The Effect of Understanding and Religiosity on MSME Taxpayer Compliance in Paying Tax PP 23 Year 2018

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ARTICLE INFO	ABSTRAK
	Tujuan Penelitian ini bertujuan untuk mengetahui apakah pengaruh tingkat pemahaman dan religiusitas berpengaruh secara parsial dan sumiltan terhadap kepatuhan wajib pajak UMKM dalam membayar pajak PP 23 TH 2018 di Kecamatan Sukarame Kota Bandar Lampung. Penelitian ini menggunakan metode kuantitatif dengan jenis penelitian field research. Penelitian ini menggunakan metode analisis regresi linier berganda dengan menggunakan program SPSS versi 25. Berdasarkan hasil analisis data, maka dapat diperoleh kesimpulan bahwa Pemahaman dan Religiusitas berpengaruh secara parsial dan simultan terhadap kepatuhan wajib pajak UMKM dalam membayar Pajak PP 23 TH 2018. Keterabatasan pada penelitian ini yaitu pada objek pengamatan yang terfokus pada UMKM sehingga membuka peluang bagi peneliti selanjutnya untuk menambahkan objek yang lebih luas. Implikasi Penghasilan atas UMKM merupakan salah satu usaha yang dikenakan pajak berdasarkan PP No. 23 tahun 2018 denan tarif yang lebih rendah yaitu 0,5% . PP ini mengatur wajib pajak yang memiliki peredaran bruto tidak lebih dari 4.800.000.000 untuk pph final sebesar 0,5% menggantikan tarif sebelumnya sebesar 1% dai omset bulanan.
Paper type: Research paper	
Please cite this article: Faridzi, M. A., Suryanto, E., Devi, Y., "The effect of understanding and Religiosity on MSME Taxpayer Compliance in Paying Tax PP 23 Year 2018 (Study of MSME in Sukarame District)" Al-Mal: Journal of Islamic Accounting and Finance [ONLINE}, Volume 03 Number 01 (Januari 21, 2022)	
Cite this document: Al-Mal 2th edition	
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Page: 01-22	

ABSTRACT: *The purpose of this study was to determine whether the influence of the level of understanding and religiosity had a partial and simultaneous effect on MSME taxpayer compliance in paying tax PP 23 TH 2018 in Sukarame District, Bandar Lampung City. This research uses quantitative methods with the type of field research. This study uses multiple linear regression analysis method using SPSS version 25 program. Based on the results of data analysis, it can be concluded that understanding and religiosity have a partial and simultaneous effect on MSME taxpayer compliance in paying tax PP 23 TH 2018. Limitations of this study namely on the object of observation that focuses on MSMEs so that it opens up opportunities for further researchers to add wider objects. Income Implications for MSMEs is one of the businesses that is taxed based on PP no. 23 of 2018 with a lower rate of 0.5%. This PP regulates taxpayers who have a gross turnover of not more than 4,800,000,000 for final income tax of 0.5% replacing the previous rate of 1% of monthly turnover.*

Keywords: Taxpayer Willingness, Taxpayer Religiosity, MSME Taxpayer Compliance.

INTRODUCTION

Tax is the country's highest income. It is only natural that people are now obedient in paying taxes. Tax must be levied on a fair basis, meaning a "fair" tax rate for each group or individual taxpayer (Sigit, 2018). Income tax is one of the tax contributors that can be taken into account. Throughout 2020, income tax is targeted at Rp. 153.3 trillion, growing 17.6% from the previous year.

The government has made various efforts to collect taxpayers to fulfill their obligations in order to increase tax revenue. One of the government's efforts is the rate reduction policy. The enactment of PP No. 46 of 2013 has not been able to meet the target to be achieved by the government, so on July 1, 2018 the government re-enacted PP. 23 of 2018 with a lower rate of 0.5%. This PP is a substitute for PP 46 of 2013. This answers one of the criticisms regarding the VAT rate No. 46 of 2013 which is felt by MSME actors still too high. This new policy is expected to stimulate MSME business, encourage the public to participate in formal economic activities by providing convenience and simplicity to taxpayers who have a certain gross turnover in carrying out their tax obligations given a certain period of time.

