

# Implementation of Government Regulation No.46 Year of 2013 and No.23 Year of 2018 For Small and Medium Enterprises of Bandung City (Case Study of Small and Medium Enterprises in Bandung City)

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## Abstract

*This study aims to analyze the growth of turnover from the three types of businesses in the fields of convection, food processing, and study, by comparing the application of the UMKM tax calculation based on PP No 46 of 2013 and PP No 23 of 2018. The sampling technique uses unproportioned stratified random sampling and is carried out in December 2018 until June 2019. Data analysis in this study uses descriptive qualitative analysis by socializing the UMKM tax calculation with the most recent simple calculation following government regulations, which is 0.5% of turnover which was previously 1% of turnover. The results showed in Bandung Regency, namely the type of convection business with the highest turnover of Rp. 3,000,000,000 and the lowest is Rp. 960,000,000; type of food processing business, the highest turnover is Rp. 600,000,000, and the lowest is Rp. 132,000. 000, -; and by the type of handicraft business with the highest turnover of Rp. 600,000,000 and the lowest Rp. 96,000,000. By using PP 46 of 2013 with a turnover rate of 1% per year, updated to PP 23 of 2018 at a rate of 0.5% per year, through this policy it has been generated that UMKM entrepreneurs will be lighter with payment of a 0.5% tax rate to be able to stimulate UMKM entrepreneurs to continue working and building new innovations in their industrial business. Related to this pandemic period for SMEs in Bandung regency still lacking understanding of UMKM tax incentives, from the Directorate General of Central and Regional Taxes to make publications and socialization efforts so that people follow this opportunity*

**Keywords:** *UMKM Actors, UMKM Taxes, Implementation*

## INTRODUCTION

The government annually compiles a Budget as outlined in the State Budget (APBN). In the state budget, there are sources of state revenue and expenditure, one source of state revenue comes from taxes. This tax revenue gives a

very large contribution above 85% for state revenue. Because it has a very large contribution, the Government is trying to increase tax revenue. According to the report from the Director-General of Taxes, Tax Revenues seen from the tax ratio is as follows

**Table 1**  
**Destination Statement of the Directorate General of Taxes 2015-2019**

| <b>Indikator</b>      | <b>2015</b> | <b>2016</b> | <b>2017</b> | <b>2018</b> | <b>2019</b> |
|-----------------------|-------------|-------------|-------------|-------------|-------------|
| Tax Ratio*            | 13,2%       | 14,2%       | 14,6%       | 15,2%       | 16%         |
| Penerimaan Pajak      | 1,294 T     | 1,512 T     | 1,737 T     | 2,007 T     | 2,329 T     |
| SPT Melalui e-Filling | 2 Juta      | 7 Juta      | 14 Juta     | 18 Juta     | 24 Juta     |
| Jumlah WP Terdaftar   | 32 Juta     | 36 Juta     | 40 Juta     | 42 Juta     | 44 Juta     |

Source: DJP performance report for 2018 amounted to 14.6% and 2018 15.2%. Below is the tax ratio data based on central tax plus Natural Resources compared to Gross Domestic Product:

The data above is a tax data added with 1% local tax and an increase wherein 2016 amounted to 14.2% increased in 2017

**Table 2**  
**State Revenue Performance**  
**The year 2010-2017**

| <b>N</b> | <b>URAIAN</b>                     | <b>Tahun</b>     |             |             |             |             |             |             |             |
|----------|-----------------------------------|------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|          |                                   | <b>2010</b>      | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> | <b>2015</b> | <b>2016</b> | <b>2017</b> |
| <b>1</b> | PDB Atas Dasar Harga Berlaku      | 6,864.13         | 7,831.73    | 8,615.70    | 9,546.13    | 10,569.71   | 11,526.33   | 12,406.77   | 13,588.80   |
| <b>2</b> | Pajak Pusat (Triliun)             | 722.54           | 873.85      | 980.51      | 1,074.55    | 1,145.87    | 1,240.42    | 1,284.97    | 1,343.53    |
| <b>3</b> | Penerimaan SDA (Triliun)          | 165.38           | 209.86      | 221.70      | 222.25      | 236.18      | 95.85       | 59.85       | 105.60      |
|          | Migas                             | 152.73           | 193.49      | 205.82      | 203.63      | 216.88      | 78.17       | 44.09       | 81.84       |
|          | Pertambangan Mineral dan Batubara | 12.65            | 16.37       | 15.88       | 18.62       | 19.30       | 17.68       | 15.76       | 23.76       |
|          |                                   | <b>Tax Ratio</b> |             |             |             |             |             |             |             |
| <b>4</b> | Pajak Pusat+SDA Terhadap PDB      | 12,9             | 13,8        | 14,0        | 13,6        | 13,1        | 11,6        | 10,8        | 10,7        |

