

DEVELOPMENT OF FINANCIAL APPLICATIONS FOR PLANNING, CALCULATION, AND TAX REPORTING FOR MSME TAXPAYERS

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Abstract: This study aims to develop a financial application that can be used by MSMEs as a basis for tax planning, tax calculations, and facilitate tax reporting. MSMEs are one of the taxpayers who are required to make records or books for the purpose of calculating and reporting taxes. The main obstacle that is often faced by MSMEs is the lack of human resources and the time they have to be able to compile records or bookkeeping. Therefore, it is necessary to develop an application that can help taxpayers, especially those who run a business, to be able to make it easier to compile records and books, as well as provide convenience for application users to find out their tax calculations. The research method used is descriptive qualitative by conducting observations and interviews directly to find out the recording / bookkeeping needs of each MSME. It is hoped that the application that will be produced can be useful not only for 1 type of business but various types of MSME businesses.

Keywords: MSMEs, Taxation, Financial Applications

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1. Introduction

Micro, small, and medium enterprises (MSMEs) are business actors that continue to experience increases and developments every year. Based on data from the Ministry of Cooperatives and SMEs of the Republic of Indonesia, it is known that in 2017 there were 63 million MSMEs, in 2018 it grew to 64.2 million MSMEs, and then in 2019 there were 65.5 million MSMEs. Support from the Government of Indonesia is given to MSMEs by providing a special tariff of 0.5 percent. This special tariff can be utilized by MSMEs within a certain period of time referring to PP No. 23 of 2018. After the stipulated period ends, MSME actors must use the generally applicable income tax rate according to the type of taxpayer.

The importance of the role of MSMEs in the Indonesian economy can be seen from their influence on Gross Domestic Product (GDP) and employment, making MSMEs feel the need to improve their performance. One way to improve the performance of MSMEs is by using information technology/ digitalization. The manual bookkeeping system will make it difficult for MSMEs because it will take a lot of time and energy. On the other hand, information technology is here to cut the use of a lot of time and energy so that it is more effective and efficient.

Basically, MSMEs have quite a lot of activities/activities in carrying out their daily business, one of which is financial recording or bookkeeping activities. However, the lack of human resources and the time owned by MSME actors to record or record their economic activities make financial applications a means that can make it easier for MSME actors to produce neater and well-documented records or books. Properly organized financial records or books will also have an impact on the ease of taxpayers to plan, calculate, and report their taxes. So, it is hoped that the results of this research can develop financial applications for planning, calculating, and reporting taxes for MSME taxpayers.

Currently, there are several choices of financial applications that can be used by MSMEs. The application can be web-based as well as an application that can be used on android or iOS. However, there is no financial application that can provide an overview of tax calculations for MSMEs. Providing an overview of tax calculations for MSMEs is very useful for MSME tax planning itself and makes it easier for MSMEs to report their taxes. Good tax planning and ease of reporting taxes greatly affect the level of voluntary tax reporting.

The lack of human resources and the willingness of MSME actors to record or record their economic activities make financial applications a means that can make it easier for MSME actors to produce neater records or bookkeeping. Properly organized financial records or books will make it easier for taxpayers to plan, calculate, and report their taxes. The development of financial applications for planning, calculating, and reporting taxes for MSME taxpayers is expected to complement the needs of MSMEs in running their business.

2. Research Method

The research method used in the development of this application is the ADDIE (*Analysis, Design, Development, Implementation, and Evaluation*) method, this method is considered more complete, rational, and systematic. This is evidenced by the development at each stage. ADDIE is an application development model using observational data collection techniques, validation, and data description. Here is the sequence of stages of the ADDIE method:

- 1) *Analysis*: analyze product development in the form of models, media, methods, and materials and analyze the feasibility and terms of product development. Product development can be done by determining the necessary and irrelevant components related to the current product problem to be adapted to the needs of the target, environment, and technology.
- 2) *Design*: designing concepts and content in products that are conceptual in nature and will be the basis of the development process for the next stage. The design process referred to in this stage is to pay attention to the formulation of goals, determine the right strategy to achieve the goals, and determine other supporting sources.
- 3) *Development*: realizing concepts and content that are conceptual in nature before into a product that is ready to be implemented and ready to be implemented in accordance with the objectives.
- 4) *Implementation*: implement the design in a real way by conducting a preliminary evaluation that will provide feedback on the product being developed.
- 5) *Evaluation*: provide feedback to product users. Evaluation aims to achieve development goals through the revised results of product needs that have not been met.

