



## Impact of MSME Tax Incentive Policy Affected by Covid-19 on Tax Compliance

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### Abstract

This study aimed to analyze the existence of government policies regarding MSMEs Tax Incentives affected by COVID-19 on MSMEs tax compliance. This type of research was descriptive qualitative with a case study approach. All data collected in this study was obtained by conducting interviews and direct observations of MSMEs actors who applied for MSMEs tax incentives affected by COVID-19, also supported by data and interviews with the tax authorities, namely the Tax Office Purbalingga Regency. The results of this study indicated that the MSMEs tax incentive policy affected by COVID-19 had a positive effect on MSMEs tax compliance in Banjarnegara Regency. Field research conducted by researchers stated that the provision of Tax Incentives listed in PMK-44/PMK.03/2020 regarding income tax (PPh) MSMEs borne by the government in general had been able to satisfy the expectations of taxpayers, the transfer of MSMEs tax values that were transferred to capital values could provide a good effect for the business continuity of MSMEs actors affected by COVID-19, the businesses they ran could bounce back and from this, it is hoped that MSMEs actors can be encouraged to improve their compliance.

### How to Cite

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## INTRODUCTION

The spread of a virus whose cause is unknown was first discovered in Wuhan, the capital city of Hubei province, China, on December 8, 2019. Several groups of patients with similar symptoms were reported as late as December 2019 (Qiu, et al, 2020; Xie, et al, 2020). After the identification of the disease by the World Health Organization (WHO), it was called Coronavirus Disease 2019 (COVID-19) caused by Coronavirus-2 (SARS-CoV-2) (Zu, et al, 2020). The disease is transmitted from human to human and had spread widely in China and more than 190 countries. Until finally on March 12, WHO declared COVID-19 as a pandemic (Susilo, 2020; Susilo, Floden & Geurs, 2021).

COVID-19 was first confirmed in Indonesia on March 2, 2020 (Almuttaqi, 2020). The case allegedly began with a meeting of a Japanese woman who entered Indonesian territory ([www.detik.com](http://www.detik.com), 2020). Starting from this, the increase in positive cases of this virus was so fast. It was recorded that until January 17, 2021 in Indonesia, there were 907,929 positive cases with 25,987 cases of death and 736,460 people declared cured (<http://Covid19.Kemkes.go.id>).

In response to the COVID-19 pandemic, the Indonesian government began to implement restrictions with various policies, such as lockdown, new normal living habits, large-scale social restrictions and work from home. This policy disrupted the value chain of the business world so that many businesses in various sectors and business scales stopped operating temporarily or permanently (Budastra, 2020). Indonesia's finance minister, Sri Mulyani Indrawati, said that at least the COVID-19 pandemic had three major impacts on the Indonesian economy. First, it made household consumption or people's purchasing power very low. Whereas consumption sustained the economy up to 60 percent. Second, the uncertainty results in weakening investment. Third, the weakening of exports made the pri-

ces of commodities, oil, coal, and CPO fall (Situmorang, 2021).

The impact of one of the policies imposed by the government, namely the lockdown policy, certainly greatly affected the Indonesian economy, the economic sector became increasingly uncertain, especially since the implementation of the work from home policy for some government and private agencies, even some shopping centers were closed. In fact, conditions that occurred in various countries were also business closures that were considered unimportant, supply chain disruptions, manufacturing activities stop, and workers were encouraged to work from home (Kinasih & Lawita, 2022; Lawita, 2022; Mungkasa, 2020).

During the implementation of the lockdown by changing work patterns and work culture, most businesses in Indonesia caused a lot of work to be postponed and would have an impact on decreased work productivity (Mustajab, et al, 2020). It is clear that the affected parties, namely Micro, Small and Medium Enterprises (MSMEs), corporations and the financial sector as well as households were also affected (Antara, Pryanka & Candra, 2020).

In this extreme case, the COVID-19 pandemic pushed small and medium-sized businesses into financial difficulties and even many business actors went bankrupt (Hua & Huang, 2021; Hu & Zhang, 2021; Sustainable, et al, 2021; Utami, 2021). Due to the prolonged COVID-19 pandemic, which has caused a decline in industrial performance in terms of processing and workmanship, starting from the production of goods, the demand for new products, as well as related to employment where in the end many workers were laid off and laid off.

Micro, Small and Medium Enterprises (MSMEs) are productive businesses owned by individuals or entities that have met the criteria as stipulated in Law Number 20 of 2008. MSMEs have an important role in economic development in Indonesia. MSMEs play a

role in economic development and employment, in addition, MSMEs also play a role as a forum for community creativity. Until now, MSMEs have contributed greatly to the Gross Domestic Product and the application of labor in Indonesia.

