

Presumptive Taxation Scheme: Its Impact On Tax Expense and Taxpayer's Compliance

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Abstract: *The presumptive taxation scheme under the Government Regulation 46 of 2013 are available for certain taxpayers who earn income from the business with a gross turnover of no more than Rp4,8 billion per year. The regulations impose final income tax by 1% of the gross turnover. The objectives of this study are to examine the impact of the taxation scheme on the income tax expense of the cooperative taxpayers. Also, this study explores the taxpayer accounting capability, perceptions, and preferences to the Government Regulation No 46 of 2013 on their influence on the tax payer's voluntary compliance. Surveys collected the primary and secondary data used on 257 cooperatives. There is six hypothesis, compare cooperative's tax expense tests the first means between the presumptive and the regular taxation scheme. Multiple regression tests the second hypothesis until the sixth. The results show that the tax expense averages based on presumptive scheme less than that is subject to the regular system. The findings also show that the sum of the potential government revenue from the presumptive scheme less than from the regulation system. Furthermore, taxpayers' perceptions of the presumptive taxation model and accounting capability of the taxpayers have positive impact significantly on their preference to the presumptive taxation model; and the taxpayers' perceptions, accounting capability, and the preference to the presumptive taxation model have positive impact significantly on their taxpayers' voluntary compliance. All hypothesis proposed is supported by the empirical evidence.*

Keywords: *Income Tax Expense, Presumptive Taxation Scheme, Regular Taxation Scheme, Voluntary Compliance.*

Intisari: *Skema perpajakan menurut Pemerintah 46 tahun 2013 diperuntukkan bagi wajib pajak tertentu tertentu yaitu wajib pajak yang memperoleh peredaran bruto tidak lebih dari Rp4,8 miliar per tahun. Peraturan ini mengenakan pajak penghasilan pada wajib pajak tersebut sebesar sebesar 1% dari omset bruto yang bersifat final. Tujuan dari penelitian ini adalah untuk menguji dampak skema perpajakan tersebut pada beban pajak penghasilan wajib pajak koperasi. Selain itu, studi ini mengeksplorasi kemampuan pembayar pajak, persepsi dan preferensi pengurus koperasi terhadap Peraturan Pemerintah No. 46 tahun 2013 dan pengaruhnya terhadap kepatuhan wajib pajak. Penelitian ini menggunakan data primer dan data sekunder yang dikumpulkan dalam survei terhadap 257 koperasi di Jawa Tengah. Ada enam hipotesis yang diajukan, yang pertama diuji dengan membandingkan cara-cara pengeluaran pajak*

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koperasi antara skema pajak dengan skema final dan dan skema perpajakan reguler. Hipotesis kedua sampai keenam diuji dengan regresi berganda. Hasil penelitian menunjukkan bahwa beban pajak penghasilan versi PP Nomor 46 2013 (presumptive system) lebih kecil dari pada beban yang dihitung dengan sistem reguler (UU Nomor 36 Tahun 2008). Hasil penelitian juga menunjukkan jumlah potensi penerimaan pemerintah dari skema Presumptive (dugaan) lebih kecil dari pada skema penghitungan berdasarkan UU nomor 36 tahun 2008. Lebih lanjut, temuan juga menunjukkan bahwa persepsi wajib pajak atas presumptive taxation model dan kemampuan akuntansi pembayar pajak memiliki dampak positif signifikan pada preferensi mereka terhadap presumptive taxation model; dan persepsi wajib pajak, kemampuan akuntansi, dan preferensi wajib pajak atas presumptive taxation model memiliki dampak positif yang signifikan pada kepatuhan sukarela wajib pajak. Semua hipotesis yang diajukan terdukung secara empiris.

Kata kunci: *Beban Pajak Penghasilan, Skema Perpajakan Dugaan, Skema Perpajakan Reguler, Kepatuhan Sukarela.*

1. Introduction

Tax is still becoming the most significant source of state revenue until now. In APBN 2014, the tax is a source of state revenue about 76.8% of the total state revenue (APBN 2014). This makes the tax function more important. However, the function has not been supported equally and fairly by entrepreneurs, especially Micro, Small and Medium Enterprises (MSME). Micro, small and medium enterprises are economic sectors that have a significant role in the national economy. Data on the contribution of MSME 2012 on Gross Domestic Product (GDP) is around 57% (tax.go.id), but the contribution of tax revenue from MSME sector is only about 0.5% (Ministry of Finance of the Republic of Indonesia, 2013). Based on the data, it can be seen the imbalance of contribution of MSME in state revenue from the tax. It can be indicated that the level of compliance of MSME in fulfilling the tax obligation is still shallow.

One of the government policies to improve compliance and simultaneously expected to increase income tax from the sector of SMEs is the issuance of Government Regulation No. 46 of 2013 (PP 46/2013) on the Final Income Tax for certain Taxpayers ie taxpayers who receive or receive gross income not more than Rp 4.800.000.000/ year (four billion eight hundred million rupiahs) with a presumptive taxation scheme model of 1% of gross turnover effective in July 2013. The imposition of income tax version of

PP 46/2013 is a more straightforward calculation, more easing from the side administrative expenses, and more efficient for individual taxpayers, and expected with such simplicity can increase voluntary taxpayer compliance. However, this still needs to be tested empirically, because some people respond to the cons, and argue that the taxation of individual taxpayers is considered unfair, especially for taxpayers who suffered permanent losses also pay taxes.

PP 46/2013 not only applies to taxpayers but also applies to taxpayers whose turnover is up to Rp 4,800,000,000 per year including cooperatives. The cooperative is a business entity which is regulated in Law Number 20 the Year 2008 regarding MSME. As a taxpayer of a small corporation, it is possible that the taxpayer of this cooperative service also has the limitations in the bookkeeping which is a requirement for the calculation of the primary income tax base based on Law No. 36 of 2008 on Amendment to the four Laws No. 7 the Year 1983 on Income Taxes taxable income. Limitation of bookkeeping capacity in supporting taxpayer compliance. Study by Rohman et. al., (2011) show that bookkeeping knowledge has a significant positive effect on taxpayer compliance.

Based on the limitations, it makes sense if the number of taxpayers MSME still include a low level of compliance. This phenomenon may be one of the considerations of the issuance of Government Regulation No. 46/2013 which implements the presumptive taxation scheme model in its efforts to encourage voluntary tax compliance as well as to boost the contribution of state revenues from MSMEs. The implementation model of the presumptive taxation scheme is often used to tax small business enterprises (SMEs) in the background countries with the phenomenon of low SMEs tax contribution (Thuronyi, 1996).

