# Enhancing the Competitiveness of MSMEs in the Economic Development of West Sumatra Through Android-based Approaches: A Review under Ministerial Regulation No. 55 of 2022

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### *Abstract:*

*The research's objective is to create an Android-based application that documents monthly transactions for MSMEs and develops a calculator for calculating MSMEs final income tax in compliance with the standards outlined in Government Regulation No. 55 of 2022. The research population comprises 50 MSMEs in Padang City registered with the Department of MSMEs in Padang, Data sources were gathered from various references, including financial reports of MSMEs, final income tax calculations for MSMEs, and literature related to software engineering and mobile application programming, System testing was conducted using Black Box Testing. The Android-based policy of Government Regulation Number 55 of 2022 has a partial effect on the development of MSME taxpayers. Trust in the government partially influences the development of MSME taxpayers. The Android application for final income tax calculation for MSMEs, based on Government Regulation No. 55 of 2022, has been implemented. MSMEs can use it in recapping business income and calculating Final Income Tax in accordance with tax regulations. Testing shows 100% compliant functionality. Government Policy No. 55 of 2022 based on Android explains that the dependent variable for the development of MSME taxpayers is 55.1%. The ease of calculating MSME taxes allows them to compete in West Sumatra and focus on marketing strategies.*

*Keywords: Policy of Government Regulation Number 55 of 2022, Taxpayer, Trust, MSMEs*

## 1. Introduction

Economic development in Indonesia has experienced significant growth in the last few decades. Factors such as macroeconomic stability, structural reforms, and growth of diverse economic sectors have played a key role in uplifting the country's economy (Gumilar et al., 2023). Infrastructure development programs, foreign investment and increasing industrial competitiveness have become the main drivers of economic growth (Solechah & Sugito, 2023). Despite this, challenges such as regional disparities, poverty and inequality are still a concern. The Indonesian government

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continues to strive to increase the inclusiveness of economic development, with a focus on developing potential sectors, providing basic community needs, and protecting the environment, to achieve sustainable and equitable growth for the entire population (Kondoj et al., 2023). development, with a focus on developing potential sectors, providing basic community needs, and protecting the environment, to achieve sustainable and equitable growth for the entire population (Altin & Wahyudin, 2023). The figure below shows economic growth in Indonesia:

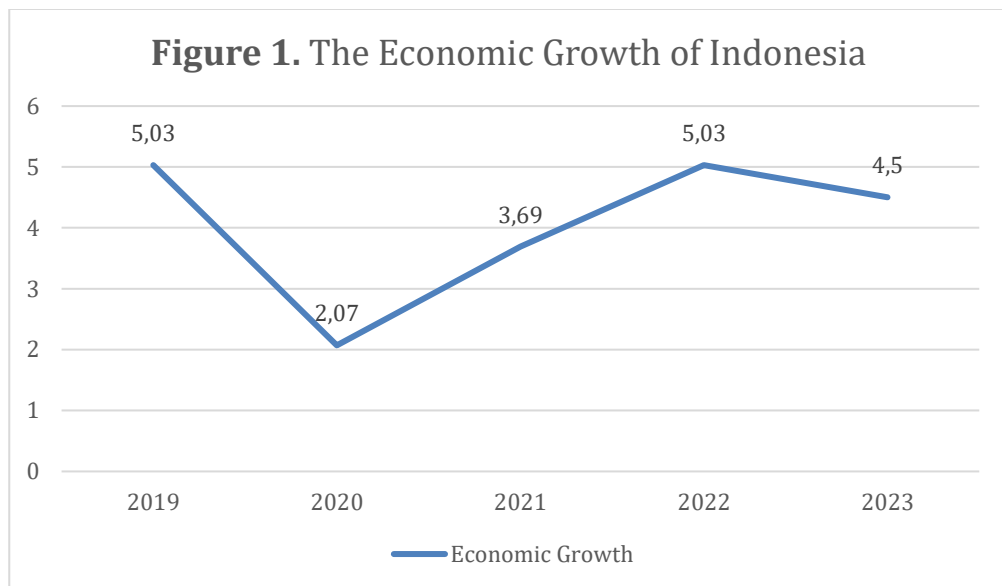**Figure 1.** The Economic Growth of Indonesia