Source : pajak.go.id

Where the tax ratio in 2016 was 10.8%, in 2017 it was 10.7% and in 2018 it was 11.5%. Tax Ratio is very low when compared to other countries. Due to the Low Tax Ratio, the State optimizes tax revenue, one of which is from the Micro, Small and Medium Enterprises (UMKM) Sector. Due to the role of UMKM as the backbone of the country's economy. Based on data from the Director-General of Taxes that in 2015 tax revenues from the

UMKM sector were 3.4 trillion, then 4.4 trillion in 2016 and 5.7 trillion in 2018.

To encourage the growth of UMKM and create justice among business people, in 2013 the Government issued Government Regulation Number 46 of 2013 governing Income Taxes on Income from Businesses Received or Obtained by Taxpayers with Certain Gross Circulations (PP 46). This regulation is intended for taxpayers who have a turnover of below 4.8 billion per year with a tax rate of 1% and then in 2018 the

government issues PP. 23 of 2018 at a rate of 0.5%. This certainly provides good news for business people, namely UMKM. There are differences in terms of the implementation of the two government regulations where PP No. 46 is required for all taxpayers or UMKM who have an income turnover below 4.8 billion in calculating their tax using a rate of 1% multiplied by the taxpayer or UMKM earnings turnover.

Whereas PP No. 23 issued by the government in July 2013 is optional, business operators or UMKM who have a turnover of 4.8 billion a year in calculating their taxes can choose to do bookkeeping or choose to use PP No. 23 with a rate of 0.5%. Taxpayers who have chosen to use bookkeeping cannot use PP No.23 anymore in calculating their taxes and this PP No.23 applies for a certain period. Through reduced tariffs and various facilities set out in PP 23, the Government is trying to encourage the development of UMKM while at the same time providing the opportunity for the public to contribute to financing development through tax payments. The expected contribution by reducing tariffs from 1% from turnover to 0.5% from turnover is that the community in this case UMKM can continue to increase their awareness and compliance with their rights and obligations. With high awareness about the UMKM tax, it will increase state revenues that can be used for the benefit of all Indonesian people.

Based on several previous studies in this study, the authors conducted a comparative method of research comparing the corporate income tax with PP46 and PP23 tariffs so that it is visible the results of corporate tax with both rates to encourage UMKM to be more obedient to meet tax obligations due to UMKM.

## PREVIOUS RESEARCH Small and Medium Enterprises

UMKM that refer to Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises, UMKM alias micro-businesses are businesses owned by individuals or productive business entities that meet the criteria written by the Law.

The UMKM category based on Act No. 20 of 2008 are:

### 1. Micro Business

It is a productive business run by individuals and a body has fewer than 4 employees, assets of wealth owned reach Rp50 million, and an annual turnover of up to Rp300 million.

### 2. Small Business

It is a productive economic business carried out by individuals or business entities that have employees of around 5-19 people. The assets owned start from IDR 50 million to IDR 500 million. Annual sales turnover also reached Rp. 300 million to Rp. 2.5 billion.

### 3. Medium Business

It is a productive economic venture carried out by individuals or business entities that have a minimum of 20 employees and a maximum of 99 people. Wealth assets also reached Rp500 million to Rp10 billion. Its annual sales turnover reaches Rp 2.5 billion to Rp 50 billion.

## Government Regulation PP 46 of 2013 (Gunarto, 2018)

This government regulation regulates Income Taxes on Income from Businesses Received or Obtained by Taxpayers who have a Specific Gross Distribution. It is the final tax for business people or UMKM who have a turnover of below 4.8 billion a year and are subject to a tariff of 1 percent.

