COMPARISON ANALYSIS OF TAX INCOME OF CLAUSE 25 OF SMALL, MEDIUM, AND MICRO BUSINESS UPON GOVERNMENTAL REGULATION 23 ABOUT TURNOVER (A case study in Orlando Pizza Small, Medium, and Micro Business Surabaya)

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Abstract: Small, Medium, and Micro Business of Orlando Pizza Surabaya is food business that is built since 2013. This pizza is liked by many circles in Surabaya area and around it. Besides that, Orlando Pizza sells the products by online and offline. The lovers are generally from circles of lecturers, students, and Surabaya people generally by various kinds of toppings. Sometimes, Orlando Pizza Surabaya together with the sales, it achieves turnover around Rp 15,000,000 per month, so therefore, about the taxation entity, Orlando Pizza Surabaya wants to compare between using report of Income Tax 25 of Small, Medium, and Micro Business or using clause of Income Tax 23 i.e. 1% from turnover. Based on the case above, one that becomes measure/method according to Yaana (2018) she explained it becomes 0.5% from turnover, therefore, I as a researcher wants to use this research as comparison reference and it can be made as example by other Small, Medium, and Micro Businesses about comparison entity between using financial report entity and entity compared as follows.

Keywords: Small, Medium, and Micro Business, Tax Income 31 E, Governmental Regulation 46 of Turnover, Tax Income 25 of Small, Medium, and Micro Business

1. Introduction
Small, Medium, and Micro Business of Orlando Pizza Surabaya is food business built since 2013 in which this Pizza is began to be liked by many circles in Surabaya area and around it. The company is an organization with a specific goal to be achieved in an effort to meet the interests of its members Afrizal (2017) Besides that, Orlando Pizza Surabaya sells the products by online and offline, the lovers are generally from circles of lecturers, students and Surabaya people generally by various kinds of toppings. Subsystems and components in SPM should support each other so that organizational goals can be achieved because it can be affected by internal and external factors.Afrizal et al (2016) Sometimes, Orlando Pizza Surabaya, together with the sales, it achieves turnover around Rp 15,000,000 per month, The need to share information has increased so much that Information Systems have become an important advantage Afrizal (2014) therefore, in the case of taxation entity, Orlando Pizza Surabaya wants to compare between using financial reports or using Financial Ministry [2011] that explained about clause 31 E i.e. by issuing Governmental Regulation number 46 about 0.5% from turnover, so I as a researcher wants to use this research as comparison reference and it can be made as example by other Small, Medium, and Micro Businesses about comparison entity between using financial report entity and entity compared as follows:

Income Tax, Appearing Clause 31E in 2008. In this case, according to Anjarwati (2014) she explained that law foundation i.e. Clause 31E of Laws i.e. Taxation Laws Number 36/2008 and about Income Tax, it is issued about Circulation Letter of Tax General Directorate Number:
SE.66/PJ/2010 about Confirmation upon Execution of Clause 31E verse [1] of taxation laws i.e. about gross circulation until Rp 50,000,000,000 [fifty billion rupiahs] and Income Tax of Clause 25 that determines tariff of 28% in 2009 and 25% in 2010 determined for gross circulation around Rp 4,800,000,000 and it must use financial reports. From the regulation above, Tax deduction which is a form of tax incentive must consider performance Adi Bayu dan Afrizal Moh (2019) according to Raswin (2014) he explained that appearing Income Tax 25 about Small, Medium, and Micro Business above, he wants to compare which ones used by Orlando Pizza Surabaya by the purpose of giving inputs to Orlando Pizza Surabaya. So, The city of Surabaya has always been a city get the Predicate as an education city, trade and industry (Adi Bayu dan Afrizal Moh (2020) Orlando Pizza Surabaya is not doubtful to conduct the taxation obligation and it can be also used for developing businesses.