Figure 1 depicts a graph illustrating the economic growth of Indonesia from 2019 to 2023. It can be observed that Indonesia's economic growth fluctuated during the period of 2019-2023. In 2019, economic growth reached 5.03%, then declined to -2.07% in 2020 due to the COVID-19 pandemic. In 2021, economic growth began to recover, reaching 3.69%, and continued to increase in 2022 to 5.03%. In 2023, economic growth reached 4.50%. Figure 1 indicates that Indonesia's economic growth followed a positive trend during the period of 2019-2023. However, the economic growth has not yet returned to pre-COVID-19 levels. To achieve pre-pandemic economic growth levels, various policies and efforts from both the government and the community are required.

The Indonesian government continues to strive for inclusive economic development, particularly in accelerating economic development in provinces like West Sumatra. Through Ministerial Regulation No. 55 of 2022, the government provides guidance and regulations to support the growth of Micro, Small, and Medium Enterprises (MSMEs) in the region (Hasan et al., 2023). As a case in point, the West Sumatra government may focus on the development of local flagship sectors such as traditional crafts, tourism, or organic farming (Nurhalizah & Faddila, 2023). By implementing

these regulations, the government can provide incentives and support to MSMEs operating in these sectors. Additionally, these policies may encompass aspects of fulfilling the basic needs of the community, such as access to education and healthcare, as well as environmental protection through sustainable economic development (Parmuji et al., 2023). Thus, the implementation of Ministerial Regulation No. 55 of 2022 in West Sumatra can be a crucial instrument in achieving equitable and sustainable economic growth at the regional level (Munandar et al., 2023).

The implementation of Ministerial Regulation No. 55 of 2022 in serves as a crucial instrument in enhancing the competitiveness of MSMEs at the regional level (Arung & Bella, 2023). Through this regulation, the government can provide targeted encouragement and support for the development of MSMEs, offering incentives, guidance, and facilities that enable them to grow and compete effectively. This initiative may include providing access to technology, skill training, and financial support to help MSMEs enhance their productivity and competitiveness (Asep Hidayat et al., 2022). By strengthening MSMEs through skills development and resource access, the implementation of these regulations not only contributes to even economic growth but also fosters a more dynamic and competitive business environment (Imsar & Saragih, 2023). Government Regulation No. 55 of 2022 brings significant changes to the provisions of Income Tax, particularly the final 0.5% income tax, previously regulated in Government Regulation No. 23 of 2018. The emphasis is on determining the final 0.5% income tax rate now granted to Individual Taxpayers with gross revenue not exceeding Rp500 million in one Tax Year, whereas the previous limit was up to Rp4.8 billion (Muin, 2023). This reflects the government's response to the need to alleviate the tax burden on MSMEs and small-scale Individual Taxpayers. However, the calculation of gross revenue involving the addition of branch gross revenue to central gross revenue or the merger of the gross revenue of husband and wife-owned businesses shows the government's efforts to ensure fairness and accuracy in tax rate determination (Asrifah et al., 2023). Thus, the main issue discussed is the government's steps in responding to the needs of MSMEs and small-scale Individual Taxpayers through adjustments to the final 0.5% income tax rules, while still considering fairness in gross revenue calculation (Widodo et al., 2023).

The current phenomenon, aside from licensing, another often overlooked regulation by MSMEs is tax payment. Out of approximately 60 million UMKMs in Indonesia, only 2.5%, or around 1.5 million MSMEs, report their taxes. This indicates that not all MSMEs understand their obligation to calculate taxes. The worst impact faced by MSMEs players is the possibility of their businesses folding due to using their capital to pay taxes. This study focuses on discussing tax regulation updates that are often overlooked by MSMEs players, such as Government Regulation No. 23 of 2018, which is no longer valid and has been replaced by Government Regulation No. 55 of 2022, enacted in December. By providing the latest understanding related to Government Regulation No. 55 of 2022, it is hoped that MSMEs players will know

how to calculate taxes and the minimum tax imposition limits according to the established rules. This way, MSMEs players can avoid sanctions for late or non-payment of taxes, which will impact the businesses they operate.

