

# THE EFFECTIVENESS OF USING QRIS TECHNOLOGY ON TAX COLLECTION (STUDY ON REGISTERED SMEs AT KPP KARANGPILANG SURABAYA)

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**Abstract** - Tax is the main state revenue, to overcome state expenditure it is the largest source of tax. The government varies greatly in the types of taxes according to the tax objects faced or experienced by taxpayers. Taxpayers are tax subjects who pay taxes and report taxes based on calculations by the taxpayer or the Fiscus. Tax collection is mainly based on the Self Assessment tax collection system where taxpayers calculate themselves and pay and report tax on tax objects that occur to the taxpayer. Tax for MSMEs is the final tax that adheres to the Self Assessment System of the tax objects owned by the taxpayer. MSMEs are based on turnover or gross sales that occur each month or period. MSME tax is actually income tax article 4 paragraph 2, the practice of which is further regulated through Government Regulation number 23 of 2018 (PP 23/2018). MSMEs (Micro, Small and Medium Enterprises (MSMEs) are an important pillar in the economy. MSMEs are one part of the driving wheel of the people's economy that cannot be underestimated. This is in accordance with the statement by Yustinus Prastowo, special staff to the Minister of Finance, in (Elena, 2020) stated that the existence of MSMEs is a sector that has strong resilience and is even the backbone of economic growth. In order to optimize tax revenues from the MSME sector, innovation from the DJP is of course needed to increase tax compliance from MSME actors. So far, the MSME tax collection process is for MSME actors to calculate themselves from their turnover. they earn then periodically pay their taxes every month and report it to the DJP, namely by using the self-assessment method. Alternatives others, such as the implementation of withholding tax on MSMEs in e-commerce, which has great potential, has not yet been implemented (Wicaksono, 2018). This method, which according to the DJP is quite easy and practical, apparently does not necessarily result in a significant increase in MSME taxpayer compliance. 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 cuts PPh UMKM final from 1% to 0.5%, tax revenues from MSMEs even tend to decrease even though quantitatively the number of MSME taxpayers who pay taxes and report them has increased (Santoso, 2019). The implementation of QRIS (Quick Response Code Indonesian Standard) has brought many The benefits and convenience of the payment system need to be considered by the DGT. 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 taxation system which ultimately has an impact on optimizing tax revenues from the MSME sector. In a payment system, QR codes are a technological development which can help the device to send a number of data so that the activities carried out can be carried out efficiently, quickly and practically, especially in financial payment transactions.

**Keywords:** MSMEs, QRIS

## I. INTRODUCTION

The main income of the Indonesian State is tax, so we as taxpayers who enjoy the public facilities provided by the State help to increase our State's revenue from tax revenues. and the Agency because it adheres to the Self-assessment tax collection system, namely income tax

Micro, Small and Medium Enterprises (MSMEs) are an important pillar in the economy. MSMEs are one part of the driving wheel of the people's economy that cannot be underestimated. This is in accordance with the statement of Yustinus Prastowo, special staff

The Minister of Finance, in (Elena, 2020) stated that the existence of MSMEs is a sector that has strong resilience. The number of MSMEs is very large, namely 99% of business actors in Indonesia (Ministry of Cooperatives and SMEs, 2019).

(Fiscal Policy Agency, 2019) shows that MSME actors, if they are people who try or are willing to comply with tax regulations, but are still hampered by compliance related to applicable tax regulations and administration. Solution

for this group is to provide convenience in fulfilling tax obligations which in the end is expected to result in voluntary compliance. However, 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%, (Santoso, 2019) .