This research was conducted by taking a study on the culinary business "Solo Culinary Sejahtera" located in Solo. The object of his research is the accounting cycle from the analysis of transactions to the calculation of the tax imposed.

3. Results and Discussion

3.1. Results

In developing financial applications for tax planning, calculation, and reporting for MSME taxpayers, it is necessary to consider their long-term goals and impacts. This financial application is made in the form of a *double entry* because recording with this system will provide more comprehensive financial information, although in the MSME tax at first it is only necessary to report its turnover but within a certain period of time in the end MSMEs will be asked to do bookkeeping and business profit / loss will be used as a basis for calculating taxes.

1) Needs analysis

In developing this *web-based* financial application, there are several components needed to be able to produce financial reports which can also be intended as the basis for planning, calculating, and reporting taxes, namely as follows:

- a. Source of funds from and for the use of business operational activities. An example of a source of funds from business operations comes from income from sales.
- b. Sources of funds from and for the use of financing activities. An example of the use of funds for financing activities is the repayment of bank debt.
- c. Sources of funds from and for the owner. An example of a source of funds for the owner is the withdrawal of capital (*prive*).

The existence of sources and uses of funds as mentioned above is necessary to provide information related to the profitability and performance of the business or entity, so that the entity's ability to meet short-term and long-term obligations can be assessed. On the other hand, the source of funds from and for the owner provides an overview of the modality of the business/ entity.

In addition, additional information is needed to be able to support the main financial statement components such as a list of receivables, a list of inventories, a list of assets, and so on. The amount of additional information or data is adjusted to the needs and types of business activities.

2) Designing the Application Design

Application design begins with determining the shape or arrangement of a template or web *interface*. The important thing before you can access this web-based application is to create a log in menu. The information required to log in is a user / business name, email, and *password*. After logging in successfully the user will be directed to the main page of the web application which is designed as follows:

APP NAME	MENU FEATURE TITLE
DASHBOARD	Display of menu features
MENU FEATURES	
ASSETS	Asset menu: on this menu display the chart of accounts needed to perform transaction input.
-ACCOUNT	In addition, it can also add accounts according to business needs as well as categorization and classification.
-CATEGORY	
-CLASSIFICATION	
OTHER	Other menu: in this menu the user can input transactions to

	be journaled.
-GENERAL JOURNAL	
-GENERAL LEDGER	
-BALANCE SHEET	
NOTE	Notes menu: the notes menu is intended to display a recap of the list of additional notes
-JOURNAL NOTES	
REPORT	Report Menu: in this menu a report will be displayed which can later be downloaded or printed.
-GENERAL JOURNAL	
-LEDGER	
-BALANCE SHEET	
TAX	
-TAX CALCULATION	Tax Menu: this menu contains tax calculations.

3) Application Development

The development of this application uses a web-based system with PHP as the programming language, and ERD as the flowchart for the web. Entity Relationship Diagram (ERD) is a diagram in the form of graphic notation in conceptual data modeling that describes the relationship between stores and each other. [12] After the design is completed and applied to a programming language, it is then necessary to develop a website starting with *hosting* a website.

4) Application Development Implementation

For the implementation of the design, a trial of the use of *a* web-based application has been carried out by testing the form of the *web* display, the functionality of each menu, and the *resulting output*, namely the balance sheet report and tax calculation.

