



Tax Transformation of SMEs in Bojongsoang Village: The Impact of Socialization of Government Regulation No. 55 of 2022 and Coretax Application Socialization

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in Indonesia's economy, including in West Java. However, many MSME actors still face challenges in understanding their tax obligations. This article analyzes the impact of the socialization of tax regulation changes, specifically the transition from Government Regulation No. 23 of 2018 to Government Regulation No. 55 of 2022, as well as the implementation of the Coretax application for digital tax reporting in Bojongsoang Village, Bojongsoang District, Bandung Regency. The socialization program was conducted on October 23, 2025, involving 50 local MSME actors. The results of the socialization showed an improvement in understanding the 0.5% final income tax rate for MSMEs with revenue below IDR 4.8 billion, as well as the procedure for digital tax reporting. Although some participants expressed concerns regarding the use of Coretax, the workshop successfully provided practical understanding of how to use the application. Through this activity, it is expected that MSME actors in Bojongsoang Village will be able to manage their tax obligations more efficiently and reduce difficulties in tax administration. This community service program has the potential to enhance MSME tax compliance and support the sustainability of the MSME sector in the region.

Usaha Mikro, Kecil, dan Menengah (UMKM) memegang peran strategis dalam perekonomian Indonesia, termasuk di Jawa Barat. Namun, banyak pelaku UMKM yang masih menghadapi tantangan dalam memahami kewajiban perpajakan mereka. Artikel ini menganalisis pengaruh sosialisasi perubahan peraturan perpajakan, khususnya peralihan dari PP No. 23 Tahun 2018 menjadi PP No. 55 Tahun 2022, serta implementasi aplikasi Coretax untuk pelaporan pajak digital di Desa Bojongsoang, Kecamatan Bojongsoang, Kabupaten Bandung. Program sosialisasi dilakukan pada 23 Oktober 2025 dengan melibatkan 50 pelaku UMKM desa setempat. Hasil sosialisasi menunjukkan adanya peningkatan pemahaman mengenai tarif PPh Final 0,5% bagi UMKM dengan omzet di bawah Rp 4,8



miliar, serta prosedur pelaporan pajak berbasis digital. Meskipun sebagian peserta menunjukkan kekhawatiran terkait penggunaan Coretax, workshop yang diselenggarakan berhasil memberikan pemahaman praktis tentang cara penggunaan aplikasi tersebut. Melalui kegiatan ini, pelaku UMKM di Desa Bojongsoang diharapkan dapat mengelola kewajiban perpajakan mereka dengan lebih efisien dan mengurangi kesulitan dalam administrasi perpajakan. Program pengabdian masyarakat ini berpotensi meningkatkan kepatuhan pajak UMKM dan mendukung keberlanjutan sektor UMKM di daerah tersebut.

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A. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in Indonesia's economy, including in West Java. According to data from the Central Statistics Agency (BPS, 2024) the MSME sector in West Java contributes approximately 60% to the provincial Gross Domestic Product (GDP) and absorbs nearly 97% of the workforce. MSMEs are a key pillar in economic development, contributing to the reduction of unemployment and enhancing the local economy (Larasati & Widyawati, 2022).

However, despite their significant role, many MSME actors in West Java, particularly in the southern Bandung region, still face difficulties in managing their tax obligations. One of the main challenges is the low level of tax literacy and the limited access to clear information regarding applicable tax regulations (Asiah et al., 2025).

A comparison between Bojongsoang Village and other villages in South Bandung shows that although the MSME sector is quite developed in the region, the level of understanding of tax obligations still varies. Some villages in South Bandung, such as Cisarua and Cisomang, have higher tax literacy rates due to frequent tax training sessions and socialization of tax regulations conducted by local governments and educational institutions. In contrast, villages like Leuwigajah and Panyirapan still face difficulties in understanding tax obligations due to limited facilities and access to available information.

In 2022, the government issued Peraturan Pemerintah No. 55 Tahun 2022 Tentang Pajak Penghasilan UMKM (2022), replacing Government Regulation No. 23 of 2018, to simplify the tax system for MSMEs. As part of this change, the final Income Tax (PPh) rate for MSMEs with an annual turnover below IDR 4.8 billion was set at 0.5%. This regulation aims to ease the tax burden on MSMEs and enhance tax compliance. However, despite the policy's facilitation, its implementation requires a good understanding from MSME actors to fully optimize the benefits of this regulation (Siregar et al., 2024).

