



JOURNAL

**ANALYSIS OF THE APPLICATION OF TAX REGULATIONS
AND INCENTIVES TO THE COMPLIANCE OF ONLINE
MSME F&B TAXPAYERS IN E-COMMERCE**

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Abstract:

The purpose of this study was to determine the relationship between knowledge and incentives in tax regulations on MSME tax compliance. The population in this study were MSME taxpayers in the food and beverage category in East Jakarta and the sample used was 70 respondents. The research method used is qualitative descriptive analysis. The results showed that one of the taxes that can be imposed on e-commerce transactions is Income Tax (PPh). There is no difference in tax treatment imposed on transactions through e-commerce with transactions through conventional means. Regarding taxation, most MSME players, especially in the East Jakarta area, do not know the tax regulations on e-commerce transactions due to lack of knowledge and public awareness to pay e-commerce taxes. The implementation of incentive policies is also still considered less useful for taxpayers, and taxpayers are still less compliant with tax regulations.

Keywords:

tax knowledge, tax incentives, umkm, e-commerce, government regulation number 55 of 2022

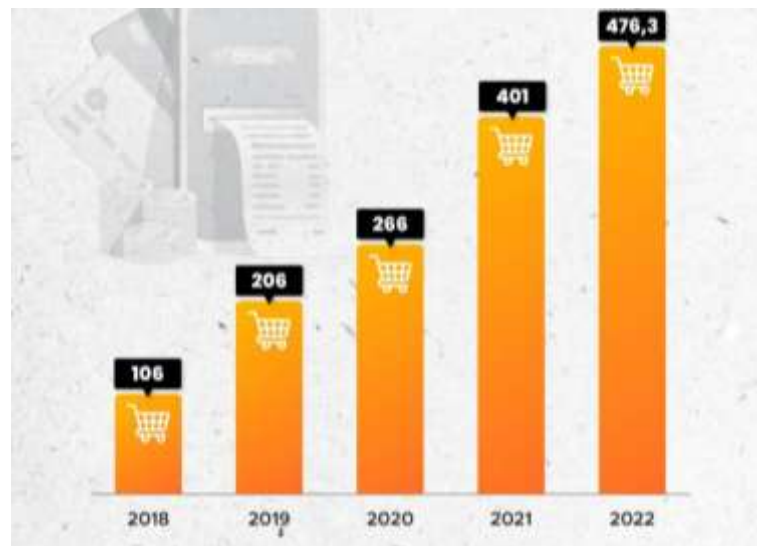
BACKGROUND

Along with the development of the era with increasingly advanced and sophisticated technological advances that make the world united without having to meet. This can be seen from the development of technological progress. One of the specific examples of technological progress is the release of "smartphones" and the internet which are used as communication and transaction tools. In 1985, mobile phones with first generation networks (1G) entered Indonesia and continued to



develop until 1992. This development was easily adapted in Indonesia, so that in 1993 second generation technology (2G) entered Indonesia. The increasing need for technology gave birth to third generation technology (3G) with the ability to provide video call services (Yoshio, 2022). "E-commerce" transactions in Indonesia show significant growth because more than half of the digital economy comes from e-commerce, with this year's growth forecast according to the Ministry of Trade estimated to reach IDR 476.3 trillion for all types of e-commerce. The Chairman of the Board of Directors of the Indonesian e-commerce Association emphasized that changes in shopping behavior due to the Covid-19 pandemic have increased the use of online platforms.

FIGURE 1



Source: Emissions Database for Global Atmospheric Research (EDGAR) (2024)

Along with the rapid development of the technology sector, companies and business actors will be encouraged to use advanced and sophisticated technology as a defense in defeating increasingly fierce competition. The use of technology is expected to provide great benefits for business competition (Nurriqli et al., 2021). Companies that can compete in this competition are companies that can apply technology in their business operations. One form of technology application in the context of business competition is through the use of electronic commerce "(e-commerce)". E-commerce in Indonesia has entered a technological advancement that has developed rapidly and must be maintained so that there is no distortion caused by tax policies. So far, the taxation aspect in "e-commerce" has been the focus of attention of tax authorities around the world. The need for taxation and aligning current tax regulations through the development of "e-commerce" (Ma'sumatul Maghfiroh et al., n.d, 2023).

