

BIG DATA : NIK = NPWP

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I. INTRODUCTION

Undergoing Tax Reform which was quite accurate when the Law on the Harmonization of Tax Regulations was passed or known as the HPP Law as of 29 October 2021 specifically in the General Provisions on Taxation (KUP) in article 2 paragraph 1 a which reads as follows: *NPWP (Taxpayer Identification Number) for Individual Taxpayers who are Indonesian residents uses the Population Identification Number (NIK) listed on the KTP (identity card), 1#*. In light of the conditions stated in this HPP Law, the tax base is very wide open without any previous limitations, especially if it is supported by a demographic bonus, 2#.

This policy will certainly have a broad impact on understanding the meaning of a tax both from the point of view of the Fiskus (Tax Officer) and from the perspective of the Taxpayer, each of which will *reorient* from their respective point of view. For the tax authorities, this policy has a very big meaning in the spirit and authority of the duties and responsibilities as State Servants, while for the taxpayers, they will understand this policy

as a condition of increasingly narrow or limited tax planning and tax avoidance for taxpayers in carrying out their duties and responsibilities in carrying out their duties and responsibilities. tax matters.

At the macro level, this policy is motivated by at least 2 things, namely the first is the Tax Target which continues to increase every year according to the needs of the country's development to maintain the economy of the Republic of Indonesia so that the heavy burden of responsibilities borne by the Fiskus must be followed by an increase or expansion Tax base (tax base) so that the target can be achieved, and the second is the still low Tax Ratio in Indonesia. Tax Ratio is simply calculated from the percentage of Tax Revenue in a certain period compared to Gross Domestic Product (Production results of which goods and services obtained from the amount of public consumer spending plus government spending as well as investment value plus the net realization of exports minus imports that occurred within a certain period), 3#.

The following is a table of Tax Ratios in Indonesia, 4# over time as follows:

	2014	2015	2016	2017	2018	2019	2020	2021
Tax Target	1,072 T	1,294 T	1,539 T	1,283 T	1,424 T	1,577 T	1,198 T	1,229 T
Realization	985.1 T	1,055 T	1,283 T	1,147 T	1,315 T	1,332 T	1,069 T	1,277 T
Percentage	91.9 %	81.5 %	83.4 %	89.4 %	92 %	84.4 %	89.2 %	103.9%
TAX RATIO	9.4 %	9.2 %	9 %	8.5 %	8.8 %	8.4 %	8.33 %	9.11 %

The table above can be described how low the Tax Ratio in Indonesia from 2014 to 2021 is still below 10% whereas other neighboring countries are already at plus minus 15%. This is certainly a separate homework for the Fiskus and the Government in increasing the existing Tax Ratio so that it can get out of the condition below 10%. The low number of the existing Tax Ratio also shows the condition where there are still many leakages in the existing tax revenue sector in other words there is still a lot of potential tax revenue that can be explored and absorbed by the Fiskus in meeting the Tax Revenue Targets in the Republic of Indonesia.

The above conditions can be understood as the background on the provisions of tax regulations contained in the Law on Harmonization of Tax Regulations or known as the HPP Law

Article 2 paragraph 1 a which makes NIK as NPWP for Indonesian residents in the context of expanding the existing tax base in the Republic of Indonesia. Based on these provisions, these provisions must be followed by *changes in the perspective of each party*, below we will look at it from the Fiskus point of view and the Taxpayer's point of view so that we can obtain a more comprehensive and constructive view.

II. FISCUS'S POINT OF VIEW

1. *Problem*: The target of tax deposits is increased every time

Solution: The increase in the tax revenue target every year must be understood correctly and precisely by the Tax Officer, not the