At the end of 2018, the number of MSME business units registered with the Ministry of Cooperatives for Micro, Small and Medium Enterprises was 64,194,057 units which were divided into 63,350,222 micro business units, 783,132 small business units and 60,702 medium business units. While the absorbed workforce was 107,376,540 people in the micro business sector, 5,831,256 people in the small business sector and 3,770,835 people in the medium business sector (Bahtiar, 2021). The government should pay special attention to the MSME sector. This is due to the important role of SMEs in the absorption of labor. Economic growth is able to continue if the MSME sector shows good performance during this pandemic (Latifah, Setiawan & Aryani, 2019; Sutikno, Fikriyah & Nurkhin, 2022).

The impact of the lockdown policy greatly affected people's purchasing power which resulted in shocks in the MSME sector, this is in line with the statement of the Indonesian Chamber of Commerce and Industry which stated that the domestic industrial sector was affected by the COVID-19 pandemic (Budi, 2013; Anggarini, 2021, Kartiko, 2020). Various efforts have been made by the government for the welfare of its people, starting from the provision of stimulus for the state electricity company, quota subsidies for students and teaching staff, assistance for MSME actors and many more. These efforts were made by the government, of course, to balance all policies or regulations imposed during the COVID-19 pandemic. From various policies implemented by the government, researchers are interested in examining one of the policies included in the tax policy for MSME actors, namely a policy in the form of tax incentives.

Minister of Finance Regulation No.23/PMK.03/2020 concerning tax incentives for taxpayers affected by COVID-19 which has

been in effect since April 1, 2020. The forms of incentives provided in the instrument include: income tax (PPh) article 21 suspended by the government, Final PPh MSMEs withheld by the Government, Exemption of Article 22 Imported Income Tax, Reduction of Article 25 Income Tax Installments by 30% and preliminary refund of value added tax as taxable employee slow risk for taxpayers who submit a tax return for the period of value added tax overpayment of restitution of a maximum of 5 billion rupiahs.

Various problems faced by MSME actors during the pandemic, ranging from decreased income, reduced production materials and the difficulty of product marketing, of course MSME actors find it difficult to pay taxes. This is what underlies the government to issue policies in the scope of taxation. From the given policy, it is hoped that MSME actors can use the budget that was previously for tax payments, can be diverted for their diminishing capital.

Banjarnegara is one of the regencies that has also experienced a considerable impact due to the COVID-19, especially in the MSME sector. From the results of researchers conducting observations through interviews conducted with 9 MSME actors in Banjarnegara, researchers can conclude that the consequences of several policies carried out by the Banjarnegara Regency government due to the spread of the COVID-19 virus have a very large effect on their business, because they must close their business for some time. The turnover or income they get during the Pandemic period can decrease by approximately 50 percent.

Researchers also made observations through interviews with the Primary Tax Service Office Purbalingga Regency. From the results of these interviews, researchers can conclude that the level of taxpayer compliance for MSMEs is still categorized as low. Actually, it is not only MSME actors, but almost all taxpayers, both individual taxpayers and corporate taxpayers. For MSME taxpayers, sometimes they are less careful to do the bookkeeping, so

they are still less active in tax matters. The increase occurred when the tax rate decreased from 1% to 0.5%, namely PP 23 of 2018, but it also did not meet the target.

**Table 1.** Number of Taxpayers in Indonesia

Year	Number of Taxpayers
2016	33,221,523
2017	36,513,568
2018	39,151,568

Source: Directorate General of Taxes, 2019

Based on data obtained from the Directorate General of Taxes, in general the number of taxpayers in Indonesia is increasing every year. The increase in taxpayers occurred in both corporate taxpayers, treasurer taxpayers and individual taxpayers. In 2016 the total number of registered taxpayers was 33,221,523 consisting of treasurer, individual and corporate taxpayers. In 2017 there were 36,513,568 and in 2018 there were 39,151,568.

From 2016 to 2017, there was an increase in registered taxpayers by 9.9 %. From 2017 to 2018 there was an increase in the number of taxpayers by 7.22 percent. The increase in 2017 to 2018 occurred due to the final PPh tax incentive based on Government Regulation No. 23 of 2018 concerning Income Tax on Income from Business received or obtained by taxpayers who have a certain gross turnover, through this regulation the government has decided to reduce the PPh rate Final to 0.5%.

