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The Implementation of Electronic Money In Increasing Tax Payment Compliance For Taxpayers In Indonesia

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ABSTRACT

Tax payment compliance has always been a polemic in any country in the world, including in Indonesia. Indonesia applies a taxation system in the form of self-assessment in which taxpayers have full authority in carrying out their tax obligations. On the one hand, this principle is very good for the tax authorities or the Directorate General of Taxes (DGT), because it reduces their administrative costs. With taxpayers calculating, paying, and reporting their own tax obligations, DGT is on the passive side because it is only a matter of waiting for tax deposits and reports. But on the other hand this also creates new problems. DGT very much depends on the honesty, willingness and level of understanding of taxpayers of their respective tax rules and obligations. The main problem with this principle is the honesty stage. Humans basically will always try with the least possible sacrifice and will try to get the maximum result or benefit. Meanwhile, tax, however its form, is still an expense that must be borne by the taxpayer. This is what causes taxpayers, to always arise reluctance to pay taxes which in the next stage is trying to find ways to reduce tax payments as small as possible. Meanwhile, the state always expects the income from the tax payments of its citizens to ensure the survival and the implementation of development as a whole. For this reason, a breakthrough is needed so that these differences in interests can reach a good common ground for all parties.

Keywords: Tax, Electronic Money, Fiscus.

1. INTRODUCTION

The State Revenue and Expenditure Budget, or often abbreviated as the APBN, is a detailed and structured list that contains state revenues and expenditures for 1 (one) fiscal year, in which the fiscal year always uses the period 1 January - 31 December . The APBN itself consists of 3 (three) main parts, namely state revenue, state expenditure, and state financing (Imaniyati & Putra, 2016). State revenue always comes from 2 (two) things, namely tax revenue and non-tax state revenue (often abbreviated as PNBP). Tax revenue has contributed more than 80% of the total revenue in the APBN. This shows the importance of taxes as a source of state revenue in financing development in this country, both infrastructure development and non-infrastructure development, such as human resources.

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Tabel 1. Postur RAPBN tahun 2020 (Rp Triliun)

KETERANGAN		RAPBN 2020	APBN 2020
I	**PENDAPATAN NEGARA**	**2.221,5**	**2.233,2**
	PENERIMAAN PAJAK	1.861,8	1.865,7
	PENERIMAAN NEGARA BUKAN PAJAK	359,3	367,0
	PENERIMAAN HIBAH	0,5	0,5
II	**BELANJA NEGARA**	**2.528,8**	**2.540,4**
	BELANJA PEMERINTAH PUSAT	1.670,0	1.683,5
	TRANSFER KE DAERAH DAN DANA DESA	858,8	856,9
III	**KESEIMBANGAN PRIMER**	**(12,0)**	**(12,0)**
IV	**DEFISIT ANGGARAN**	**(307,2)**	**(307,2)**
	% terhadap PDB	1,76	1,76
V	**PEMBIAYAAN ANGGARAN**	**307,2**	**307,2**

Sumber: Kementerian Keuangan (diakses dari www.kemenkeu.go.id)

APBN, in the world of accounting, is often analogized as a budgeting report in a company, where the realization of the budgeting report will become a profit and loss statement. State revenues are analogous to operating revenues, and state expenditures are analogous to expenses that must be incurred by the organization so that the continuity of its business is guaranteed. One of the accounting principles that is often used in an organization is the principle of going concern or business continuity (Syamsurijal, 2019). This principle assumes that an organization was founded with the aim of running continuously, or not in the short term, which means that it would be an anomaly if someone founded an organization with the aim of only being able to last for a few moments. This principle is more or less the same as that adopted by the government.

The government as one of the organs in this country has the right and obligation to guarantee the survival of this country forever. This survival is not only about life, but also includes having to develop. In order for a country to develop, it requires a lot of money considering the continuous rate of inflation. If state revenue is not sufficient to cover state costs and spending, the government can cover it through debt in various forms, but this debt is also not an absolute solution because the most ideal solution is that an organization must be able to survive based on the circulation of its own money (Schultz & Weingast, 2003). This means that the ideal condition of a country is that its state revenue must be greater or at least can cover the costs and state expenditures. If the state covers its deficit in costs and state expenditures from loans, then the solution is only a temporary solution because a country that borrows or owes loans still has to think of a way out to pay or repay the debt. In addition, debt cannot be avoided if development is to be carried out. It is a natural thing when an organization or country makes a loan or debt to trigger the development of that organization or country, because if we wait for enough money to turn around to carry out a development, it will undoubtedly be difficult to do.