2. Theoretical Study
2.1 Previous Researches
The first previous study is from P. Helen Widjaja and Jason Pratama (2013) explained about Governmental Regulation Number 46 and the application in 2013, really after compared, it is more profitable for ABC, Co. Ltd, using Governmental Regulation 46 because: For in the year of tax of 2014, in this case, using Clause 31E of Tax Income Law is debted income as Rp 12,446,750,00. If using Governmental Regulation number 46, the income tax is as Rp 8,594,894,00;(2). The second is the research done by Triastuti (2018) researched about Calculational Analysis, Record and Tax Income Report of Clause 25 in Ltd. Venus Kumersot Raya in this case can be used for Ltd. Venus Kumersot Raya is as follows: Venus Kumersot Raya, Ltd. must make adjustment, it must make fiscal correction in income statement in the Ltd. There are 2 income statements, they are Operational Entity Income Statement and Combination Income Statement and it cares about filling in Council Annual Notification Letter 1771, so in this case, mistakes in tax reports can be corrected rapidly. In other sides. Venus Kumersot Raya, Ltd. can use clause 31 E based on Laws Number 36 in 2008 which in the calculation, gets discount of 50% in the normal tariff of 25% to be 12.5% ,

2.2 Theoretical Framework
Tax General Directorate in 2010 on the date of 24 issued about circulation letter forwarded to Tax General Directorate Number 66/PJ/2010 about several activities of Tax Income of Clause 31E: Explaining about tariff that in the activities, can be as substruction in Clause 31E. It is showed the payment in self assessment covering about Tax Annual Notification Letter of business entity by the gross circulation limit until Rp 50,000,000 and it also explains or shows about gross circulation, for other gross circulation, it has limit until Rp 4,800,000,000.

From the case above, it becomes foundation that it is issued Governmental Regulation 46 to Governmental Regulation 23. According to Mardiasmo (2018), he exemplifies that after ending Such Tax Year 2016, in delivering Annual Notification Letter ending Tax Year 2016, deposited at the latest on 30th April 2017, i.e. for Council Tax Income Taxpayer and on 31st March 2017 for Individual Taxpayer, and Taxpayer unexceptionally is purposed for depositing the taxes in this case is as Governmental Regulation Number 23 in 2017, i.e. as 1% from turnover each month during 2016. In other sides, about turnover in 2016 below Rp 4,800,000,000 that refers to Governmental Regulation Number 23 in 2017, Taxpayer that has gross circulation is not more than Rp 4,800,000,000 [four billions eight hundred million rupiahs] in 1 [one] Tax Year, it must deposit Final Tax Income as 1% from gross circulation [turnover] for each tax time. The Final Tax Income introduction is based on turnover from business in 1 [one] year from last Tax Year before the related Tax Year.
As an example of Calculation, according to Syahdan (2013), he exemplified calculational technique, for example RHS Ltd has computer sale business based on the bookkeeping records between January to December in 2016 shows turnover as Rp 4,000,000,000,00. Therefore, upon the income that will be accepted by RHS Ltd in 2017, in this case, it will be charged by final tax income as 1% each month, because RHS Ltd turnover in Tax Year 2016 is not more than Rp 4,800,000,000,00. In other sides, for example in period of January 2017, if RHS Ltd has turnover as Rp 800,000,000, so RHS Ltd must deposit Final tax Income as 1% x Rp 800,000,000 = Rp 8,000,000 at the latest on 15th February 2017. Turnover of 2016 is more than Rp 4,800,000,000,00 and in other case, really in period of January to December 2017, RHS Ltd gets the total turnovers as Rp 6,000,000,000 [six billion rupiahs], in this case it refers to Clause 3 verse [4]. According to Resmi who refers to Governmental Regulation Number 23 in 2013, i.e.:

“For the gross turnover in taxpayer, if it is more than the totals as approximately Rp 4,800,000,000 in the Tax year, the incomes will be received if Taxpayer in Tax year upon the next incomes will be charged in the determination of Income Tax Laws.”