Reported from Ananta (2023) through IUMKM Indonesia news that although the trend of online shopping is increasing, the understanding of MSME entrepreneurs



about digital trade taxes is still lacking. Hermawati Setyorinny, General Chairperson of UMKM Mandiri, explained that the trend of online shopping continues to increase along with the many MSMEs switching to e-commerce platforms. This increasing trend is due to the ease and convenience offered by online shopping platforms. However, the lack of understanding of taxes among online MSME entrepreneurs is still a problem. This is due to the lack of socialization regarding tax obligations among them. Hermawati also said that many MSME actors do not understand the issue of tax obligations, especially those whose turnover has not reached the limit for being taxed. Hermawati also explained that a number of taxes have been imposed on MSME actors who use e-commerce platforms. One of them is Income Tax (PPh) on MSME income to sellers, both through "e-commerce" and retail stores. The rate is 0.5% of gross income if the gross income has not reached the limit in accordance with the law. Hermawati also explained that the amount of tax that taxpayers must pay, including digital business actors, varies depending on business turnover and how long tax obligations have not been fulfilled.

The government is trying to overcome this problem by increasing the understanding of tax regulations and taxpayer compliance of MSME "e-commerce" taxpayers in order to create awareness and willingness to fulfill the obligation to pay taxes in accordance with existing provisions. In addition, the government and the Directorate General of Taxes or DJP provide Income Tax (Final Income Tax) facilities. Currently, DJP has also obtained several strategies to increase state revenue in the tax sector by creating programs that make it easier for people to pay taxes. The government is working with DJP which has been able to create programs that make it easier for taxpayers to register, pay, and report taxes "online" thanks to increasingly sophisticated and advanced technology. Based on the background that has been explained, "e-commerce" tax is an important thing that can be used as a source of large income for the country. Therefore, the researcher intends to conduct a study entitled "Analysis of the Implementation of Tax Regulations and Incentives on Compliance of F&B MSME Online Taxpayers on E-Commerce".

THEORETICAL FRAMEWORK

Tax is the transfer of resources from the private sector to the government sector and is implemented based on predetermined conditions and not as a result of violations of the law. Implementation is mandatory and based on provisions that have been set without obtaining direct and proportional compensation so that the government can carry out its duties (Sihombing & Sibagariang, 2020).

Based on P. J. A. Adriana, tax is a contribution to the state owed by the community who are required to pay it based on the regulations of the law without getting a direct return that can be designated. The goal is to cover existing costs related to the state and to be able to organize the government (Sihombing & Sibagariang, 2020).



Self-Assessment System” is a taxation system that imposes a determination of the nominal amount of tax that must be paid by the taxpayer concerned. In this case, the individual or entity is actively involved in calculating, paying, and reporting the amount of tax they are required to pay to the Tax Service Office (KPP) or through the “online administration” platform provided by the government. The role of the government in this system is to supervise the activities of taxpayers. The self-assessment system is generally applied in the context of central taxes, for example Value Added Tax (VAT) and Income Tax (PPH). This system was introduced in Indonesia after the 1983 tax reform period and is still in effect today. However, this system has a weakness, namely that taxpayers have the authority to determine the amount of tax they must pay themselves, they tend to try to pay as little tax as possible by making false or fake wealth reports.

The term tax knowledge refers to all information that taxpayers can use to fulfill their ethical and legal responsibilities and protect their rights in the tax system. Understanding tax matters is expected to make every individual, regardless of their job, more careful in paying their contributions fairly (Hantono & Sianturi, 2022). Meanwhile, based on Resmi (2019), knowledge and understanding of tax regulations is: "The process by which taxpayers fully understand tax regulations and can apply this knowledge to fulfill tax obligations. This means that taxpayers have an understanding of the General Provisions and Taxation (KUP) which include the procedures for submitting, paying, and reporting the Annual Tax Return (SPT), as well as the location of SPT payments and the sanctions imposed if they are late in paying or reporting SPT. " Based on this understanding, it can be concluded that tax knowledge is information that serves as a guide for taxpayers to act and ensure compliance in carrying out tax obligations and obtaining their tax rights.