In 2020, Indonesia itself was classified as a developing country, although at the beginning of the same year it was classified as a developed country by the Office of the US Trade Representative (USTR) or the United States Trade Representative Office. Many consider that the classification of Indonesia as a developed country is more due to political factors than the actual situation, because there is no or there is no clear definition and boundaries regarding developed and developing countries. Until today, the World Trade Organization (WTO) does not provide a clear definition of developing countries. A country can decide unilaterally whether it belongs to a developed or developing country, but it still has to get approval from all WTO member countries.

Even though Indonesia is classified as a developing country, in principle Indonesia still faces various obstacles, especially in terms of collecting tax funds as the main source of state revenue. In every development of civilization, be it economic, social, or cultural, the adjustment of tax regulations has always been one aspect that has lagged behind other aspects (Bird et al., 2006). Moreover, in 2020, which is quite a tough year not only for Indonesia but for various other countries facing considerable economic downturn, various forms of fiscal policies and efforts to increase tax revenues have been carried out by the Ministry of Finance and the Directorate General of Taxes (DGT) (Medvedev, 2015). One of the things that the government is currently intensively doing is expanding the tax base.

The government feels that the base taxpayers (taxpayers) so far have not fully reflected the figures. Many taxpayers, especially those of productive age and already have income, do not calculate, report, and pay their taxes. The government itself, through the DGT, often thinks that if there is an economic downturn that results in a decrease in state revenue in the form of taxes, other efforts are needed, such as equalizing the tax burden through various strategies and well-targeted policies (Bird et al., 2006) . Apart from being an effort by the government to maintain the stability of its tax revenue, this policy is also an effort to share the tax burden more evenly according to the taxpayer's ability to pay taxes (Steinmo, 2004). In addition, the results of the extension carried out by the DGT and reported in the Performance Report Data (Lakin) indicate that new taxpayers in one year have not or have not paid taxes in the following year. For example, out of 570,127 individual taxpayers who were not classified as employees registered in the DGT database in 2016, only 285,206 taxpayers fulfilled their tax payment obligations in the same year and only 115,092 taxpayers fulfilled their tax payment obligations in the following year. The same thing happened in 2018, where out of 554,998 individual taxpayers who were not included in the criteria for employers (employees) who were registered in 2017, only 152,971 taxpayers fulfilled their tax payment obligations in 2018.

Another reason for the difficulty of collecting tax funds from the public is the unbalanced pattern of tax revenue (Besley & Persson, 2014) . The contribution of tax revenue in recent years has been dominated by Value Added Tax (VAT) and Corporate Income Tax (PPh) as much as 50% to 60%. This indicates that the contribution of Personal Income Tax is still far from its true maximum potential. In addition, with the current revenue pattern, tax revenue has the risk of decreasing, especially when facing an economic downturn. Whereas Personal Income Tax should be able to support tax revenue when there is economic turmoil. For information, in 2019, the income from PPh from employees (PPh Article 21) was in the range of 11.2%. Then, PPh Article 25 Individuals who come from high-income communities only contributed 0.8%. Last but not least, one of the causes for the low state revenue from taxes is the small number of taxpayers' participation. As of 2019, the number of registered taxpayers has only reached 31.4% of the total productive age generation or generation of workers. Therefore, modernization in the tax sector through technology optimization, especially digital technology, is something that needs to be done, accompanied by a change in the taxpayer's paradigm in seeing the tax itself. One of the ways in which digital optimization can be realized is the use of electronic money as a means of collecting tax funds from taxpayers. The Directorate General of Taxes hopes that this electronic money can make it easier for taxpayers to fulfill their tax payment obligations as well as make it easier for taxpayers to collect tax funds fairly and equitably.

Seeing the difficulty of collecting funds from the public for state revenue in the form of taxes, the questions arise, (1) Can the use of electronic money make it easier to raise funds for tax payments? (2) What are the potential obstacles that arise from the application of electronic money?