In general, tax compliance has indeed increased, but data from the Directorate General of Taxes shows that the compliance ratio for submitting annual income tax returns (PPh) at the end of 2019 reached 73%. This is better than the previous year where the compliance ratio was recorded at 71%. However, it turns out that the increase has not met the predetermined target of 80% of the predetermined initial target ([djponline.pajak.go.id](http://djponline.pajak.go.id)). From these problems, researchers are interested in examining MSME tax incentives affected by COVID-19 to increase MSME tax compliance

levels. This study aims to analyze the impact of tax incentive policies on MSME tax compliance.

## METHODS

This research used descriptive qualitative research. Qualitative methods are very appropriate to be carried out in social sciences that allow research to find solutions to social and cultural phenomena, making it possible to explore phenomena that occur in this case the impact of tax incentive policies. This study used a case study research design. Case studies are methods that are applied to understand individuals more deeply by being practiced in an integrative and comprehensive manner. This is done so that researchers can collect and gain an in-depth understanding of the conscientious individual.

The object of this research is MSME actors in Banjarnegara Regency who apply for tax incentives. The informants used in this study were five informants, namely four from the MSMEs who applied for tax incentives and one from the tax office. The first party informants in this study were MSME actors in Banjarnegara Regency who applied for tax incentives. The selection of informants in this study used a snowball sampling technique, namely the researchers looked for themselves, and the informants consisted of four sub-districts, namely Kutabajar, Banjarnegara, Wanayasa and Karangobar districts.

This study used primary and secondary data. Primary data was obtained from structured interviews with policy makers, namely MSME actors. Secondary data was obtained from the Directorate General of Taxes through tax office Purbalingga Regency. For interviews, researchers took a sample of four sub-districts of SMEs in Banjarnegara district and each sample was taken one in each sub-district. Data collection techniques in this study used interviews. Interviews in this study were conducted directly by the researchers to the informants, namely face to face with the informants.

After the researchers collected data, the researchers conducted data reduction. The data obtained from the field was quite large, so it needed to be recorded carefully and in detail. It was necessary to analyze the data through data reduction. The reduced data provided a clearer picture for further data collection, data reduction was assisted by relationship marketing. Furthermore, the scattered data was categorized and selected which are considered important so that they had significant findings and theory development values.

After the data was reduced, the next step was to display the data or the presentation of the data can be done with narrative text. The presentation of the data made it easier to understand what was happening, through the presentation of the data, the data was organized, arranged in a pattern of relationships, so that it was easy to understand and plan further work. The third step was drawing conclusions and verification.

## RESULTS AND DISCUSSION

The MSMEs referred to here consist of: CV. Paramita/Graduation Shop, Umma Food, UD. Sinar Mas, and TB. Adi Mitra. The profile of each of these businesses is described in detail as follows.

### CV. Paramita/Graduation Shop

CV. Paramita/Toko Graduation is one of the SMEs in Banjarnegara, precisely on JL. YOUTH NO. 26, this MSME was founded in 1994. CV. Paramita provides a variety of office supplies such as pens, books and printers and photocopiers. In addition to providing office equipment, CV. Paramita/ Graduation Shop also provides photocopying services.

### Umma Food

Umma Food is one of the MSME in the culinary field, this MSME is located at JL. During the No. 37 RT 02, RW 03. Kutabanjarnegara, Banjarnegara. Umma Food was established in 2018 and since then it has become a Taxpayer. This SME produce various types of products, including ready-to-eat spices such as: Rendang, opor, and curry spices. In addi-

on to these products, there is also yogurt and low-calorie liquid sugar made from cassava. Umma food only sells its products online, either through Whattap, Instagram, Facebook or marketplaces like Shoppe.

### UD. Sinar Mas

UD. Sinar Mas is one of the MSMEs engaged in trading basic necessities, namely basic necessities. UD. Sinar Mas was founded in 2012 and became a Taxpayer in 2016. This MSME is located in Wanayasa Village, RT 05 RW 01. Wanayasa District, Banjarnegara Regency.

### TB. Adi Partner

TB. Adi Mitra is an MSME engaged in the trading of building materials, TB. Adi Mitra provides various kinds of building materials such as iron, glass, plavon and so on. This MSME was established in 1998 and registered as a Taxpayer starting in 2005. Address TB. Adi Mitra is in Karangobar Village RT 02 RW 01, Karangobar District, Banjarnegara Regency.