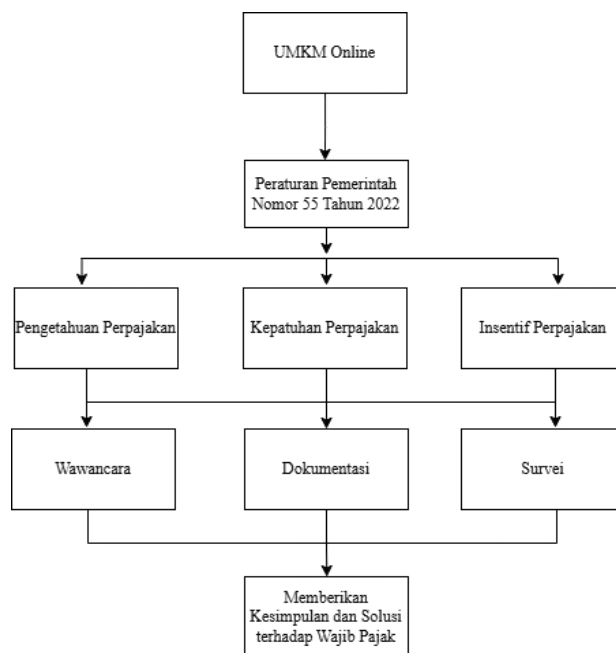
Based on Murtiningtyas et al. (2023) compliance is a motivation from a person or individual and group to act or not act in accordance with the regulations that have been determined. It is hoped that through a strong encouragement for the community to have a sense of obedience and obedience in carrying out tax payments, but the authorities must also provide quality services so that the community feels comfortable when making tax payments. Public service is one of the efforts to meet public needs. It is hoped that through improving services to the community, it can have a major impact on tax payments and also increase taxpayer satisfaction. According to Agus Ismaya Hasanudin et al. (2020), taxpayer compliance is a condition in which taxpayers fulfill all existing tax obligations and rights related to taxation. This compliance can be interpreted as the obligation of taxpayers to timely submit Tax Returns (SPT) and compliance in estimating the amount of tax that must be paid. When the level of compliance of the community as taxpayers in paying their taxes is high, state revenue from the tax sector will also increase. In other words, taxpayers who comply with their obligations to pay their taxes can have a positive effect on the state and society. For example, national development can be carried out efficiently and revenue targets from the tax sector can be achieved.



Conceptual Framework

This study's theoretical framework is prepared in accordance with its primary goals, which include testing and analyzing the impact of corporate governance, profitability, and disclosure of carbon emissions on the cost of debts in companies listed on the Indonesia Stock Exchange (IDX) for the years 2021–2023 that are in the transportation and logistics, energy, basic materials, infrastructure, and industrial sectors. The following is the theoretical framework developed for this study:

FIGURE 2 CONCEPTUAL FRAMEWORK



Source: Processed by Author (2024)

METHOD

In this study, researchers conducted research with online shopping MSMEs in the food and beverage category in East Jakarta in how effective "Government Regulation No. 55 of 2022" stipulated by the government in the implementation of taxes in Indonesia, namely by interviewing the tax authorities of the Directorate General of Taxes, East Jakarta regional office to find out data on MSME taxpayer compliance and conducting a survey by filling out a questionnaire on MSME taxpayers. Researchers plan to conduct this research for approximately six months from April to October 2024. Starting from the planning and data collection process to the preparation of proposals and thesis reports.

The type of research used in this study is qualitative research, where the data accumulated are written or spoken sentences, behavior, events, knowledge, or objects of study. The method applied is a qualitative descriptive method. According to the Research Methods textbook (Purwohedri, 2022), qualitative descriptive



research is an activity to describe and depict a situation using existing data and will later present information to readers about a topic. This descriptive research does not carry out treatment, manipulation, or changes to the variables studied but rather describes the conditions as they are in reality. The only treatment carried out is the research process itself, through interviews, surveys, and documentation. In this study, the author observed the implementation and implementation of e-commerce taxes. The results of the observations obtained through interviews, surveys, and documentation are then described in the form of a description.

In discussing and researching a problem, data and information are needed that are compiled and analyzed to get a clear picture. The data collection method is a systematic and standard procedure to obtain the required data. The data collection methods used by researchers in this study include:

The interview method is a method of collecting data by directly interviewing related parties, which aims to obtain more in-depth information or data for research needs (Sugiyono, 2019). The purpose of the researcher in conducting interviews with the functional tax instructors of the East Jakarta Regional Office of the Directorate General of Taxes is to obtain an explanation regarding the technical instructions for implementing taxation in PP Number 55 of 2022 for MSME actors in the East Jakarta area. The interview systematics are adjusted to the research objectives. Interviews are conducted to obtain data or information related to the implementation of knowledge, incentives, and compliance of MSME taxpayers "e-commerce". The stages carried out by the researcher are to create questions, then provide an observation letter to conduct interviews with related parties with the aim of obtaining the desired interview results.

The indicators in this interview are the achievement of explanations and data related to the development of taxation on e-commerce, the differences between conventional taxes and e-commerce taxes, the rates imposed, as well as the differences in "PP Number 23 of 2018 with PP Number 55 of 2022", the collection and reporting system, as well as the taxpayer supervision system, as well as obstacles and solutions, along with real actions that the East Jakarta Regional Tax Office's tax authorities have taken to improve tax compliance and revenue. 2. Survey The importance of questionnaires in survey research determines the success of studies related to data quality. The purpose of the survey is to obtain valid and direct results from MSME taxpayers regarding knowledge, compliance, and incentives for MSME taxes. Thus, the research instrument in the questionnaire format is divided into three main indicators, namely respondent identity, company information, and finally the questionnaire. There are 10 questions on the respondent's identity and company information, eight questions related to compliance, nine questions related to tax knowledge, and six questions about tax incentives for online transactions "(e-commerce)".