The presumptive taxation model is a model of taxation based on the assumption with the aim of simplifying the method of taxation with the approach that the imposition of taxes applied in an economy whose perpetrators are assumed to still have limited administrative and bookkeeping skills (Ministry of Finance Republik Indonesia, 2013). Various studies can show that the presumptive taxes model applied to SMEs can improve taxpayer compliance Pashev (2005), Thuronyi (1996). Other studies provide

evidence of the advantages of applying presumptive taxes when applied to small businesses that have been very low in compliance, and on taxes that are difficult to calculate for taxpayers with self-assessment systems (Bird and Wallace 2004; Thomas 2013).

As a model of tax imposition addressed by pros and cons, it is very urgent to examine to give an overview of the impact of PP 46/2013 on tax expense of MSME with legal status of cooperatives and how the perceptions and preferences of the cooperative managers in order to apply practical and optimal taxation model both for the taxpayer and for the fiscus. Beyond all the pros and cons, the Government's step through PP 46/2013 is a good step, as it aims to invite all elements of the nation to participate in building the nation's economy through taxes.

This study takes the object of cooperative with the consideration that a cooperative is a form of legal entity economic actors whose spirit is mentioned in the 1945 Constitution as an economic form which is envisaged in the 1945 Constitution. However, in the course of economic actors who are legal entities of this cooperative are still categorized as SMEs. Based on the enactment of PP 46/2013 including cooperatives with up to Rp 4,800,000,000, there will be a difference to the tax payable calculated compared to the regular model (based on Law No. 36/2008 article 31 E) calculated based on the rate of 12.5% multiplied by taxable income.

PP 46/2013 imposes a final income tax of 1% of gross income to taxpayers both private and corporate taxpayers who operate with gross settlements not exceeding Rp 4,800,000,000 per year. This rule was first set starting on July 1, 2013. Based on the amount of turnover on which taxes are based, according to Law No. 20 of 2008, PP 46/2013 imposes an income tax on employers with criteria including micro, small and medium-sized enterprises. PP 46/2013 is expected to help ease the expense of the taxpayer in calculating the amount of income tax and is expected to increase state revenue with a certainty. However, as for the micro business, the final tax is felt to be burdensome and unfair because if the taxpayer losses, they still have to pay for taxes. The research question asked in the study are:

- a) Is there any difference between taxpayer income tax expense of PP version PP 46/2013 (final) compared to the previous income tax rate calculated based on the rate of article 31E of Law Number 36 the year 2008 (not final) multiplied by taxable income.
- b) Does bookkeeping capability and taxpayer's perception on PP 46/2013 affect their preference for presumptive taxation model as set out in Government Regulation 46/2013
- c) Is the capability of bookkeeping, perceptions, and preference of cooperative managers on the enactment of PP 46 2013 affect voluntary taxpayer compliance.

This study aims to explore how the perceptions, preferences, and capabilities of cooperative bookkeeping and test it toward the prospect of compliance as a taxpayer. This study also examined the impact of PP 46/2013 on the income tax expense of cooperatives; whether the tax expense of PP 46/2013 is smaller when compared with the regular version of tax expense (version of Law Number 36 the Year 2008) for taxpayers Cooperatives that have a turnover or gross turnover of no more Rp 4.8 billion per year.

This study has the urgency of the importance of empirical evidence of the impact of the final tax in the context of presumptive taxation as outlined in Government Regulation 46/2013. This study has urgency as the study material for the continuity of the implementation of the regulation, to make the effectiveness and the optimization of tax imposition that can encourage voluntary taxpayer compliance and at the same time can increase the state revenue.

2. Theoretical Framework and Hypothesis Development

The unit of analysis of this research is the cooperative as the taxpayer of the Agency, whose compliance obligations are reflected by the decision of the management/managers. Individual decision making by cooperative managers is an individual decision which is part of a cooperative entity to be more compliant with tax

obligation after the implementation of PP 46/2013. This model or decision-making theory refers to Robbins (2006) that the individual final decisions as part of the organization can be influenced by the perception, interpretation, and evaluation of information.

Weber, Elke, and Hsee (2000) state that perceptions of risk, and preference can influence individual decision-making. Citing decision-making model Weber et al. (2000), the research develops a model that management / cooperative management decision to adhere to tax obligation can be influenced by perception, risk preference for taxation system, and interpretation and evaluation of information which in this research is proxied with bookkeeping capability.

The tax system in this study is the Presumptive tax scheme model of PP 46/2013 which is the concept of a tax collection system which assumes that the taxable or taxpayers still have limited administrative and accounting capabilities, so that the system of accounting and reporting is simplified (Ministry of Finance Republic of Indonesia, 2013). Presumptive taxation is a model of taxation that uses different methods (with stelsel assumption) with regular rules to determine the tax payable applied to individual taxpayers, especially for small businesses (Thuronyi, 1996). Further, Thuronyi (1996) states that there are several reasons for the use of presumptive taxation, among others, first, simple calculations. This is to overcome the limitations of taxpayers in carrying out an administration that can provide information on which the tax base. Second, prevent tax avoidance and tax evasion. Tax evasion often occurs when the data or information used as the basis of imposition is not published; and third, objective indicators of taxation that are easy to know and use as tax bases.

The tax bases in presumptive taxes vary. Thuronyi (1996) describes some tax bases including gross income, total assets (assets), and potential income. Referring to Thuronyi (1996), then the final tax with a rate of 1% of gross revenue received or accrued by certain taxpayers determined by PP 46/2013 can be categorized as a model of taxation of presumptive scheme model. Some parties (some writers within the Directorate General of Taxes / tax.go.id) state that the final tax imposition stipulated in

PP 46/2013 for individual taxpayers (including MSMEs) is expected to improve the taxpayer's compliance due to more calculations and simple mechanisms.

Taxation with presumptive scheme has been widely studied, most of them are the tax model for small businesses (Thomas 2013; Logue and Vettori 2010; Pashev 2005; Thuronyi 1996). Thomas (2013) states that presumptive taxes are based on the relationship between the frame of reference of the taxpayer and their level of adherence by adopting the results of Kahneman and Tversky (1979) research. Thomas (2013) adopted the Prospect Theory developed by Kahneman and Tversky (1979) to explain the relevance of applying presumptive taxes to small businesses to reduce their non-compliance rates in the United States. Engelschalk (2005) argues that it is indeed challenging to tax small businesses, thereby creating a comfortable environment for small entrepreneurs to comply with taxes to be created.

