

Analysis of the Impact of Tax Imposition on Electronic Transactions

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Abstract— This study analyzes the impact of taxation on electronic transactions using the FGD method involving informants related to PMSE, a case study on balimall.id as one of the pioneers of the marketplace in Bali. The study was conducted by conducting a narrative focus group discussion (FGD) modified by the Regulatory Impact Assessment (Regulatory Impact Analysis) method involving the head of the Bali Regional Tax Office, Account representatives, marketplace providers for business actors entering PMSE, non-PMSE digital media traders and conventional traders. This qualitative research uses descriptive analysis techniques through framing analysis. The conclusion of the FGD results shows that the implementation of PMK is considered capable of increasing VAT income on electronic transactions globally in Indonesia, which is shown from the data on the increase in VAT receipts for online transactions since the enactment of the rules. This PMK received a positive response from conventional business actors who considered this PMK capable of creating tax justice for the conventional and electronic sectors, as well as providing legal certainty for PMSE VAT collection. However, there is still a need for more in-depth socialization to the parties involved. Not only to the public as taxpayers, but also to DGT's resources as a whole. This PMK still needs to be refined to close the gaps in tax fraud.

Keywords— PMSE tax, digital transaction tax, VAT, digital sector PKP, covid 19.

I. PRELIMINARY

E-commerce is a way to conduct business transactions using computers and telecommunications networks. Initially, e-commerce was used for large-scale businesses. But now began to shift to individual transactions. Therefore, anyone can access the “digital market” with the help of electronic media. Of the total internet users, only 53.4% have never visited commercial content to buy goods and services online, while the rest have visited. Among other things, visiting Shopee, Bukalapak, lazada, tokopedia, traveloka, olx, gojek, gramedia, amazon, blibli, alibaba and others (Lim et al., 2016; Mclean & William, 2015). The main reason for users who never shop for goods/services online is because they still prefer conventional transaction methods because they can see the goods purchased directly, with a percentage of 18.8%. However, starting in 2019, the phenomenon of the COVID-19 pandemic that hit the international community limited all face-to-face activities and social activities (Sara et al., 2020; Uğur & Akbıyık, 2020). This causes many shops and offices to be unable to operate offline. One of the business strategies carried out by SMEs is

product innovation to increase sales at online stores during the COVID-19 pandemic and the new normal era (Desmaryani, 2017; Nestle et al., 2019). So online activity experienced a sharp spike. Economic digitization has increased during the COVID-19 pandemic while global economic growth has decreased (Larasdiputra & Suwitari, 2020; Rogerson & Baum, 2020). One of the business strategies carried out by SMEs is product innovation to increase sales at online stores during the COVID-19 pandemic and the new normal era. So online activity experienced a sharp spike. Economic digitization has increased during the COVID-19 pandemic while global economic growth has decreased (Atmadja et al., 2021). One of the business strategies carried out by SMEs is product innovation to increase sales at online stores during the COVID-19 pandemic and the new normal era. So online activity experienced a sharp spike. Economic digitization has increased during the COVID-19 pandemic while global economic growth has decreased (Fu, 2020; Vo-Thanh et al., 2020).

Quoting from a digital article from the Ministry of Communication and Information, "Indonesia is the 10th largest country in the growth of 'e-commerce' with 78% growth and is ranked 1st. This condition shows that e-commerce businesses have good economic value, so they must be utilized by business actors, specifically for micro, small and medium enterprises (MSMEs) (Sánchez-Infante Hernández et al., 2020; Shabrina et al., 2018). The government will continue to encourage business actors to take advantage of these good opportunities, and one of them is by launching the "MSME Go Online" program. By 2025 Indonesia is estimated to have a total of US\$82 in e-commerce transactions. In view of this fact, the Government of Indonesia must increase efforts to maximize e-commerce tax revenues, because the increase in e-commerce transactions also increases the potential for tax revenues (Gunawan et al., 2019).

In contrast to the conventional market which is regulated on the basis of a clear and continuous Law and PMK, the phenomenon of stopping the application of PMK and the issuance of PMK on electronic transactions creates ambiguity and bias in the information received by business actors (Desmaryani, 2017). The digital market, provides various options for transaction methods and media. Not only for traders as service providers, but also for consumers (Tang &