RESULT

Knowledge of Online Shopping MSME Taxpayers regarding Government Regulation Number 55 of 2022

a. In addition to conducting interviews, researchers also conducted surveys by distributing questionnaires directly or indirectly to MSME taxpayers. Respondents' answers regarding MSME taxpayer knowledge regarding "Government Regulation Number 55 of 2022" are presented as follows:

According to the results obtained regarding taxpayer knowledge, in fact, out of 70 respondents, only 21 people know the regulation. Most online business actors in the East Jakarta area still do not know about tax regulations on transactions in "e-commerce".

b. There are 52 out of 70 respondents who stated that they did not know how to calculate e-commerce MSME taxes. This shows that taxpayer awareness of the technical calculation of e-commerce MSME taxes is still considered lacking and is something that the government needs to pay more attention to in order to socialize and teach how to calculate taxes.

c. Similar results were also obtained in the researcher's questions regarding knowledge of procedures, payment methods, and tax reporting methods. There were 47 respondents who stated that they did not know the procedures, payment methods, and tax reporting. The rest answered the opposite. This indicates the need for increased education or more effective socialization regarding tax obligations to improve public understanding in fulfilling their tax responsibilities.

d. The implementation of "Government Regulation Number 55 of 2022", it can be concluded that it has not been properly socialized because if we look at the results, the total number of 51 respondents stated that they did not know about the implementation of "Government Regulation Number 55 of 2022" and the remaining 19 respondents knew about the implementation of "Government Regulation Number 55 of 2022" with a tax base of 0.5%.

e. The conclusion that Government Regulation Number 55 of 2022 has not been properly socialized is proven by the graph below, namely that 54 respondents said that they had never received socialization regarding the "e-commerce" transaction tax and 16 respondents said that they had received socialization of taxes on "e-commerce" transactions.

f. The opinion of taxpayers who are MSME business actors in the East Jakarta area when researchers asked about their opinions on "Government Regulation Number 55 of 2022" was that the majority answered that they did not know. As for 20 respondents, they only knew the rate of 0.5%. This again strengthens the stigma that socialization does need to be intensified by the government.



g. The large figure of the tax rate imposed on MSME entrepreneurs, namely 0.5%, is still not known by many MSME online shopping taxpayers, so it can be said that they also do not fully understand the taxation of MSMEs. There are 47 out of 70 respondents who said they did not know the basic tax rate of 0.5% of turnover for calculating MSME income tax.

h. As many as 23 respondents said that they did not understand the regulations and had not received socialization. Then as many as 17 respondents felt that taxes were burdensome for MSME actors, because reducing the turnover they obtained was not in line with the tax to be paid, so they did not pay taxes. Three respondents said that the impact they felt as MSME actors of the implementation of Government Regulation Number 55 of 2022 was that it made it difficult in terms of payments. As many as 14 respondents stated that the effects they felt as MSME actors towards the implementation of "Government Regulation Number 55 of 2022" were not burdensome at all for MSME businesses.

3. Incentives for MSME Taxpayers "Online Shopping" in Paying Taxes

a. The incentive facilities provided by the Directorate General of Taxes in "Government Regulation Number 55 of 2022" are still unable to provide a good understanding for MSME taxpayers. Where the results show that 51 respondents do not understand the application of this incentive. Meanwhile, other respondents already understand.

b. The application of incentives is proven to be still not widely understood in this regulation, as well as the criteria and maximum turnover limits that must be met by taxpayers as a condition for using the incentive still need further education for taxpayers. The fact is that as many as 53 out of 70 respondents admitted that they did not know it well. Meanwhile, the remaining respondents already knew the criteria.

c. The government aims to provide incentives to increase taxpayer compliance, but in fact, 44 respondents answered and thought that incentives were still unable to reduce their tax burden and the remaining respondents felt that incentives had reduced the tax burden.

d. The low understanding and awareness of taxpayers of online shopping MSMEs in East Jakarta has resulted in many MSME taxpayers not taking advantage of the incentives provided by the government. It was stated that 49 respondents had not yet utilized the incentives properly because they were not aware of the related regulations.

e. The government's goal of increasing taxpayer compliance by providing incentive facilities was not approved by the majority of online shopping MSME taxpayers where the survey results showed that 50 respondents said that the incentives were not able to increase tax compliance in carrying out tax obligations and 20



respondents said that this incentive would be able to increase tax compliance in carrying out tax obligations.