Bojongsoang Village, located in Bojongsoang District, Bandung Regency, is one of the areas in South Bandung with a large number of MSME actors. Based on observations, the majority of MSME actors in this village have not fully comprehended their tax obligations, especially with respect to the new tax rates and the use of digital tax reporting systems such as the CORETAX application. Therefore, socialization and education activities regarding these changes in tax regulations are crucial, particularly in improving the tax literacy of MSME actors in Bojongsoang Village.



While there has been significant research on MSMEs and their role in economic development, there is a lack of studies focused on the specific challenges related to tax literacy and the implementation of digital tax reporting systems, particularly in rural areas like Bojongsoang Village. The transition from Government Regulation No. 23 of 2018 to Government Regulation No. 55 of 2022 presents an opportunity to examine how MSME actors adapt to these new tax policies and the effectiveness of socialization programs in enhancing their tax literacy. This research gap underscores the need for in-depth studies to understand the barriers to tax compliance among MSMEs, particularly in regions with varying levels of access to resources and information.

The community service activity in Bojongsoang Village, conducted by lecturers from the Accounting Department at Telkom University, aims to explore in depth the process of socializing the changes in tax regulations implemented in the village, particularly the transition from Government Regulation No. 23 of 2018 to Government Regulation No. 55 of 2022. This socialization aims to enhance the understanding of MSME actors regarding their tax obligations, which include the simplified tax rates and the latest digital tax reporting procedures, including the use of Coretax.

This increase in tax literacy is expected to assist MSME actors in Bojongsoang Village in clearly understanding the 0.5% final income tax rate applicable to MSMEs with an annual turnover below IDR 4.8 billion. Furthermore, the socialization also aims to introduce the digital tax reporting system (e-filing) through the Coretax application, which facilitates MSME actors in managing and reporting their taxes efficiently and on time. With a better understanding of these new regulations, it is hoped that MSME actors will be able to fulfill their tax obligations more easily and without administrative difficulties.

B. METHODS

The community service program was held on October 23, 2025, at the Bojongsoang Village Hall, Bojongsoang District, Bandung Regency. The event was attended by 50 MSME actors from Bojongsoang Village. The program was implemented through a series of structured stages as follows:

1. Opening

The event began with a speech from the Head of Bojongsoang Village, who warmly welcomed the MSME actors in attendance and emphasized the importance of this event in enhancing tax understanding at the local level.

2. Socialization on Changes in Tax Regulations

Lecturers from the Accounting Department at Telkom University presented information on the changes in tax regulations, including the transition from Government Regulation No. 23 of 2018 to Government Regulation No. 55 of 2022. They also explained the 0.5% final income tax rate and the digital tax reporting procedure using Coretax.

3. Coretax Application Workshop

Following the socialization session, a practical workshop was conducted on how to use the Coretax application for digital tax reporting. Participants were guided step by step on how to register and manage their tax reporting using the application

4. Q&A Session

Participants were given the opportunity to ask questions regarding the difficulties they faced related to taxes and the benefits of the Coretax application. The lecturers and facilitators responded to the questions and provided practical solutions to the challenges faced by the MSME actors.

5. Closing

The event concluded with the presentation of certificates to the participants and a hope that the MSME actors would have a better understanding of their tax obligations and make better use of the digital reporting system, particularly Coretax. Additionally, a questionnaire was distributed to assess participants' understanding of the community service activity.

C. RESULTS AND DISCUSSION

Based on the results of interviews conducted prior to the training activity, the majority of business owners in Bojongsoang Village, Bojongsoang District, Bandung Regency, have limited understanding of tax regulations, such as how to calculate and report taxes. The interviews revealed that many business owners are still unaware of how to calculate the Final Income Tax (PPh) applicable to MSMEs with an annual turnover below IDR 4.8 billion, as well as the increasingly developed digital tax reporting procedures. Despite the fact that these new tax regulations are designed to simplify the tax system for MSMEs, many business owners still struggle to access information regarding these changes.

In Bojongsoang Village, the majority of MSME actors are unfamiliar with the 0.5% Final Income Tax rate, which is applicable to MSMEs with revenue below IDR 4.8 billion, as stipulated in the latest regulation, Government Regulation No. 55 of 2022. This regulation is intended to ease the tax obligations for MSMEs. However, many MSME actors are still using the old manual method of tax reporting, which is time-consuming and prone to errors. This indicates a gap in tax literacy at the MSME level, which could potentially hinder improvements in tax compliance.

