
Reduction of Income Tax Rate and Compliance of MSME Taxpayers: a Study in the Perspective of Islamic Economic Philosophy

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Abstract

This study aims to evaluate the impact of reduced income tax rates on taxpayer compliance Micro, Small, and medium enterprises (SMEs) in the perspective of Islamic economic philosophy. The research method used is a mixed approach (mixed methods). Quantitative Data were obtained from reports on the number of taxpayers who reported tax returns to the Bengkulu-Lampung DGT Regional Office in 2017-2020 and questionnaires, while qualitative data were obtained through interviews with MSME actors and Islamic economics experts. The results showed that the decrease in income tax rate has a positive effect on the compliance of MSME taxpayers. In addition, tax awareness also has a positive and significant effect on MSME taxpayer compliance. Taxpayers who have an understanding and commitment to principles in Islamic economics, such as zakat and social responsibility, tend to be more compliant in reporting and paying taxes.

Keywords: Islamic Economics, MSMEs, Tax Awareness, Tax Compliance, Tax Education, Tax Rates, Tax Socialization

Penurunan Tarif Pajak Penghasilan dan Kepatuhan Wajib Pajak UMKM Perspektif Falsafah Ekonomi Islam

Abstrak

Penelitian ini bertujuan untuk mengevaluasi dampak dari penurunan tarif pajak penghasilan terhadap kepatuhan wajib pajak Usaha Mikro, Kecil, dan Menengah (UMKM) dalam perspektif falsafah ekonomi Islam. Metode penelitian yang digunakan adalah pendekatan campuran (mixed methods). Data kuantitatif diperoleh dari laporan jumlah wajib pajak yang melaporkan SPT pada Kantor Wilayah DJP Bengkulu-Lampung tahun 2017-2020 dan kuesioner, sedangkan data kualitatif diperoleh melalui wawancara dengan pelaku UMKM dan pakar ekonomi Islam. Hasil penelitian menunjukkan penurunan tarif pajak penghasilan berpengaruh positif terhadap kepatuhan wajib pajak UMKM. Selain itu, kesadaran pajak juga berpengaruh positif dan signifikan terhadap kepatuhan wajib pajak UMKM. Wajib pajak yang memiliki pemahaman dan komitmen terhadap prinsip dalam ekonomi Islam, seperti zakat dan tanggung jawab sosial, cenderung lebih patuh dalam melaporkan dan membayar pajak.

Kata kunci: Edukasi Pajak, Ekonomi Islam, Kepatuhan Pajak, Kesadaran Pajak, Sosialisasi Pajak, Tarif Pajak, UMKM

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A. Introduction

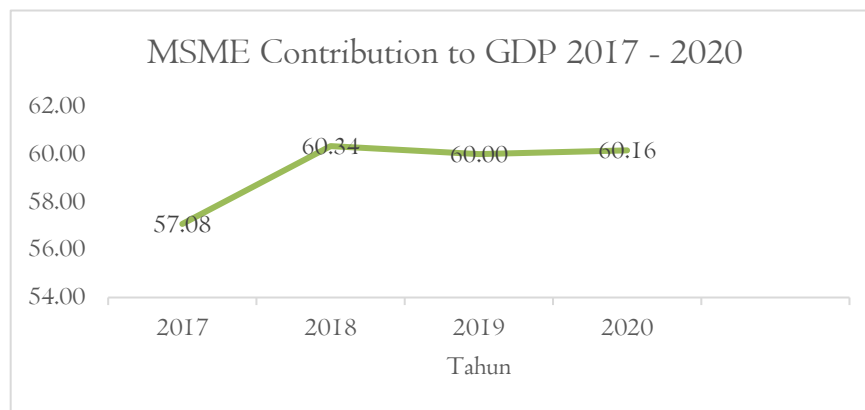
The economy is one of the benchmarks of progress of a country. Indonesia is currently included in the category of developing countries, this is because the country still has low income levels, minimal employment opportunities, and high population growth rates. So it takes Micro, Small, and medium enterprises (MSMEs) to improve the economy in Indonesia and have a potential contribution in tax revenue that is promising. Based on data published by the Ministry of Cooperatives and small and Medium Enterprises (Kemenkopukm), it is known that the contribution of MSMEs reaches more than 60% of the national gross domestic product.