4. Taxpayer Compliance of MSMEs "Online Shopping" in Paying Taxes in line with "Government Regulation Number 55 of 2022"

a. Looking at the graph results, it shows that as many as 41 out of 70 respondents lack awareness as "online shopping" business actors to register themselves as Taxpayers and fulfill their obligations. They assume and are afraid that if they have made a NPWP, they are obliged to pay taxes regularly. This paradigm is what the government needs to pay attention to, which is still circulating in the community.

b. Tax compliance for online shopping business actors in the East Jakarta area can be said that most of them have not paid their taxes in line with "Government Regulation Number 55 of 2022" because there are still many respondents who have not paid taxes, namely 49 respondents.

c. In terms of reporting Annual Tax Returns, as many as 47 respondents of online shopping business actors admitted that they had never reported their Tax Returns at all, but as many as 10 respondents had carried out their annual Tax Return reporting obligations.

d. The completeness of taxpayers of online shopping MSME business actors in filling out annual Tax Returns should be underlined by the government in the technical socialization of its filling. There were 47 respondents who stated that they had never submitted Tax Returns and 23 respondents stated that they provided complete and correct information when submitting Tax Returns.

Discussion

1. Implementation of taxpayer compliance for online shopping MSMEs related to technical instructions for implementing Government Regulation Number 55 of 2022.

Based on the results of the researcher's interview with the tax authorities, as well as the results of the literature search that the researcher used, it can be concluded that the implementation of Government Regulation Number 55 of 2022 in general does not differ significantly compared to the old regulation, namely "Government Regulation Number 23 of 2018" where the income limit that can use this regulation is if it is still below IDR 4.8 billion. In terms of the time period for utilizing the time, it is still the same as the previous regulation, namely PP 23 of 2018. The technical instructions that differ are that there are tax incentives for individual taxpayers.

The tax authorities also emphasized that this incentive is an attraction for taxpayers with the issuance of "Government Regulation Number 55 of 2022". Individual taxpayers with an annual turnover of below IDR 500 million will be exempted from tax. So that with this incentive, it is hoped that it can increase tax compliance for online shopping MSME taxpayers in fulfilling their tax administration compliance



and obedience. However, in fact, based on research conducted by researchers through the distribution of surveys and interviews conducted directly with MSME taxpayers, it was found that 70% of MSME online shopping taxpayers do not know, do not understand how to calculate and pay and implement "Government Regulation Number 55 of 2022".

The government in this case is not the one who remains silent and does not provide any solutions. However, here are some actions that the government has taken, especially the East Jakarta Regional Office of the Directorate General of Taxes in overcoming this tax problem. The East Jakarta Regional Office of the Directorate General of Taxes (DJP) has held several socializations such as reminders from each Tax Service Office (KPP) of the East Jakarta Regional Office of the DJP has also socialized Government Regulation Number 55 of 2022 both electronically, for example published on social media as well as sharing sessions.

The tax authorities, in this case the Directorate General of Taxes (DGT), also have a strategy for consulting and mentoring services which are also an important part of the DGT strategy, through the establishment of Tax Centers at various universities, free consultations at Tax Service Offices (KPP), as well as the Tax Call Center 1500200 service and live chat features on DJP Online. To support ongoing education, DGT publishes guidebooks, training modules, infographics, and educational videos that explain tax regulations in a simple and easy-to-understand manner. DGT also optimizes technology through the development of mobile applications and e-learning platforms to facilitate access to information for taxpayers. With easily accessible consulting service solutions, it also helps overcome taxpayer confusion regarding new regulations. Although challenges still exist, especially in reaching all levels of society and overcoming resistance to change, overall, the solutions implemented by DGT are able to increase tax compliance and encourage the creation of a tax system that is considered more efficient, accountable, and transparent so that the Indonesian people as taxpayers can trust it. This is in line with the results of a study by Dwi Aulia Rahma (2021) who stated that the results of his interview with the tax authorities stated that there was no difference between conventional tax treatment and "e-commerce" tax.

2. Knowledge of MSME Taxpayers "Online Shopping" Taxation Regarding Tax Regulations on "E-Commerce" Transactions.

a. Knowledge of MSME Taxpayers "Online Shopping" Taxation Regarding Tax Regulations on E-Commerce Transactions.

The soaring potential for state revenue generated from buying and selling activities carried out online or commonly referred to as online has made the state, especially the Directorate General of Taxes (DJP), need to impose taxes on income generated through online transactions or e-commerce. In this case, researchers obtained research results based on respondents of MSME taxpayers, especially in the East Jakarta area, showing that 70% did not yet know about MSME e-commerce tax and 70% of MSME taxpayer respondents did not yet know about tax regulations on their sales via e-commerce. Taxpayers of e-commerce MSMEs expressed their reasons that there has been no socialization regarding tax regulations on e-commerce



transactions from the government and information regarding income tax regulations that have not reached them.