Therefore, the government hopes that with the enactment of PP No. 23 of 2018 can reach new taxpayers. This PP regulates taxpayers who have a gross turnover of not more than 4,800,000,000 for final income tax of 0.5% replacing the previous rate of 1% of monthly turnover (Mubarok, 2020). Government Regulation 23 of 2018 is here to offer convenience for MSMEs, these conveniences include low tax rates, how to calculate, settle, and report taxes that are easy to do.

Taxpayer compliance can be defined as an attitude/behavior of a taxpayer who carries out all his tax obligations and enjoys all his tax rights in accordance with the provisions of the applicable laws and regulations (Khomsiyah, 2012). The issue of tax compliance that often occurs in recent years is the emergence of tax non-compliance. This non-compliance will lead to tax avoidance and evasion which will reduce tax revenues to the Indonesian treasury fund. In order to improve tax compliance, the government should conduct socialization to the public (Ajat, 2015).

In simple terms, the level of taxpayer compliance is reflected in the percentage of annual income tax returns (SPT) reporting for both individual taxpayers and corporate taxpayers. This phenomenon is also shown by the Kedaton Pratama Tax Service Office as follows:

The main factor of tax compliance is the understanding of the taxpayer (Rizky, 2020). Understanding of taxation is all matters related to taxation that are understood properly and correctly by the Taxpayer and can translate and or apply what he has understood. Taxpayers' understanding of tax regulations is a way for taxpayers to know and understand tax regulations. Taxpayers will tend not to be obedient when they do not understand tax regulations. Lack of understanding of taxation is still dominant among the public, while understanding of tax regulations is a strong indicator of its relationship with increased tax compliance (Septian, 2014).

Based on the results of the author's observations of MSME actors who have been registered as taxpayers, especially small and medium-sized

businesses, which were carried out by direct interviews with 10 (ten) MSME taxpayer respondents, it was found 7 (seven) respondents from 10 (ten) respondents who answered that they are still not aware of the existence of a Government Regulation (PP) regarding MSME rates and understanding of taxation procedures for calculating, withholding and depositing MSME taxes. In addition, they also explained that MSMEs should not have to be taxed.

Religiosity is another factor that can influence ethical behavior or the formation of good morals and behavior (Yuliani, 2020). The lack of understanding and compliance of MSME taxpayers is felt because the value of religiosity has not been fully embedded in themselves. Religion is considered to be able to control negative behavior and encourage someone to behave positively in everyday life. Indonesian people really appreciate the values of religiosity as stated in the first precepts of Pancasila, which means that Indonesian citizens uphold religious values. The position of religion in Indonesia is very important and it is estimated that its percentage reaches 98%. This figure is higher than the US population at 71.6% and India at around 80.7%. Religiosity has an influence on the behavior of taxpayers in fulfilling their tax obligations. All religions generally have the same goal of controlling good behavior and inhibiting bad behavior. Taxpayers will comply with tax regulations for fear of violating religion. By being afraid to violate religion, taxpayers try to increase tax knowledge so that taxpayers are not mistaken in carrying out their tax obligations (Achi, 2021).

In other words, taxpayers who have high religiosity will try to increase their knowledge of taxation because violating religion will be sinful. With this high level of tax knowledge in accordance with the *Theory of Planned Behavior*, they will try to be motivated to comply with tax regulations. So that tax compliance will increase. Research conducted by Anggraeni (2017), Basri *et al* (2012) and Mohdali & Pope (2012) states that religiosity affects the behavior of taxpayers. Different results were found by Rahmawati (2014) who states that the level of religiosity has no effect on tax compliance.

Based on research conducted by Eva Trimadani (2019) This proves that MSME actors in Patumbak District already understand and comply with the implementation of taxes for MSMEs but in terms of calculating SPT reporting there are still those who do not understand. The results of other research conducted by Rizki Indrawan and Bani Banekas (2018) with the results of the study showing that there are still low dimensions of tax understanding and tax knowledge as well as MSME taxpayer compliance in Cimahi city. Meanwhile, according to Nisa Apriani (2020) with the title of research The Effect of Religiosity, Awareness and Understanding of Taxation on MSME Taxpayer Compliance, the results show that Religiosity, Awareness and Understanding have an effect on taxpayer compliance in the Subang area for 2020. This is in line with research conducted by Ni Kadek Dwi Angesti , et al in Singaraja, Bali proved that MSME actors are obedient and submissive in paying MSME taxes because the implementation of PP 23 of 2018 makes it easier for MSME actors.