Chiu, 2003). In their business, traders can transact individually, through various platforms on social media, or through the marketplace (Connor et al., 2020). The results of Tran (2019) show that the level of trust, convenience, privacy and security influences the interest of mobile commerce users. The higher the privacy and security as well as the ease and trust in trading transactions through electronic media, increase user interest (Bhatt, 2016). Marketplace as an intermediary that brings together consumers and merchants (Cruz et al., 2018). Marketplace functions as a third party that can increase trust, privacy and transaction security. Marketplace also conducts PMSE systematic arrangements that participate in providing convenience in transactions (Connor et al., 2020). When viewed from the tax aspect, the implementation of PMK Number 48/PMK.03/2020 can optimize tax revenue, because in capturing tax imposition, the government does not have to collect VAT one by one, but rather captures all transactions from various individuals, MSMEs, or companies that are included in the tax collection. Marketplaces (Sánchez-Infante Hernández et al., 2020). This policy will realize efficiency, effectiveness, certainty and simplicity in tax collection. In addition, the government, platform providers and traders will also get considerable benefits and incentives if this policy is implemented (Shabrina et al., 2018). This study involved PT Bali Mall in order to find empirical evidence of the implementation of the provisions of PMK-48/PMK.03/2020. www.Balimall.id PT. Bali Unggul Sejahtera which is an affiliated company of the Baliyoni Group, which is engaged in providing a convenient, easy and efficient e-marketplace. Balimall provides solutions in empowering and educating Bali MSME actors with the principle of mutual cooperation to restore the Balinese economy which is in line with the vision of the Bali Provincial Government "Nangun Sat Kerthi Loka Bali". This study was conducted to analyze the impact of electronic transaction taxes. This analysis is carried out by looking at the perceptions of various related parties and their perceptions of the impacts they have experienced.

II. THEORETICAL BASIS

Minister of Finance Regulation Number 48/PMK.03/2020

PMK 48/2020 was promulgated on May 5, 2020 and took effect on July 1, 2020. In essence, PMK 48/2020 regulates the Value Added Tax imposed on the use of intangible Taxable Goods (BKP) and/or Taxable Services (JKP) from outside the customs area within the customs area through Trading Through the Electronic System (PMSE) (Ministry of Finance of the Republic of Indonesia, 2020). VAT on the utilization of intangible BKP and/or JKP from outside the customs area is collected, deposited, and reported by PMSE business actors appointed by the Director General of Taxes. The PMSE business actors are individuals or entities that carry out business activities in the PMSE sector. The tariff imposed is 10% of the value in the form of money paid by the buyer of the goods and/or the recipient of the service. PMSE business actors can be foreign traders, foreign service providers, overseas PMSE (PPMSE) providers, and/or domestic PPMSE. The definition of PPMSE is a business actor providing electronic communication facilities used for trade transactions.

Marketplace

Marketplace is an application or website that acts as an intermediary between sellers and buyers in cyberspace, as well as acting as a third party that not only provides a meeting place between sellers and buyers but also payment transactions (Connor et al., 2020). Marketplace is the use of electronic data and applications for planning and executing the conception, distribution and pricing of ideas, goods and services to create exchanges that satisfy individual and organizational goals (Cruz et al., 2018). Marketplace is an E-Business model that deals with sellers and buyers (seller & buyer). Market Place in Indonesia is one of the media driving the national economy in order to face the era of globalization. Therefore, it is necessary to develop an orderly, reasonable and efficient Marketplace (Connor et al., 2020; Cruz et al., 2018).

Value-Added Tax

Value added tax (VAT) is a tax imposed on domestic consumption (within the Customs Area), both consumption of goods and consumption of services (Asare et al., 2020; Xu et al., 2020). Value added tax is a substitute for Sales Tax. The reason for this understanding is because the Sales Tax is deemed no longer adequate to accommodate community activities and has not yet reached the target of development needs, among others, to increase state revenues, encourage exports, and distribute tax burdens more evenly (Smriti & Das, 2018; Ulum, 2008).

Focus Group Discussions (FGD)

Focus Group Discussions (FGD) as the exploration of a particular issue/phenomenon from the discussion of an individual group that focuses on joint activities among the individuals involved in it to produce a mutual agreement (Nimri et al., 2017; Yu, 2009). The same thing was said about FGDs, International Finance Corporation (2010) defines the FGD method as a method for obtaining data/information products through social interactions of a group of individuals in which each individual influences each other. FGD is a systematic process of collecting data and information about a particular problem that is very specific through group discussions (Freeburg, 2018).

Regulatory Impact Assessment (Regulatory Impact Analysis)

Policy analysis is an applied social science discipline that uses various research methods and arguments to generate and transfer policy-relevant information so that it can be used to solve problems arising from the implementation of a policy (Sara et al., 2020). Regulatory Impact Assessment (Regulatory Impact Analysis) or abbreviated as RIA, is a related method in the preparation of a rule that in principle can accommodate the steps that must be carried out in the preparation of a rule. RIA is used to identify and assess the impact of policies in a systematic way and aims to obtain effective and efficient regulatory decisions (Ackert et al., 2019; Sara et al., 2020).