other way around blindly in achieving the targets set by the government such as *the slogan of collecting taxes is like taking eggs from the existing chicken does not kill the chicken*. This condition must be understood by Fiskus about the ins and outs of the existing business world from taxpayers so that Fiskus will know comprehensively whether the taxpayer has been maximal in carrying out his tax obligations and compliance or vice versa can still be improved. With the enactment of the new Taxation provisions above, the Fiskus will directly get open access to data from the NIK of all Indonesian citizens. This very large amount of data (big data) must be able to be empowered properly and responsibly, not the other way around. With this data, processing will be carried out in various categories and analyses so that the profile of each NIK holder can be seen in more detail, not to extort or kill the Taxpayer because Taxpayers also have *living expenses*, not all of which are recognized as expenses by the tax authorities, such as under-table costs that are currently also experienced by all taxpayers who run businesses in Indonesia. So the next problem is to what extent is the readiness of Human Resources from the Tax Authorities in processing and analyzing properly? In general, the composition of Human Resources capable of processing data in terms of the younger generation must be greater than the older generation. Therefore, this understanding must of course be seen with 2 practical steps, namely the first is the holding of **ADVANCED TRAINING** for Tax Officers who are more intense about the ins and outs of the business world per category or business sector that exists in a society where it must be remembered that the business world is the world. dynamic so that training must be advanced training that is continuous by inviting executives or experts and in the end, the tax officers can understand the opportunities and challenges that exist in the business world which in the end can be right on target. With training from Business Practitioners, Fiskus will be more humane in carrying out their duties and responsibilities so that the awareness and understanding of each Taxpayer can be built properly instead of unfounded fears. And for maximum results then the second thing that is no less important is the **DISTRIBUTION OF TAX OFFICERS ACCORDING TO BUSINESS CATEGORIES**, this is very important to be done by the Director General of Taxes so that the concentration of Tax officers can be maximized in carrying out their duties and responsibilities properly and correctly. In contrast to the current condition where tax officers are divided by area by supervising various sectors of the existing business world, what happens is that the tax officers are less than optimal in carrying out their duties and responsibilities. If the Fiskus is divided by business category, then the understanding - analysis of compliance will be more optimal and optimal which in the end the target of tax revenue can be realized.

2. *Problem:* Taxpayers do not understand Taxation Regulations

Solution: Taxpayers must be seen as **PARTNER/COOLERS**, this point of view will make the relationship between Tax officers and Taxpayers a mutually supportive or supportive condition, not the other way around like cow breeders who only think about how to milk cows for sale. Taxpayers must at all times be **EDUCATED** about the new Taxation regulations so that their ignorance can be resolved. As we all know that tax regulations are constantly

changing and not all taxpayers follow them if they are not followed, taxpayers will be trapped in a situation of not knowing about changes to tax regulations where there will be problems with bills and tax penalties are not small in number. Often taxpayers simply hand over tax matters to third parties, for example, tax consultants, this is not to blame, but if the taxpayer does not have the correct understanding then the decision to submit to third parties in absolute terms without being directly involved in it this policy is not entirely correct in the sense can still cause errors in applying the applicable tax regulations which can later lead to tax disputes. Fiskus must hold **TAX REGULATION SOCIALIZATION** in a more relaxed and enjoyable format *so that taxpayers are interested in following it, including as a means of communication between Fiskus and taxpayers so that in the end taxpayers not only understand the applicable regulations but also are aware of their tax obligations as citizens the good also woke up*. It is an important task for Fiskus in building awareness of tax obligations in the capacity of defending the State, not just being afraid and avoiding their tax obligations. If taxpayers are chased to increase their tax payments without being aware of it, then what happens is fear and compulsion where in the end the taxpayer can have a negative connotation like in recent social media where there is the hashtag #stop paying taxes. Whereas the tax is for the state and is returned to the community.

3. *Problem:* Fiskus in carrying out their duties is trapped in Subjectivity

Solution: This situation must be eliminated or reduced as happened in the field, often taxpayers experience conditions in the field that between Tax officers A and B have different points of view so taxpayers experience confusion and even anger because of The difference in point of view of Tax Officers A and B will have an impact on changing the calculation of the number of tax obligations of the taxpayer and course experiencing a large tax penalty for the taxpayer. The Director General of Taxes is obliged to uniform the point of view of his Tax Officers in reading and analyzing and translating existing and future tax regulations because the Tax Regulations are always published on new things, in the end, a common understanding is reached between all Tax Officers.

4. *Problem:* Fiskus does not yet have an Independent Supervisory Agency

Solution: The Director General of Taxes is required to build a good supervision system for their Tax Officers when carrying out their duties and obligations, in this case, it is necessary to establish a **TAX SUPERVISORY** or **PROVOST** like other State Institutions. This decision will be very good to prevent irresponsible elements from Tax Officers and Examiners who will tarnish the authority and good name of the Director General of Taxes in the eyes of the public. This supervisor can also be a channel for complaints by taxpayers in the event of experiencing discomfort in the services of existing tax officers so that the Director General of Taxes can obtain input, both suggestions for improvement and other improper actions, including criminal acts. As we all know, the tax office is also a human being who can make mistakes both intentionally and unintentionally. If this Supervisory Board is formed it will reduce these errors so that taxpayers will ultimately respect tax officers who carry out their

duties and responsibilities as servants. The Republic of Indonesia. With the establishment of this Supervisory Board, if there is a Tax dispute, it can also assist in its resolution before being brought to the Tax Court so that in the end it can reduce the burden of the Tax Court which takes a lot of time and costs. The existence of this supervisor must be filled by people who are competent in the field of taxation and must be a neutral party not the Director General of Taxes.