It means according to Raysah (2014) she explained if in Tax Year 2018, RHS Ltd is charged by Tax Income upon general tariff of Tax Income Laws, because the total turnover in 2017 [the previous year] if more than determination i.e. Rp 4,800,000,000, it will be charged by Tax Income tariff, in the later, ABC Ltd has obligation for calculating the installment payment of Tax Income of Clause 25 during 2018.

Small, Medium, and Micro Business Tax
According to Yuana Sutyowati (2018) Deputy of Ministry Field of Costing Cooperation and Small, Medium, and Micro Business, she explained about tax tariff of Small, Medium, and Micro Business of 0.5 percent. Besides that, the tax validated to Small, Medium, and Micro Business is also valid in cooperation entity. By issuing Governmental Regulation Plan valid until the end of 2019. So in this case through many meetings about deharmonization and this meeting is followed by Financial Ministry [Tax]. In Fiscal Policy, delivered according to Tax General Directorate through Cooperation Ministry and Small, Medium, and Micro Business and Association of Small, Medium, and Micro Business, tariff of final Tax income determined by Governmental Regulation Plan is as 0.5 percent, determined on 3rd June 2018.

In other sides, Cooperation Ministry and Small and Medium Business in the letter of Cooperation Minister and Small and Medium Business in 2017 show that the value of final tax income tariff showed by Governmental Regulation number 46 in 2013. In other sides, Syahdan [2013] also explained if it is still assumed as very burdensome, so it will be decreased to be 0.25 percent in 2020. Whereas, for temporarily, final tax income of Small, Medium, and Micro Business that begins from 1% to be 0.5 percent from turnover, it has not been optimized. The second, according to Yuana Sutyowati (2018), about Governmental Regulation Plan is some policy about time limit or called by sunset clause by Taxpayer of Small, Medium, and Micro Business. In this case, it consists of about the step of four years for Taxpayer of councils in the forms of business entity [cooperation, ltd, and firm], in this case, there is limit about 3 years for Taxpayer of Co. Ltd Council in the establishment, and in the time of seven years for individual taxpayer. So, in this case, sunset clause experiences development from Laws Number 36 in 2008 to be one that refers to Tax Income of Clause 17.”.

Tax Income Calculation of Clause 25
Tax Income of Clause 25 according to Triastuty (2018) is regulating about Council Tax Income as 25% calculated from income statement, and Tax Income of Clause 25 will be calculated from annual calculation entered to Annual Notification Letter. And it will be calculated from tax time
in the year before. It means in this case, it explains about the income in this year is derived from the period of year time before. In other side, there are differences among conditions when tax time ends, so the difference will be paid in the end of the year or this case will be called by tax income of clause 29, because the difference shows more payment, if the condition like this is called by restitution, so it can be said by demands in payment excesses. In other sides, that in the installment payment of the tax, in this case, it involves about Tax and Income Annual Notification Letter that contains Tax Income of Clause 21, 22, 23 and Clause 24, and it will be divided by 12 months in one year. For example: Using Annual Notification Letter in year/period of 2016 i.e. Income Tax according Individual Entrepreneurs Certain Taxpayers of installment payment for each month.

General tariff according to Tax income of Clause 25 of Individual Entrepreneurs Certain Taxpayers is showed by tariff of 0.75% from gross circulation for each month from the deal of business place. If the tax is not non-final, so it will be credited in the end of tax year or in the meaning of 12 months, the formula i.e. Net Income [12 or One Year] x General Tariff, after available for reducing Non-Taxable Income, after calculated then divided by 12 months. Whereas for code of tax account is code of 411125. For charging and calculating Income Tax of Clause 25 is regulated in Financial Minister Regulation Number PMK-215/2018, i.e. about Calculating Installment Payment of Tax Income in Current Tax Year that must be paid themself by New Taxpayer such as Bank, State-Owned Business, Regional-Owned Business, Taxpayer of Entering Market, and other Taxpayers based on Periodical Financial Report and Individual Entrepreneurs Certain Taxpayers.