The development of information technology is increasingly extraordinary, including payment systems. Bank Indonesia as a regulator in the monetary sector has a vision for the Indonesian Payment System (SPI) 2025, one of which states "supporting national digital economic-financial integration so as to guarantee the function of the central bank in the money circulation process, monetary policy, and financial system stability, as well as supporting financial inclusion." In order to realize this vision, Bank Indonesia requires a QR Code-based payment system which has so far been independent, varying between Payment System Service Providers (PJSP), starting at the beginning of the year 2020 must use the Quick ResponseCode Indonesian Standard (QRIS). QRIS was developed by Bank Indonesia in collaboration with the Indonesian Payment System Association (ASPI), and has been officially launched since August 2019. to realize a standard design for using QR Code as a payment system so as to create transaction efficiency, advance MSMEs, accelerate financial inclusion, which ultimately can encourage Indonesia's economic growth (Bank Indonesia, 2019)

QRIS provides many benefits for MSME players, one of which is providing more diverse payment alternatives. In the research, digital financial literacy education is also needed to optimize the use of QRIS. In a payment system, QR codes are a technological development that can help devices to send a number of data to The activities carried out can be carried out efficiently, quickly and practically, especially in MSME tax financial payment transactions

Based on these conditions, this research wants to describe the attitudes of MSME actors regarding QR Code-based payments and the responses of MSME actors if MSME taxes are integrated with QRIS.

Formulation of the problem

How effective is the use of QRIS technology in collecting taxes from MSMEs registered with KPP Karangpilang Surabaya?

Research purposes

To find out how effective the use of QRIS technology is in tax collection from MSMEs registered at KPP Karangpilang Surabaya

## **II. METHOD**

The approach used in this research is a qualitative approach. Qualitative research in a study or series of studies to understand research problems (Creswell, 2017).

In a qualitative approach, one of the terms used to designate research subjects is participants. In determining participants, this research uses purposive sampling where samples are selected based on the objectives of the research. In this research, participants have been mapped first, namely selected MSME actors who have adopted QR Code as one

The payment method has a minimum usage period of 1 month, assuming that within 1 month MSMEs are familiar with using QRIS technology.

In this research, researchers used 2 data collection methods, namely questionnaires and interviews.

The questionnaire was prepared using indicators.

1. attitudes of MSME actors in QRIS payments,
2. ease and obstacles in using QRIS,
3. obstacles to MSME actors regarding their obligation to pay taxes,
4. MSME actors' responses if taxes are integrated with QRIS.

**Population and Sample**

The population used in this research is MSME taxpayers registered at the Karangpilang Tax Service Office in Surabaya. MSME taxpayers are either individual taxpayers. Sample Collection Method Purposive Sampling.

1. MSMEs for individual taxpayers registered at KPP Karang Pilang Surabaya
2. Have not made regular payments every month or not

**Data analysis technique**

In this research, data analysis was carried out by analyzing data or information obtained from interviews.

The interview revolves around questions in the form of; Compiled using indicators

1. attitude of MSME actors in paying QRIS,
2. ease and obstacles in using QRIS,
3. constraints of MSME actors related to their obligation to pay taxes,
4. The response of MSME actors if taxes are integrated with QRIS.

This interview was conducted to dig deeper into the information so that more comprehensive analysis results can be obtained to make final conclusions.

**III. RESULT AND DISCUSSION**

Respondents in this research are MSMEs who operate in various fields of culinary, fashion, crafts, furniture, handicrafts, services. The percentage distribution of data is based on business sector, namely 62% of MSMEs are engaged in the culinary business sector, 18% are in the fashion sector, 10% are in the craft sector and 10% are in the service sector. Based on gender, 72% of MSME owners are female, while 28% are men. Male gender is 28% with age cluster 31 s.d. 40 years old has the highest percentage, namely 53%, then 27% of MSME owners aged 41 to 40 years. 50 years. The age of MSME owners who are more than 50 years (> 50) is 6%. For those aged less than 31 years it is 14%.

Based on the data obtained, 80% of MSMEs already have a NPWP and 20% do not yet have a NPWP. MSMEs that have been established for more than 10 years are 20%, MSMEs that have been established for less than 1 year are 12%. MSMEs that have been operating between 1 s.d. 5 years is 14% and MSMEs that have been operating between 5 to 10 years of 54%. Most of the MSME actors in this study have a business turnover of under IDR 5 million, which is 58%, business turnover of 5.1 to. 10 million by 28% and business turnover 10.1 s.d. 50 million by 14%.

