

The Application of Income Tax Incentives In Accordance With The Minister of Finance Regulation (Pmk) No.44/Pmk.03/2020 At Educational Institutions PT. Yureka Education Copyright

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ABSTRACT

Indonesia as a developing country is actively involved in various development initiatives. To increase tax revenue, the government consistently strives to enact tax laws and policies that promote investment and business. Indonesia's economy has suffered due to the Covid-19 outbreak. Because this virus has had an effect on the economy, trade and business entities. The epidemic drastically reduced the turnover of every business entity. The rules for providing tax breaks to business owners who are required to pay Covid-19 taxes have been approved by the Minister of Finance. This research is a comparative non-statistical qualitative research that aims to compare income tax calculations. Data in this study was obtained through interviews and documentation. The results showed that there was a tax incentive in 2020 that eased the company in paying income tax in the April-December 2020 tax period. This tax incentive is issued by the government based on PMK No. 44/PMK.03/2020 where companies with revenues less than or equal to IDR 4.8 billion in income tax will be borne by the government as long as this regulation is enforced. PT Yureka Edukasi Cipta received an incentive of Rp2,503,800 and only paid PPH of Rp900,940 to the government. So that in 2020 the company received a net profit after tax of IDR 139,410,860. In 2020 the company received incentives, while in 2021 it did not get incentives because it had almost two times of revenue

Keywords: Incentive, Income Tax, PMK No. 44/PMK.03/2020

INTRODUCTION

Indonesia as a developing country is actively involved in various development initiatives to improve the standard of living of the population. National education must also be improved in order to ensure the opportunity, quality, relevance, and efficiency of education management according to the demands of change (Anta Kusuma & Simanungkalit, 2022). The government consistently seeks to increase tax revenues by enacting tax laws and policies that promote investment and business. People should be aware of their obligations as citizens who are responsible for paying taxes according to the law (Nurhayati & Witono, 2022).

Taxes are levies imposed by law to meet the needs and ensure the prosperity of the people (Warsito & Samputra, 2021). Every year, tax revenue increases and VAT and PPnBM are the main streams of state revenue. Other taxes and income taxes are third and fourth. The government is working to raise taxes and expand the tax base.

Indonesia's economy has been hit hard by Covid-19 and the Minister of Finance approved the rules for providing tax incentives for Covid-19 taxable entrepreneurs as well as micro and small enterprises (Fauzi & Apriliawati, 2021). The pandemic reduced trade turnover and income tax revenues were also affected. Income tax is based on annual income and has been amended to provide a fair, transparent, and straightforward taxation system. The government also provides income tax incentives for business actors in the field of education.

Since April 2020, the government paid the last income tax incentive. MSMEs that receive incentives from the government must meet government requirements. According to the finance ministry, taxpayers must apply for a certificate to receive government-funded income tax benefits. Taxpayers, including those who already have a certificate before this Ministerial Regulation, can apply to the Director General of Taxes for a new certificate. The procedure for submitting applications and issuing certification is regulated in Minister of Finance Regulation 23 of 2018.

Article 1 Number 8 of the Law on Tax Collection with Letters of Compensation (Law No. 19 of 2000) stipulates that "the tax payable is the tax that must be paid, including administrative consequences in the form of interest, penalties, or increases" (Yanti & Ridayanti, 2022). With the determination of the final income tax PMK NUMBER 44/PMK.03/2020, tax payments will be encouraged. Due to Covid-19, businesses are exempt from paying taxes (Lativa, 2021). The tax cut began April 27, 2020. People have trouble paying taxes during recessions. Many businesses don't pay taxes until they're late. This is part of the future business tax bill (Erica et al., 2020).

There are several reasons why MSME taxpayers have not maximized the tax incentives provided by the government. One of them is that businesses with these characteristics experience major obstacles in the field of administration (Hamzah & Widiastuti, 2023). Because, in general, the development of MSMEs starts from individual businesses which, if they develop, are in the form of small and medium scale entities. Many things must be learned in order to make good and correct financial statements.