So, New Regulation according to Subradiyah (2017) is about Simplification of Income Tax of Clause 25 for Small, Medium, and Micro Business, it is called several important points from revocation of General Directorate Regulation Number 32/2010, they are:
1. Individual Entrepreneurs Certain Taxpayers for turnover, in this case, if achieving until Rp 4,800,000,000 for one year. For Food Small and Medium Business, it can utilize and select i.e., about special scheme about final tariff of 0.5%. Calculating tax or selecting final scheme about using tax in this case is Tax non-final.

- Small, Medium, and Micro Business doers if selecting final tax [scheme], in this case, so only giving tax calculation by scheme i.e. Final Tax Income as 0.5 percent from turnover so they do not need to pay installment payment of Income Tax of Clause 25 as 0.75 percent.
- Small, Medium, and Micro Business doers who select general scheme or non-final, so it is valid about paying installment payment of income tax of Clause 25 as 0.75 percent.
2. If Small, Medium, and Micro Business selects tax scheme that will be used i.e. non-final and it pays the installment payment of tax income of Clause 25 as 0.75%. For example: Mr. Angga by status (TK/0) registered as Taxpayer in Tax Service Office A on 1st February 2015. The annual net income in 2018 is as Rp 200.000.000. So the amounts of Income Tax of Clause 25 per month for 2019 are as follows:

- Annual net income is Rp 200.000.000 – Non-Taxable Income is Rp 54.000.000, so Taxable Income = Rp 146.000.000
- Debted Tax Income = 15% x Rp 246.000.000 = Rp 21.900.000
- The amounts of installment payment of Income Tax of Clause 25 on April 2019 = 1/12 x Rp 21.900.000 = Rp 1.825.000.
- Comparison Analysis Of Income Tax Of Clause 25 Upon Income Tax of Clause 31E (Governmental Regulation 46)
3. Research Methods

3.1 Conceptual Framework

Based on the picture, it shows that the conceptual framework in this research uses Descriptive Statistics. It means that for getting the research measurement results is the available in some taxation entity, i.e. Tax Income of Clause 25 Small, Medium, and Micro Business and Governmental Regulation number 23 about Tax calculation for Small, Medium, and Micro Business.

3.1 Population and Samples

In this research, ones that become population are the statements from Turnover Reports of Orlando Pizza Small, Medium, and Micro Business Surabaya 2018.

Research Variable and Variable Operational Definition

In this research, ones that become Comparison Variables are:

a. Council Tax Income Percentage

In this case, the researcher uses several measurements based on taxation regulation, i.e. comparing Governmental Regulation number 46 and Tax Income 25 of Small, Medium, and Micro Business are as follows:

- Small, Medium, and Micro Business doers if selecting final tax [scheme], in this case, so only giving tax calculation by scheme, i.e. Final Tax Income as 0.5 percent from turnover so they do need to pay installment payment of Tax Income of Clause 25 as 0.75 percent.
- Small, Medium, and Micro Business if selecting according to general scheme not final, so it will be valid about payment of Tax Income of Clause 25 as 0.75 percent.

3.1 Data Collection Instruments

Data Collection

Research according to Sugiyono (2015: 72) that research in this case, the researcher for the data technique that will be collected, he uses triangulation methods, i.e. documentation, interview, i.e. Public Accountant Office Report and Bayu Tax Consultant.

Data Collection Procedure

Procedure for collecting data in this research is using secondary data that have been taken from Small, Medium, and Micro Business Turnover Report of Orlando Pizza Surabaya.

Data Analysis Technique

In this research, comparing between using Tax Income of Clause 25 of Small, Medium, and Micro Business and 0.5% from Governmental Regulation Turnover number 23.