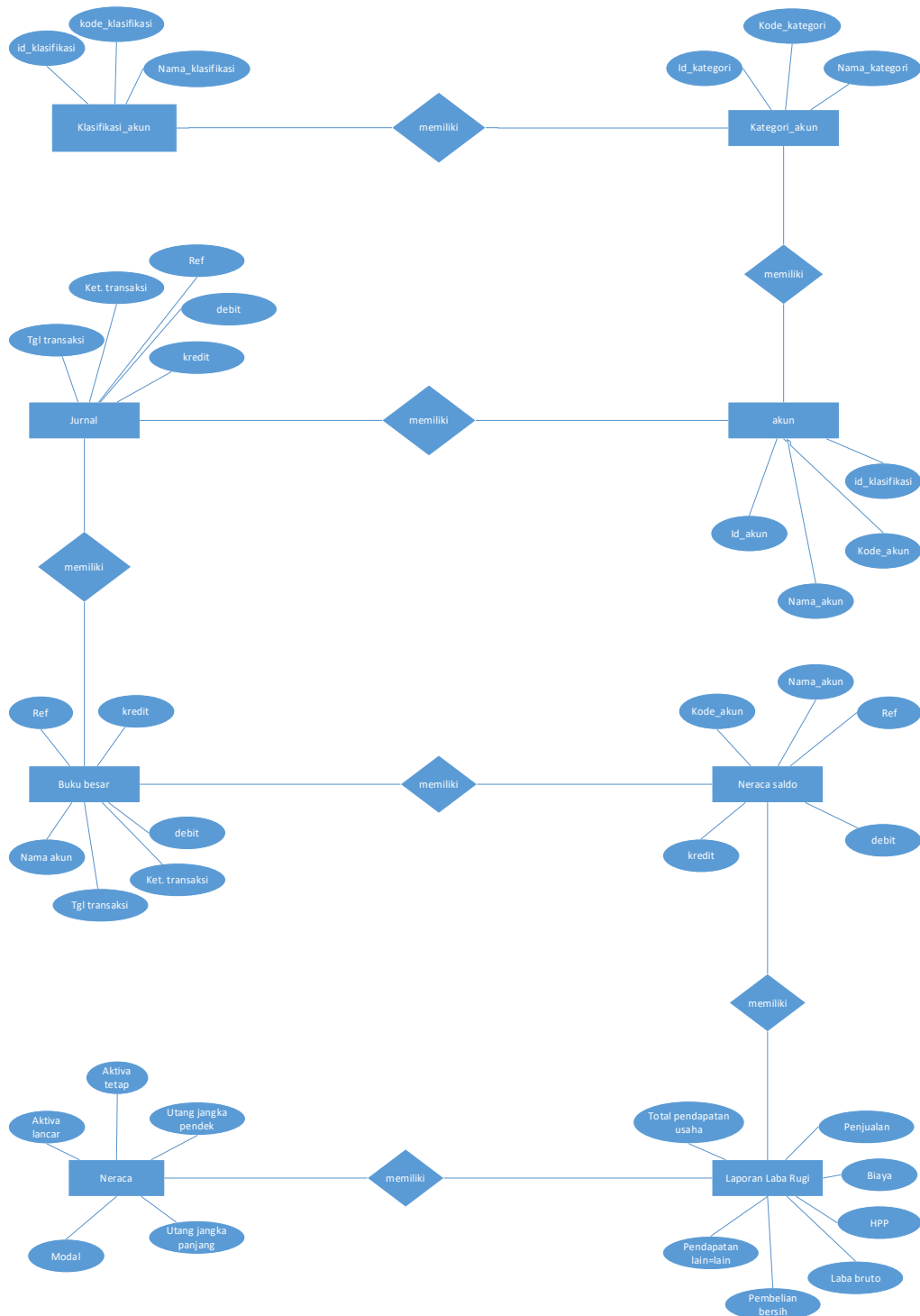


Figure 1. ERD Diagram

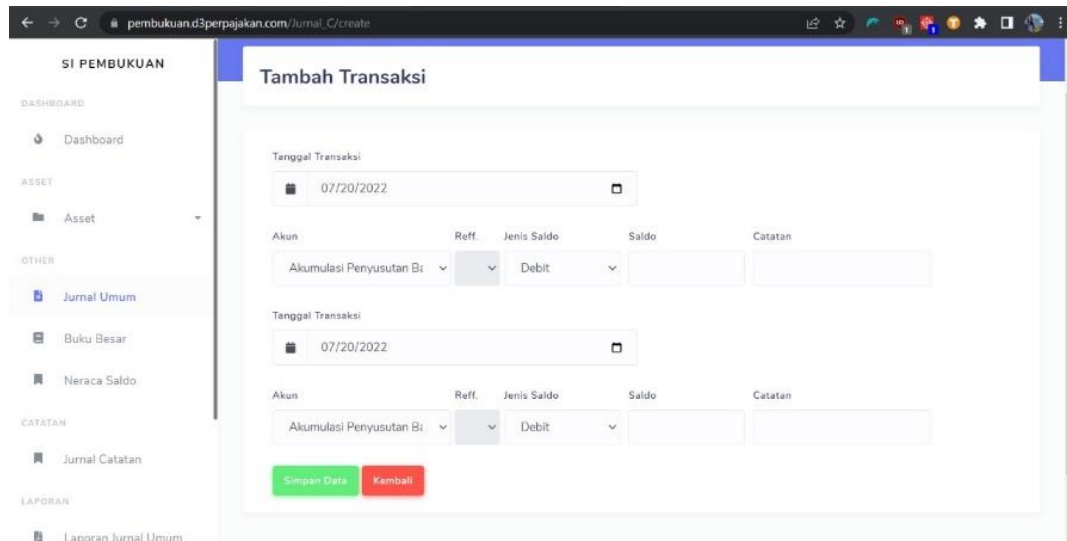


Figure 2. User interface

5) Evaluation

The performance of the application can be seen in this evaluation stage, at this stage testing will be carried out using the application by respondents. Partners who are members of the Solo Kuliner Sejahtera MSME are respondents to test the use of web-based applications. Respondents will later access the *website* first on their respective devices and try to fill in what the application needs.

After using the application, respondents will be asked to provide reviews and ratings related to the appearance and functionality of the application, so that it can be known that the application is in accordance with the needs of respondents or not, so that revisions can be made to the application. Based on the results of interviews with several respondents who have used, basically the application is considered very useful and needed by respondents in running their business. The menu display is quite simple so that users do not find it difficult to understand each display in the application. According to respondents, the functionality has also been good when processing transactions and downloading or printing reports without any difficulties.

Some of the inputs provided by MSMEs are that there are several menu repetitions that have the same function. For example, the general ledger menu and balance sheet in the *other* section and reports, when used, it turns out that both have the same function, which is only displaying a list of ledgers and balance sheets. In addition, the report is also incomplete, there is only a balance sheet, although for MSMEs that use the final income tax rate of 0.5% can still use this report as a basis for calculating taxes. There has been no profit and loss, cash flow, and capital changes, so respondents expect the app to still need to be redeveloped.

3.2. Discussion

From this research, the development of financial applications can be carried out up to the stage of making financial reports, but in some features, there are still overlapping functions, then there are difficulties faced by the system development team, especially for tax calculations if MSMEs choose to charge corporate rates or are subject to corporate income tax. The difficulties faced are caused by the complexity of calculating corporate income tax where there are three types of calculations, namely: bodies with a gross circulation of < 4.8 billion, gross distribution

bodies of 4.8 – 50 billion and gross circulation of > 50 billion. In addition, last year's gross circulation was used as a basis for imposing/determining rates in the current tax year making it difficult for the system development team to compile a secure programming language

4. Conclusion

The accounting and tax information system designed is on a *website* whose features in it can help MSMEs from the accounting cycle containing transaction analysis and processing, ledger processing, making income statements to balance sheets. This *website* can also help MSMEs in taxation matters, such as helping to estimate and even determine the tax that will be imposed on their business. This *website* is designed to be accessible via the internet either with a *smartphone* or computer to make it easier for users because it can be accessed anytime and anywhere.

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