To make things easier, it is essential to implement an Android-based approach for tax calculation to improve the tax compliance of MSMEs (Hidayat & Firdaus, 2023). The implementation of Android-based technology can be an effective instrument to provide easier access to taxation for MSMEs and small-scale taxpayers. Through mobile applications or Android-based platforms, they can more efficiently manage financial reports, understand tax regulations, and even access relevant tax incentives or exemptions. This approach enables the government to support MSMEs and small-scale Individual Taxpayers inclusively, leveraging widely used and easily accessible technology (Tenri et al., 2023). Therefore, the combination of adjusting the final 0.5% income tax rules and an Android-based approach can create a more efficient, transparent, and inclusive tax environment for small-scale businesses in Indonesia (Falukas et al., 2023).

The competitiveness of MSMEs in West Sumatra can be increased through various approaches. Idris et al., (2022) emphasizes the positive impact of strengthening and increasing the competitiveness of MSMEs on economic growth, so there is a need for a model to achieve this. Salim et al., (2020) recommends aggressive strategies to exploit internal opportunities and overcome obstacles, especially in the context of the Industrial Revolution 4.0. Wijayanto et al., (2019) presents a practical solution in the form of an Android-based application for MSMEs, facilitating data exchange and information dissemination. Yustini, (2018) underlines the importance of overcoming fundamental problems such as capital and marketing, and highlights the role of LPDB in providing training and capital support. Kodirin, (2019) highlight the positive impact of this implementation on MSME financial management, which leads to improved bookkeeping and financial reporting. Badawi & Nugroho, (2022) emphasizes the importance of developing human resources and innovation in MSMEs which can be facilitated through the use of these applications. Aini, (2021) further underlines the role of ongoing guidance and training in improving the competence of MSME owners and workers in using these applications. Previous research emphasizes various approaches to increase the competitiveness of MSMEs, such as aggressive strategies, Android-based applications, training, and capital support. However, no research has yet comprehensively integrated these approaches into a single framework. This research has the potential to fill the gap by examining how Android-based approaches can be integrated with strategy, support and training to create comprehensive solutions for MSMEs in West Sumatra.

The research's objective is to create an Android-based application that documents monthly transactions for MSMEs and develops a calculator for calculating MSMEs final income tax in compliance with the standards outlined in Government Regulation No. 55 of 2022. This initiative aims to boost digital financial literacy, especially for

MSMEs, contributing to the economic strengthening and resilience in the ASEAN region. The benefits of this research are twofold. Firstly, in the realm of scientific progress, it adds to the literature by exploring the development of an Android-based application designed for documenting MSMEs monthly transactions and subsequently computing the Final Income Tax as per Government Regulation No. 55 of 2022. Secondly, for MSMEs practitioners, this research provides a valuable tool for advancing their businesses. By systematically recording monthly transactions and calculating the Final Income Tax using an Android platform, MSMEs players can enhance the progress of their enterprises in alignment with the regulatory framework outlined in Government Regulation No. 55 of 2022.

## 2. Theoretical Background

Economic development is a multifaceted process aimed at improving the overall well-being of a nation by fostering sustained growth, reducing poverty, and enhancing the standard of living. It involves various strategies, such as infrastructure development, investment promotion, and the creation of a conducive business environment. Governments play a crucial role in implementing policies that stimulate economic activities, attract foreign investments, and empower local industries. Additionally, education and skill development initiatives contribute to a skilled workforce, which is vital for innovation and productivity. Sustainable economic development also considers social and environmental aspects, promoting inclusivity and ensuring that progress does not compromise the future. In essence, the goal of economic development is to create a balanced and resilient economy that benefits the entire population and ensures long-term prosperity.

The development of MSMEs in Indonesia is seen as a crucial solution to address poverty, contributing significantly to employment absorption and constituting around 30% of the Gross Domestic Product (GDP). MSMES advancement holds the potential to improve the well-being of workers, reducing unemployment, and alleviating poverty. Recognized benefits of MSMES include income enhancement, empowerment of communities, particularly women, entrepreneurial experience, rural unemployment reduction, community cohesion, and overall socioeconomic development. However, the optimal development of MSMES faces challenges, such as limited production resources, technological constraints, and bureaucratic hurdles. The Indonesian government has introduced strategies encompassing aspects like capital, production, technology, marketing, human resources, infrastructure, bureaucracy, socioeconomics, institutional support, and relevant services to facilitate MSMES development. Additionally, the government, through Government Regulation No. 55 of 2022, has revised the Income Tax regulations, specifically the final Income Tax rate of 0.5%, benefiting domestic taxpayers with a gross turnover of less than Rp4.8 billion annually. The new regulation also exempts individual taxpayers with a gross turnover of up to Rp500 million from Income Tax, contributing

to a more conducive environment for MSMES growth and economic improvement in Indonesia.

