

QRIS TECHNOLOGY ASSISTANCE WITH TAX COLLECTION (ON SMEs IN SEMEMI VILLAGE, BENOWO DISTRICT)

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ARTICLE INFO	ABSTRACT
<p>Keywords UMKM QRIS</p>	<p>The largest state revenue is from taxes. The vital role of the State Revenue and Expenditure Budget. Taxes are obtained from every activity carried out by the Indonesian people, from income, from purchasing equipment, home vehicles, staying in hotels and eating at restaurants, as well as ownership of land, houses and buildings, namely land and buildings. The perpetrators of the Indonesian people are called taxpayers who carry out every activity and are subject to tax on every tax object from the activities carried out, without us realizing that all the public facilities that we enjoy are from taxes. MSMEs are the spearhead of our country's economy, so the Government issues tax regulations to regulate MSME taxes using a Self-assessment tax collection system. The system for MSME income tax is PPh article 4 paragraph 2 (final) based on Government Regulation No. 23 of 2018. Tax officers have the role of collecting tax income to meet tax targets which are guaranteed to increase every year. In reality, after PP Number 23 of 2018 concerning Income Tax on Income from Businesses Received or Obtained by Taxpayers Who Have a Certain Gross Turnover, which cut the final PPh for MSMEs from 1% to 0.5%, tax revenues from MSMEs actually tended to decline even though overall Quantitatively, the number of MSME taxpayers who pay taxes and report them has increased (Santoso, 2019). In order to optimize tax revenues from the MSME sector, innovation from the DJP is certainly needed to increase tax compliance from MSME actors. So far, the process of collecting MSME tax is that MSME actors calculate themselves from the turnover they generate, then periodically pay the tax every month and report it to the DJP, namely by using the self-assessment method. Another alternative is the application of withholding tax to MSME actors in e-commerce who have The huge potential has not yet been implemented (Wicaksono, 2018). The method, which according to the DJP is quite easy and practical, apparently does not necessarily result in a significant increase in MSME taxpayer compliance, so for the goals and targets of the Indonesian State of increasing state revenues through gross turnover of MSMEs, MSMEs are given an understanding of tax knowledge about how to pay and report taxes easily. So this community service is carried out by providing MSMEs in Sememi sub-district and Benowo sub-district in paying their MSME tax obligations, namely by understanding QRIS technology. QRIS provides. There are many benefits for MSME players, one of which is providing more diverse payment alternatives. The implementation of QRIS which brings many benefits and convenience in the payment system needs to be considered by the DJP. Therefore, it is necessary to immediately conduct a study regarding the perception of MSME actors towards QRIS technology so that it can be known how big the potential of QRIS is in simplifying the MSME tax system which ultimately has an impact on optimizing tax revenues from the MSME sector. The implementation of QRIS brings many benefits and convenience in the payment system needs to be paid attention to by the DGT. Therefore, it is necessary to immediately conduct a study regarding the perceptions of MSME actors towards QRIS technology so that we can find out how big the potential of QRIS is in simplifying the MSME tax system which ultimately has an impact on optimizing tax revenues from the MSME sector.</p>

INTRODUCTION

Taxes, the vital role of the State Revenue and Expenditure Budget. Taxes are obtained from every activity carried out by the Indonesian people, from income, from purchasing equipment, home vehicles, staying in hotels and eating in restaurants, as well as ownership of land, houses and buildings, namely land and buildings. The perpetrators of the Indonesian people are called taxpayers who carry out every activity and are subject to tax at every tax object from the activities carried out, without us realizing that all the public facilities that we enjoy are from tax

Efforts to optimize tax revenues from the MSME sector require innovation from the Directorate General of Taxes to increase tax compliance from MSME actors. So far, MSME actors calculate themselves from the turnover they generate, then periodically pay their taxes every month and report it to the Tax Office. The presence of QRIS technology has now been widely adopted by many people. MSME actors in payment transactions. Several local governments have also started using QRIS for paying local taxes

The tax collection system for MSME taxes is a Self Assessment system, namely the payment, calculation and reporting of taxes is from the MSME taxpayers themselves, MSME taxes are carried out final and there is no need for a report every month, namely only paying taxes based on government regulation no. 23 of the year 2018 which is in the form of Income Tax Article 4 paragraph 2, PPH article 4 paragraph 2 is called Final PPh because the payment of this UMKM pajak tax after payment is made has no connection with other tax payments or cannot reduce other tax payments. With a Percentage of 1%

Initially and it has been reduced to 0.5% of gross circulation or gross sales at any time, the government is aware of the ease of tax imposition because the majority of individual MSMEs do not understand taxes and do not understand how to administer taxes properly and in accordance with the Tax Law, so that state revenues are not maximized. , even though the spearhead of the Indonesian State is MSMEs, because many Indonesians are entrepreneurs. So with the State's revenues still being less than optimal, this community service is carried out to provide wider insight to the people of Sememi sub-district and Benowo sub-district regarding taxation and the technology that has been used by the Director General taxes in making tax payments and reporting. The aim and target of this community service is to become tax compliant MSME taxpayers by paying taxes on time independently and easily from a cell phone without disturbing or bothering the business activities carried out.