The opinions expressed by respondents in the study obtained that 33% did not understand the clear regulations regarding tax regulations for MSMEs in e-commerce transactions and also 24% said that the existence of taxes for MSMEs would reduce their turnover so that it was considered unfair for MSMEs that have a turnover set a little. As many as 19% are of the opinion that it will reduce their net profit. While as many as 20% of all respondents think that it does not burden them and agree with the existence of taxes for MSMEs. Because with the existence of taxes on MSMEs, it will increase the driving force for increasing state revenues which will contribute to the development of state infrastructure and others.

Many MSME taxpayers also still do not know how to calculate their taxes. As many as 74% of respondents answered that they did not know how to calculate their taxes. The procedure for paying and reporting taxes is certainly still not known by many, in fact there are 67% of respondents who still do not understand the procedure for paying and reporting taxes. These results show that the problem of low taxpayer knowledge, especially online shopping MSMEs in East Jakarta is still very low, this case is caused by low public awareness, minimal socialization from the regulatory makers, and technical tax services that are not widely known by taxpayers.

Therefore, the solution for the regulators in this case is that the Directorate General of Taxes (DGT) is considered to have a tough task to realize economic justice for all citizens with tax instruments. One way is through the implementation of periodic and measured socialization regarding taxation to online shopping MSME business actors. This is in line with the study of Ni Putu Ana et al. (2023) that tax knowledge and understanding and awareness of taxpayers have a positive impact on taxpayer compliance.

b. Taxation Knowledge of MSME Taxpayers "Online Shopping" Regarding "Government Regulation Number 55 of 2022".

The results of the answers filled in by the respondents explained that 73% did not know about "Government Regulation Number 55 of 2022", and as many as 67% of respondents who are MSME taxpayers have not yet implemented the regulation. This is because taxpayers do not know that the business they run on "online shopping" is also subject to tax. From this regulation, there is a negative impact, namely that they feel a reduction in turnover and profits received by online shopping MSME taxpayers, taxpayers feel reluctant to pay taxes because the turnover or income they earn is not too large and will later have to be deducted in order to make tax payments.

The results of the study show that many MSME taxpayers do not know and understand the regulation. This is due to minimal knowledge and lack of socialization regarding the regulation. Ignorance of "Government Regulation Number 55 of 2022" can have an effect on the compliance of MSME taxpayers in fulfilling their tax obligations. Many taxpayers do not fully understand the changes in "Government Regulation Number 55 of 2022".

Respondents' understanding is very low regarding the amount of the tariff where the tariff imposed is only 0.5% of income turnover where around 67% of



respondents do not know this. Respondents' understanding regarding procedures, tax reporting is still considered low, many MSME tax calculation methods still do not know how to calculate it, and information on the convenience provided by the government in the form of incentives is still not known by taxpayers. Thus, respondents should obtain more detailed information, instructions, and guidance to properly manage their tax obligations. Furthermore, it is important for the tax office to provide friendly and uncomplicated services so that taxpayers feel more comfortable in fulfilling their tax obligations.

Therefore, the solution that researchers suggest to the problem of low knowledge of taxpayers of online shopping MSMEs in East Jakarta is to synergize with various mass media, both electronic through television, radio, and advertisements on YouTube, as well as mass media such as newspapers, magazines, and brochures to provide public knowledge regarding the latest regulations.

The conclusion of the solution to the two problems above is socialization both online and offline and each Tax Service Office (KPP) in each region can provide education such as opening free tax class facilities for taxpayers so that they can learn more about the flow of filling, reporting, and procedures for calculating taxes properly and correctly. This is in line with the results of Egita Pradila's research (2023) which states that the lack of knowledge of MSME taxes for taxpayers at the Tebing Tinggi Pratama KPP is due to the lack of comprehensive socialization from tax officers.

3. Tax Incentives for MSME Taxpayers "Online Shopping" Taxation Against "Government Regulation Number 55 of 2022".

The government, especially the Directorate General of Taxes (DJP), issued "Government Regulation Number 55 of 2022".

Government Regulation Number 55 of 2022" which contains relief for individual taxpayers with an annual turnover of less than IDR 500 million, then they are exempt from tax. Based on the results of research and surveys conducted by researchers, it was found that 73% of online shopping MSME taxpayers do not know the application of incentives in "PP Number 55 of 2022" and as many as 76% of MSME taxpayers do not know the criteria for recipients of incentives properly and as many as 70% of MSME taxpayers have not utilized the incentives applicable in this government regulation. Furthermore, the discussion on the implementation of this incentive will also reduce the tax burden for online shopping MSME actors resulted in answers from respondents of 63% who thought that incentives would still not reduce the tax burden because many taxpayers do not know and implement the incentives in "PP Number 55 of 2022". The tax incentives issued by the government in "PP Number 55 of 2022", when compared to the previous regulation, namely "PP Number 23 of 2018", are certainly different. If in the old regulation all MSME taxpayers were required to pay their taxes at a rate of 0.5% of whatever turnover they generated, then in PP Number 55 of 2022, tax exemption is given to WPOP with a turnover of less than IDR 500 million per year.