The increase in the number of MSMEs in Indonesia is not only due to the encouragement of the government, but also due to the awareness of the business owners (business people) themselves. Apart from being a business need, the existence of MSMEs can reduce the number of unemployed in a country. This can help the relevant government reduce Indonesia's poverty rate and be able to stabilize the Indonesian economy. The problem that has occurred, business people still do not comply with tax obligations, because paying taxes is not the main goal of business people for entrepreneurship.

Income tax is one of the sources of income for the country that has an important role in economic development. Revenues derived from taxes are used to finance various programs as well as improve public services that have a direct impact on people's well-being.¹ Micro, Small, and Medium Enterprises (MSMEs) are economic enterprises that are considered to be able to improve the economy of a country through tax revenues obtained. This can be seen from the data Indonesian Chamber of Commerce and Industry ² that MSMEs contribute to Gross Domestic Income (GDP).

¹ Amin Purnawan, Ahmad Khisni, and Aryani Witasari, "Politics of Law of Imposing Income Tax (PPh) Based on Micro Small and Medium Enterprises (MSMEs) with Justice Value Base to Increase Voluntary Tax Compliance in Industrial Revolution 4.0 Era," *Advances in Social Science, Education and Humanities Research* 358 (2019).

² (Kadin Indonesia)



Sources: *Indonesian Chamber of Commerce and Industry*

The above Data shows that in 2017 to 2018 there was a significant increase, which amounted to 3.26%. This is due to an increase in the number of MSMEs from 2017 amounting to 62.9 million units of MSMEs and in 2018 to 64.2 million units of MSMEs. Then, in 2019 and 2020 the contribution of MSMEs to GDP stood at 60% and 60.16%. Based on this, it can be indicated if MSMEs have great potential to be developed to support Indonesia's economic growth. However, the level of taxpayer compliance among MSMEs is a challenge for tax authorities in many developing countries. There are still MSME actors who do not comply with their obligations as taxpayers because paying taxes is not the main goal of business people for entrepreneurship.³ In addition, high tax rates also cause MSME taxpayers not to report and pay their taxes.⁴ Low tax compliance can hinder the optimization of tax revenues and reduce the effectiveness of fiscal policies that have been designed by the government.⁵

One policy that is expected to improve tax compliance is a decrease in income tax rates. This policy aims to ease the tax burden that must be borne by MSMEs, so MSMEs will be more encouraged to fulfill their obligations, namely paying taxes. The

³ Rizky Akbar Anwar and Muhammad Syafiqurrahman, "Pengaruh Sosialisasi Perpajakan Terhadap Kepatuhan Perpajakan Wajib Pajak Usaha Mikro Kecil Dan Menengah (Ukm) Di Surakarta Dengan Pengetahuan Perpajakan Sebagai Variabel Pemeditasi," *Infestasi* 12, no. 1 (2016): 66, <https://doi.org/10.21107/infestasi.v12i1.1801>.

⁴ Asih Machfuzhoh and Refi Pratiwi, "The Effect of Understanding Taxation Regulations, Tax Rates, Tax Sanctions, Tax Socialization, Fiscus Services and Online Services on The Level of Compliance with MSME Taxpayers," *Jurnal Riset Akuntansi Terpadu* 14, no. 1 (2021), <https://doi.org/10.35448/jrat.v14i1.10416>.