According to Peter Mahmud Marzuki, the research method is a process to find legal rules, legal principles, and legal doctrines in order to answer legal issues at hand. The type of research used in the writing of this journal is juridical normative, which means that in writing this journal the writer tries to study and analyze and find answers about what each problem should be. Juridical legal research is a type of research that conducts literature studies from existing bibliographies as well as on data from other parties used in research, while normative means that legal research aims to obtain normative knowledge about the relationship between one rule and another and its application. in practice.

a) Problem Approach

The approach to the problem in writing this journal uses a statute approach. The statutory approach is carried out by studying and researching all laws and regulations related to the legal issues that are being handled. The legal approach to normative legal research has two functions, both practical and academic. The benefit of a statutory approach to journal writing for this practical activity is that it can provide an opportunity for writers to study whether there is compatibility and continuity between one law and another or between one regulation and another, be it the same regulation. levels and derivative regulations. The results of this study are in the form of arguments that are useful for solving the issues at hand.

2. RESEARCH METHODS

This research uses legal research methods. The approach used in this legal research is the statute approach, by examining all laws and regulations related to the legal issue being researched. Source of Legal Materials, legal material is one of the most important parts in legal research. Without this legal material it is impossible for the writer to find answers related to the topic or legal problem being researched so that to find solutions related to the topic or legal problem being faced, legal materials must be used as legal research. Sources of legal materials in writing this journal can be divided into 2 (two) types, namely:

Primary Legal Materials

The primary legal materials used consist of several types, including statutory regulations, official records, written and official records in the making of statutory regulations and judges' decisions. In writing the results of this study, the primary legal materials used are as follows, namely:

1. The 1945 Constitution of the Republic of Indonesia and its amendments related to this research.
2. The Civil Code (KUHPerdata).
3. Law of the Republic of Indonesia Number 13 of 2003 concerning Manpower.
4. Law of the Republic of Indonesia Number 11 of 2020 concerning Job Creation
5. Regulation of the Minister of Manpower and Transmigration (Permenakertrans) Number 7 of 2013 concerning Minimum Wages.
6. Government Regulation No. 78 of 2015 concerning Wages.

Secondary Legal Materials

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The secondary legal material most used in this research is textbooks (written) because textbooks contain basic principles in law and the classical views of law graduates who have a high level of qualification. In this study, there are several secondary legal materials used, namely:

1. Scientific books in the field of law
2. Papers
3. Scientific journals
4. Scientific articles

3. RESULTS AND DISCUSSION

The Role of Electronic Money in Improving Tax Payment Compliance

In general, tax can be defined as something that is mandatory for everyone when residing in a country, where the payment of tax is a form of service and direct contribution from citizens and every member of society to jointly finance various state needs in national development. A distinctive feature of taxes is that citizens cannot expect an immediate reward. This tax indirectly gives a positive side to citizens because it uses the personal money of everyone, but in its implementation and management it is handed over to the central government and returned equally to all citizens. The fulfillment of taxation rights and obligations itself is regulated in taxation laws that are applicable for the welfare of the nation and state. With the increasing disclosure of information, technological developments, and the development of a business and business condition both at the national and international levels, the income received by each taxpayer, both individual taxpayers and domestic entities will also experience an increase. Individual and corporate taxpayers are one type of domestic tax subject where the taxpayer is one of the contributors to state revenue from the tax sector, namely personal income tax and corporate income tax in various forms and types.

According to Law Number 28 of 2007 concerning General Provisions and Procedures for Taxation Article 1 point 3, taxpayers can be divided into several types, including individual and corporate taxpayers, which include taxpayers, tax cutters and tax collectors, in where they have tax rights and obligations in accordance with the provisions of the tax laws in force or have subjective obligations and objective obligations and are required to register themselves to obtain a Taxpayer Identification Number (NPWP). Meanwhile, the object of income tax according to the Income Tax Law Number 42 of 2009 is income, which is any additional economic capability received or obtained by a taxpayer, both from Indonesia and from outside Indonesia, which can be used for consumption or to increase wealth. the corporate taxpayer concerned, in whatever name and form.