**Attitude of MSME Actors towards QRIS**

The MSMEs surveyed have used QRIS, namely 64%, while the majority of MSMEs that have not used QRIS as a payment method, 36%, came from newly established MSMEs with small turnover. This is normal because they feel that sales are not yet high and they don't or don't understand clearly about QRIS.

The use of QRIS by MSMEs shows an increasing trend. This shows that the benefits offered by QRIS far outweigh the obstacles in its use which often only appear at the beginning of its adoption period, so that over time the adoption of QRIS use among MSMEs tends to increase. However, among MSMEs that have adopted QRIS, there are those who feel that their customers who pay using the QRIS method are decreasing over time, most of whom think it is because topping up digital wallet balances is still felt to be a hassle. According to MSME players, the biggest obstacle for customers in using QRIS to carry out transactions is when they have to top up. Even though there are various top up methods ranging from bank transfers, top ups at retail stores (Indomaret/Alfamart), to top ups from Gojek drivers, this top up problem is still something that many people complain about. This shows that socialization has not yet been carried out on a massive scale.

**Ease and Constraints in using QRIS**

The increase in QRIS use cannot be separated from the convenience and practicality it offers. Based on survey data, as many as 63% indicated that the benefit felt most by MSME players was that money from transactions via QRIS went straight into their digital wallet, with no risk of going anywhere. The use of QRIS also reduces the potential for consumers to use counterfeit money, so MSMEs do not need to worry. What's more interesting, with QRIS, MSMEs don't need to be confused about looking for change, because one of the most troublesome things when serving consumers is not having change in the form of small denominations. However, with QRIS this problem does not occur.

Based on the results of interviews, other obstacles that are sometimes complained about but rarely occur are problems/errors that occur in digital wallet applications. This causes the balance in the digital wallet of MSME players to not automatically increase, they have to wait some time. This is a reasonable reason that MSMEs who do not yet use digital wallets are worried about not immediately adopting QRIS. Based on the survey results, as many as 37% of MSME players who have not used QRIS to date are still worried that if they use QRIS the money will not go directly to the business owner's account.

Many MSMEs have adopted QRIS but the amount of cash payments is still dominant. This is because many consumers do not understand the QRIS payment method. This should not be a major obstacle, because this can still be overcome by paying attention, in the form of more massive outreach regarding the benefits and convenience of QRIS to the community, thus further accelerating the creation of a cashless society. Socialization can be done in various ways, such as through mass media, government programs for MSMEs.

#### **The problem faced by MSME actors is their obligation to pay taxes**

The survey results showed that 55.9% of participants had paid MSME tax amounting to 0.5% of turnover. The biggest obstacle. The complaints made by MSME actors (54%) were due to MSME actors not understanding the MSME tax payment procedures. Apart from that, 27% said that when carrying out their tax obligations they have experienced difficulties in tax administration. However, if they are offered the option to choose an alternative MSME taxation model, it turns out that the majority of 67% of MSME players choose that they do not need to calculate and pay taxes independently, but instead want their tax obligations to be fulfilled automatically through QRIS transactions and do not have to bother with recording and bookkeeping, or report it to the tax office.

It turns out that MSME actors who already make regular monthly tax payments still find it difficult to pay taxes, thus encouraging MSME actors to ask friends for help (entrust them) to transfer MSME tax payments. This is because they do not know how to use the bank account required to pay taxes. Conditions like this show that the tax authorities need to pay attention again and accommodate the convenience required by MSMEs in paying taxes by increasing various types of payment channels by expanding cooperation, for example with digital wallet providers. This condition is still experienced by MSME taxpayers who already have the awareness to pay taxes, especially for MSMEs who still don't know or don't have the awareness to pay taxes. The difficulties resulting from the lack of diversity in payment channels will increase their reluctance to pay taxes.