Based on what has been described above, the framework of this research is as follows:
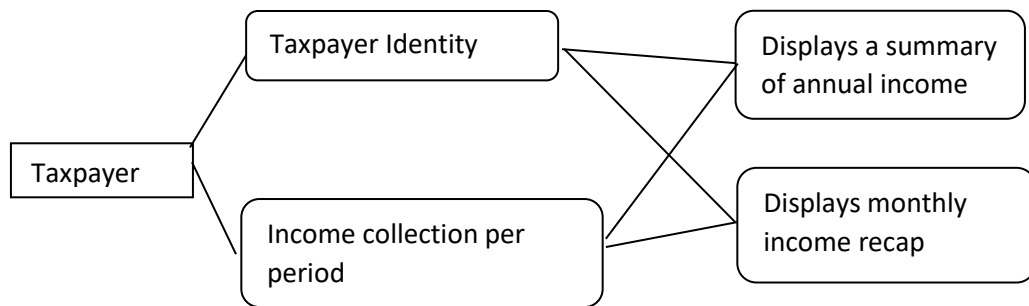


**Figure 2. Research Framework**

## 3. Methodology

The research population comprises 50 MSMEs in Padang City registered with the Department of MSMEs in Padang. The sampling process was conducted considering the research requirements. Data sources were gathered from various references, including financial reports of MSMEs, final income tax calculations for MSMEs, and literature related to software engineering and mobile application programming. Data collection involved designing the database structure and creating application interfaces using Android Studio. Data analysis was carried out through conceptual analysis to ensure the accuracy of the application output with the concept of final income tax calculation for MSMEs as per Government Regulation No. 55 of 2022. System testing was conducted using Black Box Testing, involving functional system testing to ensure compliance with the pre-designed requirements. The testing phase included the creation of testing matrices and the use of checklists to verify compliance with the needs of MSME practitioners and the standards for final income tax calculation for MSMEs according to Law No. 20 of 2008 on MSMEs. Thus, this methodology encompasses comprehensive steps in developing an Android-based application that meets the needs of MSMEs and complies with the latest tax regulations.

## 4. Empirical Findings/Results

**Display of Taxpayer Identity**

The application is designed to be as simple and user-friendly as possible to accommodate the needs of MSMEs practitioners. In accordance with the provisions of Government Regulation No. 55 of 2022, which stipulates that all taxpayers

wishing to fulfill their tax obligations using this Final Income Tax must provide their taxpayer identity. Therefore, the application ensures that users fill in their taxpayer identity as the initial step upon opening the interface. This user-friendly approach aims to simplify the tax compliance process for MSMEs practitioners, emphasizing the importance of adhering to the new regulations while providing a straightforward and accessible platform for fulfilling tax obligations.
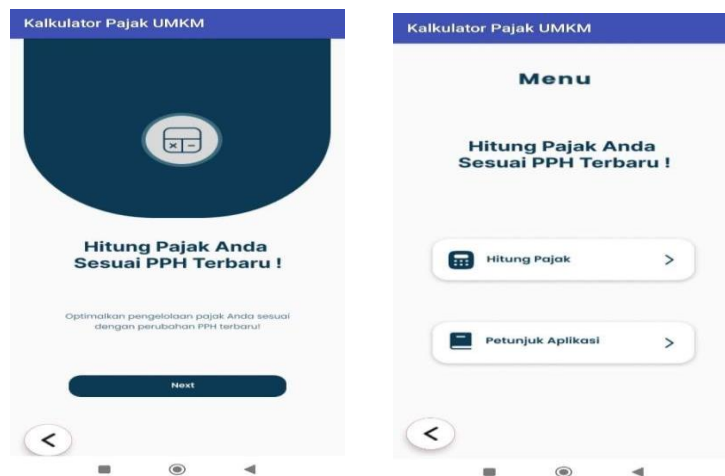