Several theories can be adapted to explain the relationship of compulsory obedience causality to the variables that influence it. In this study, the prospect theory is adopted to explain the perceptions of the cooperative taxpayers and their preferences to choose a model of taxation with accompanying risks and their effect on taxpayer compliance. Prospect Theory is a branch of the cognitive theory that explains how individuals think/have opinions and make decisions in various options that are considered beneficial by taking into account risks (Thomas 2013). Referring to Thomas (2013), this study examines the impact of the implementation of PP 46 / 2013 on the expense and prospect of voluntary taxpayer compliance.

The study of presumptive taxes was also conducted by Pashev (2005). The Pashev (2005) study was conducted on the implementation of presumptive taxes for small businesses (SMEs) in Bulgaria. The results show that the presumptive taxation model can increase taxpayer compliance rates, which for SMEs in Bulgaria are low. Nevertheless, the model of taxation is not without risk, and it is felt unfair because it eliminates the consideration of taxpayer conditions.

This low level of SME compliance also occurs in New Zealand. Woodward, Lynley, and Tan (2015) examined the factors affecting taxpayer compliance with Goods and service tax (GST) taxation system. The results showed that tax compliance is influenced

by perceptions of the taxation system, tax morale, and social norms. Perceptions of the complexity of the system of taxation and administration and fairness affect taxpayer compliance.

Based on the taxation perceived complex system, is it possible that taxpayers will be toed to disobey therefore the implementation of a presumptive taxation scheme with simple calculations and to use the basis of tax calculation presumption, is expected to increase taxpayer's duties (Thomas 2013; Logue and Vettori 2010; Pashev 2005; Thuronyi 1996).

The presumptive tax scheme is widely applied in the country for small businesses whose average level of compliance is low (Pashev 2005, Engelschak 2005, Thuronyi 1996, Faulk et al., 2006, and Thomas 2013). The imposition of Including Income Tax is determined with consideration of the need for simplicity in taxation so that it is expected to increase taxpayer compliance. In Indonesia, a review of the Ministry of Finance of the Republic of Indonesia (2013) states that the level of compliance of small businesses is still low. It is understandable that some MSMEs in Indonesia still have limited bookkeeping capabilities (Rohman et al. 2011) so that PP 46/201 is expected to help simplify the calculation of income tax payable.

Along with PP 46/2013, taxpayers are having a gross circulation of not more than Rp 4,800,000,000 shall be subject to final income tax of 1% of gross revenue. The imposition is known as presumptive modeling which is different from the regular rate as regulated in Article 31E of Law Number 36 the Year 2008 (Income Tax Law) with a proportional rate of 12.5% multiplied by Taxable Income (PKP). Taxable income shall be gross income after deducted by fees for obtaining, maintaining and collecting income as stipulated in Law No. 36 of 2008 Article 6 paragraph (1) and Article 11 with due regard to article 9 paragraph (1), and other allowable expenses by the Income Tax Law.

As for cooperative taxpayers, the imposition of a possible model tax of 1% of this gross income would be burdensome if the cooperative's ability to obtain taxable income is less than 8% of gross income. Allegedly for the final taxable income of the PP 46/2013 version (PPH46) will be less than the regular tariff (PPHPS31E), assuming for taxpayers who have a taxable income above 8% of gross income. In contrast, the tax

expense of the PP 46/2013 version (PPH46) is greater than the regular tax expense according to Law Number 36 the Year 2008 article 31E (PPHPS31E) if the cooperative obtains Taxable Income above 8% of gross income (Hadiprajitno and Zulaikha, 2014). To obtain the% of Taxable Income from gross income for the same tax expense between the income tax version of PP 46/2013 with the income tax expense of the Law version shall be obtained from the following calculation:

X = the deductible expenses / expenses from gross income, then% (percentage)
of taxable income from gross income = $100\% - X$

$$1\% \times 100\% = 12,5\% \times (100\% - X)$$

$$1\% = 12,5\% - 12,5\% X$$

$$12,5\% X = 11,5\%$$

$$X = 11,5\% / 12,5\% = 92\%$$

$$\text{Taxable income} = 100\% - X = 100\% - 92\% = 8\%$$

The amount of taxable income for PPhP 46 = PPhP 31E = 8% of turnover

Assuming that if the research object/respondent taxpayer has a taxable income tax above 8% of turnover then the tax expense model presumptive taxation scheme version of PP 46/2013 will be less than the regular income tax expense calculated under the PPHPS31E Act, and vice versa. According to the above thoughts then the first hypothesis would be:

H1. *The income tax expense of the cooperative taxpayer of the presumptive taxation scheme model version of PP 46/2013 is less than the tax expense with the regular rate of Law No. 36 the Year 2008 article 31E (assuming the average taxable income level of cooperatives above 8% turnover per year).*

Perception is the process of how the individual captures and interprets the sensory impression and gives the sensory impression to the environment (Robbin 2006). Thus, the final tax imposition of a possible scheme as regulated in PP 46/2013 is censorship that may form an understanding of the cooperative manager as a taxpayer concerned toward the presumptive taxes model. Thuronyi (1996) and Thomas (2013) stated that

the level of compliance for small taxpayers is often low because regular systems are complicated to apply to them, especially the need for an adequate accounting or accounting competence. Therefore, a simple presumptive taxation model does not require the complicated administration to serve as a basis for determining the tax expense payable. Similarly, the primary indicator of taxation (DPP) is objectively easy to know and used as the basis of taxation.

DPP indicator in PP 46/2013 is gross income/revenue. This information is straightforward to record and can be known without complicated calculations. Taxpayer's perception of presumptive taxation model as regulated in Government Regulation 46/2013 is expected to affect their preference to the relevant taxation model and in turn, may affect voluntary taxpayer compliance. In this study predicted that the perception of cooperative managers could affect the preference of cooperative managers to the model of taxation concerned. Thus the second hypothesis is formulated as follows:

H2. *Perceptions Cooperative management executives at the presumptive taxation scheme (PP / 46 2013) affect their preferences on the relevant taxation system.*

Regarding taxpayer compliance, Franzoni (2008) states that 4 (four) items indicate tax compliance: 1) Reporting tax base, 2). Calculate the tax payable correctly, 3). Fill out and submit the Notice on time, and 4). Pay off the tax on time. Types of compliance seen from the other side can be divided into two namely voluntary compliance (voluntary compliance), and mandatory compliance (mandatory compliance). Voluntary compliance is taxpayer compliance based on awareness of tax obligations, no coercion and also not for fear of tax sanctions. Compulsory compliance is the compliance of Taxpayers because of compulsion or encouragement of other things, such as forced to comply for fear of more severe sanctions. If there is no heavy tax sanction, of course, very few taxpayers pay taxes. Thus, according to Article 1 Sub-Article 1 of the KUP Law, the tax "is forcing." In a democratic country system, the coercive person paying taxes is the Act (which is stipulated by the government and people's representatives in the House of Representatives) and its implementing regulations.

