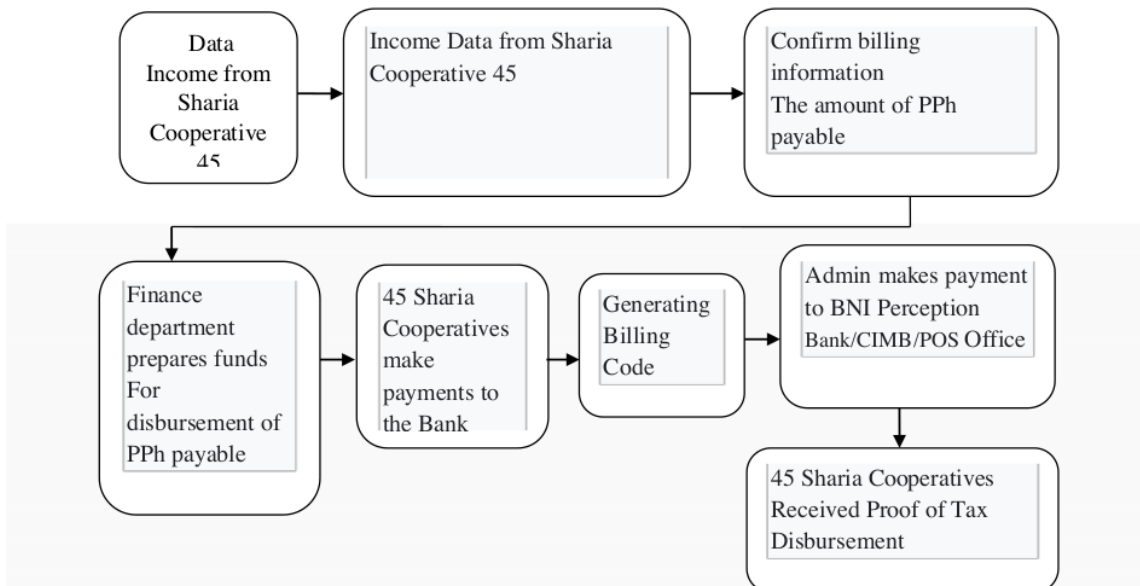
4.1.1.1. Deposit & Reporting Procedures performed by Sharia Cooperatives 45

In the process of receiving income data from the Sharia Cooperative 45 and the data received is inputted to the DGT online and the amount of PPh payable is based on PP number 23 of 2018 which must be paid by the Sharia Cooperative 45, after knowing the amount of PP 23 that must be paid by the Sharia Cooperative 45. Meanwhile in the case of confirmation to the Sharia Cooperative 45 and payment to the Bank is made by the Sharia cooperative 45. Post, after payment has been made by the Sharia Cooperative 45 that PP 23 has been paid and the Admin must submit proof of payment from the Bank to the Sharia Cooperative 45.

The procedure for depositing & reporting Income Tax Article 4 Paragraph (2).

**Figure 2. Procedure for Depositing and Reporting Income Tax Article 4 Paragraph (2) in Cooperatives**

Sharia 45





## **5. CONCLUSIONS AND RECOMMENDATIONS**

### **Conclusion**

Based on the results and discussions that have been described, the authors can conclude that:

1. The calculation of Income Tax Article 4 Paragraph (2) in Sharia Cooperatives 45 follows the latest regulations based on Government Regulation Number 23 of 2018. Where the calculation method is in accordance with Government Regulation Number 46 of 2013, there is only a change in the rate imposed by 0,5% with Income Tax obligation payable amounting to Rp 357,886
2. Income Tax Article 4 paragraph (2) on Gross Circulation (Turnover) in Sharia Cooperatives 45 is in accordance with the results of calculations on the 2020 balance sheet and income statement, namely the Remaining Operating Results (SHU) of Sharia Cooperatives 45 amounting to Rp. 71,577,199.50 used as the basis for the imposition of taxes to calculate the income tax payable.

### **Suggestions**

Based on the results and discussion, the authors can provide suggestions as follows:

1. Calculation of Income Tax Article 4 Paragraph (2) by Sharia Cooperative Enterprises 45 must be maintained because it is in accordance with the theory and provisions of the applicable tax laws and regulations.

2. For the reporting of tax payables for the coming year, it is necessary to be able to update information regarding taxation through online DGT due to the rules on taxation that often change or are updated, so that the information can be used as a guideline in future tax reporting.

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