Tax incentives according to (Kartika and Iswardi 2022:4) aims to "reduce MSME operational costs during this pandemic and socialization by the authorities about tax incentives is very important to support national economic programs and tactical measures to maintain economic growth".

PT. Yureka Edukasi Cipta is one of the educational institutions that provides English tutoring. This tutoring institution is located on Jl. Kemuning, Mangunrejo, Tulungrejo, Kec. Pare, Kediri Regency, East Java 64212. Before the Covid-19 pandemic, this company could pay taxes regularly. After the Covid-19 pandemic, many companies went bankrupt due to declining revenue. However, the provision of facilities in the form of tax incentives to educational institutions is

currently not enough to encourage the improvement of the quality of the educational process at educational institutions at PT. Yureka Education Create.

RESEARCH METHODS

Data analysis is 'a process to find and compile data obtained from observations, interviews and documentation that will be translated into units to obtain a conclusion so that it is easily understood by researchers and others', (Sugiyono 2010:428). Related to qualitative data analysis techniques, researchers can rely on inductive patterns by focusing on the collected data and relying on the data processed and analyzed to form a conclusion (Kristina, 2021). The data is obtained through financial statements at PT. Yureka Edukasi Cipta which is used to elaborate further by referring to various theories with existing subject matter (Harefa & Sidabutar, 2023). To analyze this data, researchers can find out the amount of income tax before and after obtaining incentives in accordance with PMK Number 44/PMK.03/2020 at PT. Yureka Education Create.

RESULTS AND DISCUSSION

Comparison of PPH Article 4 paragraph 2 When PMK No. 44/PMK.03/2020 and After Article Does Not Apply.

1. Details of PT Yureka's Revenue in 2020 and 2021

At PT Yureka Edukasi Cipta there are several programs offered, including Private Online English Class (Listening and Reading), Online Group English Class, TOEFL Preparation, TOEFL ITP, and TOEIC. In 2020, PT Yureka Edukasi Cipta can generate revenue of up to IDR 688,226,000 which comes from the income of various registered programs from January to December. In the income category, English Group Class in January earned the largest income throughout the year, which was IDR 24,950,000, while the lowest gain was in November which was only IDR 4,491,000. In English Group class which only contains a maximum of 2 people per meeting earns the highest income of IDR 3,996,000 in June and the lowest income is in February, May, September, and November which is only IDR 999,000.

In the Toefl Preparation category, the lowest income was in January, which was only Rp8,316,000, while the highest was in March, May, July, and September with an income of Rp13,068,000. In TOEFL ITP, the highest income was in February with an income of Rp21,564,000 and the lowest was Rp10,692,000 in October. For the TOEIC category, the largest income was in April of IDR 14,850,000 and the lowest in January of IDR 9,450,000.

Of the various income categories owned by PT. Yureka Edukasi Cipta, the largest income obtained came from TOEFL ITP, which was Rp. 202,971,000. Furthermore, English Group class with income of Rp. 170,159,000 and followed by TOEIC with a total acquisition of Rp.

151,200,000. The second lowest income is in the TOEFL Preparation and English Private Class categories. In January PT. Yureka Edukasi Cipta earned an income of Rp57,293,000. Meanwhile, the largest revenue was in March and July at Rp63,150,000 and the lowest revenue of this company was in October with a gain of only Rp47,800,000. Until December 2020, the company was able to earn revenue of IDR 57,780,000.