1. Tax

    a. Meaning of Tax

    Discussing about taxation cannot be separated from the meaning of tax itself, according to Mardiasmo (2011) states that taxes are people's contributions to the State treasury based on the law (which can be enforced) without getting reciprocal services (Contra Achievement) which can be directly addressed and which are used to pay general expenses.

    In accordance with Waluyo (2010) clarifies that taxes are public contributions to the State (which are imposed) owed by those who are obliged to pay them according to general regulations (laws) with no return of achievement that can be directly addressed and its purpose is to finance general expenses related to the duties of the State for government.

    While under (Purwadi & Setiawan, 2019) Taxes can be regarded as people's contributions to the state, are coercive and without direct compensation, which will later be used for national development. From some of these definitions there are similarities in views or principles

regarding taxes, it can be concluded that taxes are contributions to the state (which can be imposed) which are owed by those who are obliged to pay them according to regulations and do not get achievements back that can be directly appointed.

b. Function of Tax

Taxes have a very important role in the life of the state, especially in the implementation of development because taxes are a source of state income to finance all expenditures including development expenditures. As it is known, the characteristics inherent in the definition of tax from various definitions, there are two tax functions by Waluyo (2011) as follows:

1) Function of Revenue (*Budgeter*) Taxes function as a source of funds intended for financing government expenditures. For example: the inclusion of taxes in the state budget as domestic tax revenue.

2) Function of Setting (Reguler)

Taxes function as a tool to regulate or implement policies in the social and economic fields. For example: the imposition of a higher tax on liquor can be suppressed, and likewise for luxury goods.

RI Law Number 36 Year 2008 is written in general there are four tax functions, namely as follows:

1) Fucntion of Budget

2) Function of Setting

3) Function of Stability

4) Function of Retribution

The Tax Function by Resmi describes that there are 2 tax functions, namely as follows::

1) Function of *Budgetair* (State Finance Source)

2) Function of *Regulerlend* (Regulator)

2. Compliance of Taxpayer

   a. Understanding of Taxpayer Compliance

   Tax conditions which according to the active participation of taxpayers in administering taxation require high taxpayer compliance, it is compliance in fulfilling tax obligations in accordance with the truth.

   In pursuance of Aryobimo, Taxpayer compliance is the motivation of a person, group or organization to act or not act in accordance with the established rules. A person's obedient behavior is an interaction between the behavior of individuals, groups and organizations. In this case the applicable tax rules are tax regulations. So in relation to obedient taxpayers, the notion of taxpayer compliance is an obedience to carry out the provisions or tax rules that are required or must be implemented.

   Pursuant to Safri Nurmantu in Siti Kurnia Rahayu (2010) explains that taxpayer compliance can be defined as a condition in which the taxpayer fulfills all tax obligations and perfoms his taxation rights. In accord with Machfud Sidik in Siti Kurnia (2014) says that compliance in fulfilling tax obligations voluntarily (*Voluntary of Compliance*) is the backbone of the *self-assessment system*, where taxpayers are responsible for setting their own obligations.

   In Minister of Finance Decree No. 544/KMK.04/2000 states that tax compliance is an act of taxpayers in fulfilling their tax obligations in accordance with the applicable provisions of laws and regulations and implementing tax regulations in a country.

   In consonance with Safri Nurmatun (2003) declares that Tax compliance is defined as a condition in which the taxpayer fulfills all his tax obligations and executes his tax rights.

   The high level of tax compliance based on the level of trust in the tax administration will support the achievement of tax revenues, as a reflection of the high productivity of the tax apparatus. Examples of formal tax compliance are submitting a tax return (SPT), and paying taxes owed on

time. Meanwhile, material compliance is a condition where the Taxpayer substantively fulfills the material provisions of the tax laws and regulations (Saragih et al., 2020).

One of the factors that affect taxpayer compliance pursuant to Widagsono in (N. Ermawati, 2018), is tax knowledge. Tax knowledge is the knowledge possessed by taxpayers regarding taxation procedures, how to calculate taxes, how to pay taxes and how to report taxes. The knowledge possessed by taxpayers will affect how far taxpayers comply with tax regulations.