Data analysis in this study used a case study research design, as explained in the previous chapter, that case study research design is a method that is applied to understand individuals more deeply by being practiced in an integrative and comprehensive manner. This is done so that researchers can collect and gain an in-depth understanding of the conscientious individual. Researchers conducted direct research through interviews and documentation to MSME actors affected by COVID-19 and applied for tax incentives. The results of interviews that had been conducted by researchers, researchers concluded into four discussion indicators, more in-depth interviews were conducted by researchers to obtain analysis results regarding the impact of MSME tax incentive policies as impacted by COVID-19 on tax compliance, as follows.

### First, Impact of COVID-19 on MSMEs

The impact of COVID-19 on MSMEs in Banjarnegara Regency was very large. From interviews conducted by researchers to informants, they really felt the huge impact on their business, whether it was declining income due

to declining people's purchasing power, no delivery of goods due to the lockdown and closing of their business due to regulations, and large-scale social restrictions. This explanation was emphasized to the researcher when the researcher asked the same thing to four informants from MSME actors.

The researcher asked the question, "If judged by numbers, what percentage does this pandemic affect the business you have?". The first informant explained through his answer, "CV. This paramita can reach up to 50 percent" (Interview with Ms. Septi, Monday, June 14, 2021). The second informant explained through his answer "If it is given, this business can reach 30 percent" (Interview with Mr. Fahmi, Thursday, June 24, 2021). The third informant explained through his answer "It's more or less 40 percent" (Interview with Ms. Wiwik, Thursday, June 24, 2021). The fourth informant explained through his answer "If the percentage can reach 40 percent". (Interview with Mr. Farid, Thursday, June 24, 2021).

#### Second, Differences felt by MSME Actors Before and After the Pandemic

MSME actors felt the difference before and after the pandemic, starting from the income that always declined, the purchasing power of the people who always declined which had an impact on the businesses they ran. The researcher asked, "What differences did you experience before and after the pandemic?". The first informant explained through his answer "The difference is that before the pandemic, we received fairly regular income from agencies such as schools and offices, but during this pandemic almost all agencies and schools were closed, because they carried out their activities online, of course this affected the decline in income. (Interview with Ms. Septi, Monday, June 14, 2021).

The second informant explained through his answer "The decline in sales turnover caused by the declining purchasing power of the people". (Interview with Mr. Fahmi, Thursday, June 17, 2021). The third informant explained through his answer "Our

sales decreased. This was due to the closing of the market". (Interview with Ms. Wiwik, Thursday, June 24, 2021). The fourth informant explained through his answer "Many items did not reach the store, this was due to the lockdown, purchases had decreased". (Interview with Mr. Farid, Thursday 24 June 2021).

#### Third, MSME Tax Compliance

Tax compliance of MSME actors is still lacking, especially with this pandemic being an important thing that needs to be considered by the tax authorities. This opinion was explained by Mr. Volta as an informant from the Primary Tax Service Office Purbalingga Regency, he said that this incentive is expected to be put to good use for MSME actors and hopefully MSME actors will understand their tax obligations well, because it will also have a good impact on their businesses.

#### Fourth, The Effect of Tax Incentive Policies on MSME Tax Compliance

The Tax Incentive Policy for MSME actors is here to help stabilize their business during this pandemic. The existence of this incentive is expected to add a positive influence on MSME tax compliance in Banjarnegara Regency. The existence of this incentive does have an effect on MSME tax compliance. As explained by MSME actors through interviews, they felt the benefits of paying taxes so far, and they also felt this incentive, they could allocate a budget that was previously to pay taxes, they allocated it to be used as capital again to maintain and stabilize their business affected by the pandemic. When MSME actors felt that their business was running smoothly and their income continued to be stable, they were even more motivated to be more obedient to their tax payments.

Based on the results of interview data analysis, researchers can provide several discussions regarding the impact of the MSME Tax Incentives affected by COVID-19 on tax compliance as follows. First, the implementation of the MSME PPh tax incentives is borne by the government. The existence of COVID-19 has had a very bad influence on

the Indonesian economy, especially MSMEs, various regulations imposed by the Banjarnegara Regency Government such as: the imposition of restrictions on community activities, and large-scale social restrictions, lockdown, learning activities from home, social distancing / keeping a distance and so on, greatly affect the running of the wheel of rotation in the efforts of MSME actors in Banjarnegara Regency.

MSME actors complained that this pandemic was affecting their income, such as in the case of the people's purchasing power which was greatly declining and the availability of goods was decreasing which had a negative impact on business stability, both on capital, income and profit. The COVID-19 pandemic has forced MSME actors to work hard to maintain their business, they admitted that it was very difficult to keep running their business during this pandemic because of the declining turnover.