Moreover, along with the enactment of PP 46/2013 which imposes income tax with the presumptive model and it is final. Thus this model will form the sensory impression of cooperative managers perceive the model of tax version 46/2013. Referring to Prospect Theory (Kahneman and Tversky 1979 in Thomas 2013), this study formulates the proposition if PP 46/2013 (presumptive taxation model) is perceived positively by the taxpayer that the system can provide convenience, simplicity, certainty, and decrease of compliance cost; accompanied by the risk of still paying taxes despite losers, we don't need to focus on the taxpayer status, it is expected that the perception will affect the preference of the cooperative managers on presumptive taxation model of PP46 / 2013. Conversely, if considered to be burdensome/negative then the taxpayer's preferences will be low on the presumptive taxation model. Based on the basis above then we can formulate the second hypothesis as follows:

H3. *The perception of the taxpayer in the presumptive taxation model (PP / 46 2013) has a positive effect on voluntary taxpayer compliance.*

PP 46/2013 in its implementation does not require bookkeeping but gross circulation recording information. Bookkeeping is one of the activities required for corporate taxpayers as the basis for calculating income tax payable. This accounting obligation is regulated in Article 28 of Law Number 2007 concerning Amendment to Act No. 6 of 1983 concerning General Provisions and Tax Procedures. Article 28 regulates on how the bookkeeping should be done which includes the recording for at least consist of assets, debt, capital, income and expenses and sales and purchase that it can use to calculate the amount of tax payable and ended with the balance sheet and income statement.

Rohman et al. (2011) state that taxpayers of the private sector in small and medium enterprises in Central Java Province is still experiencing the bookkeeping limitations and it has an effect on their compliance with tax obligations. As for corporate taxpayers, it is mandatory to make an accounting obligation. It is expected that with sufficient ownership of accounting competence, the tax obligations can be calculated accurately and reflect the actual situation so that the level of compliance pay taxes better. Based

on the thought above, formulated the proposition that the higher the bookkeeping competence of the cooperative manager then the cooperative taxpayers will prefer regular tariffs than the rate of 46/2013 PP. Regular tariff is the income tax rate as regulated in Article 31E of Law Number 36 the Year 2008. Calculation of Income Tax at regular rates requires adequate accounting and taxing capabilities. Therefore, as for cooperatives with adequate accounting capabilities, their managers will tend to have a preference for calculating regular income taxes and vice versa. Furthermore, such preference may affect taxpayer compliance as hypothesized in the fourth hypothesis. The fourth hypothesis proposed in this study are:

H4. *Taxpayer's bookkeeping competitiveness adversely affects their preference in the presumptive taxation model (PP / 46 2013)*

Referring to Rohman's research et al. (2011), this study also examines the direct influence of competence of cooperative manager opening to the taxpayer compliance of the agency concerned. Bookkeeping is a means of administration that support the calculation of income tax. The higher the bookkeeping competence, the more obedient the taxpayer and vice versa. The fifth hypothesis formulated in this study are:

H5. *Competence of bookkeeping taxpayer cooperative bodies have a positive effect on voluntary taxpayer compliance in carrying out taxation obligations*

Moreover, along with the enactment of PP 46/2013 since July 1, 2013, taxpayers can compare the regular net income-based taxation model with the taxation model according to Law Number 36 the Year 2008 with the rate of Article 31E. Referring to some earlier studies that taxpayers as small businesses have an average limited administration/bookkeeping. Due to their limitations in the administration and understanding of tax laws to support tax calculations, it is necessary for them to treat themselves more dutifully to tax (Thomas 2013; Faulk et al. 2006; Pashev 2005; Slemrod 2004; and Thuronyi 1996). The model can be called as a presumptive taxation scheme.

This study explores taxpayer preferences of the presumptive taxation scheme model of PP 46/2013 with a simple calculation of 1% of gross income making calculations easier to implement, so they will tend to prefer this model. By using this preference then predicted taxpayers would be more obedient to the implementation of tax obligations. Assuming that if the taxpayer responds positively and prefers the presumptive taxation model, then the sixth hypothesis is formulated as follows:

H6. *Taxpayer preference for presumptive taxation scheme (PP 46/2013) has a positive effect on voluntary taxpayer compliance*

3. Research Methods

3.1 Population and Sampling

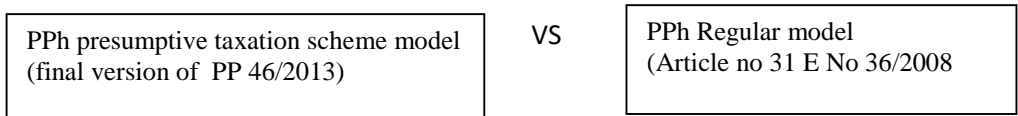
The population of this research is the taxpayers of Cooperative Bodies including Small Enterprises which is including the guidance of the Office of Cooperatives of Semarang City and surrounding areas registered in the territory of the Directorate General of Taxes of Central Java I which has a gross circulation of not more Rp 4.800.000.000 per year. Based on respondents distributed by direct survey shows that there are 216 out of 300 questionnaires were sent back to the researcher as follows: Semarang City (39 respondents), Pemalang District (30), Banjarnegara District (20), Pekalongan City (37), Kabupaten Kudus (35), Kabupaten Jepara (38), Demak District (36), Purworejo (26).

The respondents of this study are Cooperative Manager / Management representing taxpayer of cooperative sample service. Based on the number of samples that can collect, four copies are not filled with Jepara, and the questionnaire that able to process is only 257.