III. RESEARCH METHODS

Location and object of research. This research was conducted in Denpasar Bali, Indonesia. The time of the research is 2021. The object of research is the Regulatory Impact Analysis of PMK from the assumptions of the relevant parties in Denpasar City. The research sample is informants, namely people who will provide their opinions and thoughts in analyzing the impact of taxation on electronic transactions. Those involved as informants in this research include:

1. The authorized official at the Bali Regional Tax Office in this study is represented by the head of the office
2. Account representative (AR) DJP Bali
3. PMSE business actors who enter the marketplace.
4. PMSE business actors who are not included in the marketplace.
5. Marketplace provider (Balimall.en)
6. Non-PMSE business actors or conventional businesses.

This study uses a narrative focus group discussion (FGD) modified by the Regulatory Impact Assessment (Regulatory Impact Analysis) method, abbreviated as RIA. RIA is used to identify and assess the impact of policies in a systematic way and aims to obtain effective and efficient regulatory decisions. Narrative FGD is meant to discuss the results with the narrative of the results of the FGD. The use of RIA in the FGD is used to summarize the questions that will be discussed in the FGD to be able to draw conclusions from the results of the discussion, where the questions have been adapted to the interests of the research. Data analysis technique (Sara et al., 2020)

This research is a qualitative research with descriptive analysis technique through framing analysis. Creswell et al (1995) emphasizes the definition in qualitative research on the research process that flows from philosophical assumptions, to an interpretive lens, then to the procedures involved in studying social or human issues. Qualitative research is a research with limited research objectives, but with limited research objectives, as much data as possible will be explored. Thus, although the target is limited, the depth or quality of the data is not limited. While frame analysis, a data analysis technique by looking at and finding frames, namely a perspective to see a perspective that is used to make observations, analyzes and interpretations of a social reality in society. Framing analysis has four ways, namely: (1) identifying the problem, (2) identifying the cause of the problem, (3) evaluating and (4) making suggestions for solving problems.

IV. RESULT AND DISCUSSION

Question 1:

Is PMK Number 48/PMK.03/2020 that is enacted able to answer the problem of tax policy gaps and is clearly defined?

There are pros and cons of determining the PMK, with the assumption that this PMK cannot accommodate the interests of all parties. When viewed from the government's perspective, the PMK determination has a positive impact on optimizing revenue, although the value is not significant when compared to the state revenue deficit in the period affected by

the Covid 19 pandemic. Because some think they have been harmed by the increase in selling prices because of the imposition of VAT. But for marketplaces or PMSE providers, this PMK policy actually provides legal clarity on the imposition of VAT and other tax aspects, without the need for hesitation and fear of incorrect application of tax levies (Chhetri et al., 2012).

Question 2:

Have there been any benefits or effects from the application of PMK Number 48/PMK.03/2020, especially VAT?

There has been no significant impact felt by the parties as informants. The impact of VAT receipts can be seen from the phenomena that occur, including quoted from online news kontan.co.id The Ministry of Finance noted that VAT and PPnBm receipts grew positively from January to February 2021. Quoted from taxonline.com at the end of 2020 the government appointed 5 marketplace companies as VAT collectors for digital products, namely Bukalapak, Blibli, Lazada, Zalora, Tokopedia. With this appointment, the marketplace has started collecting VAT since December 1, 2020. So the total number of business actors who have been appointed up to this period has reached 46 business entities. On December 3 of the same year, DDTCNews quoted that PMSE VAT receipts had reached 566.16 billion. Through the publication of the news, it was quoted that the Director General of Taxes Suryo Utomo said that VAT receipts for digital products were expected to increase in line with the increasing number of appointed collectors. DGT will continue to increase the number of VAT collectors, which currently includes 46 companies. The amount of revenue will depend on the transaction volume of each foreign tax subject (SPLN) appointed as PMSE VAT collector. The same media published on May 7, 2021 published PMSE VAT deposits from January to April 2021 of Rp 1.15 trillion (Sánchez-Infante Hernández et al., 2020).