The above matters become a new reference and paradigm for Fiskus in carrying out its duties and responsibilities so that the potential for taxes can be realized properly without any turmoil from the community, moreover, it becomes a guideline in serving the community in general and taxpayers in particular so that taxpayers know and are aware of their obligations. The obligation to pay taxes is a form of responsibility of the citizens of the Republic of Indonesia in supporting existing economic activities. The tax target that has been set together, in the end, is not just a workload, but the approach from the above point of view will make the target achieved with the spirit of serving better and correctly and not vice versa doing arbitrary actions against taxpayers in pursuing tax targets alone without changing point of view in carrying out duties and responsibilities.

III. TAXPAYER'S VIEWPOINT

1. *Problem:* Taxpayers do not fully understand their rights and obligations.

Solution: The NIK policy as NPWP creates a new paradigm in carrying out the tax obligations of each Taxpayer where the previous NIK data can be used by other parties to transact for the sake of the minimum tax burden possible to get the maximum profit, 5#, so with this new policy changes so that using NIK for transactions without being followed by other tax obligations becomes a red light or in other words will result in a Tax Bill up to the Fine. The use of another party's NIK must be followed by other reporting obligations such as Annual SPT and others so that the practice of using another party's NIK is not recommended to be repeated because it will result in very large Bills and Fines so that the assumption of Taxes as a burden that will ultimately be avoided to be paid, 6#, should start changing. Taxpayers have limited space to move in carrying out their tax obligations for the efforts made, so this is the time for taxpayers to improve themselves by utilizing their respective Account Representatives as a means of consulting tax issues properly. Indeed, in daily practice there are still many people who run businesses without carrying out their tax obligations, in this case, the taxpayers should not be jealous, this is the time to improve by using DATA APPROPRIATE FOR TRANSACTIONS.

2. *Problem:* The era of digitizing Financial Transactions so that Data becomes Open

Solution: Taxpayers in running a business have entered a *cashless system so that* data on these transactions can be accessed by Tax Officers both in terms of issuing Tax Invoices for these transactions as well as in terms of payment flows or existing finances. Very many are not aware of this so many taxpayers get SP2DK from the tax office for transactions involving parties that issue tax invoices, this condition in the field can also occur for

these transactions many parties who issue tax invoices do not submit on the issued Invoice to the paying parties so that there are several cases where the party who received the SP2DK on the Invoice issued for him did not receive the Tax Invoice for the transaction, there was a rebuttal from the Taxpayer. Another thing is banking data that can be obtained by tax officers so we are now entering the era of information disclosure so that taxpayers are not ready or not ready to change their old mindset or in other words, don't get stuck in the old nostalgia that banking data is still not accessible by officers. Tax. For things like this, it is time for Taxpayers to make improvements and good records, through the SIMPLE ACCOUNTING SYSTEM, 7#, which helps to tidy up and implement, and report matters relating to their tax obligations. By making this change, taxpayers will be protected from SP2DK and other administrative fines. This is the time for Taxpayers to be Administratively Orderly so that they can avoid Taxation problems in the future.

3. *Problem:* Many and frequent changes in Tax Regulations
Solution: Changes in Tax Regulations that are currently and will occur must be followed by taxpayers, in this case, the taxpayer is obliged to understand it, not just submit it to a third party, for example, a Tax Consultant without wanting to learn to understand. This is very dangerous when taxpayers submit their tax matters to the Tax Consultant as if everything is in order and complete, even though in the field there are still many who experience fines and SP2DK from the Tax Office even though they have submitted their tax affairs to the Consultant. This condition is also greatly influenced when the taxpayers in carrying out their tax obligations with the Consultant are not open data or open so that the Consultant does not know about it. For this matter, it is time for Taxpayers to know and understand the various tax regulations that have been issued and their amendments so that this is the time for Taxpayers not to surrender to Consultants without knowing it. Taxpayers can also conduct Free Consultation with Tax officers, in this case, AR (Account Representative) which supervises it so that taxpayers can get a two-sided picture from both the consultant and the tax officer.

The above matters must make taxpayers improve themselves starting with having a good and correct understanding so that they can have awareness in carrying out their tax obligations as the responsibility of citizens of the Republic of Indonesia. Taxes must be understood as an act of NATIONAL DEFENSE, 8#, also because the existence of Taxes is very vital to support the running of the economy and the government of the Republic of Indonesia, this is the time for Taxpayers to become National Heroes by realizing in the form of obedience to pay taxes properly and correctly.

Finally, changes in Taxation regulations that make NIK NPWP must be addressed with administrative improvements that are more orderly and more concerned with existing Tax regulations, of course, this requires good cooperation from both parties, namely the Fiskus and Taxpayers. Welcome to the era of data openness.

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