3.2 Research Variables Research Model

This study uses six variables tested with two models: the first model tested two variables with a different test as Final Income Tax Version PP 46/2013 (presumptive taxation scheme with Regular Income Tax Expense based on Law No. 36/2008.) The model is described as follows:

Figure 1
Different Test Study Model



A different test analyzed both variables. Each variable is described as follows: 1) Income Tax Model Presumptive Taxation Scheme is an Income Tax paid by Taxpayer based on Government Regulation 46/2013 which is 1% multiplied with the sales turnover / gross income during January to December 2014 taken from the Annual Report of Cooperative sample. 2) Regular Income Tax Expense according to Law No 36/2008 is the tax expense calculated at the rate (Article 31 E Law No. 36/2008) 12.5% multiplied by Taxable Income. Calculated taxable income = Taxable income is calculated = The balance of the cooperative's income before tax plus a positive fiscal correction and minus the negative fiscal correction minus the previous year's fiscal loss balance.

The causality model tested the second model with regression with two statistical equations as

PREFERENCE = $a + b_1$ PERCEPTION + b_2 BOOKKEEPING + e (equation1)

SUBMISSIVE = $\alpha + \beta_1$ BOOKKEEPING + β_2 PERCEPTION + β_3 PREFERENCE + ε (equation 2)

α, a	= constant
$b_1, b_2, b_3 \beta_1, \beta_2, \beta_3$	= coefficient regression
submissive	= a future decision-making process by a taxpayer whether with PP 46/2013 they will be more submissive to carry out tax obligations and voluntarily pay taxes.

Perception	= Perceptions of Taxpayers in Presumptive Taxation version of PP 46/2013. This perception is defined as the result of the sensory impression process on the presumptive tax model which is final based on PP 46/2013.
Preference	= The taxpayer's preference for the presumptive taxation scheme, which reflects which leasing model is favored by the taxpayer and will still be chosen to be implemented in the coming year
Bookkeeping	= bookkeeping competencies owned by cooperative managers to carry out administrative purposes as mandated in Article 28 of Law Number 28 the Year 2007 regarding Amendment of Law on KUP, and competence of calculating income tax calculation.

All the research variables in the causality model measured by Likert scale 5 point scale from strongly agree to disagree presented in Appendix strongly.

4. Results and Discussion

Regarding to the research instrument tested for the reliability and validity, the reliability test result showed the value of Cronbach alpha above 0.70, and the results of validity test showed the result of a significant relationship between the value of the instrument item with the total value of the variable, and in conclusion the measurement instrument reliable and valid variable .

4.1 Demographics of Cooperatives and Respondents

Based on the business types, the cooperatives that participated in this research are presented in Table 1. Moreover, it can be seen that based on 257 respondents show that the cooperative employees of the Republic of Indonesia is in the top of the respondents which 83 cooperatives in 32.3%; followed by Non-Employee Savings and Loan

Cooperatives 60 cooperatives (23.3%), and the fewest were Koperasai Village Unit 15 KUDi (5.8%).

Table 1.

The types of cooperatives that participated in the study

No	Type of Cooperative	Amount	%
1	KOKAR (private employee cooperative)	25	9.7
2	KPRI (cooperative Employees of the Republic of Indonesia)	83	32.3
3	KSP (non-KOKAR / KPRI savings cooperatives)	60	23.3
4	KSU (Non-KOKAR Business-Cooperative)	43	16.7
5	KJKS (Sharia Financial Services Cooperative)	31	12.1
6	KUD (Village Unit Cooperative)	15	5.8
Total		257	100.0

Source: Primary Data

Moreover, the grouping of cooperatives based on the criteria of business size according to Law Number 20 the Year 2008 regarding MSME and the impact of the implementation of PP 46/2013 toward the tax expense is presented in Table 2. Based on table 2, it can be seen that 192 (74.7%) cooperatives out of 257 cooperatives experienced a tax expense of the law version and as many as 65 cooperatives (25.3%) experienced higher tax expense. Moreover, as seen in the characteristic of a business category, micro business cooperatives take place as the highest on 141 cooperatives (54.9%), 100 cooperatives (38.9%) as the small business as well as 16 cooperatives (6.2%) for the medium enterprises. 27 cooperatives have higher tax expense in connection with the implementation of PP 46/2013 compared to the version of the Act, and there are even five cooperatives that suffer fiscal losses but still pay income tax. The following is presented in Table 2.

Table 2

Number of cooperatives based on MSME and the impact of the implementation of PP 46/2013 toward the tax expense

Group of cooperatives and its characteristics according to Law Number 20 the Year 2008	The number of cooperatives with lower PPh PP 46	The number of cooperatives with higher PPh PP 46	Number of cooperatives	%
Cooperative criteria for Micro Enterprises Turnover <Rp 300 million	114	27	141	54,9 %
Cooperative criteria for Small Business Turnover above Rp 300 million up to Rp2, 5 billion	66	34	100	38,9 %
Cooperative criteria for Medium Enterprises Turnover above Rp2.5 billion.	12	4	16	6,2%
Total	192	65	257	
%	74,7%	25,3%	257	100,0

Source: primary data

4.2 Descriptive statistics

The descriptive statistical results of all variables are presented in Table 3 below:

Tabel 3.

Descriptive Statistics for Research Variable

Variable	N	theoretical scores			Empirical scores			
		Min	Maks	Mean	Min	Maks	Mean	Dev.Std.
PERCEPTION	257	7	35	21	14	33	23,78	3,43
BOOKKEEPING	257	6	30	18	6	30	18,83	4,32
PREFERENCE	257	2	10	6	2	10	6,19	2,02
SUBMISSIVE	257	6	30	18	12	29	20,93	2,779
PPh version of UU (PPHPS31E) in Rp	257				0	127.034.391	12.120.720	1.998.300
PPh <i>Presumptive model</i> in Rp (PPHPP46)	257				31.630	51.540.637	6.298.306	938.520

Source : Primary Data\

Based on Table 3 above, it can be seen the descriptive statistic of 6 research variables. PERCEPTION, BOOKKEEPING, PREFERENCES, and FIX variables are the variable with Likert scale measurement 1-5 so that it has the theoretical value. While variable income tax expense PPHPS31E and PPHPP46 is variable with scale measurement ratio with a monetary unit of Rupiah.

Table 3 above it can be seen that the PERCEPTION variable has a minimum value of 14, a maximum of 33, and an average value of 23.78. The above averages are theoretical values, and it can be interpreted that most taxpayers tend to agree with PP46 that perceives more natural, lighter tax expense, equally. The next variable is a BOOKKEEPING with a minimum value of 6 and a maximum of 30. Minimum and maximum values equal to the theoretical value and, and several respondents agree on the bookkeeping capabilities. The average value of BOOKKEEPING = 18.83, slightly above the average of 18.