Before starting a deeper explanation of the role of electronic money, it must first be understood about the real definition of electronic money in order to obtain a common understanding. According to Bank Indonesia Regulation Number 11/12 / PBI / 2009 dated April 13, 2009 concerning Electronic Money, electronic money is a means of payment in electronic form in which the value of money is stored in certain electronic media (Fisher, 2005). Users or fund owners must first deposit a certain amount of funds to the electronic money issuer and store them in electronic media before they can use them for transactions. When the electronic money is used, the value of money in the electronic media will automatically be deducted by the amount of the transaction, and at a certain time, the value can be added back at any time by the user or the owner of the funds. According to Bank Indonesia Circular No.11 / 11 / DASP dated April 13, 2009 regarding Electronic Money, money can be defined as electronic money if it meets the following elements, namely: (1) issued based on the value of money that has been deposited in advance to the publisher; (2) the value of money is stored electronically in a storage medium such as a server or chip; (3) the value of electronic money managed by the issuer is not a deposit as regulated in the law on banking (Rohendi, 2018).

It is believed that the role of electronic money will increase, especially if it is related to the issue of global warming and the Covid-19 pandemic that has hit Indonesia since the end of 2019, because the use of electronic money will reduce the use of paper (paperless) and reduce the means or media of interaction that facilitate the spread of the virus. or disease. It should be understood that even though paper money is called paper money, the basic material itself is not made of paper but of cotton. Cotton was chosen as the base material for making banknotes because it is more waterproof and less torn when folded than paper. However, this cotton material has a negative effect on the environment (Stambaugh, 2000) . As it is known that cotton waste is classified as a type of organic waste whose effect on the environment is the same as inorganic waste. According to an analysis conducted by the World Bank in 2018 on 15 cities in central and western Indonesia, it shows that municipal waste consists of various types, 44% of which is organic waste (Bank, 2018). This cotton waste must be managed using a landfill system, where with this system the waste will be buried in the ground to produce methane gas which can be used as electricity. But unfortunately, this landfill system requires a large area for landfills, thus affecting the health and environment for the surrounding residents. In addition, by using a landfill system, the soil that was originally clean from rubbish becomes soil mixed with garbage and waste, both organic and inorganic, so that it will affect the quality of groundwater due to waste that seeps into the soil and will cause the accumulation of various diseases in the soil. around the area (Sharma & Reddy, 2004).

Electronic money itself is planned to be designed in a storage medium such as a card, for example an electronic KTP (E-KTP) where the card contains all the identities of the fund owner including the tax identities. If condensed into one medium like that, it will make it easier for the public as taxpayers because they do not need to carry too many media, such as cards,. If we pay close attention, the implementation of electronic money will indirectly trigger the use of electronic transactions in the trading system in Indonesia. In addition, each person must have some kind of electronic device which in the future may be integrated with a cell phone (handphone), in which an application has been embedded in the cellphone so that it can transact with other people. With the implementation of this electronic transaction, data can be automatically recorded so that when a taxpayer makes a transaction, the Fiscus can also detect whether the transaction is a buying and selling transaction or just a free gift. If the electronic transaction carried out by the taxpayer is a sale and purchase transaction, on the buyer's side it will be a fund disbursement transaction and on the seller's side it will be a fund receipt transaction. In the electronic transaction of receiving funds, it can be further traced whether it is a tax payable transaction or not, and if it is tax payable, it can be automatically debited for payment of the tax payable.

It can be imagined that if this electronic money scheme can be executed properly it will trigger an increase in tax payment compliance because the collection of public funds from tax payments no longer relies on the honesty of taxpayers but can be done automatically in a system. Apart from improving tax payment compliance, it can also increase the accuracy and speed of tax payments. Because tax payments are carried out automatically by the system, the government can reduce the risk of miscalculations, payments, and reports made by taxpayers so that the cost of administration that must be issued by the government for tax collection can be minimized (Yustianti & Roesli, 2018). Transactions with electronic money will also lead to reduced potential for disputes or confusion over tax regulations. DGT can suppress the gray area which has been frequently used by taxpayers in reducing their tax payments. However, consciously or unconsciously, the government often creates conditions or conditions that allow for such disputes, which lead to disputes between taxpayers and taxis so that it must be resolved to the tax court. The settlement up to the tax court incurs significant costs and time usage. In addition, Fiscus often faces a situation where not all people, who should have the obligation to calculate, report, and pay taxes, understand and understand the rules as well as the procedure. If this electronic money is executed properly, all efforts, be it effort, effort, and time, which are issued to resolve this tax dispute can be diverted to other matters that require more attention.