Tax knowledge is used by taxpayers as tax information in carrying out their tax obligations such as calculating, paying, and reporting the amount of tax paid (Karmila et al., 2021). Under (Nauvalia & Hermawan, 2018), knowledge and understanding of tax regulations is the process by which taxpayers understand taxation and apply knowledge to pay taxes. Understanding of taxation is a person's condition in understanding the implementation of the provisions of laws and regulations in the field of taxation, in the form of rights, obligations, and tax risks as a taxpayer (Aji et al., 2021).

By (Apriani, 2020), understanding tax regulations has several characteristics including (1) understand taxation methods, understanding tax rights and obligations, understanding how to deposit SPT, having a TIN and paying on time. (2) understand the self-assessment system which freedom is applied in Indonesia, especially taxpayers who are obliged to register, calculate, pay, and report their own tax payable. (3) Understand the tax function; the regulating function and the revenue function.

b. Types of Tax compliance

c. Tax compliance Indicator

The indicators of tax compliance according to Siti Kurnia, are:

1) Taxpayers who fill in honestly, completely and correctly the Tax Return (SPT) in accordance with the provisions.

2) Report SPT to KPP before the last deadline.

3. Religiosity

a. Understanding of Religiosity

By Rahmawaty (2014) Taxpayer religiosity refers to the level of individual attachment to religion. Religion is expected to provide internal controls for monitoring self-enforcement in moral behavior. Religiosity is how much knowledge and belief the taxpayer has in viewing religion and its teachings on daily activities in society by carrying out their obligations as taxpayers (N. Ermawati & Afifi, 2018). In accordance with (Y. Ermawati et al., 2022), religiosity is defined as how much knowledge and belief the taxpayer has in viewing religion and its teachings on activities in the community by carrying out their obligations as taxpayers.

Religiosity forms a motivational factor for taxpayers to obey the state by complying with taxation. With regard to tax collection, any religion adopted by taxpayers does not teach tax avoidance (Octavianny et al., 2021). Religiosity or religious commitment is divided into two types of commitment; *first*, interpersonal religious that comes from individual beliefs and attitudes, and *second,* interpersonal religious commitment that comes from individual involvement in religious communities or organizations (Utama & Wahyudi, 2016). Religious commitment is used as a key variable to measure the level of individual religiosity based on the application of religious values, beliefs, and practices in daily life.

b. Religiosity Indicator

The indicators of religiosity according to Diah Retno Sufi Fauziah (2019) are as follows:

1) Belief, that religion is the source of all sources of law.

2) Rituals, expressions of gratitude for the blessings that have been given by Allah SWT.

3) Obedience, a Moslem who obeys everything that is forbidden and what is recommended to be done.

4) Experience, in conveying something about religion to others.

5) Knowledge, knowledge that includes everything about religion which becomes knowledge within oneself so that it limits all attitudes and behavior.

6) Consequences, to carry out and do all the practices and responsibilities that have been regulated in religion.

4. Micro, Small and Medium Enterprises (MSME)

a. Understanding of Micro, Small and Medium Enterprises (MSME)

In accordance with Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises (MSMEs), the definition of Micro, Small and Medium Enterprises (MSMEs) is as follows:

1) Micro-enterprises are productive businesses owned by individuals and/or individual business entities that meet the criteria for Micro-enterprises as stipulated in the Law.

2) Small business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become a part either directly or indirectly of medium or large businesses that meet Small Business criteria as referred to in the Act.

3) Medium-sized businesses are productive economic businesses that stand alone, which are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become part either directly or indirectly with small businesses or large businesses with total net assets or annual sales proceeds as regulated in the Act.

b. Criteria for Micro, Small and Medium Enterprises (MSMEs)

To distinguish a business, whether it is a micro, small, or medium-sized business, the government gives a limit based on the law in accordance with the criteria for Micro, Small and Medium Enterprises (MSMEs) according to Law Number 20 of 2008 classified based on the number of assets and turnover owned by a business as follows:

1) Micro Business Criteria

    Businesses that have a net worth of at most Rp. 50,000,000 (fifty million rupiahs), excluding land and buildings for business premises, or having annual sales of a maximum of Rp. 300,000,000 (three hundred million rupiahs).