The next descriptive statistic is the PREFERENCES variable. This variable has a minimum value of 2, a maximum value of 10, an average value of 6.19. The average empirical value of this variable is slightly above the theoretical value, and there is minimum extreme and maximum value according to the theoretical value, it can be interpreted that some respondents tend to be neutral with the enactment of PP 6/2013 and choose to agree with the regular system, because of the risk potential loss that has to pay income tax, and loss of opportunity in tax refund.

Furthermore, the SUBMISSIVE variable reflects the voluntary compliance of taxpayers post-PP 46/2013. This variable has a minimum value of 12, a maximum value of 29, and an average value of 20.93. The average empirical value of this variable is above the theoretical value, and it can be interpreted that most respondents are predicted to be more compliant with the implementation of PP 46/2013.

Moreover, as for the income tax expense variable calculated under the Act (PPHPS31E), the minimum value is Rp 0, and the maximum value is Rp 127,034,391, and the average value is Rp 1,998,300. The value of Rp 0 is in the cooperative that suffered tax loss which should not be paid by income tax in 2014. While the tax expense of presumptive taxation scheme version of PP 46/2013 (PPHPP46) has a minimum

value of Rp 31,630 and a maximum value of Rp 51,540,637, an average value of Rp 938,520. Based on the averages, the total state revenue becomes smaller with the application of PP 46/2013, but the acceptance is inevitable because it tends to final.

The tax expense of the cooperative taxpayers who become the object of this research is mostly the Cooperative Employees of the Republic of Indonesia (KPRI) which on average have relatively small business expenses (no salary/honorarium) so that the taxable income of the taxpayer is mostly in top 8% of turnover. Thus, cooperatives that have taxable income above 8% of turnover is a cooperative that gets tax incentives with the PP 46/2013, and the tax expense is smaller. In contrast, micro / small cooperatives with taxable income below 8% are more extensive and burdensome.

4.3 Hypothesis Testing and Discussion

4.3.1 The presumptive taxation scheme versus regular taxation different test

The results of the first hypothesis testing show that in absolute terms there is a significant difference between the average tax expense presumptive version scheme (PPHPP46) with the regular version (PPHPS31E); PPHPS31E has an average value of Rp 1,998,300 with 252 taxpayers due to 5 co-operative losses, while PPHPP46 has an average value of Rp938.520 with 257 cooperative taxpayers. The result of the difference test average of the tax burden is presented in Table 4. Based on Table 4 it can be concluded that there is a significant average difference (Sig. 2tailed = 0,000) income tax expense version of PPHPS31E Law with income tax of presumptive version PPHPP46, in which PPHPP46 is less than the PPHPS31E, thus the first hypothesis (H1) stating that the income tax expense of micro / Small / Medium Enterprise PP 46/2013 (presumptive tax) is smaller than the tax expense with the regular rate of Law no. 36 of 2008 is accepted, and the assumption is fulfilled with average taxable income above 8% of gross turnover.

Based on Table 4, it can be interpreted that the calculation of the regular tax expense (PPH PS31E) calculated from taxable income multiplied by the rate of 12.5% greater than the PPHPP46 (presumptive scheme).

Table 4
Paired t-test results for PPH 31E and PPHPP46

Paired Differences						Sig. (2-tailed)	
Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t		df
			Lower	Upper			
5.8224E6	1.5313E7	955191.1269	3.9414E6	7.7034E6	6,096	256	0,000

Source: Primary Data

Moreover, as seen in the state revenue side, the results of this study provide empirical evidence that PP 46/2013 taxation model supports the objective of the issuance of PP 46/2013 to occur the taxpayer equalization, namely the number of taxpayers as many as 257 cooperatives. Nevertheless, the total tax expense received by the state is declining. In contrast to the regular taxation model, the number of taxpayers only amounted to 252 cooperatives from 257 cooperatives that became respondents, because five cooperatives suffered fiscal losses that should not be paying income tax. The potential decrease of this tax sector is a risk or trade-off to make taxpayers of small business people more voluntary, but there is a certainty because it tends to final.

4.3.2 Testing the Model of Causality Hypothesis second to sixth

Before the hypothesis testing, the reliability test of the variables measurement is tested on reliability and validity. The results of testing the quality of reliable data measurement with Cronbach Alpha> 0.70 and valid because every instrument has a significant correlation with the measured variable. Then the data are tested in standard assumptions, and the result is no violation of standard assumptions. The second to the sixth hypothesis is tested by the mathematical equation as depicted in equation 1) and equation 2) above.

The results of multiple regression test to test H2 and H4 obtained a model linearity picture presented in Table 5. Based on the result of the regression analysis, it can be seen there is model linearity by looking at the value of R Square = 0,176. It can be interpreted that the model explains the variability of the influence of PERCEPTION

variable and the capability of the taxpayer to the PREFERENCES of the taxpayer on the presumptive taxation scheme of 17.6%, and the rest is explained by other variables not included in the model. Based on Table 5 it can be seen that $F = 28,373$ with $\text{Sig} = 0,000$. This explains that the influence of PERCEPTION variable and the capability of BOOKKEEPING simultaneously has a significant effect on the PREFERENCES variable. Thus, the analysis results are said to fit to explain the research model. The following is presented in Table 5.

Table 5

Result of test t Equation 1

$$\text{PREFERENCES} = a + b_1 \text{ PERCEPTION} + b_2 \text{ BOOKING} + e$$

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,675	0,934		1,794	0,074
	PERCEPTION	0,241	0,033	0,409	7,202	0,000*
	BOOKKEEPING	-0,064	0,027	-0,138	-2,428	0,016*

$F = 28,373$ Sign = 0,000

R square = 0,176

*Sign. on level 5%

Source: Primary Data

Based on Table 5 it can be seen that the result of t-test from multiple regression analysis from equation 1 shows that PERCEPTION variable has a positive effect on taxpayer PREFERENCE on PPHPP46 (Sig. 0,000), and the capabilities of the BOOKS have a negative effect on PREFERENCES at the 0.016 level of significance. The sig value is smaller than 0.05; thus the second hypothesis (H2), the third (H4), is received. This study found empirical evidence that taxpayers cooperatively responded positively to PP 46/2013, so they preferred the presumptive taxation scheme model because of its simple calculation and did not require complicated understanding and administration.

The results of the analysis also show that the negative effect of the BOOK capability on PREFERENCES shows that cooperative managers have a moderate capability and are slightly less capable so they prefer the presumptive taxation scheme model.