The results that researchers obtained from the questionnaire distributed to respondents, there were four respondents with a turnover of more than IDR 500 million, meaning that they had felt the benefits of the MSME tax rate exemption



facility as long as their turnover had not reached IDR 500 million. So now, they are required to be subject to MSME tax at a rate of 0.5% of the turnover they generate. The implementation of this tax incentive policy by the government is in line with the principle of justice in the concept of taxation in Indonesia, where the government in making regulations must be able to maximize compliance and social welfare. This is not in line with the results of the study which resulted in 71% of respondents who are taxpayers who are online shopping MSMEs agreeing that the incentives imposed by the government cannot be an indicator for increasing tax compliance for MSME taxpayers. Based on the results of the respondents' responses, it can be stated that the presence of MSME actors contributed to the issuance of tax incentives for Individual Taxpayers (WPOP). The implementation of this incentive policy can be utilized by business actors as well as possible, so that MSME online shopping actors can increase their sales.

As a result of the above problems, there needs to be a concrete solution and innovation provided by the government so that the issuance of tax incentives and facilities in this regulation can be utilized by more taxpayers, especially individuals. Researchers suggest that there needs to be a comprehensive and in-depth improvement in information services, as well as synergizing with related ministries and governments in terms of disseminating information related to the latest tax regulations. Working with the community can also help popularize the tax incentive facilities provided by the government. These results also confirm the results of research by Welvin et al. (2022) which states that tax incentives and socialization have no effect on taxpayer compliance.

4. Tax Compliance of MSME Taxpayers "Online Shopping" Against "Government Regulation Number 55 of 2022".

According to (Hasanudin, 2020) related to taxpayer compliance, namely the condition where taxpayers fulfill all tax obligations and fulfill tax rights. Taxpayer compliance is an attitude based on a Taxpayer's awareness of their tax obligations while still being based on the regulations of the laws that have been determined. The compliance indicator has four indicators of compliant taxpayers based on (Chaizi, 2020) which are aligned with the PMK RI, namely:

- a. NPWP registration, meaning that MSME actors are registered as taxpayers and have NPWP;
- b. Calculation of tax payable which includes recording turnover as the basis for taxation, calculation of tax payable, and calculation of underpaid tax in line with "Government Regulation Number 55 of 2022";
- c. Tax payment is the payment of tax payable either periodically or annually in accordance with the obligations in accordance with "Government Regulation Number 55 of 2022";
- d. SPT reporting is the submission of a Tax Return correctly and on time in accordance with the provisions of the Law. Based on the results of the study in accordance with the first indicator, namely registering MSMEs as taxpayers who have a NPWP, around 59% of respondents in East Jakarta do not have a NPWP. This data shows that business actors as respondents still dominate those who do not have a NPWP, which means they are reluctant to register as



taxpayers because they do not want to pay invite. In fact, when viewed from income, the respondents should have been subject to and paid their taxes. In addition, there is also a lack of understanding regarding what obligations should be carried out as taxpayers. Respondents who have NPWP also some of them do not carry out tax obligations. The use of NPWP for them is only to find out, even though ownership of NPWP should not only be for ownership alone but they should have to carry out their obligations, namely paying taxes. Because of this, clear regulations are needed to require ownership of NPWP before opening a business in e-commerce.

The second indicator is the calculation of tax payable, in the results of the study it was found that 74% did not calculate taxes in accordance with "PP Number 55 of 2022". The reason is that they do not know that their income has been taxed and is not subject to tax calculations in accordance with PP Number 55 of 2022 because it has not reached IDR 500 million and do not know the sanctions that will be received later.