Besides the government providing various regulations to reduce the spread of COVID-19, namely by closing or limiting the businesses of MSME actors, the government also provides various policies to help MSME actors, namely by providing policies in the form of tax incentives for MSME actors affected by the COVID-19 pandemic. This policy is contained in PMK-44/PMK.03/2020, namely tax incentives related to COVID-19, in the regulation, there are several tax policies provided by the government and one of them is a tax incentive policy for MSME actors affected by COVID-19, namely regarding income tax (PPh) MSMEs are borne by the government.

This incentive is intended for Taxpayers who have a certain gross turnover and are subject to Final Income Tax based on PP 23 of 2018. This incentive can be utilized by MSMEs through a predetermined procedure, namely that taxpayers must have a certificate according to the format based on this regulation. Taxpayers are required to submit a Final PPh realization report every tax period, the application for a certificate is submitted by the taxpayer through [www.pajak.go.id](http://www.pajak.go.id).

The period of this incentive is the tax period from April 2020 to the tax period of September 2020. Each taxpayer who has received this incentive is required to submit a report on the realization of Final Income Tax (each tax period) no later than the 20th of the following month after the end of the tax period. The interview results from the tax official said that Banjarnegara Regency had proposed more incentives for MSMEs than Purbalingga Regency.

Second, The Impact of the MSME Tax Incentive affected by COVID-19. The MSME tax incentive affected by COVID-19 is the MSME income tax (PPh) borne by the government. The government bears the payment of taxes for MSME actors affected by COVID-19, so MSME actors do not need to pay taxes during this pandemic. The MSME actors affected by COVID-19 who received this incentive policy diverted the budget or funds that should have been for tax payments, in the end they transferred it to re-capitalize their businesses affected by the pandemic. MSME actors who received tax incentives felt a positive influence on their business. They transferred the tax value to capital value which in the end was able to stabilize and run their business again after being affected by the COVID-19 pandemic.

Third, MSME Tax Compliance. MSME tax compliance is still very much a homework for the tax authorities and of course also for the taxpayers themselves. The existence of this pandemic is a very worrying thing for those who are affected by their business. The results of interviews with MSME actors who applied for tax incentives, they said that this incentive had a very good impact on their business. The process of transferring the value of taxes to the value of business return capital certainly affected the business continuity of MSME actors.

From these results, MSME actors can run a business and can rotate the value of capital to increase their turnover or income. This income ultimately encourages MSME actors to pay taxes and increase compliance with their taxation. In general, these incenti-

ves have a positive impact on the businesses of MSMEs. MSME actors find it helpful in the field of capital that can increase their income. When income or turnover increases, then they are easier to pay taxes. Thus, the MSME tax incentive policy affected by COVID-19 has a positive effect on MSME tax compliance.

Even if it is detailed further, it reduces the tax base. Taxpayer satisfaction can encourage a situation where there is voluntary compliance by taxpayers in carrying out their tax obligations. Voluntary compliance is the basis for securing democratic tax revenues. In other words, there is a significant correlation between tax administration and MSME taxpayer compliance. The results of this study were in line with Listiyowati, et al (2022) and Sholehah & Ramayanti (2022) that one of the policies provided by the government related to taxation is by providing tax incentives to MSMEs that increase tax compliance. In this case, it means that the government has assisted MSMEs in fulfilling their tax obligations and assisted MSMEs in maintaining the flow of funds so that MSMEs can focus on their business.

## CONCLUSION

Based on the results of the interview discussion above, the researcher concluded that tax incentives for MSMEs affected by COVID-19 affected MSME tax compliance. This was because these incentives helped MSME actors to stabilize their business and indirectly stimulate MSME actors to be more obedient to their taxation. By adopting this incentive policy, MSME actors were more active in tax activities and also more precise in reporting tax returns.

The results of this study indicated that the MSME tax incentive policy affected by COVID-19 had a positive effect on MSME tax compliance in Banjarnegara Regency. The provision of tax incentives in general had been able to satisfy the expectations of taxpayers. The transfer of the MSME tax value which

was transferred to the capital value, could have a good influence on the business continuity of MSME actors affected by COVID-19. The business they ran could bounce back and from this, it is hoped that MSME actors can be encouraged to improve their compliance.

Theoretically, it was found that this study provides an explanation of how the impact of providing Tax Incentives from the government for MSMEs affected by COVID-19 on MSME Tax compliance. The suggestion that the author gives is that through the results of this study, it is expected to provide input on the policies taken by the Directorate General of Taxes. Especially for MSME actors, it is hoped that they can take advantage of the policies provided by the government as well as possible so that later they can be more obedient regarding their tax compliance.

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