The next analysis is a regression analysis of equation 2 to test H3, H5, and H6. The results of the analysis are presented in Table 6. Table 6 can be seen the test results with multiple regression that the results of model analysis Equation 2 show the value of $F = 35.685$ with the value of $Sig. = 0,000$. This value indicates that the fit model, that all independent variables of PERCEPTION, BOOKING, and PREFERENCE simultaneously affect the SUBMISSIVE variable. The analysis result also shows the value of $R\text{ square} = 0,289$. The value of $R\text{ square}$ shows that the model explains the variability of the influence of the independent variable on the dependent variable of 28.9%, other variables explain the rest.

The third hypothesis (H3) states that PERCEPSI affects voluntary taxpayer compliance in carrying out its tax obligations. Based on Table 6 above, it can be seen that PERCEPTIVE variable has a significant positive effect on voluntary taxpayer compliance with $t\text{ value} = 3.895$ value of $Sig = 0,000$. $Sig\text{ value}$. This is smaller than 0.05, so the third Hypothesis (H3) is accepted. This can be interpreted that the positive perception of taxpayers to the tax expense model presumptive taxation scheme can improve voluntary taxpayer compliance in fulfilling taxation obligations.

This study also supports previous research that the presumptive taxes model applied to small businesses can improve taxpayer compliance (Pashev, 2005; Thuronyi 1996, Thomas 2013,). Bird and Wallace (2004) argue that the presumptive taxes model is a more appropriate alternative to taxation for small businesses, which they call the hard-to-tax, "which is difficult to tax.

The fifth hypothesis (H5) states that the capability of taxpayer influence the prospect of taxpayer compliance in carrying out its tax obligations. Based on Table 6 it can be seen that the variable capability of BOOKKEEPING has a significant positive effect on taxpayer compliance with $t\text{ value} = 2,433$ value of $Sig = 0,016$. The results of this test can be interpreted that the better taxpayer accounting capabilities, the more increasing voluntary compliance of taxpayers in meeting tax obligations.

Table 6
Equation Test Results 2
FALL = $\alpha + \beta_1$ PERCEPTION + β_2 PERCEPTION + β_3 BOOKING

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11,548	1,199		9,632	0,000*
	BOOKKEEPING	0,083	0,034	0,130	2,433	0,016*
	PERCEPTION	0,182	0,047	0,225	3,895	0,000*
	PREFERENCE	0,561	0,080	0,408	7,005	0,000*

F = 35,685 Sign = 0,000

R square = 0,289

*Sign. on level 5%

Source: Primary Data

This is also consistent with the results of the study (Rohman et al., 2011). Taxpayers of small and medium enterprises also experience a lack of understanding in carrying out adequate bookkeeping in fulfilling the administration as support for calculating the income tax expense mandated in Law No. 36 of 2008, especially article 28. The implications of this study can be predicted that with the implementation of adequate bookkeeping then taxpayer tax compliance becomes more increased.

Next is the sixth hypothesis (H6) states that the PREFERENCES of taxpayers on taxation model PP 46/2013 affect the voluntary compliance of taxpayers in carrying out its tax obligations. Table 6 shows that the PREFERENCE variable has a significant positive effect on taxpayer compliance with $t = 7.005$ and $Sig = 0,000$. The results of this test can be interpreted that the taxpayer preferences that prefer the presumptive taxation scheme model PP46 / 2013 predicted to increase voluntary compliance of taxpayers in fulfilling the tax obligation.

This is also consistent with the results of research with private taxpayers of MSME (Hadiprajitno and Zulaikha, 2014; Thuronyi, 1996; Thomas, 2013; Weber, 2000).

Individual taxpayers who fall into the category of micro and small businesses also prefer the presumptive taxation scheme. The implications of this study can be predicted that with the presumptive taxes scheme model of taxpayer compliance becomes more increased, and there is certainty in income tax revenue due to its ultimate nature. However, on the other hand, taxation of this model gives the number of state revenues decreased when compared with the model of taxation version of Law Number 36 the Year 2008.

5. Conclusions, Implications, and Limitations

Based on the results of hypothesis analysis and test in the paper, it can be concluded that the average compulsory of the tax expense of cooperatives that become respondents become smaller with the calculation version of PP 46/2013 than when it calculated based on Law Number 36 the Year 2008. Regarding state revenue, it makes the state revenue lower, because it tends to final. However, as for the taxpayer of the cooperative with the micro or small scale, the presumptive taxation scheme version of PP 46/2013 provides a higher tax burden and even pay taxes when the loss. This is the weakness of the presumptive taxation scheme.

Regarding the taxpayer response to the presumptive taxation scheme model of PP 46/2013, small and medium-scale cooperative taxpayers have a positive perception, and they have a preference for the tax model to increase their voluntary compliance with tax obligations. As seen in the bookkeeping capabilities, cooperatives are required to have mediocre capabilities and prefer a simpler presumptive taxation scheme version of PP 46/2013, requiring no complicated bookkeeping and calculation in calculating income tax, even with the risk of paying taxes when losers. This is consistent with respondent data that some respondents of cooperatives with small/medium scale businesses that have taxable income above 8% of turnover; these taxpayers who benefit from the presumptive taxation scheme model.

This study has limitations that many respondents do not make an informative depreciation list about the month of acquisition so that the calculation of depreciation expense is some which use the assumption of acquisition at the beginning of the year so

that the depreciation expense is calculated one year, but the total amount is not material. Another limitation is the difficulty of micro cooperative access because they do not accept to be a respondent, there are even cooperatives that also have not become a taxpayer / do not have a taxpayer ID number yet. The cooperative does not choose this as the respondent.

A suggestion which can be given in this research is a particular study for the taxpayer of cooperative which belongs to the category of micro / small entrepreneur as the criterion specified in Law Number 20 the Year 2008 because this group of taxpayers included group burdened paying income tax bigger than before. The results of this study provide empirical support for tax policy for the business group concerned. From the respondent's response, the application of PP 46/2013 can still be maintained to maintain the taxpayer's preference for the presumptive taxation scheme model.

The policy implications that can be formulated from the results of this study are as follows:

1. Some respondents agree that the presumptive taxation scheme version of PP 46/2013 can provide convenience in calculating the tax payable, simpler administration of records, but at the risk of paying taxes in the event of a loss insofar as there is a sale/revenue.
2. For the taxpayer of the cooperative which includes the scale of the micro and small enterprises which have taxable income below 8% of turnover, the policy of PP 46/2013 for presumptive taxation scheme incriminates them because their tax burden becomes greater calculated by the regular model version of Law Number 36 of 2008. Even under Law No. 36 of 2008, five cooperatives should not be paying income tax, but with PP 46 they still pay income tax. Also, plus the risk of paying taxes in the event of losses along the sale/revenue. Therefore, they have less favorable perceptions and preferences and even strongly disagree with taxing the model of presumptive taxation scheme version of PP 46/2013. If it is possible, the government may give special treatment to micro taxpayers in order not to burden their tax expense.