## Government Regulation PP 23 of 2018 (Gunarto, 2018)

This government regulation regulates the Income Tax on Income from Businesses Received or Obtained by Taxpayers who have a Specific Gross Distribution. It is the final tax for business people or UMKM who have a turnover of less than 4.8 billion a year and are charged a 0.5% percent rate.

(Fadli Hakim Grace B. Nangoi, 2015) conducted research on the analysis of the application of pp. no.46 of 2013 concerning income tax umkm to the growth rate of taxpayers and the acceptance of PPH article 4 paragraph (2) on Pratama Manado KPP shows that after the application of pp. no. 46 of 2013 experienced a decrease in taxpayer growth by

0.23%, (Nurhayati Fadjriah Sella, 2018) The results of this study indicate that tax ease and tax socialization have a positive effect on willingness to comply, while tax justice does not have a positive effect on willingness to comply.

(Tjipto Djuhartono, Ai Annisaa Utami, 2019) the results of his research show that the compliance level of ZAF-assisted UMKM before and after the enactment of PP 23 of 2018 is getting better and increasing because it is driven by socialization programs carried out by the government.

**RESEARCH METHODS**

This study uses a qualitative analysis method where the authors analyze the data by comparing the results of the UMKM tax calculation in the city of Bandung by applying government regulation No. 46 of 2013 and the application of Government Regulation No.23 of 2018. In this study the authors used the MSME population in the city of Bandung. The total sample of 200 MSMEs in the city of Bandung. The data used are turnover data for

2018 from 200 MSME samples in the city of Bandung. The steps that the authors took in this study are:

- 1) Determine the research sample
- 2) Processing data by calculating taxes with PP No.46 and PP No.23
- 3) Comparing data and conducting analysis in order to obtain conclusions are obtained

Also, what distinguishes this writing is to further describe tax incentives for UMKM during the COVID 19 pandemic. This is part of the tax relaxation socialized for UMKM to take advantage of this program so that our economy can survive amid this co-19 pandemic.

**RESULT AND DISCUSSION**

The object of this research is a sample of Bandung Regency UMKM business operators engaged in the business of convection, food processing, and crafts. This study uses samples from the three business sectors spread in Bandung Regency as follows:

**Table 3**  
**Types of UMKM in Bandung Regency**

| District | Type of Business | Total Population | Number of Sample | Districts  |
|----------|------------------|------------------|------------------|--|
| Bandung  | Konveksi         | 178              | 15               | Bojong Soang (7)<br>Majalaya (3)<br>Ketapang (5) |
|          | Olahan Pangan    | 99               | 10               | Baleendah (6)<br>Cililin (4)                     |
|          | Kerajinan        | 36               | 5                | Soreang (3)<br>Margasih (2)                      |

Source: Bandung Regency UMKM Data (2018)

The following is data processing of 30 SMEs by calculating the UMKM tax based on PP 46 of 2013 at a rate of 1% and PP 23 of 2018 at a rate of 0.5%.

The following is the calculation method for UMKM tax in the use of 1% tariff based on PP No 46 of 2013 and PP No 23 of 2018 are:

1. PP no 46 of 2013: Total turnover X Tariff of 1%
2. PP No. 23 of 2018: Number of turnover x Rates of 0.5%

Using this calculation if the gross turnover or circulation is below Rp. 4,800,000,000 per year. So based on Bandung regency's UMKM tax data with a sample of 30 it can be seen that the fields of convection, food processing, and hospitality are all still below Rp. 4,800,000,000. This makes it easy for UMKM tax users to calculate their taxes, making it easier to pay taxes. The development of this type of convection business is more developed in Bandung regency by looking at the higher turnover obtained than other business fields. Then food preparations have the second favorite position after convection and followed by crafts. These three business

sectors are developing in Bandung regency with their respective innovations leading to a better market share.

Based on Government Regulation No. 46 of 2013 to Government Regulation No. 23 of 2018 is a stimulus from the government for UMKM entrepreneurs to improve the quality of their businesses without feeling objected to paying taxes. (Amalia, 2020) Bandung Regency is dominated by UMKM entrepreneurs in the types of convection businesses namely 15, 10 types of food processing businesses, and types craft business 5. These three types of businesses have a turnover that varies considerably from one another. With the highest turnover per year Rp. 3,000,000,000, and the lowest Rp. 960,000,000, - on the type of convection business, then with the highest turnover per year Rp. 600,000,000, and the lowest Rp. 132,000,000, - on the type of food processing business, and followed by the type of craft business with the highest turnover of Rp. 600,000,000.- and the lowest Rp. 96,000,000.- Then the turnover obtained will affect the UMKM tax paid under the stipulated provisions.