⁵ By James Alm, Betty Jackson, and Michael McKee, "American Economic Association Institutional Uncertainty and Taxpayer Compliance," *The American Economic Review* 82, no. 4 (1992): 1018–26; James W. Wetzler, "Why People Pay Taxes: Tax Compliance and Enforcement by JOEL SLEMRD," *National Tax Journal* 46, no. 2 (1993): 255–57.

Indonesian government has issued a policy to reduce the tax rate, initially by 1% and lowered to 0.5%, this is stated in ⁶ Republic Of Indonesia Number 23 Of 2018 Concerning Income Tax On Income From Business Received Or Obtained By Taxpayers Who Have A Certain Gross Circulation.

The focus of this study is how the impact of the decline in income tax rates on taxpayer compliance Micro, Small, and Medium Enterprises (SMEs) are discussed in the perspective of Islamic economic philosophy. Several studies have shown that reduced tax rates can have a positive impact on tax compliance because taxpayers feel that the tax burden they bear is more fair and reasonable.⁷ In addition, according to ⁸ policies related to reducing tax rates have an influence on the level of MSME compliance. Therefore, governments often implement policies to reduce tax rates as a way to increase the tax base and expand the scope of taxation, however, the effectiveness of reducing tax rates in improving tax compliance is not always consistent in various contexts. Factors such as tax awareness, perception of government, and tax compliance culture strongly influence how taxpayers respond to changes in tax rates.⁹ In Indonesia, for example, although various tax incentives have been implemented for MSMEs, the level of tax compliance is still relatively low. This is because there are internal and external factors. Internal factors in the form of low knowledge of MSME actors related to understanding the application of the self-assessment system and low self-awareness which is characterized by a passive attitude and tends to wait for instructions or assistance from tax officials. While external factors include the environment around MSMEs, economic conditions, and not optimal supervision by AR.¹⁰

In the view of Islamic economics, taxes have a broader and deeper meaning. Islamic economics emphasizes the principles of justice, welfare, and social

⁶ Peraturan Pemerintah (PP)

⁷ Kanybek D Nur-tegin, "Determinants of Business Tax Compliance," *The B.E. Journal of Economic Analysis & Policy* 8, no. 1 (2008); Alm, Jackson, and Mckee, "American Economic Association Institutional Uncertainty and Taxpayer Compliance."

⁸ Kumaratih dan Ispriyarso (2020)

⁹ Benno Torgler, *Tax Compliance and Tax Morale: A Theoretical and Empirical Analysis* (Germany: Edward Elgar Publishing, 2007).

¹⁰ Ni Made Sri Meliandari and Rachmad Utomo, "Tinjauan Penyebab Rendahnya Kepatuhan Pajak Penghasilan UMKM Kuliner Khas Bali Di Kabupaten Badung," *JURNAL PAJAK INDONESIA (Indonesian Tax Review)* 6, no. 2S (2022): 512–28, <https://doi.org/10.31092/jpi.v6i2s.1862>.

responsibility in its tax system.¹¹ In Islamic economics, taxes are not only legal obligations, but also moral and social obligations that must be fulfilled to achieve the benefit of the Ummah.¹² Therefore, it is important to explore how the principles of Islamic economics can affect tax compliance among MSMEs. Islamic economics adheres to the principle that the payment of taxes is part of the Social Responsibility and contribution of individuals to the development of a wider society. In this context, the payment of taxes is seen as a form of zakat.¹³ Zakat not only serves as a means of wealth redistribution, but also as a mechanism to encourage moral and spiritual compliance in fulfilling financial obligations.¹⁴

Research on the effect of reduced income tax rates on MSME taxpayer compliance from the perspective of Islamic economics is still limited. In fact, this approach can provide new insights into how tax policies that are in line with Islamic economic principles can improve tax compliance. Principles such as fairness, honesty, and social responsibility can be the foundation for the implementation of more effective and sustainable tax policies.

