

RINGKASAN

Pajak merupakan salah satu sumber utama penerimaan negara. Upaya peningkatan kepatuhan wajib pajak dalam membayar pajak diperlukan untuk mencapai realisasi penerimaan pajak. Pemerintah melalui kebijakan PP 23 tahun 2018 memberikan keringanan tarif PPh Final sebesar 0,5% dari omset usaha bagi wajib pajak UMKM yang memiliki pendapatan bruto kurang dari 4,8 Milyar rupiah dalam satu tahun. Penelitian ini bertujuan untuk menganalisis kebijakan pengurangan tarif pajak PPh Final UMKM apakah mampu meningkatkan kepatuhan WP UMKM membayar pajak sesuai dengan ketentuan yang berlaku. Penelitian ini berangkat dari permasalahan rendahnya kepatuhan membayar pajak WP UMKM di beberapa daerah khususnya di wilayah eks-distrik Majenang meskipun pemerintah telah menurunkan tarif pajak.

Penelitian ini menggunakan metode kualitatif. Teori yang digunakan yakni teori analisis kebijakan William M. Dunn (2003) berdasarkan aspek kecukupan, perataan, responsivitas, dan ketepatan, dengan melibatkan informan dari kalangan pedagang kelontong dan makanan di wilayah eks-distrik Majenang serta pegawai KP2KP Majenang. Analisis data penelitian menggunakan teknik analisis model interaktif Miles, Huberman dan Saldana (2014).

Hasil Penelitian menunjukkan bahwa sikap kepatuhan WP UMKM eks distrik majenang berkaitan dengan kebijakan PPh Final 0,5% yakni terdapat Wajib Pajak yang bersedia membayar pajak dan tidak membayar pajak. WP yang bersedia membayar pajak tidak menyetorkan pajaknya sesuai dengan ketentuan yang berlaku, sedangkan alasan utama membayar pajak yakni agar terhindar dari sanksi. WP UMKM yang tidak membayar pajak dilatarbelakangi oleh kurangnya pengetahuan perihal perpajakan; keberatan akan kebijakan yang berlaku karena dinilai kurang adil; kondisi domisili WP yang jauh dari kantor pelayanan dan fasilitas pembayaran pajak, ketersediaan jaringan dan kemampuan memanfaatkan teknologi internet, serta berkurangnya pendapatan sebagai akibat dari pandemi Covid-19. Persepsi ketidakadilan terhadap pemungutan PPh Final yakni karena pajak dihitung berdasarkan pendapatan bruto dan tidak mencerminkan kemampuan membayar pajak sehingga dinilai menghambat keberlangsungan usaha jika WP membayar pajak sesuai dengan ketentuan yang berlaku. Dasar pengenaan PPh Final mengabaikan perbedaan margin keuntungan dari jenis usaha satu dengan lainnya, serta belum dirasakannya layanan publik yang memadai dan distribusi bantuan UMKM yang dinilai belum merata sebagai timbal balik dari pembayaran pajak. Perlu adanya kebijakan pajak yang lebih mencerminkan asas keadilan; optimalisasi edukasi, penyuluhan dan kampanye pajak; membangun persepsi publik yang positif mengenai pemungutan pajak; transparansi dan akuntabilitas pengelola keuangan publik, meningkatkan responsivitas penyelenggara pelayanan publik; serta perlunya pemberdayaan masyarakat pebayar pajak melalui forum dialog antara pebayar pajak dengan pemerintah agar pebayar pajak dapat menyampaikan harapan dan permasalahan mengenai perpajakan, khususnya kebijakan penetapan tarif pajak dan dasar pengenaan pajak sektor UMKM sehingga kepatuhan membayar pajak dapat meningkat.

Kata Kunci: Kebijakan Pajak, PPh Final, Pengurangan Tarif Pajak, Keadilan, Kepatuhan Pajak, Wajib Pajak, UMKM

SUMMARY

Tax is one of the main sources of state revenue. Efforts to increase taxpayer compliance in paying taxes are needed to achieve the realization of tax revenues. The government through the PP 23 2018 policy provides a Final tax rate reduction of 0.5% of business turnover for MSME taxpayers who have a gross income of less than 4.8 billion rupiah in one year. This study aims to analyze the policy of reducing the MSME Final tax rate whether it is able to increase the compliance of MSME taxpayers in paying taxes in accordance with applicable regulations. This research departs from the problem of low compliance in paying MSME WP taxes in several regions, especially in the ex-district of Majenang even though the government has lowered tax rates.

This study uses a qualitative method. The theory used is the theory of policy analysis by William M. Dunn (2003) based on aspects of adequacy, leveling, responsiveness, and accuracy, involving informants from grocery and food traders or restaurant in the ex-district of Majenang and employees of KP2KP Majenang. Analysis of research data using an interactive model analysis technique Miles, Huberman and Saldana (2014).

The results showed that the compliance attitude of MSMEs taxpayes in the ex-district of Majenang based on 0.5% Final tax policy, there were taxpayers who were willing to pay taxes and not pay taxes. Taxpayers are willing to pay taxes but the amount of tax paid is not in accordance with applicable regulations, the main reason for paying taxes is to avoid sanctions. Meanwhile, MSME taxpayers who do not pay taxes are motivated by a lack of tax knowledge; objection to the applicable policy because it is considered unfair; taxpayer's domicile conditions that are far from service offices and tax payments, network availability and ability to utilize internet technology, reduced income as a result of the Covid-19 pandemic. The perception of unfair about the collection of Final tax is because the tax is calculated based on gross income and does not reflect the ability to pay taxes so that it is considered to obstruct business continuity if the taxpayer pays taxes in accordance with applicable regulations. The basis for the imposition of Final tax ignores the difference in profit margins from one business to another, as well as the lack of adequate public services and the distribution of MSME assistance which is considered uneven as a return for tax payments. There needs a tax policy whice reflects the principle of equity; implementation of more optimal education, counseling and tax campaigns; build a positive public perception of tax collection; the existence of transparency and accountability of public financial managers and the responsiveness of public service providers; and the need to empower the taxpayer community by establishing a dialogue forum between taxpayers and the government so that taxpayers can convey their hopes and problems regarding taxation, in particular the policy of tax rates and tax bases for the MSME sector so that increased tax compliance can be achieved.

Keyword: Tax Policy, Final Income Tax, Tax Rate Reduction, Equity, Tax Compliance, Taxpayer, MSME.