Table 2. 2021 Revenue

Bulan	Revenue Category					TOT AL
	English Grup	English Private	TOEFL Preparation	TOEFL ITP	TOEIC	
Jan	Rp 49.900.000	Rp 9.990.000	Rp 11.880.000	Rp 21.564.000	Rp 16.200.000	Rp 109.534.000
Feb	Rp 65.868.000	Rp 14.985.000	Rp 13.068.000	Rp 21.564.000	Rp 14.850.000	Rp 130.335.000
Mar	Rp 49.900.000	Rp 11.988.000	Rp 13.068.000	Rp 25.158.000	Rp 17.550.000	Rp 117.664.000
Ap	Rp 44.910.000	Rp 6.993.000	Rp 14.256.000	Rp 25.158.000	Rp 18.900.000	Rp 110.217.000
Mei	Rp 44.910.000	Rp 13.986.000	Rp 15.444.000	Rp 19.767.000	Rp 18.900.000	Rp 113.007.000
Jun	Rp 43.912.000	Rp 11.988.000	Rp 17.820.000	Rp 19.767.000	Rp 18.900.000	Rp 112.387.000
Jul	Rp 74.850.000	Rp 7.992.000	Rp 14.256.000	Rp 21.564.000	Rp 16.200.000	Rp 134.862.000
Agu	Rp 89.820.000	Rp 13.986.000	Rp 13.068.000	Rp 21.564.000	Rp 17.550.000	Rp 155.988.000
Sep	Rp 41.916.000	Rp 4.995.000	Rp 17.820.000	Rp 21.564.000	Rp 17.550.000	Rp 103.845.000
Okt	Rp 35.928.000	Rp 7.992.000	Rp 15.444.000	Rp 19.767.000	Rp 16.200.000	Rp 95.331.000
Nov	Rp 35.928.000	Rp 2.997.000	Rp 13.068.000	Rp 25.158.000	Rp 18.900.000	Rp 96.051.000
Des	Rp 44.910.000	Rp 4.995.000	Rp 14.256.000	Rp 21.564.000	Rp 14.850.000	Rp 100.575.000
Juml	Rp 622.752.000	Rp 112.887.000	Rp 173.448.000	Rp264.159.000	Rp 206.550.000	Rp 1.379.796.000

Source : Processed Data, 2023

Revenue in 2021 has increased when compared to 2020. In January, PT. Yureka Edukasi Cipta can earn income of up to Rp109,534,000 with the largest income this year being in August at Rp155,988,000. While the smallest gain was in October at Rp95,331,000.

From the income category in the table above, it is known that English Group earned revenue of IDR 622,752,000 which is the highest revenue contributor at PT Yureka Edukasi Cipta in 2021 with the maximum income in August of IDR 89,820,000 and the smallest income of IDR 35,928,000. The second largest contributor is TOEFL ITP with total revenue in 2021 of IDR 264,159,000 with the highest revenue being in March, April, and November amounted to Rp25,158,000. The income category with the smallest acquisition was English Private Class with a total income of Rp112,887,000 followed by TOEFL Preparation of Rp173,448,000, and TOEIC of Rp206,550,000.

2. Revenue Comparison in 2020 and 2021

PMK No. 44/PMK.03/2020 is valid from April 2020 to December 2020. So that the tax period in January – December 2021 will be re-enforced by Article 4 paragraph 2 of PPH regulations, which will be subject to a rate of 0.5% on the company's gross income.

Table 1 Revenue Comparison in 2020 and 2021

	2020	2021
Income	Rp 680.948.000	Rp 1.379.796.000
Miscellaneous Income	Rp-	Rp-
Total	Rp 680.948.000	Rp 1.379.796.000

Source : Data processed, 2023

It can be seen from the revenue data of PT Yureka Edukasi Cipta above that revenue in 2020 is smaller than in 2021. Revenue in 2020 was 49.88% smaller than in 2021. This is because in 2020 Indonesia is still experiencing a pandemic period so that students who usually register for English learning packages prefer to save their funds for basic school needs. This has a close effect on the decline in the amount of public consumption of daily non-basic needs. In contrast to the company's total revenue in 2021 which can get 2x more than the previous year, which is IDR 1,379,796,000. This has an effect on Indonesia's economic situation which is starting to improve and there is a discourse that schools will be partially offline again. So that students feel they have to catch up with them in English subjects.

3. Calculation of PPH Article 4 Paragraph 2 During the enactment of PMK Number 44/PMK.03/2020

The following is the result of the calculation of PPH Article 4 Paragraph 2 during the tax period January 2020 to December 2020 which will be divided into 2 different tables, namely before the enactment of PMK Number 44 / PMK.03 / 2020 during the January – March 2020 tax period and when the regulation was enacted during the April – December 2020 tax period.