3. For taxpayers cooperative with taxable income above 8% of turnover, PP 46/2013 make their tax burden becomes smaller compared to the Act. The presumptive taxation scheme version of PP 46/2013 provides convenience in calculating the tax payable, simpler administration of records. This group of entrepreneurs belongs to the beneficiaries, and they have the preferences of still choosing the presumptive taxation scheme model. This policy can be forwarded because taxpayers have a preference for choosing the 46/2013 PP model and this can improve their voluntary compliance. However, this model gives the potential of state revenues less than based on the calculation based on the Act, but there is a certainty because it tends to final.

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Appendixes

QUESTIONNAIRE

Data of Respondents

Please fill in the dots below or cross-mark the available boxes as the answer/data entry following the current condition.

- a) Cooperative Name:
- b) Type of Cooperative ☐ :KSP ☐ Kopkar ☐ KJKS ☐ UD ☐ OPTI
business ☐ others
- c) Form of Cooperative: ☐ Primary ☐ Secondary ☐ Merger
- d) Registered at the Tax Office:.....
- e) Name of the Respondent:.....
- f) Working period:.....
- g) Are you registered as an individual taxpayer?
☐ Yes, since ☐ No
- h) Gender : ☐ Male ☐ Female
- i) Age:..... years
- j) Education: ☐ SLTA ☐ D3 ☐ S1 ☐ 2/S3 ☐ lainnya.....
- k) Turnover/ sales / Gross income of your cooperative + Rp.....
- l) Income tax paid by cooperatives in 2014 = Rp.....
- m) Which one do you prefer in calculating the income tax of the unpaid cooperatives?
☐ The old model of article 31E is 12.5% X Taxable Income.
☐ Model PP 46/2013 is 1% x gross circulation

List of Research Questions

The following statement is a description of the perception of Mr/Mrs as Management/manager of the Cooperative which includes the taxpayer stipulated in Government Regulation No. 46 of 2013 on the final income tax of 1% of gross turnover every month. You are kindly requested to answer the questions below about how far you agree on the current state, by crossing (X) or tick (✓) on the number 1 -5 which has the following meaning:

1= strongly disagree

3= neutral

5= strongly agree

2= disagree

4= agree

QUESTION

According to your experience, how far you agree to the following statement regarding the final income tax according to Government Regulation No. 46/2013 compared to the previous income tax according to Law No. 36 the Year 2008 article 31E? Please answer by ticking or cross marking on the box you chose.

PERCENTAGE TAX ON FINAL TAX 1% OF THE TURNOVER

1. Final Income Tax imposed by PP 46/2013 is more straightforward to calculate

1. Final income tax charged on PP 46/2013 is lighter or smaller.

2. The final taxation according to Regulation 46/2013 can more evenly reach taxpayers

3. Implementation of final tax according to Government Regulation 46/2013 more simple in administration

4. The final taxation according to Government Regulation 46/2013 is unfair, because when the loss still pays taxes as long as there is a sale

5. Final Income Tax imposed by PP 46/2013 reduces the right of the taxpayer to restitution

1	2	3	4	5
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6. Final Income Tax imposed by PP 46/2013 reduces the right of the taxpayer to compensate for the loss

1	2	3	4	5
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PREFERENCES OF TAXPAYER

1. Regarding the Cooperative is better applied in Final tax imposition of 1% of earnings / gross income based on PP 46.2013 than under Article 31E of Law No. 36 of 2008 or earlier

1	2	3	4	5
---	---	---	---	---

2. As a cooperative manager, I prefer to apply the imposition of income tax 1% of gross turnover

1	2	3	4	5
---	---	---	---	---

3. As a cooperative manager, I continue to support the enactment of PP 46/2013 by calculating the tax payable at 1% of gross income and final

1	2	3	4	5
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CAPABILITY OF COOPERATION BOOKING

Here is a list of statements that describe the capability of bookkeeper/ accounting/finance section of the Cooperative who is in charge of carrying out the bookkeeping and filling of the Annual Taxpayer's Annual Tax Return. You are requested to answer how far you agree to the following statement

1. The bookkeeping officer of Cooperative can present Cooperative Finance report by Indonesian Financial Accounting Standards

1	2	3	4	5
---	---	---	---	---

2. The bookkeeping officer of the cooperative is having lacks understanding in identifying gross income, the costs of obtaining, maintaining and collecting income by the laws of taxation

1	2	3	4	5
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3. Bookkeepers do not understand the cost of identifying costs that are not permitted by Law No. 36 of 2008 (Income Tax Law) article 9 paragraph (1) to be deducted from taxable income.

1	2	3	4	5
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4. The bookkeeper has less awareness in positive and negative fiscal correction/adjustment of Cooperative Business Outcome to be performed to determine taxable income

1	2	3	4	5
---	---	---	---	---

5. Bookkeeping officers do not understand in calculating corporate taxpayer's income tax as arranged in article 31E of Law Number 36 the Year 2008

1	2	3	4	5
---	---	---	---	---

6. The bookkeeping officer does not understand in the SPT form 1771 as a whole

1	2	3	4	5
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COMPULSORY REQUIREMENTS OF TAXPAYERS TO SUBMIT PP 46/2013

The following is the statement of your prospect of compliance as the manager/manager of the cooperative about the obligation of the cooperative to pay the final income tax of 1% X gross income per month. Please answer the following statement by ticking X / \sqrt on the number provided.

1. Your cooperative will be more enthusiastic to pay income tax based on PP 46/2013 that is equal to 1% of turnover

1	2	3	4	5
---	---	---	---	---

2. With PP 46/2013 your cooperative will comply to pay the tax income

1	2	3	4	5
---	---	---	---	---

3. With PP 46/2013, your cooperative will calculate the income tax correctly, because its calculation system is secure to implement

1	2	3	4	5
---	---	---	---	---

4. Your cooperative will pay the tax income on time

1	2	3	4	5
---	---	---	---	---

5. Your SPT’s taxpayer is filled with more accurate figures according to circumstances

1	2	3	4	5
---	---	---	---	---

6. Annual notice of your cooperative will always be reported promptly

1	2	3	4	5
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