



# BRITACOM Events

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# **ACCOMPANYING ENTREPRENEURS IN INDONESIA**

*MSME Taxpayer Services: Segmentation, Simplification, and Capacity Building*

Launching of BRITACOM Tax Service Promotion Plan (TSPP) Product 9  
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## Part 01

# *Indonesia's MSME Snapshot*



The backbone of the global and Indonesian economy

## ...Why is it matters?



56.14M

MSME units nationwide



59.64%

of national GDP



121,8M

national workforce

Source: Ministry of Cooperatives and SMEs of the Republic of Indonesia, 2024

**\*MSME based on Government Regulation No 7 of 2021**, classify MSME based on business capital or annual turnover.

- Micro: capital up to Rp1 billion or turnover up to Rp2 billion
- Small: capital above Rp1-5 billion or turnover above Rp2-15 billion
- Medium: capital above Rp5-10 billion or turnover above Rp15-50 billion

## ...MSME's in Taxation

For tax purposes, an MSME is any resident taxpayer :

- **Individual**, or
- **Entity** (cooperative, partnership/CV, firm, limited company, or village-owned enterprise), with **annual gross turnover up to Rp4.8 billion**

Reference: Government Regulation No 55 of 2022



542.000

MSME registered as Taxpayer

Source: DGT, 2024

Serving MSMEs is a development mandate, not merely an administrative function:  
**"we grow the taxpayer, not just collect the tax."**



## Part 02

# *Indonesia's Three Pillar Approach*





## Pillar I Segmentation Tax Offices

Taxpayer segmentation across Tax Office based on scale and characteristic of Taxpayer



## Pillar II Tax Simplification

Final Income Tax rate 0.5% on turnover for MSMEs and other tax facilities tailored for MSMEs



## Pillar III Capacity Building Beyond Taxation

Accompanying Entrepreneurs Nurturing Growth through Business Development Services (BDS)



Redesigned business processes and Coretax system, making compliance easier for every taxpayer

As featured in the TSP Product 9 Indonesia's case study

Segmentation Tax Offices based on Taxpayer's characteristic

## Tax Counseling and Consultation Service Office: 204 offices

To reach taxpayers beyond the main offices, the DGT operates tax offices which bringing registration, guidance, and assistance closer to MSMEs in rural and underserved areas

## Tax Offices : 301 offices

Primary Tax Offices serving individual taxpayers and small-to-medium enterprises the closest service point for MSMEs nationwide.

## Medium Taxpayer Tax Offices : 38 offices

Intermediate Tax Offices serving medium and large taxpayers in specific sectors.

## Large Taxpayers Tax Offices : 4 offices

Serving the largest enterprises and listed corporations.

## Special Jakarta Tax Offices : 9 offices

Serving taxpayers with specific characteristics, for example: foreign invested companies



## OUTCOMES

- ✓ **For MSMEs:** premium services matched to their scale: closer, simpler, more accessible.
- ✓ **For DGT:** more focused, more effective supervision.

Data of 2026 (DGT website)





## Individual Taxpayer

- ✓ **Deemed-Profit Norms (NPPN)**  
An optional method for individuals **running a business or independent professions** (e.g. freelancers, doctors, notaries) **with turnover below Rp4.8 billion a year** to calculate tax: **net income** is deemed directly using official norms.
- ✓ **Final Income Tax of 0.5% on gross turnover**  
An optional method for individuals **running a business with turnover up to Rp4.8 billion a year** to calculate tax: **a final income tax of 0.5% directly on gross**. **Individuals are fully exempt on their first Rp500 million of turnover per year**



## Corporate Taxpayer

- ✓ **Rate Reduction Based on Article 31E of Income Tax Law**  
A **50% reduction of the standard corporate income tax rate**, available to resident **corporate taxpayers with annual gross turnover up to Rp50 billion**. The **discount applies to the portion of turnover up to Rp4.8 billion**
- ✓ **Final Income Tax of 0.5% on gross turnover**  
An optional method for corporate (individual corporates and cooperatives) **running a business with turnover up to Rp4.8 billion a year** to calculate tax: **a final income tax of 0.5% directly on gross turnover**.

