



**ANALISIS KEPATUHAN PERPAJAKAN PELAKU USAHA MIKRO,
KECIL, DAN MENENGAH DI INDONESIA:
STUDI PADA PROVINSI DAERAH ISTIMEWA YOGYAKARTA**

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INTISARI

Pelaku Usaha Mikro, Kecil, dan Menengah (UMKM) memiliki peranan yang besar dalam kegiatan perekonomian Indonesia yakni dalam menyumbang sekitar 60,34 persen PDB. Namun, sumbangsih besar tersebut tidak diikuti dengan tingkat kepatuhan pajak yang ditandai dengan rendahnya rasio pajak Indonesia. Menurut Index of Economic Freedom, rasio pajak Indonesia berada pada urutan kedua terbawah diantara negara-negara ASEAN dengan angka 10,9 persen.

Penelitian ini merupakan penelitian kualitatif dengan paradigma interpretif dan pendekatan fenomenologi. Metode eksploratori menjadi pilihan untuk menggambarkan pengalaman nyata perilaku kepatuhan pelaku UMKM baik dalam perspektif ekonomi dan non ekonomi dengan *slippery slope framework compliance*. Pengumpulan data dilakukan melalui *focus group discussion* dan wawancara mendalam terhadap partisipan pelaku UMKM yang merupakan mitra Pusat Layanan Usaha Terpadu (PLUT) Provinsi Daerah Istimewa Yogyakarta.

Hasil penelitian menunjukkan bahwa perilaku kepatuhan pajak pelaku UMKM dalam mekanisme pendaftaran didorong oleh kepatuhan yang dipaksakan oleh otoritas pemerintah (*enforced compliance*) melalui pihak ketiga. Lain halnya dalam mekanisme penghitungan, pembayaran dan pelaporan SPT perilaku kepatuhan pajak didorong oleh *enforced compliance* dengan *voluntary compliance* atau kepatuhan sukarela. Lebih lanjut, kepatuhan pajak pelaku UMKM akan meningkat apabila moral perpajakan mereka ditingkatkan melalui dimensi pengetahuan personal, kepercayaan terhadap pemerintah dan keadilan sistem perpajakan. Penelitian ini menyimpulkan bahwa, faktor-faktor yang akan meningkatkan kepatuhan pelaku UMKM antara lain simplifikasi sistem administrasi perpajakan, dan stimulus fiskal berupa insentif serta penghargaan.

Kata kunci: kepatuhan pajak, keperilakuan, UMKM, *slippery slope framework*, eksploratori,



**ANALYZING TAX COMPLIANCE LEVEL OF MICRO SMALL AND
MEDIUM BUSINESS ENTERPROSES (MSME'S) ACTORS IN
INDONESIA
(A STUDY IN THE PROVINCE OF YOGYAKARTA SPECIAL REGION)**

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Abstract

Actors of Micro Small and Medium Business Enterprises (MSME's) play a big role in Indonesia's economic activities as they contribute around 60.34 percent of GDP. Their big contribution, however, was not supported by their tax compliance level which is categorized in the low Indonesian tax ratio. The Index of Economic Freedom shows that Indonesia's tax ratio is ranked the second lowest among ASEAN countries with 10.9 percent.

This was qualitative research with an interpretive paradigm and phenomenology approach. Exploratory method was used to describe real evidences of tax compliance behaviors among actors of MSME's. Their behaviors were examined both in the economic and non-economic perspectives using the slippery slope framework. Data were collected using a focus group discussion and in depth interviews with actors of MSME's who were partners of Center of Integrated Services (PLUT) in the Province of Yogyakarta Special Region.

The results indicate that the tax compliance behavior or MSME's actors in the enrollment mechanism was motivated by a compliance imposed by government authorities (enforced compliance) from a third party. On the other hand, the tax compliance behavior in the calculation mechanism and in paying and reporting the Annual Tax Return (SPT) was stimulated by enforced compliance with voluntary compliance. The tax compliance of MSME's actors can increase if their taxation responsibility is enhanced through the dimension of personal knowledge of trust to the government and the justice system of taxation.

This research suggests some factors that may help increase the tax compliance of MSME's actors such as simplifying the tax administration system and providing fiscal stimulus like giving incentives and rewards.

Keywords: tax compliance, behavior, MSME's, slippery slope framework, eksploratori