The same thing was also published on mediaKontan.co.id. the publication of this newspaper media, strengthens the opinion of the DGT representative informants. Justification of the phenomena that occur in the research location, the results of which are different from other regions globally. This may be because Bali is a small island, where there are not many digital business sectors. Until now, not many PMSEs exist. In line with AR's statement which explained that in Bali there is no section that handles taxes related to PMSE. The handling is carried out in the center (Jakarta). For tenants, until now they have not felt the impact because almost all giant marketplaces are still subsidizing transaction fees (Paellorisky & Solikin, 2019). Marketplaces compete with each other in providing a "conducive market" for merchants and buyers. Because online transactions are a new opportunity, promotions are intensively carried out to become the most superior. Of course, business actors who enter the digital market are overshadowed by tax obligations that they must carry out in the future. However, Entering the PMSE market is still a promising opportunity in the modern era and the lifestyle of the urban community as it is today. In addition to the availability of containers, tenants or traders are also greatly helped in terms of the publicity of their

business (Inegbedion et al., 2020). The marketplace as a place for traders to take shelter has an impact on legal certainty over tax policy provisions, which were previously unregulated, now based on definite PMK provisions. Conventional traders responded positively, for reasons of equal tax treatment. now it has been based on definite PMK provisions. Conventional traders responded positively, for reasons of equal tax treatment. now it has been based on definite PMK provisions. Conventional traders responded positively, for reasons of equal tax treatment (Saputra et al., 2020).

Question 3:

Is the distribution of information from the application of the rules to the entire community known in a transparent manner?

So far, the public has not received information and the implementation of this PMK in a transparent manner. Meanwhile, in the DGT line, declarations and training have been carried out regarding the content and application of the PMK policy Number 48/PMK.03/2020. Although in practice, every individual is free to access PMK Number 48/PMK.03/2020 easily in online media, but the public does not yet know and take the initiative to search. So it will be very relevant if the government further enhances socialization related to PMK Number 48/PMK.03/2020.

Question 4:

What is the impact of the imposition of VAT on consumer transactions, sales and purchasing power?

Conclusions from the discussion, until now there has been no significant influence on transactions and consumer purchasing power on the impact of the determination of PMK Number 48/PMK.03/2020. Because there are still many subsidy steps taken by large marketplaces appointed by the government. As well as the influence of input and output tax management. However, global purchasing power has decreased due to the COVID-19 pandemic.

Question 5:

How does PMK Number 48/PMK.03/2020 affect VAT payments?

Business actors in the marketplace and conventional traders have not yet felt the impact of the determination of PMK Number 48/PMK.03/2020 because of the impact of subsidies by the marketplace and other factors. Likewise from balimall.id because it does not meet the criteria. However, early education will be more beneficial for tax compliance. One of the obstacles is not achieving the criteria, because of the impact of the post-pandemic decline in transactions. Where balimall.id at the beginning of its operation focused more on transactions related to government procurement.

V. CONCLUSION

From the exposure and discussion, the conclusions of the research are as follows:

- 1) State revenues from taxes on electronic transactions or digital markets increased when PMK No. 48/PMK.03/2020 was implemented. This happened because the government appointed several Marketplaces

and large digital transaction actors who had high transaction traffic. This step is a good effort for state revenue. This increase can reduce the deficit due to the impact of the economic downturn due to Covid 19. If you look at the state revenue data from the PMSE sector since the beginning of the enactment of PMK Number 48/PMK.03/2020, the goal set by this PMK as an effort to optimize tax revenue is considered achieved.

- 2) PMK Policy Number 48/PMK.03/2020 is able to provide legal certainty to collect VAT on the use of Intangible BKP and/or JKP from outside the Customs Area within the Customs Area through Trading Through the Electronic System (PMSE). PMSE actors have a more definite basis for the policy of imposing VAT when compared to before it was regulated, although the reality is that PMSE actors still do not fully understand the rules in PMK Number 48/PMK.03/2020 especially balimall.id, because in Bali, balimall.id is a Pawn market guard in Bali. So, there is no comparison or benchmark for the implementation of PMK Number 48/PMK.03/2020. AR (Account Representative) KPP Pratama and Madia as executors have not focused on the PMK policy Number 48/PMK.03/2020, because so far, AR working papers related to PMSE are still being transferred to the head office (Jakarta), not yet done independently. Because PMSE is classified into KLU with special criteria. The impact of this PMK on digital market transactions has not yet been significant. Due to the subsidy policy imposed by large marketplaces that have been designated as PKP by the government, there is no additional VAT from the previous selling price. This does not affect consumer buying interest.
- 3) The impact of the imposition of digital taxes has caused a positive reaction from conventional business actors. Due to the growing perception of equality in the tax aspect. Initially, conventional traders admitted that it was difficult to compete in terms of price with the digital market. Due to the difference in prices arising from the imposition of taxes. This difference is quite material and affects consumer buying interest. With the existence of legal certainty and regulations for the imposition of taxes, the selling price of PMSE transactions will result in the equality of conventional and digital taxes. So far, there has been no impact on conventional transactions.

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