Table 4 Final PPH Value for the January – March 2020 Tax Period Before PMK Number 44/PMK.03/2020 is Enacted

No	Months	Gross Revenue	Final PPH Paid
1.	Januari	Rp 57.293.000	Rp286.465
2.	Februari	Rp 59.745.000	Rp298.725
3.	Maret	Rp 63.150.000	Rp315.750
Jumlah		Rp180.188.000	Rp900.940

Source : Data processed, 2023

Table 5 Final PPH Value for the April – December 2020 Tax Period When PMK Number 44/PMK.03/2020 is Enforced

No.	Bulan	Pendapatan Bruto	Insentif PMK Nomor 44/PMK.03/2022
1.	April	Rp 61.668.000	Rp 308.340
2.	Mei	Rp 57.360.000	Rp 286.800
3.	Juni	Rp 61.783.000	Rp 308.915
4.	Juli	Rp 63.150.000	Rp 315.750
5.	Agustus	Rp 56.136.000	Rp 280.680
6.	September	Rp 51.724.000	Rp 258.620
7.	Oktober	Rp 40.522.000	Rp 202.610
8.	November	Rp 50.637.000	Rp 253.185
9.	Desember	Rp 57.780.000	Rp 288.900
Jumlah		Rp 500.760.000	Rp 2.503.800

Source : Data processed, 2023

From tables 4.3 and 4.3 above, it can be seen that during the tax period of January – March 2020, PT Yureka Edukasi Cipta received gross income of IDR 180,188,000 with a total Final Income Tax to be paid of IDR 900,940. However, after the enactment of PMK Number 44/PMK.03/2020 during the April – December 2020 tax period, PT Yureka Edukasi Cipta received tax incentives of IDR 2,503,800 with a total gross income of IDR 500,760,000.

4. Calculation of PPH Article 4 Paragraph 2 When PMK 44/PMK.03/2020 is applied.

The table below shows the calculation of corporate income tax during PMK 44/PMK.03/2020 in 2020.

Table 6 PPH Final Final Article 4 Paragraph 2 PT Yureka Edukasi Cipta Tax Year 2020

NO	MONTH	GROSS INCOME	FINAL INCOME TAX PAID
1	Januari	Rp 57.293.000	Rp 286.465
2	Februari	Rp 59.745.000	Rp 298.725
3	Maret	Rp 63.150.000	Rp 315.750
4	April	Rp 61.668.000	Rp 308.340
5	Mei	Rp 57.360.000	Rp 286.800
6	Juni	Rp 61.783.000	Rp 308.915
7	Juli	Rp 63.150.000	Rp 315.750
8	Agustus	Rp 56.136.000	Rp 280.680
9	September	Rp 51.724.000	Rp 258.620
10	Oktober	Rp 40.522.000	Rp 202.610
11	November	Rp 50.637.000	Rp 253.185
12	Desember	Rp 57.780.000	Rp 288.900
TOTAL		Rp 680.948.000	Rp 3.404.740

Sumber : Data Diolah, 2023

If table 4 and table 5 are combined into 1 part, it will form table 6 above which contains all data on the company's gross income from January to December 2020. The impact of Covid-19 made the company only able to obtain gross revenue of Rp63,150,000 in March and July with a PPH value paid of Rp315,750. The lowest income of PT Yureka Edukasi Cipta occurred in October, which only earned a gross profit of Rp40,522,000 with PPH of Rp202,610.

It can be seen in table 4.5 that the company's gross profit ranges from Rp50 million to Rp60 million with the value of PPH ranging from Rp200 to Rp300. With the tax incentive during the April to December tax period, companies do not need to pay full tax of Rp3,404,740, but they only need to pay Rp900,940 tax with Rp2,503,800 the rest borne by the government as a form of tax incentive from PMK Number 44/PMK.03/2020.