2) Small Business Criteria

    Businesses that have a net worth of more than Rp. 50,000,000 (fifty million rupiahs) excluding land and buildings for business premises, or having annual sales of more than Rp. 300,000,000 (three hundred million rupiahs) up to a maximum of Rp. 2,500,000,000 (two billion five hundred million rupiahs).

3) Medium Business Criteria

    Businesses that have a net worth of more than Rp. 500,000,000 (five hundred million rupiahs) up to a maximum of Rp. 10,000,000,000 (ten billion rupiahs) excluding land and buildings for business premises, or having annual sales of more than Rp.2,500,000,000 (two billion five hundred million rupiahs) up to a maximum of Rp. 50,000,000,000 (fifty billion rupiah).

RESEARCH METHODS

This study uses a quantitative approach. The type of research used is field research. This research is associative. The population in this study is MSMEs located in Sukarame District, totaling 398 MSMEs. The technique used in determining this sample is a simple random sample. According to Gay in Mudrajad Kuncoro, determining the number of samples if the study is a descriptive study, the size is 10% of the population. This study uses data sourced from secondary data and primary data. The data collection techniques used in this research are the interview method, the documentation method, and the questionnaire method.

RESULT AND DISCUSSION

This study has succeeded in proving the effect of taxpayer understanding and taxpayer religiosity on taxpayer compliance in MSMEs in Sukarame District, Bandar Lampung. The results of these tests can be explained as follows:

1. The Influence of Taxpayer Understanding Level on MSME Taxpayer Compliance

Based on the results of research conducted using multiple linear regression using a partial test (T test) the results obtained from the understanding of the taxpayer T_{count} yield a value of 8,574 and it is known that the value of T_{table} is 2,024, which means $T_{count} > T_{table}$, and the significance value is 0, 00 or less than 0.05 (5%) so it can be concluded that Taxpayer Understanding (X1) affects MSME Taxpayer Compliance (Y) in paying tax PP 23 TH 2018. With a positive and significant influence between the level of understanding and compliance tax, then the findings of this study state that the better the level of understanding of the taxpayer, the higher the taxpayer's compliance in paying taxes.

The higher a person's level of understanding of the regulations will increase self-compliance, including one of which is compliance in paying taxes. The findings of this study are relevant to the Attribution Theory which states that the behavior carried out by individuals is believed to be under the control of the individual himself. Taxpayers will increase their knowledge by seeking tax information so that the understanding of taxpayers' taxation will increase and be accompanied by compliance in paying taxes.

MSME owners should find out related to taxation. Islam has taught Muslims to always try to learn and understand. With a good understanding, they will always get the truth and save themselves from falsehood.

Associated with this research, if MSME owners always instill an attitude of religiosity in themselves and apply it in daily life and can understand

taxation related to the imposition of taxes on MSMEs, tax compliance will increase. This is because MSME owners know the truth and make decisions to comply with paying taxes so that MSME owners are kept away from falsehood by obediently paying taxes on MSME income according to the provisions. Allah's promise will lock the hearts of those who don't want to understand and don't want to understand the nature of the truth.

The results of this study are consistent with research conducted by Eva Trimadani (2019), who states that understanding has a positive and significant effect on MSME taxpayer compliance in Patumbak District. In line with the research conducted by Nisa Apriani (2020), The study found that understanding had a positive and significant impact on MSME taxpayer compliance in the Subang area.

The results of this study are relevant to the research conducted by (Supartini & Barokah, 2018) who states that tax knowledge has an effect on individual taxpayer compliance. Research by (Yuliana et al., 2021) also obtained consistent results; the understanding of tax regulations has a positive effect on MSME taxpayer compliance. These results indicate that the better the level of understanding of the taxpayer, the easier it will be for taxpayers to fulfill their obligations in paying their taxes. So that there are no obstacles for them to delay or not pay or report their business taxes. In addition, research by (Fitria & Supriyono, 2019) also stated that the understanding of tax regulations has a positive effect on taxpayer compliance, meaning that the better the understanding of MSME actors in tax regulations, the higher the level of compliance in paying taxes.

2. The Effect of Religiosity Level on MSME Taxpayer Compliance

Religion plays an important role in human life. Religious man is a human whose structure and mental as a whole and are constantly directed to the creator of absolute, satisfying, and highest value, namely God. Humans need religion to fulfill their spiritual needs and find peace when they approach and serve the almighty.