According to Law no. 20 of 2008 Law no. 20 of 2008 concerning MSMEs provides an understanding and classification based on assets and turnover for each business scale as follows: Business Scale Criteria Net Worth/Assets (excluding land and buildings where the business is located) Sales Proceeds/Turnover of Micro Businesses Maximum IDR 50 million Maximum IDR 300 million Small Business > IDR 50 million-Rp. 500 million > Rp. 300 million-Rp. 2.5 billion Medium Enterprises > Rp. 500 million-Rp. 10 billion > Rp. 2.5 billion-Rp. 50 billion

A solution that can overcome the problem of less than optimal state revenue from MSMEs, where MSMEs have the main tax obligation, namely paying taxes in Final PPH Article 4 paragraph 2, The method for paying taxes by MSMEs independently and easily is with QRIS technology.

QRIS was developed by the payment system industry together with Bank Indonesia, so that the transaction process using QR Codes can be easier, faster and more secure. All PJSP (Payment System Service Providers) who will use QR Codes to make payments are required to implement QRIS.

By using QRIS, currently all payment applications originating from any provider, whether organized by banks or non-banks used by the public, can be used in all shops, stalls, trades, tourist tickets, parking, social assistance, or donations. (merchant) has the QRIS logo, even though the QRIS provider at the merchant is different from the application provider used by users.

The ease of using standardized QR codes with QRIS for merchants is that merchants only need to open an account or account at one of the QRIS providers that already has permission from Bank Indonesia. Then, after having an account, the merchant can accept payments from users who make transactions using a QR Code from any application provided by the organizer

There are 3 types of payments that can be made using QRIS, namely: Merchant Presented Mode (MPM) Static Merchants only need to display a QRIS sticker at the business and buyers just scan the QR code listed. Similar to the transaction method described above. This payment model is suitable for small and micro scale businesses. Dynamic Merchant Presented Mode (MPM). This payment model has slightly longer stages than the static model. Here the merchant needs to enter the nominal bill first into an EDC machine or smartphone, and prints the QR code. After that, buyers can make payments by scanning the printed QR code. Usually this payment model is used in medium and large scale businesses, as well as those with high transaction volumes. Customer Presented Mode (CPM) This payment model is slightly different from previous models. Here, it is the buyer who needs to show the code.

QRIS also brings many benefits to merchants, including: Potential to increase transactions because it can accept QR Code-based payments from any provider, Improve merchant branding, More practical to use because you only need to use one QRIS for all applications, Reduce costs for cash management, Minimizes

the possibility of getting counterfeit money. No need to provide change for transactions. Transactions will be recorded automatically and can be viewed at any time. Facilitates the reconciliation process and has the potential to prevent fraudulent acts in the bookkeeping of cash transactions.

METHOD

- Subdistricts provide EDC machine or cell phone facilities using the Dynamic Merchant Presented Mode (MPM) method. This payment model has slightly longer stages than the static model. Here merchants need to Enter the nominal tax that must be paid first into an EDC machine or smartphone, and print the QR code. After that, the buyer can make payment by scanning the printed QR code.

- How to Pay Taxes from the ID Billing Tab

To make tax payments via Klikpajak, you can make payments directly on the E-Billing menu. Here are the steps. To make tax payments via this page, you can click "Pay Tax" and "Select payment method".

1. Billing ID will be validated and you will be directed to the Mekari Pay page.

2. Mekari Pay currently provides several payment methods:

1. Virtual Account: You can make payments between banks or between banks using this option, BNI, Mandiri and BRI Bank Virtual Accounts are available.

2. OVO: This payment can be used for transactions of a minimum of IDR 1000 and a maximum of IDR 10,000,000.

3. QRIS: This payment can be used for transactions of a minimum of IDR 1000 and a maximum of IDR 10,000,000.

3. When the payment is successful, you will receive a notification via email that the payment has been received. Please wait a while to get your NTPN.