**Figure 3.** Initial Application Interface

**Per-Period Sales Data Collection Display**

MSMEs practitioners find convenience in inputting their data through a monthly income transaction summary. This accommodates MSMEs owners who may not have daily access to the application. The monthly data input is ideally supported by separate documents, such as records or summaries of income transactions, serving as the basis for inputting data into the application. These documents become



**Figure 4.** Data Collection Interface

essential references for tax calculation in the Final Income Tax process. This approach acknowledges the practicalities of MSMEs operations, allowing for a more flexible and user-friendly system that aligns with their business practices, emphasizing the importance of accurate and systematic record-keeping for tax compliance.

**Income Tax Calculation Menu Display**

The calculation of Final Income Tax is designed to be easily understood by users, offering various options to assist in determining and displaying the amount of Final Income Tax owed by taxpayers based on the previously inputted gross income data. The user-friendly interface provides multiple choices to facilitate the computation and showcase the total Final Income Tax amount that must be remitted by taxpayers. This menu not only aids in determining the current Final Income Tax obligations but also enables users to view the total Final Income Tax over the course of a year for their MSMEs. The emphasis on simplicity and accessibility in the design aims to enhance user comprehension and ease of use, aligning with the goal of supporting MSMEs practitioners in fulfilling their tax obligations efficiently.
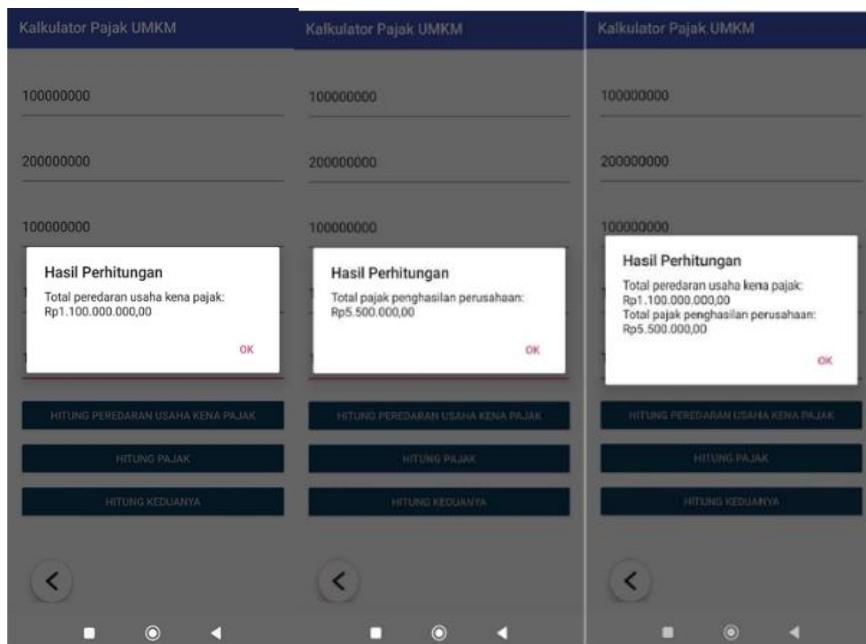


**Figure 5.** Calculation Interface

**Calculations Using Excel**

To ensure the accuracy of the application, the final PPH is compared with the calculation using the formula in Excel, which can be seen as follows:

**Tabel 1.** Perhitungan PPH Final Menggunakan Excel

| NO | Month | Business Circulation | Cumulative business circulation | Gross Circulation | Business Circulation | Final Income Tax Due |
|----|-------|---------------------|-------------------------------|-------------------|---------------------|---------------------|
| | | | | Non-Taxable (million) | Taxable (million) | After the HPP Law |
| 1 | Jan | 200,000,000 | 200,000,000 | | - | - |
| 2 | Feb | 200,000,000 | 400,000,000 | | - | - |
| 3 | Mar | 100,000,000 | 500,000,000 | | - | - |
| 4 | Apr | 100,000,000 | 600,000,000 | | 100,000,000 | 500,000 |
| 5 | May | 100,000,000 | 700,000,000 | | 100,000,000 | 500,000 |
| 6 | Jun | 100,000,000 | 800,000,000 | | 100,000,000 | 500,000 |
| 7 | Jul | 200,000,000 | 1,000,000,000 | 500,000,000 | 200,000,000 | 1,000,000 |
| 8 | Aug | 100,000,000 | 1,100,000,000 | | 100,000,000 | 500,000 |
| 9 | Sep | 200,000,000 | 1,300,000,000 | | 200,000,000 | 1,000,000 |
| 10 | Oct | 100,000,000 | 1,400,000,000 | | 100,000,000 | 500,000 |
| 11 | Nov | 100,000,000 | 1,500,000,000 | | 100,000,000 | 500,000 |
| 12 | Dec | 100,000,000 | 1,600,000,000 | | 100,000,000 | 500,000 |
| | Total | 1,600,000,000 | | | 1,100,000,000 | 5,500,000 |

Based on calculations using Excel, it can be seen that the Final PPH value obtained is the same as the results obtained by the application. This is expected to help MSMEs in calculating Final PPH more easily. Next, regression analysis was carried out to see the significance of this research.

**Multiple Regression Test Results**

Following are the Multiple Regression Test Results:

**Tabel 2. Multiple Regression Analysis Test Results**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 7,870 | 4,739 | | 1,661 | ,104 |
| | PP Policy No. 5 of 2022 (X1) | ,118 | ,234 | ,052 | 2,503 | ,017 |
| | Trust in Government (X2) | 1,728 | ,240 | ,738 | 7,188 | ,000 |

The regression analysis reveals a regression equation, Y = 7.870 + 0.118X1 + 1.728X2 + ε, where Y represents the development of MSMES taxpayers. The constant value of 7.870 indicates that, in the presence of the independent variables - Government Regulation No. 55 of 2022 Android-based policy and trust in the government, the MSMES taxpayer's development is at a baseline of 7.870 units. The positive coefficient (0.118) for the Android-based policy suggests that a one-unit increase in this variable can lead to a corresponding enhancement of 0.118 units in MSMES taxpayer development, assuming other variables remain constant. Similarly, the positive coefficient (1.728) for trust in the government indicates that a one-unit increase in this variable can contribute to a development increase of 1.728 units for MSMES taxpayers, assuming other variables remain constant. In summary, the regression analysis underscores the positive impact of both the Android-based policy and trust in the government on the development of MSMES taxpayers, providing insights into their respective magnitudes of influence.

**Hypothesis Test Results (t Test)**

The testing criteria applied in this study involved a comparison between the calculated t-values and the critical t-values, considering a significance level of 0.05 and a 2-sided test with degrees of freedom (df) set at 45 (n-k-1, where n is the number of data points and k is the number of independent variables). The critical t-value obtained from the statistical table was 2.0141. In the analysis of the t-values presented in Table 5, it is evident that the Government Regulation No. 55 of 2022 Android-based policy

variable (X1) has a t-value (2.503) smaller than the critical t-value and a significance level (0.017) less than 0.05, indicating a partial influence on the development of MSMES taxpayers. Conversely, the Trust in the government variable (X2) exhibits a t-value (7.188) larger than the critical t-value and a significance level (0.000) less than 0.05, indicating a partial impact on the development of MSMES taxpayers. These findings provide insights into the individual effects of the independent variables on the dependent variable, contributing to a nuanced understanding of their respective influences.

**Simultaneous Test Results (F Test)**

The results of joint testing of the policy variables of Government Regulation Number 55 of 2022 based on Android (X1) and trust in the government (X2) on the development of MSME taxpayers (Y) using the Fisher method statistical test tool (F test) at a significant confidence level of 0.05. The testing criteria is to compare Fcount with Ftable which can be known by calculating df1 (total number of variables-1) = 3-1 = 2, and df2 (n-k-1)= (48-2-1) = 45 (n is the number of data and k is the number of independent variables), so that Fcount > Ftable then H0 is rejected, and if Fcount < Ftable, then H0 is accepted. Based on the test, the ANOVA output is obtained in the following table:

**Table 3. Simultaneous Test Results (F Test)**

| | | | | | | |
|---|---|---|---|---|---|---|
| **ANOVA**[a] | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 409,804 | 2 | 204,902 | 29,791 | ,000[b] |
| | Residual | 309,508 | 45 | 6,878 | | |
| | Total | 719,312 | 47 | | | |