All MSME's with turnover up to Rp4.8 billion a year are allowed to keep record of turnover using simple bookkeeping method.

Notes:  
The default method to calculate tax for newly registered taxpayer running business is final Income tax of 0.5% on business gross turnover, except the taxpayer state otherwise

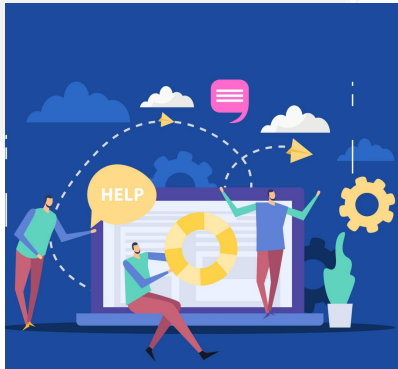
Regulation Reference:  
1. Deemed-Profit (NPPN): Ministry of Finance Regulation 81 of 2024  
2. Final Income Tax of 0.5% on gross turnover: Government Regulation 20 of 2026  
3. Article 31E Rate Reduction: Article 31E of the Income Tax Law



## Business Development Services (BDS) program

Business Development Services (BDS) is the DGT's flagship program for coaching and supervising MSME taxpayers. Run across all Tax Offices since mid-2018, it goes beyond tax collection:

*accompanying entrepreneurs to build awareness, engagement, and compliance, while helping their businesses grow.*



### End-to-end support

Guides MSMEs through the full journey: simple record-keeping, bookkeeping, tax registration (NPWP), tax calculation, and preparing financial and tax reports.



### Partnership & synergy

DGT initiates but doesn't act alone, partners with other parties to serve MSMEs together: banks/State Owned Enterprises, academics, business associations, and tax consultants

## How it works?



### Beyond tax

Delivers practical business skills: marketing, boosting production, access to capital, and adopting digital tools, tailored to what MSMEs need.



### Access to capital & markets

Connects MSMEs to low-interest working-capital loans (via "Rumah Kreatif BUMN CSR" scheme) and to wider markets, including student tax volunteers promoting MSME products on social media.



The most sustainable compliance is voluntary compliance — *and voluntary compliance grows when businesses grow.*

### Single platform

Registration, filing, payment, and taxpayer account services consolidated end-to-end

### Precision services

Profile-based services, pre-filled returns, and targeted policy delivery for MSMEs

### Proactive posture

Early risk identification: from passive response to active service

*Services that answer before questions are asked, and resolve issues before they become difficulties.*

## ...One Seamless MSME Journey in Coretax...

### 1. Register

Unify Identity Approach National ID (NIK) for Individual and Taxpayer Identification Number (NPWP) for Corporate used across all government services >> *near-zero entry barrier*

### 2. Record

No formal bookkeeping mandatory. System accommodates simple income recording (daily to monthly transaction) to help MSMEs track their turnover

### 3. Calculate

System automatically calculated monthly turnover and income tax payable (Final Income Tax)

### 4. Pay

Billing code generated instantly: final income tax rate 0.5% on monthly gross turnover

### 5. Submit Tax Return

Annual Tax Return prepopulate data (turnover, income tax payment): Taxpayer can review and submit

*Compliance by design: paying tax becomes as simple as recording a sale, the system does the rest.*

#### Prepopulated data to Tax Return

- ✓ recorded turnover >> gross turnover
- ✓ monthly final income tax rate payments + withholding tax from counterparty >> payment





## Part 03

# *Lesson from Indonesia's Journey*



## 01 Segmentation come first

Segmenting taxpayers across dedicated Tax Offices makes both service and supervision more focused and effective. precise service starts with clear segmentation

## 02 Simplification pays for itself

Lower compliance costs bring more businesses into the formal economy, broadening the tax base more sustainably than enforcement alone.

## 03 Education builds compliance that lasts

A taxpayer who understands and grows with the system becomes a long-term partner, not merely a revenue source.





# Indonesia's Commitment to BRITACOM

We will continue sharing our experiences and learning from fellow Belt and Road jurisdictions

**Congratulations on the launching of TSP Product 9**

## THANK YOU



odjp

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