Table 5. Profit and Loss Comparison Table of PT. Yureka Copyright Education 2020-2021

PROFIT AND LOSS COMPARISON FOR 2020-2021 PT. YUREKA EDUCATION COPYRIGHT		
	2020	2021
Income	Rp 680.948.000	Rp 1.379.796.000
Miscellaneous Income	0	0
Gross Profit	Rp 680.948.000	Rp 1.379.796.000
Total Business Expenses	Rp 543.140.000	Rp 1.077.515.000
Other Income PPH Incentives Article 4 paragraph 2	Rp 2.503.800	-
Profit Before Tax	Rp 140.311.800	Rp 302.281.000
PPH	Rp 900.940	Rp 17.033.120
Profit After Tax	Rp 139.410.860	Rp 285.247.880

Source : Data processed, 2023

From the comparison of profit and loss data of PT Yureka Edukasi Cipta above, there are various differences that can be found. The income of this educational institution in 2020 was only around IDR 680,948,000 due to the impact of Covid-19 which suppressed the world and even national economy which also had a negative impact on business in the education sector. However, PT. Yureka Edukasi Cipta was able to increase its income in 2021 by 49.88% so that the amount of income they received was IDR 1,379,796,000. Other income in 2020 and 2021 remained at IDR 0 because this institution only focuses on English courses. So that the gross profit obtained by the company in 2020 and 2021 has the same amount as the revenue they earned.

The total business costs in 2020 and 2021 have a significant difference considering the income they get is also different. In 2020, the company's total costs reached IDR 543,140,000 while the company's total costs in 2021 were IDR 1,077,515,000.

It can be seen quite clearly in the income column of Article 4 paragraph 2 Tax Incentive in table 4.8 above. In 2020, PT. Yureka Edukasi Cipta submits tax incentives written in PMK Number 44/PMK.03/2020 to the government for the suspension of tax payments during the tax

period from April to December 2020 which if totaled at IDR 2,503,800. This tax incentive will be the company's other income and will be used for other company needs or needs as well.

Unlike in 2021 where PMK regulation Number 44/PMK.03/2020 is no longer applicable, so companies no longer get tax incentives and companies will pay taxes in accordance with PPH regulation Article 4 paragraph 2, which is to pay 0.5% of gross income to the government. Profit before tax in 2020 is obtained by subtracting gross profit from total operating expenses and adding it with tax incentives of IDR 2,503,800, so that profit before tax in 2020 is obtained at IDR 140,311,800. Meanwhile, profit before tax in 2021 is IDR 302,281,000. The difference in the amount of profit before tax in 2020 and 2021 is 48.84%, where the profit obtained is greater in 2021 because the income obtained by the institution is also greater than the year previously.

The PPH paid by PT Yureka Edukasi Cipta in 2020 is smaller than in 2021. The income tax that must be paid by the company in 2020 is only around IDR 900,940 which is added from taxes from January to March 2020 (before the enactment of PMK Number 44/PMK.03/2020). Meanwhile, the amount of PPH to be paid by the company in 2021 reached IDR 17,033,120. The company's net profit was recorded in 2020 after deducting income tax was IDR 139,410,860 while the company's profit after tax in 2021 was IDR 285,247,880.

Researchers can compare the income tax value of PT Yureka Edukasi Cipta after obtaining the company's gross income value in 2020 and 2021. The following is table 4.9 which presents a comparison of the calculation of the value of producing tax when PMK Number 44/PMK.03/2020 applies and after this regulation is revoked by the government:

Tabel 5. The amount of income tax when PMK No. 44/PMK.03/2020 was enacted and after the regulation was revoked at PT. Yureka Education Copyright

	Tahun 2020	Tahun 2021
Profit Before Tax	Rp 140.311.800	Rp 302.281.000
Tax Incentives	Rp 2.503.800	-
PPh	Rp 900.940	Rp 17.033.120
Profit After Tax	Rp 139.410.860	Rp 285.247.880

Sumber : Data diolah, 2023

Based on table 4.9 above, it is known that the value of income tax when PMK No. 44/PMK.03/2020 is implemented with the expiration of the validity period of the regulation is quite significant. This happened because in 2020 the Covid-19 virus was still under strict government handling and restrictions on public mobility caused a decline in the national economy. The implementation of work from home, PSBB, and face-to-face learning affects the income or income of PT. Yureka Edukasi Cipta in that year. So that profit before tax in 2020 only

reached IDR 140,311,800 and in 2021 the company can get profit before tax almost twice as much as in the previous year, which was IDR 302,281,000.