Data Analysis

By using Descriptive Statistical test, it is achieved Comparison Test of Tax Income of Clause 25 of Small, Medium, and Micro Business and Governmental Regulation number 23.
4. Result and Discussion

Based on the research results that have been conducted, so it has been known comparison between Tax Income 25 of Small, Medium, and Micro Business and Governmental Regulation 23 through using formula by data taken from Public Accountant Office and Tax Consultant Office of Bayu and cs that states:

Simplification New Regulation of Tax Income of Clause 25 for Small, Medium, and Micro Business. Several important points from General Directorate Regulation revocation Number 32/2010, they are:

1. Individual Entrepreneurs Certain Taxpayers with turnover until Rp 4.8 billions in one year [Small, Medium, and Micro Business] can select to utilize final tax special scheme by tariff of 0.5% or select general tax scheme (non-final).
   - Small, Medium, and Micro Business doers who select final tax scheme, so they only pay final Tax Income of 0.5% from turnover so they do not need to pay installment payment of Tax Income of Clause 25 as 0.75 percent.
   - Small, Medium, and Micro Business doers who select general scheme or non-final, so it is valid about paying the installment payment of Tax Income of Clause 25 as 0.75 percent.

2. For Individual Entrepreneurs Certain Taxpayers with turnover more than Rp 4.8 billions in one year [non-Small, Medium, and Micro Business], so they cannot use Final Tax Income scheme, so they must pay installment payment of Tax Income of Clause 25 as 0.75 percent.

   If Small, Medium, and Micro Business of Orlando Pizza Surabaya selects final tax in scheme, i.e. 0.5% from turnover, it does not need Tax Income of Clause 25. Because it uses Final Tax Income, by calculated by gross circulation [turnover], not from net incomes.

   For Calculational Formula, if Orlando Pizza with Status of K/1 (married status) has Micro business such as Selling Pizza by turnover of Rp 180,000,000 on December 2018.

   So, the calculations are:
   - Formula of Final Tax Income of Governmental Regulation 23/2018 = Tariff of 0.5% x Turnover
   - Deposit = 0.5% x Rp 180.000.000 = Rp .900.000

   If Small, Medium, and Micro Business of Orlando Pizza selects tax scheme of non-final and the installment payment must be paid for Tax Income of Clause 25 as 0.75%.

   Orlando Pizza Surabaya with Status (K/1) and registered as Taxpayer in Tax Service Office of Kenjeran on 1st February 2013. So the net tax period for one year in 2018 is as Rp 180.000.000. so for the amounts of Tax Income of Clause 25 of Small, Medium, and Micro Business are per month in 2019, the calculations are as follows:
   - If net income in one year is Rp 180.000.000 – Non-Taxable Income of Rp 63.000.000, so Taxable Income = Rp 117.000.000
   - Debted Tax Income = 15% x Rp 117.000.000 = Rp 17.550.000
   - The amounts of installment payment of Tax Income of Clause 25 on April 2019 = 1/12 x Rp 17.550.000 = Rp 1.462.500.

5. Conclusions and Suggestions

5.1 Conclusions

Based on the data analysis results that use Descriptive Statistical Test, so it is conducted discussions, so the conclusions from this research about “Comparison Analysis of Tax Income of Clause 25 Of Small, Medium, Macro Business Upon Governmental Regulation 23 About Turnover and also based on the problem formulation, so the analysis model is as follows:
If Orlando Pizza Surabaya uses turnover reports and charged by Rp 900,000; it means that turnover reports are proper for Orlando Pizza Business. This case is showed if using Tax Income 25 of Small, Medium, and Micro Business and charged by Rp 1,462,500 and this case also shows that by reports of Orlando Pizza turnover, all can be measured systematically, by only making turnover reports, it is proper for Small, Medium, and Micro Business traders if applied, whereas Tax Income 25 of Small, Medium, and Micro Business shows the amounts of installment payments are bigger than Turnover reports.

5.2 Suggestions
Advisable, Orlando Pizza continually conducts turnover reports, because if calculated about comparison, it can be seen that Orlando Pizza small, medium, and micro business should see comparison, i.e. between the calculation explained i.e. Rp 1,462,500 – Rp 900,000 = Rp 562,000 from the result of Rp 562,500; it can be rotated and made turnover again.

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