The third indicator is related to paying taxes in accordance with PP Number 55 of 2022 in the results of the study that 69% of respondents do not always pay taxes in line with "PP Number 55 of 2022". The reason they do not always pay taxes is due to the low curiosity and understanding of taxpayers regarding existing tax regulations and also some taxpayers receive tax exemptions because the gross income they receive does not reach the nominal taxable income. In addition to obtaining data from the questionnaire, researchers also confirmed the tax revenue target and the realization of MSME tax revenue to the Functional Tax Counselor at the East Jakarta Regional Tax Office. Researchers obtained data on the overall tax revenue target at the East Jakarta Regional Tax Office of IDR 29 trillion, while the realization of MSME tax revenue in the same year was IDR 61 billion, or it can be said to contribute 0.21% to the realization of MSME tax revenue in the East Jakarta area. Meanwhile, from the Income Tax (PPh) side based on data held by the Directorate General of Taxes of the Ministry of Finance, the contribution of final PPh for MSMEs only amounted to IDR 7.5 trillion or around 1.1% of the total PPh revenue in the same year, which was IDR 711.2 trillion. This can be concluded that in terms of tax payments, MSMEs are still considered low. The fourth indicator is the submission of SPT correctly and on time. In reality, many respondents still do not know about the submission and reporting of SPT. According to the research results, almost 67% of respondents stated that they did not submit Periodic SPT and Annual SPT on time, and as many as 66% of respondents had never submitted SPT and 6% of respondents had made mistakes in filling out SPT. The reason they did not submit and made mistakes in filling out Periodic SPT and Annual SPT on time was that they did not understand much about the general provisions and procedures for taxation because there had been no comprehensive education and socialization which resulted in them being late in reporting the Notification Letter (SPT) on time.



CONCLUSION

Based on the discussion that has been outlined regarding the Analysis of the Implementation of Tax Regulations and Incentives on Taxpayer Compliance for Online Transactions "(E-Commerce)", it can be concluded that:

1. The tax imposed on "e-commerce" transactions is Income Tax with a rate of 0.5% of turnover, according to "PP Number 55 of 2022". There is no difference in tax treatment between "e-commerce" and conventional transactions. In this regulation, there are incentives for taxpayers with income <Rp500 million who are exempt from tax. The Directorate General of Taxes has conducted intensive socialization to increase tax awareness and understanding for online MSME actors. This policy aims to support the growth of MSMEs and increase tax compliance in Indonesia.

2. The knowledge of respondents or "online shopping" MSME taxpayers regarding "Government Regulation Number 55 of 2022" is still low. This is due to their lack of understanding regarding tax obligations and the imposition of rates and also not many clearly understand the technical implementation of the "PP Number 55 of 2022" regulation.

3. The level of utilization and information related to incentives based on research and surveys conducted is still considered less understood regarding the implementation of Government Regulation Number 55 of 2022, which provides tax relief for individual taxpayers with an annual turnover of below IDR 500 million, does not have the potential to increase tax compliance and support MSMEs, especially in the online shopping sector. The implementation of this policy faces several challenges, so that not many people have taken advantage of it. The government needs to increase socialization regarding this policy, especially to online shopping MSMEs, so that they understand the benefits and criteria for these incentives.

4. The level of taxpayer compliance after the enactment of PP Number 55 of 2022, it can be concluded that MSMEs are not compliant in carrying out their tax obligations. The reason why taxpayers are not yet compliant is the lack of public knowledge, which has an impact on the lack of awareness of MSMEs in fulfilling their tax obligations. Knowledge of tax regulations greatly influences taxpayer compliance, meaning that the higher the taxpayer's knowledge of tax regulations, the higher the taxpayer's compliance in fulfilling their tax obligations.

Implications

Based on the conclusions that have been produced from this study, the implications that are produced are as follows:

1. Theoretical Implications

a. Based on the results of the research that has been carried out that the low level of knowledge of tax literacy causes low levels of tax compliance and revenue, this confirms the importance of tax literacy for taxpayers as a key factor in increasing tax compliance, especially in the rapidly growing e-commerce MSME



sector. So that it can be an indicator for government evaluation, especially in the East Jakarta area.

b. The results related to tax incentives (exemption for individuals with income below IDR 500 million) which have not been widely utilized by taxpayers, especially online shopping MSME actors, have an impact on increasing tax compliance and revenue, especially in the East Jakarta area, this strengthens the argument that if not properly socialized, incentives cannot be a strategic tool to support the growth of MSMEs while increasing tax revenue.

c. The results of direct research on respondents of online shopping MSME business actors regarding the impact of the issuance of "Government Regulation Number 55 of 2022" prove that the regulation still cannot be said to be successful in increasing tax compliance and revenue significantly.

2. Practical Implications

a. The low level of knowledge of online MSME taxpayers regarding PP Number 55 of 2022 indicates the need for a more effective and measurable socialization strategy. The government, especially the Directorate General of Taxes (DJP) in East Jakarta, can use and mobilize its resource capabilities, either through digital platforms or social media to reach more MSME actors, considering that most of them are active in the digital space.

b. The fact that 58% of MSME actors do not know their tax obligations indicates the need for a sustainable and consistent educational approach. The government, especially the East Jakarta DJP regional office, can collaborate with MSME associations, e-commerce platforms, or related parties to provide practical training, sharing sessions, and relevant tax information.

c. Taxpayers in this case online shopping MSME business actors also need to increase their awareness regarding tax mechanisms if they want to run a business. So that every relevant party in this case taxpayers and tax authorities can synergize to increase state revenue through tax revenues

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