Potential Barriers that Arise from the Application of Electronic Money

The old Chinese saying, Yin and Yang, says that everything in this world always has two opposing sides, as well as electronic money. As explained above, the application of electronic money actually has many benefits, but on the other hand, it also has potential obstacles that can occur at any time. The main obstacle that must be prepared to face is related to cyber crime. The application of electronic money requires artificial intelligence to run well. Cyber crime itself can be defined as a crime in the computer sector, which can simply be interpreted as using computers illegally (Bunga, 2019). Cyber crime can also be interpreted as a crime that uses computer technology as its main means (Wahid & Labib, 2005). Cyber crime can only be done using cyber technology and can only occur in the cyber world (Gunawan, 2020). Crime in cyberspace has occurred a lot, especially when the use of the internet has increased in recent years. Starting with the simplest level, such as the spread of viruses, malware, and so on, to data theft. Even though at that time there were not many electronic transactions, so it can be imagined that if the concept of electronic money was implemented, the Government through the National Cyber and Crypto Agency had to continuously strive to ensure the security of data for Indonesian citizens. It would be the opposite if the DGT was able to improve tax compliance with taxpayers through the application of electronic money, but on the other hand, the National Cyber and Crypto Agency spends a lot of money to secure the data of Indonesian citizens. It should also be noted that the National Cyber and Crypto Agency and hackers are often analogous to diseases and drugs. When a disease appears, scientists will compete to find a cure for the disease. Once the drug is found, there will be other diseases or the development of that disease for which scientists must endeavor to find an antidote.

Another thing that has the potential to hinder the application of electronic money as a means of increasing tax compliance is related to the confidentiality of customer data. As is well known, transaction traffic, especially those involving money, is often referred to as the payment system, using banks as one of the parties. The payment system is a system related to the transfer of an amount of money value from one party to another. Banks as a trust financial institution are institutions for storing and managing customer money. One form of bank service and appreciation to its customers is to manage and use customer money as best as possible and to maintain all information data related to its customers. Considering the importance of customer data and information and their deposits, Law Number 10 of 1998 concerning Banking, hereinafter referred to as the Banking Law, is clearly stipulated in Chapter VII concerning Bank Secrecy, where Article 40 of the Banking Law states that banks are obliged to keep confidential information about their depositing customers and their deposits. In line with the provisions on bank secrecy, the Financial Services Authority (OJK) has also issued Circular Letter Number 14 / SEOJK.07 / 2014 concerning Confidentiality and Security of Data and / or Consumer Personal Information. This Circular Letter was issued in connection with the enactment of the Financial Services Authority Regulation Number 1 / POJK.07 / 2013 concerning Consumer Protection in the Financial Services

Sector. In principle, the OJK and POJK Circular Letters regulate Financial Service Business Actors (PUJK), including banks, who have an obligation to protect consumer personal data and or information and prohibit, in any way, from providing consumer personal data and / or information. to third parties. However, there are still some conditions that make it possible or oblige banks to open customer data. In fact, banks can even be penalized if they do not provide customer data when needed, one of which is a request for data disclosure from the tax authority, in this case the DGT.

4. CONCLUSION

Based on the explanation above, the following conclusions can be drawn, namely: Many taxpayers feel that the tax imposed on them is unfair because it is too heavy, not comparable to other taxpayers. Most taxpayers often feel or assume that way. This is what makes many taxpayers often object to paying taxes which should be their responsibility. On the other hand, the government through the DGT continues to strive to increase tax payments by increasing the tax base, lowering tax rates, and so on, even though taxpayers have the willingness to pay taxes if the imposition of this tax can be carried out equally. If tax payments are linked to electronic transactions, taxpayers will automatically know that one taxpayer has been burdened with the same tax so that tax compliance will also increase.

Digitalization in all aspects of life will be and is happening, including digitization in the field of taxation. In the near future, big data will be used as a reference in real time monitoring of taxpayers. On the other hand, DGT will certainly continue to strive to improve the ease and simplicity of the tax system, for example in terms of making tax payments easier. This is in accordance with the wishes of the current Minister of Finance of the Republic of Indonesia, Sri Mulyani, who wants tax payments to be as easy as online transactions through various platforms. The use of technology, including in the field of taxation, makes it easier, faster, more precise, and accurate for DGT to obtain data, so that in this case the role of data analysts will be further enhanced. This means that taxpayers have fewer gaps in their efforts to find ways to avoid paying taxes.

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