Related to this pandemic era, the Government has issued Regulation of the Minister of Finance Number 44 / PMK.03 / 2020 which allows UMKM to pay tax for six months, from April to September (News, 2020). This is commonly referred to as volume II tax incentive because it is an extension of PMK 23 / PMK.03 / 2020 which is a tax stimulus package to secure vital sectors in the Indonesian economy during the pandemic. (Tax, 2018).

The latest data on 27 April 2020 was 186,537 UMKM that have submitted applications and 183,595 or 98.4% of them have been approved to obtain this tax incentive. Whereas 2,942 applications were rejected because the KLU (Business Classification) did not meet the criteria in this PMK, or the 2018 Annual SPT had not been submitted as a basis for determining the KLU. The number of incoming applications is still relatively minimal, given the current taxpayers who pay taxes through the final scheme at a rate of 0.5% of turnover is known as 2.3 million taxpayers. Or it can be said that only 8.11% of

UMKM taxpayers are filing PPH Final DTP (Government Borne) PPh incentives until May 27, 2020.

For UMKM in the Bandung Regency area, it is also still relatively minimal with the existence of the UMKM tax incentive program. So to anticipate this misunderstanding, publication, and socialization become the main key to echoing information about UMKM tax incentives that are being carried out by DJP both at central and regional levels through various media both print and electronic.

### CONCLUSION

The study concluded that UMKM is an economic booster in a country that is given a stimulus by the government with tax regulations as light as possible so that businesses can continue to work by advancing revenues to improve the economy of a region. Taxation policy of Government Regulation PP No. 46 at a rate of 1% of turnover to Government Regulation PP No. 23 of 2018 at a rate of 0.5% of the turnover provides fresh air for the UMKM perpetrators to be light for their tax payments, this can be felt by the entrepreneurs of the Bandung Regency UMKM. With the highest turnover per year Rp. 3,000,000,000, and the lowest Rp. 960,000,000, - on the type of convection business, then with the highest turnover per year Rp. 600,000,000, and the lowest Rp. 132,000,000, - on the type of food processing business, and followed by the type of craft business with the highest turnover of Rp. 600,000,000.- and the lowest Rp. 96,000,000.- Then the turnover obtained will affect the UMKM tax paid under the stipulated provisions. In the future, the UMKM tax will make a useful contribution to increasing state revenue.

Suggestions from research The government is more active in providing education or counseling to UMKM entrepreneurs to be more aware of taxes and to pay taxes in an orderly manner, to further socialize to other Bandung regency payment of UMKM taxes with the calculation method of Government Regulation No. 23 of 2018 at a rate of 0.5%. Then for this pandemic period, more DGT does more publications and socialization

about tax incentives for UMKM to be more able to survive and survive for their business.

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Eka Dyah Setyaningsih, mengajar di Universitas Bina Sarana Informatika sejak 2007 dan mengajar mata kuliah dalam bidang Akuntansi, Manajemen dan Perpajakan. Memiliki JFA Lektor dan sudah sertifikasi dosen. Beberapa publikasi tulisan telah di hasilkan baik jurnal maupun proceeding. Selain itu untuk bidang pengabdian masyarakat pernah mendapatkan hibah PKM (Program Kemitraan Masyarakat) dari Kemenristekdikti dengan pengajuan dana tahun 2018 dan pelaksanaan di tahun 2019 yang berjudul “ PKM Bagi Komunitas Usaha Kebon Pala Berseri Kecamatan Makasar Jakarta Timur. Kegiatan lainnya pernah menjadi narasumber mengenai Penyusunan Buku Ajar, Workshop Penginputan Hibah Pengabdian Masyarakat di lingkungan Universitas Bina Sarana Informatika serta menjadi narasumber mengenai Pramuwisata dalam rangka pengelolaan Desa Wisata di desa Srijaya Tambun Bekasi bekerjasama dengan Kementerian Pariwisata.

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