B. Research Methods

This study uses a mixed approach (mixed methods), which combines quantitative and qualitative methods to obtain a comprehensive understanding of the effect of reduced income tax rates on MSME taxpayer compliance in the perspective of Islamic economics.¹⁵ This approach was chosen because it allows researchers to combine the strengths of both methods, providing a more in-depth and valid analysis.

Quantitative approach is used to measure the relationship between the decrease in income tax rates and compliance of MSME taxpayers. Quantitative Data was obtained through secondary data based on reports on the number of taxpayers who reported tax returns to the Bengkulu-Lampung DGT Regional Office from 2017

¹¹ Umer Chapra, *The Future of Economics: An Islamic Perspective* (Shari'ah Economics and Banking Institute, 2001).

¹² Zamir Iqbal and Abbas Mirakhor, *An Introduction to Islamic Finance: Theory and Practice* (John Wiley & Sons (Asia) Pte. Ltd, 2011).

¹³ Gazali, "Pajak Dalam Perspektif Hukum Islam Dan Hukum Positif," *Muamalat* 7, no. 1 (2015).

¹⁴ Kemenkeu, "Kajian Islamic Public Finance" (Jakarta, 2012).

¹⁵ Bintang Raspati et al., "Kontribusi Fintech Terhadap Penerimaan Dan Kepatuhan Pajak Di Indonesia," *Journal of Macroeconomics and Social Development* 1, no. 4 SE-Articles (June 19, 2024): 1–14, <https://doi.org/10.47134/jmsd.v1i4.335>.

– 2020, as well as questionnaires filled out by MSME actors. A qualitative approach is used to delve deeper into the factors that influence tax compliance in the perspective of Islamic economics. Qualitative Data was obtained through in-depth interviews with 12 MSME actors and 3 Islamic economists. Interviews are conducted in a semi-structured manner, allowing the researcher to explore emerging themes in depth.¹⁶

Data analysis techniques for quantitative using descriptive statistical methods. Linear regression test is used to examine the effect of reduced tax rates and taxpayer awareness of tax compliance. This analysis is done with software SPSS benatuan. While qualitative data analysis using thematic analysis method to identify the main themes that emerged from the interview.

C. Results and Discussion

Model Summary				
Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	.709 ^a	.503	.493	4.021
a. Predictors: (Constant), Taxpayer Awareness, Tax Rate Reduction				

From the table above can be seen if the value of R Square reaches 0.537 or 50.3%. So the conclusion is that the variable tax rate reduction (X1) and taxpayer awareness (X2) are able to explain the taxpayer compliance variable (Y) by 50.3%.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.656	5.480		-.485	.629
	Tax Rate Reduction	.610	.110	.398	5.552	.000
	Taxpayer Awareness	.609	.071	.611	8.525	.000

¹⁶ Matthew B Miles, "Qualitative Data Analysis: An Expanded Sourcebook," *Thousand Oaks*, 1994.

a. Dependent Variable: Tax Compliance

Through statistical t-test consisting of a decrease in tax rates (X1) and taxpayer awareness (X2) can be partially known its effect on taxpayer compliance (Y). Variable tax rate reduction produces t count of 5.552 and T table value of 1.984 which means the value of t count > t table, then a significant rate of 0.000 which is smaller than 0.05. This means that H1 is accepted, so it can be said that the reduction in tax rates has a significant effect on taxpayer compliance. Taxpayer awareness variable produces a calculated t value of 8.252 and a tabular t value of 1.984 which means a tabular t > t value, then a significant level of 0.000 which is smaller than 0.05. This means that H2 is accepted, so it can be said that taxpayer awareness has a significant effect on taxpayer compliance.