#### **MSME actors' desires regarding MSME taxes**

Based on the survey conducted, the majority of respondents did not object to the final PPh for MSMEs of 0.5%. All they complain about is the difficulty in paying or reporting it. Therefore, 64% of them wish that they could comply with taxes, but they do not feel the burden of paying taxes. The concept desired by MSME players can be realized if their taxes are automatically deducted from every transaction, so they don't have to bother setting aside money to pay taxes independently. The remaining 36% Based on the survey results, objections to the 0.5% rate arose because participants had the perception that the nominal amount paid each month was relatively large for them if the payments were accumulated each month with the turnover obtained.

This is of course contrary to their wishes, namely that they want to comply with taxes but do not feel like paying taxes (not being burdened). This concept can of course be realized with the current payment system technology, namely QRIS. Based on survey results, more MSMEs choose this method in tax collection activities using QRIS, because it is more practical.

It doesn't bother you and is more up to date with the times. Several MSME taxpayers who are used to paying taxes regularly using the current method also said that the QRIS method is also suitable to be implemented. This is certainly interesting because when interviews were conducted and explanations were given regarding alternative models of tax collection via QRIS, it turned out that they felt that this method was more attractive in terms of practicality. They said this method was easier, tastier and didn't feel like they were paying taxes. If this model is implemented, they will feel happier because they do not need to leave the sales location and reduce their operational time when carrying out their tax obligations.

Based on the results of interviews, until now the transactions that occur are still dominated by cash transactions. This means that the concept of tax collection via QRIS cannot be fully adopted, so additional models need to be proposed to facilitate tax collection from cash transactions. The proposed model is for DJP to create an MSME mobile application that makes it easier for MSME players to make deposits independently at certain time periods, either every day or every week, using user friendly payment methods, for example with a digital wallet. In this case, QRIS is integrated with the DJP mobile application. Based on the interview results, this proposed application model is in line with the behavior of the majority of MSMEs who are more accustomed to using mobile phones rather than laptops or PCs.

Based on the results of the interviews, information was also obtained that MSMEs have experienced difficulties in calculating the 0.5% tax, which tax officials consider this calculation to be simple. However, according to MSME players, they still feel confused, and have even forgotten the 0.5% tariff. Therefore, they proposed a mobile application that could immediately display the nominal tax that had to be paid by just inputting the turnover so they didn't have to bother calculating. Apart from that, they expect a lightweight mobile application, which can minimize errors on their mobile phone. Based on surveys and interview results, MSME players want those who are compliant in paying their taxes to receive priority government programs related to MSMEs. If this can be realized by the government, participants believe that MSME actors will compete to comply with paying taxes as a prerequisite for getting priority government programs related to MSMEs.

#### **The response of MSME actors if MSME tax is integrated with QRIS.**

The concept of an MSME tax system using the QRIS payment system is perceived as very profitable by most MSME players. That matter because with tax being deducted automatically via QRIS they don't need to bother calculating and paying it themselves. This is of course very good for MSME players who are still unfamiliar with MSME taxation. They don't need to bother understanding tax administration, but can still carry out their tax obligations without feeling burdened.

#### **IV. CONCLUSION**

The final PPh for MSMEs holds the potential for large tax revenues. However, in reality the contribution of final PPh for MSMEs to total tax revenues is relatively small and not comparable to the contribution of MSMEs to domestic product. The low contribution of MSMEs to tax revenues is due to the fact that only a small number of MSMEs pay taxes. It turns out that MSMEs' non-compliance in paying taxes is not due to objections to paying 0.5% tax, and the tax administration process is considered troublesome and difficult for them. According to MSMEs, they need counseling on how to pay taxes with QRIS. Most of the MSMEs surveyed want to comply. taxes, but don't want to feel burdened in paying taxes, because according to them it's time to make a profit. The desires of MSME actors can actually be facilitated by using payment system technology that currently exists, namely QRIS. With QRIS, it is possible to deduct MSME taxes that must be borne by MSME actors automatically and go directly to the State Treasury. So a socialization approach is needed between MSMEs, Bank Indonesia and the Directorate General of Taxes.

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