4. Payments made via Mekari Pay cannot be cancelled.

5. Please pay attention to the expiry date of your Billing ID. If it has expired and you are still paying, then your tax payment cannot be forwarded to the DJP.

6. If you have already paid for an expired Billing ID, please contact Klikpajak support for the refund process.

How to Register a Business to become a QRIS Merchant

If you are an MSME business owner and don't have a QR code, you should immediately register your business.

1. You need to register by visiting the QRIS office directly, or you can register online through one of the QRIS organizers

2. Complete the requested business data and documents.

3. Wait for verification results, create merchant identity, and print QRIS code.

4. PJSP will later send QRIS stickers to businesses who install the application as QRIS merchants, and start accepting payments

RESULTS AND DISCUSSION

Regional revenues in Sememi sub-district and Benowo sub-district are still not optimal. and MSMEs who avoid taxes do not understand tax regulations and tax administration,

PROBLEM SOLUTION

The solution is:

1. Providing counseling about QRIS and tax knowledge, especially for tax payments made by individual MSMEs in Sememi sub-district, Benowo sub-district

2. Assistance is provided to MSMEs in each monthly tax payment for a minimum of 3 months

3. Students who take part in community service also provide assistance during private UMKM activities in the Sememi sub-district, Benowo sub-district

4. Sememi Village as a model for its citizens by facilitating tax payments using QRIS and starting with every payment from the activities of one MSME to another MSME is carried out using QRIS technology considering the benefits of QRIS are very good and have many benefits. Likewise with paying taxes using QRIS so that it becomes productive economy using the Dynamic QRIS Merchant Presented Mode (MPM) method. This payment model has slightly longer stages than the static model. Here the merchant needs to enter the nominal tax that must be paid first into an EDC machine or smartphone, and print the QR code. After that, buyers can make payments by scanning the printed QR code.

CONCLUSION

Taxes are obtained from every activity carried out by the Indonesian people, from income, from purchasing equipment, home vehicles, staying in hotels and eating at restaurants, as well as ownership of land, houses and buildings, namely land and buildings. The perpetrators of the Indonesian people are called taxpayers who carry out every activity and are subject to tax on every tax object from the activities carried out, without us realizing that all the public facilities that we enjoy are from taxes. MSMEs are the spearhead of our country's economy, so the Government issues tax regulations to regulate MSME taxes using a Self-assessment tax collection system. The system for MSME income tax is PPh article 4 paragraph 2 (final) based on Government Regulation No. 23 of 2018. Tax officers have the role of collecting tax income to meet tax targets which are guaranteed to increase every year. In reality, after PP Number 23 of 2018 concerning Income Tax on Income from Businesses Received or Obtained by Taxpayers Who Have a Certain Gross Turnover, which cut the final PPh for MSMEs from 1% to 0.5%, tax revenues from MSMEs actually tended to decline even though overall Quantitatively, the number of MSME taxpayers who pay taxes and report them has increased (Santoso, 2019). In order to optimize tax revenues from the MSME sector, innovation from the DJP is certainly needed to increase tax compliance from MSME actors. So far, the process of collecting MSME tax is that MSME actors calculate themselves from the turnover they generate, then periodically pay the tax every month and report it to the DJP, namely by using the self-assessment method. Another alternative is the application of withholding tax to MSME actors in e-commerce who have The huge potential has not yet been implemented (Wicaksono, 2018). The method, which according to the DJP is quite easy and practical, apparently does not necessarily result in a significant increase in MSME taxpayer compliance, so for the goals and targets of the Indonesian State of increasing state revenues through gross turnover of MSMEs, MSMEs are given an understanding of tax knowledge about how to pay and report taxes easily. So this community service is carried out by providing MSMEs in Sememi sub-district and Benowo sub-district in paying their MSME tax obligations, namely by understanding QRIS technology. QRIS provides. There are many benefits for MSME players, one of which is providing more diverse payment alternatives. The implementation of QRIS which brings many benefits and convenience in the payment system needs to be considered by the DJP. Therefore, it is necessary to immediately conduct a study regarding the perception of MSME actors towards QRIS technology so that it can be known how big the potential of QRIS is in simplifying the MSME tax system which ultimately has an impact on optimizing tax revenues from the MSME sector. The implementation of QRIS brings many benefits and convenience in the payment system needs to be paid attention to by the DGT. Therefore, it is necessary to immediately conduct a study regarding the perceptions of MSME actors towards QRIS technology so that we can find out how big the potential of QRIS is in simplifying the MSME tax system which ultimately has an impact on optimizing tax revenues from the MSME sector.

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