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1588.591	2	794.296	49.132	.000 ^b
	Residual	1568.159	97	16.167		
	Total	3156.750	99			
a. Dependent Variable: Tax Compliance						
b. Predictors: (Constant), Taxpayer Awareness, Penurunan Tax Rates						

Based on the results of the simultaneous Test (Test F) obtained F count of 49.132 and F table 3.09 IE F count > F table and significance value of 0.000 less than the level of significance h3 accepted, which means the independent variable, the decrease in tax rates and taxpayer awareness affect jointly against the dependent variable, namely taxpayer compliance. Based on this, it can be said that the regression model is feasible to use. The conclusion means that every change that occurs in the independent variable of tax rate reduction and taxpayer awareness, together will affect taxpayer compliance at MSMEs in Lampung Province.

Decrease in tax rates and compliance of MSME taxpayers

The results showed that the reduction in income tax rates has a positive effect on the compliance of MSME taxpayers. Quantitative Data obtained through the survey showed a significant increase in the number of taxpayers reporting and paying their taxes after the implementation of the policy of reducing tax rates. This

is in line with the findings of previous research which states that a lighter tax burden can encourage taxpayers to be more compliant.¹⁷

The results of this study are in line with the theory of planned behavior that the factors that affect a person's behavioral intention is the attitude in themselves to give a positive or negative response to a change in certain conditions, namely about the decrease in tax rates in the MSME sector. The decrease in the tax rate is a government program, the decrease in the final income tax rate of MSMEs to 0.5 percent is carried out with the aim of encouraging community participation in formal economic activities; providing a sense of Justice; ease in carrying out tax obligations; provide opportunities to contribute to the State; knowledge of tax benefits for society.¹⁸ From the results of the data and theory can be concluded that the behavior of the actors of the SME sector taxpayers welcomed the positive with a reduction in tax rates that reduce tax costs to 0.5% and it affects the behavior and attitudes of MSME actors in tax payment compliance.

Tax awareness on MSME taxpayer compliance

The results of this study are in line with the theory of planned behavior explained that the behavior caused by the individual appears because of the intention to behave. This theory is relevant to explain the behavior of taxpayers in fulfilling tax obligations. Before the individual does something, the individual will have confidence about the results that will result from the behavior. Then the taxpayer will decide to do it or not to do it by giving a positive or negative response. This has to do with taxpayer awareness. Taxpayers who are tax-conscious, will give a positive response and have confidence about the importance of paying taxes to help the government organize the development of the country.¹⁹ In addition to belief in oneself, the taxpayer also has beliefs derived from the expectations of others and the motivation to meet those expectations.

¹⁷ Sulaiman Umar Musa, Natrah Saad, and Idawati Ibrahim, "Tax Structure Variables and Tax Compliance Behaviour of Small Corporate Tax Payers in Nigeria: A Pilot Study," *International Journal of Research in IT, Management and Engineering* 7, no. 1 (2017): 1–6.

¹⁸ Anton Eko Yulianto and Yuliasuti Rahayu, "Pengaruh Pemutihan Pajak Dan Samsat Online Pada Kepatuhan Wajib Pajak," *Implementasi Manajemen & Kewirausahaan* 2, no. 1 (2022): 50–69, <https://doi.org/10.38156/imka.v2i1.110>.

¹⁹ Aji Pranata and Nurmala, "Pengaruh Kesadaran Wajib Pajak, Sanksi, Dan Pemutihan Terhadap Kepatuhan Wajib Pajak Kendaraan Bermotor(Studi Pada Badan Pendapatan Daerah Provinsi Sumatera Selatan)," *Jurnal Akuntansi* 14, no. 2 (2022): 319–29.