The decline in corporate profits in Indonesia prompted the government to issue a new tax regulation to ease the burden on companies in paying taxes in 2020. So that in early 2020 the government agreed to issue PMK No. 44 / PMK.03 / 2020 which began to be enforced during the tax period from April to December 2020.

PMK tax regulation No. 44/PMK.03/2020 is also applied by PT. Yureka Edukasi Cipta to ease their burden in paying taxes by the government. This institution receives a tax incentive of Rp2,503,800 calculated from the value of 0.5% of gross income and is included in the category of income less than Rp4.8 billion per year. The tax incentive value of IDR 2,503,800 is enough to provide relief for companies where the company also experienced a decrease in annual profit in 2020 when compared to the profit obtained in 2021. The value of this tax incentive is used by the company to cover operational needs in that year, so it can be categorized as the company's other income.

The tax incentive obtained by the company in 2020 makes the company only have an income tax burden to be paid of IDR 900,940. This tax amount can be said to be quite small when compared to the tax burden in 2021 which reached IDR 17,033,120. The tax burden in 2021 has increased sharply because PMK regulation No. 44/PMK.03/2020 is no longer enforced and companies are ordered again to pay income tax at 0.5% of gross income.

The burden of different tax payments in 2020 and 2021 also had a significant impact on the company's net profit in that year. In 2020, the company only paid taxes of IDR 900,940 so that the company's net profit could get IDR 139,410,860. Meanwhile, the tax burden in 2021 was quite large, reaching IDR 17,033,120 so that the company's net profit was around IDR 285,247,880. Although it can be said that the amount of profit in 2020 is smaller than in 2021, the application of PMK No. 44 / PMK.03 / 2020 is enough to provide relief for PT Yureka Edukasi Cipta which is classified as a company with less income from or equal to Rp4,8Billion per year. So that taxes that should be borne by companies to be paid to the government can be borne by the government itself in the form of providing tax incentives.

This study did not use income tax payable because the company has paid final income tax. If a company has paid final income tax, then the company is not obliged to pay income tax at the end of the year. The year-end report of PT Yureka Edukasi Cipta is only calculated based on total gross income minus total operating expenses so that the amount of profit before tax and profit after tax will be obtained if reduced by income tax article 4 paragraph 2 that has been paid for a year.

CONCLUSION

There is a tax incentive in 2020 that eases companies in paying income tax in the April-December 2020 tax period. This tax incentive is issued by the government based on PMK No. 44/PMK.03/2020 where companies with revenues less than or equal to IDR 4.8 billion in income tax will be borne by the government as long as this regulation is enforced. PT Yureka Edukasi Cipta received an incentive of Rp2,503,800 and only paid PPH of Rp900,940 to the government. So that in 2020 the company received a net profit after tax of IDR 139,410,860. Although this amount is smaller than the profit in 2021 obtained of IDR 285,247,880, this tax incentive is enough to relieve the company in paying taxes and can allocate it to the company's operational needs.

PT Yureka Edukasi Cipta memiliki peluang besar untuk mendapatkan laba lebih besar dengan paket pembelajaran Bahasa Inggris mereka yang bisa di-promosikan secara lebih struktur dan luas. Pembelajaran online yang diselengi dengan game, quiz, dan permainan sederhana juga dapat memberikan respon positif pada siswa dan berdampak pada laba perusahaan. Pemberian insentif pajak pasal 4 ayat 2 disambut positif bagi perusahaan yang memperoleh laba kurang dari atau sama dengan Rp4,8Milyar pertahun. Penelitian ini dapat menjadi acuan untuk penelitian selanjutnya mengenai faktor-faktor lainnya tentang pajak penghasilan pasal 4 ayat 2, seperti evaluasi penyetoran, pelaporan, dan pencatatan.

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