Associated with the results of this study, MSME actors who have a strong religious attitude and always obey religious rules and carry out their orders and prohibitions, the MSME actors will understand and comply with the rules in paying tax PP 23 TH 2018.

Based on multiple regression analysis, the Partial Test or T test shows T_{count} of 3.347 with T_{table} of 2.024, which means $T_{count} > T_{table}$ and obtained a significance value of 0.02 or less than 0.05 so it can be concluded that religiosity has a significant effect on MSME Taxpayer Compliance in Sukarame District in 2020.

This is in line with research conducted by Nanik Hernawati and Zainal Afifi (2017), the results of their research are that religiosity affects the awareness and compliance of MSME taxpayers. They show that the higher the level of religiosity of the taxpayer, the taxpayer will be obedient and submissive to pay taxes. In addition, the results of this study are in line with research conducted by (Kurniasari et al., 2020) who suggest that religiosity has a positive effect on individual taxpayer compliance. Other research by (Anggraeni, 2017) also obtained similar research results; the existence of taxpayer religiosity has a positive effect on taxpayer compliance. These results indicate that the attitude of the taxpayer's religiosity is one of the determining factors of how ready individual taxpayers are in fulfilling their tax obligations. If the taxpayer has a high level of religiosity, it will further increase taxpayer compliance in fulfilling their tax obligations. In addition, with a person's high religiosity, it can prevent deviant behavior.

The research conducted by (Wirawan et al., 2021) argues that religiosity is able to strengthen the effect of reducing tax rates on taxpayer compliance. This shows that the higher the religious perception of the taxpayer, the higher the taxpayer's compliance when the taxpayer gets a tax rate reduction facility.

The results of this study contradict the research conducted by (Primastiwi & Dwi, 2021) who claim that religiosity has a negative effect on taxpayer

compliance. In addition, the results of other studies that are not in line with this study include research by (Faisal & Yulianto, 2019) and (Dwi et al., 2019) which suggests that there is no influence between religiosity on taxpayer compliance. These results indicate that the understanding of religion/religiosity owned by taxpayers does not affect their compliance in paying taxes. The understanding of religion or religiosity owned by taxpayers has not determined the actions of taxpayers, especially in terms of paying taxes. In addition, with an understanding of religion, taxpayers can control the behavior of taxpayers to comply with regulations relating to taxes. However, with a higher understanding of religion, it can change one's perception of taxation so that it prioritizes its relationship with God rather than the relationship between humans and humans as leaders so as to reduce compliance in paying taxes.

3. The Effect of Understanding and Religiosity on MSME Taxpayer Compliance

As we know that diversity in Islam is not only manifested in the form of ritual worship, but also in other activities. As a comprehensive system both in thinking, behaving and acting, it must be based on the principle of surrender and total devotion to Allah, anytime, anywhere and under any circumstances..

The connection in this study is an MSME actor who has a good understanding of religion and about taxation and always carries out religious attitudes as the basis of his life, then the MSME actor will understand and comply with his obligations in taxation, namely paying taxes because he considers it an obligation that must be carried out. If it is not done, MSME actors will feel sinful.

Based on the test results obtained for F_{count} of 98.69 and it is known that F_{table} is 3.22 which means F_{count}> F_{table} with a significance obtained of 0.00 < 0.05 (5%), then this shows that Understanding and Religion have an effect

simultaneously on MSME Taxpayer Compliance in Paying tax PP 23 TH 2018 in Sukarame District, Bandar Lampung City.

This can support the development and welfare of MSME actors in Bandar Lampung City so that regional income sourced from MSME Taxes continues to increase every year. These results are in line with research conducted by Nisa Apriani (2020), who clarifies that Religiosity, Awareness and Understanding jointly affect taxpayer compliance in the Subang area.

CONCLUSION

Based on the results of data processing and analysis from this study, it can be concluded that the level of understanding and religiosity has a partial and simultaneous influence on MSME taxpayer compliance in paying tax PP 23 TH 2018.

IMPLICATION OF THE RESEARCH

Income Implications for MSMEs is one of the businesses that is taxed based on PP no. 23 of 2018 with a lower rate of 0.5%. This PP regulates taxpayers who have a gross turnover of not more than 4,800,000,000 for final income tax of 0.5% replacing the previous rate of 1% of monthly turnover.

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