Islamic Economic Outlook in the context of tax rate reduction and MSME taxpayer compliance

Principles of Justice in Islamic Economics

Islamic economics emphasizes the importance of Justice ('adl) in every aspect of life, including in terms of taxation.²⁰ Taxes in Islamic economics should be based on the principle of Justice, which means taxes should be set taking into account the ability of taxpayers and their impact on social welfare.²¹ The reduction in the MSME income tax rate can be considered a fair move, as it can reduce the financial burden felt by MSMEs, thus allowing them to operate more efficiently and contribute better to the economy.²²

Tax compliance in Islamic perspective

In the view of Islamic economics, tax compliance is not only a legal obligation, but also a moral and religious obligation.²³ Taxpayers are expected to comply with their tax obligations as part of their responsibility to God and society. Thus, taxes are seen as a form of contribution to the general good (maslahah) and a tool to achieve wider social welfare.²⁴

Zakat as a tax system in Islam

Zakat is one of the main pillars in Islam that serves as a form of tax.²⁵ Zakat system reflects the principle of justice and balance in the distribution of wealth.²⁶ In

²⁰ Achmad Alfian Mujaddid, M Misbahuddin, and Saleh Ridwan, "Konsep Keadilan Dalam Membangun Ekonomi Islam," *Madani: Jurnal Ilmiah Multidisiplin* 1, no. 10 (2023), <https://doi.org/https://doi.org/10.5281/zenodo.10182396>.

²¹ Lutfi Mustofa, "Penarikan Pajak Pada Saat Pandemi Virus Corona Dalam Prespektif Hukum Ekonomi Islam," *Al-Wathan: Jurnal Ilmu Syariah; Vol 2 No 1 (2021): Mei 2021, May 1, 2021*, <https://jurnal.stisda.ac.id/index.php/wathan/article/view/25>.

²² Welly Surjono, "Pengaruh Kebijakan Pajak Terhadap Keputusan Investasi Di Sektor Industri Kreatif," *Komitmen: Jurnal Ilmiah Manajemen* 1, no. 2 (2020): 105–18, <https://doi.org/https://doi.org/10.15575/jim.v1i2.39512>.

²³ FATIH ATSARIS SUJUD and Sarif Hidayatulloh, "Pemungutan Pajak Penghasilan Dalam Pandangan Ekonomi Islam," *J-ESA (Jurnal Ekonomi Syariah)* 6, no. 2 (2023): 64–78, <https://doi.org/https://doi.org/10.52266/jesa.v6i2.2121>.

²⁴ Yaya Sonjaya, "Makna Kesadaran Perpajakan Dalam Perspektif Fenomenologi," *Owner: Riset Dan Jurnal Akuntansi* 8, no. 1 SE- (January 1, 2024): 944–59, <https://doi.org/10.33395/owner.v8i1.2149>.

²⁵ Vidairotul Hamdiah, "Peran Kebijakan Fiskal Dalam Mengevaluasi Zakat Sebagai Upaya Menyikapi Kemiskinan Di Indonesia," *Jurnal Ilmiah Ekonomi Islam* 10, no. 1 (2024): 333–39, <https://doi.org/http://dx.doi.org/10.29040/jiei.v10i1.12257>.

²⁶ Helmy Syamsuri, Abdul Wahab, and Sabbar Dahham Sabbar, "Perspektif Sumber Hukum Sistem Ekonomi Islam : Membangun Kelembagaan Ekonomi Islam," *AkMen JURNAL ILMIAH* 21, no. 1 SE-Articles (April 30, 2024): 71–81, <https://doi.org/10.37476/akmen.v21i1.4613>.

the modern context, although zakat and conventional taxes are different, the principles of zakat can be applied in the tax system to ensure that the tax burden is not burdensome, especially for MSMEs who have an important role in the economy.

D. Conclusion

In the perspective of Islamic economics, the reduction in MSME income tax rates can be seen as a fair and balanced policy, which can improve the tax compliance of MSME taxpayers. The principles of Justice, balance, and social responsibility promoted by Islamic economics can strengthen the intentions and behavior of taxpayers to comply with their tax obligations. Thus, the integrity of the principles of Islamic Economics in this analysis provides a deeper insight into the factors that influence tax compliance and how tax policies can be effectively applied to improve tax compliance among MSMEs. And require taxpayers to fulfill their obligations and implement tax rights. So that the influencing factors need to be considered and improved in order to achieve the fulfillment of tax obligations.

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