The importance of the community service program in this village is evident through the socialization of tax regulation changes. This activity not only provided basic knowledge about the changes in tax policies but also offered hands-on training on how MSME actors can access and utilize the digital tax reporting system. Through the Coretax application workshop, participants were taught how to easily register and report their taxes digitally, thus making the tax administration process more efficient, timely, and without significant difficulties.

During the socialization activity, participants demonstrated a high level of interest in the material presented, although many expressed concerns about the new tax regulations, particularly regarding the use of the digital reporting system (e-filing) through the Coretax application. Some MSME actors even revealed difficulties in accessing tax-related information, indicating their continued reliance on manual reporting methods. This underscores the importance of community service in improving tax understanding through direct approaches, especially in rural areas, which often lack sufficient information.



Figure 1. Socialization activity

The workshop sessions conducted during this event proved to be effective in providing a direct understanding of how to use Coretax. The lecturers and facilitators

provided step-by-step practical guidance and answered various questions regarding the application. This gave participants the confidence to adopt the digital reporting system, which in turn will help them report taxes more efficiently and reduce the potential for errors commonly associated with manual methods.

During the Q&A session, many questions arose regarding the challenges faced by MSME actors, such as difficulties in registering for the Coretax application, a lack of understanding regarding the new tax rates, and barriers to accessing the internet needed for digital tax reporting. However, the facilitators provided practical solutions, explained the procedures to follow, and highlighted the benefits of the digital tax reporting system to facilitate the management of their tax obligations. Additionally, participants were provided with information on how to optimize the use of Coretax to maximize the benefits of the system.



Figure 2. Q&A Session

Overall, despite the challenges in understanding and implementing the new tax system, this socialization activity had a significant positive impact on MSME actors in Bojongoang Village. Through this activity, they now have a better understanding of their tax obligations and are ready to utilize the Coretax application as a tool to report taxes efficiently and on time. This community service program not only provided technical knowledge but also empowered MSME actors to be more independent in managing their tax obligations, which will ultimately improve tax compliance and support the sustainability of MSMEs in Bojongoang Village.



Figure 3. Group Photo of Participants, Guests, and the Organizing Committee of the Community Service Activity



D. CONCLUSION

The community engagement activities conducted in Bojongsoang Village successfully addressed the challenges faced by MSME actors regarding tax understanding and compliance. Through the socialization of changes in tax regulations, particularly the transition from Government Regulation No. 23 of 2018 to Government Regulation No. 55 of 2022, and the introduction of the Coretax digital tax reporting system, the program significantly improved participants' understanding of their tax obligations. The hands-on workshop allowed MSME actors to familiarize themselves with the process of registering and using the Coretax application, making it easier for them to report taxes efficiently and on time.

The impact of these activities was evident in the participants' increased tax literacy, particularly regarding the 0.5% final income tax rate for MSMEs with annual revenues below IDR 4.8 billion. Moreover, the program helped bridge the gap in tax literacy within the community, providing practical knowledge that will enhance their ability to comply with tax regulations in the future. However, challenges remain, particularly in the form of ongoing reliance on manual tax reporting methods and limited access to digital tools for some MSME actors. Future programs may consider offering more extensive support for overcoming these barriers, such as providing greater access to digital infrastructure or follow-up workshops to reinforce the knowledge gained.

In conclusion, the community service program not only fulfilled its objectives by enhancing tax literacy among MSME actors but also empowered them to navigate the complexities of the new tax regulations and digital reporting systems, thereby contributing to increased tax compliance and the sustainability of the MSME sector in Bojongsoang Village.

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F. AUTHOR CONTRIBUTIONS

As explained in this article, all team members actively contributed to every stage of the community service program in Bojongsoang Village, beginning with the socialization, training, and introduction of the Coretax digital tax reporting system. As the team leader, Maya Safira Dewi supervised coordination with partners, activity planning, needs assessment, and the practical demonstration of the Coretax application for digital tax reporting. Novy Fajriati, Dini Wahjoe Hapsari, and A. Mukti Soma played essential roles in coordinating the implementation of activities, ensuring the effective delivery of the socialization and training sessions. This collaborative effort guaranteed the success of the program, from identifying the needs of MSME actors to evaluating the impact of the socialization, as described in detail in this article.

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