The regression analysis based on Table 3 yields the equation Y = 7.870 + 0.118X1 + 1.728X2 + ε, where Y represents the development of MSMES taxpayers. The constant value of 7.870 signifies that, in the presence of the independent variables - Government Regulation No. 55 of 2022 Android-based policy and trust in the government, the baseline development for MSMES taxpayers is 7.870 units. The positive coefficients (0.118 for X1 and 1.728 for X2) indicate that an increase in the Android-based policy or trust in the government by one unit corresponds to an incremental development of 0.118 and 1.728 units, respectively, assuming other variables remain constant. This implies that the Android-based policy and trust in the government positively influence the MSMES taxpayer's development, and their respective coefficients quantify the magnitude of impact. This comprehensive insight from the regression analysis sheds light on the contributing factors to MSMES

development, offering valuable information for policymakers and stakeholders aiming to support and enhance the growth of micro, small, and medium-sized enterprises.

**Coefficient of Determination Test**

The coefficient of determination test (R2) can be seen in table 4 below:

**Table 4. Coefficient of Determination Test Results**

| Model Summary[b] | | | |
|---|---|---|---|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,755[a] | ,570 | ,551 | 2,623 |

Based on Table 4, it can be concluded that the coefficient of determination (R2) has a value of 0.551 or 55.1%. This coefficient signifies that the independent variables, comprised of the Government Regulation No. 55 of 2022 Android-based policy and trust in the government, are capable of explaining 55.1% of the variation in the dependent variable— the development of MSMES taxpayers. The remaining 44.9% is accounted for by other variables not included in this research model. This implies that while the model is moderately effective in elucidating the relationship between the given independent and dependent variables, there are other factors outside the scope of this study that contribute to the development of MSMES taxpayers.

## 5. Discussion

The results of this study reveal significant insights into the partial effects of the independent variables—Government Regulation No. 55 of 2022 (X1) and Trust in Government (X2)—on the development of MSME taxpayers. With a t-value of 2.503 and a significance level of 0.017, Government Regulation No. 55 of 2022 (X1) demonstrates a notable influence. This finding is consistent with prior research, such as Altin and Wahyudin (2023), which highlights the importance of digital policies in enhancing MSMEs' competitiveness through technology adoption. The regulation aligns with similar initiatives aimed at integrating financial technology to support MSME development.

Furthermore, the strong t-value of 7.188 and significance level of 0.000 for Trust in Government (X2) underline its critical role in the success of MSME tax compliance and development. As highlighted by Hasan et al. (2023), trust in public institutions is vital for promoting business sustainability, particularly in regions where MSMEs are a cornerstone of economic growth. These findings suggest that a high level of trust in

government enhances the willingness of MSMEs to participate in regulatory frameworks, further contributing to their economic resilience.

The partial effects of these variables emphasize the need for a balanced approach in policy development, combining regulatory advancements with efforts to build public trust. Such an approach mirrors the insights shared by Badawi and Nugroho (2022), who argue that a combination of regulatory support and human resource development is essential for fostering innovative behavior and sustainable business practices in MSMEs. Consequently, policies such as Government Regulation No. 55 of 2022, supported by enhanced trust in government institutions, can create a conducive environment for MSME growth and compliance.

## 6. Conclusion

In conclusion, the Android-based Small and Medium-sized Enterprises (MSMES) Final Income Tax Calculation Application has been successfully implemented in accordance with Government Regulation No. 55 of 2022. The application's usage is anticipated to simplify MSMES practitioners' tasks, aiding in the documentation of all business income and facilitating the accurate computation of Final Income Tax, aligning with tax regulations. Furthermore, the conducted testing affirms that all examined functionalities align 100% with the expected system functionality. The Android-based policy under Government Regulation No. 55 of 2022 and trust in the government collectively explain 55.1% of the dependent variable—the development of MSMES taxpayers. It is hoped that simplifying the tax calculation process for MSMEs will increase competitiveness in West Sumatra, allowing businesses to concentrate on strategic marketing endeavors. This application not only adheres to taxation standards but also provides a user-friendly solution for MSMES practitioners, fostering their growth and efficiency in tax compliance.

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