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## **THE ROLE OF E-COMMERCE TAX ON INDONESIAN STATE REVENUE DURING THE COVID-19 PANDEMIC IN ISLAMIC ECONOMIC PERSPECTIVE**

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Information	Abstract:
<b>Article History:</b>  Received : 07.05.2022 Revised : 21.05.2022 Accepted : 23.06.2022  <b>Keywords:</b> <i>E-Commerce Tax, State Revenue, Covid-19 Pandemic, Islamic Economic Perspective</i>	<i>The Covid-19 pandemic is changing economic trends at this time. E-commerce grew rapidly in recent years and has become more intense due to the Covid-19 pandemic. E-Commerce Tax provides solutions in the midst of the Covid-19 pandemic. The purpose of this writing is to illustrate the role of the E-commerce Tax on Indonesia's State Revenue during the Covid-19 pandemic in an Islamic Economic Perspective. The method used is descriptive qualitative research with secondary data sources and documentation data collection methods. Based on an analysis of data obtained from journals, books, and the internet in the form of company records or documentation, government documentation or government publications, industry analysis by media, websites and others, it was found that E-commerce Tax has a role in Indonesia's state revenues by increasing state tax revenues during the Covid-19 pandemic. In the Islamic Economic Perspective, the tax set in e-commerce is in accordance with Islamic teachings, because it is set on the basis of achieving justice between conventional business actors and also online business actors.</i>

## **A. INTRODUCTION**

At the beginning of 2020, Indonesia and the world were shocked by the outbreak of a new virus, namely the new type of corona virus (SARS-CoV-2) and the disease was called Coronavirus Disease (COVID-19). It is known, that the origin of this virus originated from Wuhan, China. Found at the end of December 2019. The spread of Covid-19 was so fast and deadly, so far it has been confirmed that hundreds of countries have been infected. Many have become victims of Covid-19 in the world, including Indonesia. The Covid-19 outbreak is not only a national problem in a country, but has become a global problem. Covid-19 has an impact on social life and weakens the economy of the community (Syauqi, 2020).

The Covid-19 outbreak has changed people's habits in terms of working, studying, meeting their daily needs, and even interacting. Several sectors of the business economy have been severely impacted and even lost due to the Covid-19 pandemic. These economic sectors include hotels and tourism, aviation, restaurants, cinemas and concerts, sports, malls and retail, consumer electronics, and also automotive (Nurhaliza, 2020).

Although on the one hand the economy is weakening, on the other hand, the economy is also experiencing an increase, the increase is in the field of electronic commerce (E-Commerce). The implementation of social distancing carried out by a number of companies also has an impact on the trend of online shopping interest among Indonesians. Interest in shopping for health products online experienced a significant increase, hand sanitizer or hand sanitizer which is a preventive product for the spread of the virus with the highest shopping interest, namely 5.585%, followed by vitamin C with an increase in shopping interest of up to 1.968%. Another product that has also increased its interest is Dettol with up to 1.395%, and the highest shopping interest is in the Lotus Thermometer product with a price range of 1 million to 3 million. The next product is a mouth mask with an increase in buying interest of up to 167%. The increase in online shopping transactions is reported to have increased based on research data compiled by index.com as an e-commerce hub in Indonesia. In the survey period, which was conducted from March 2 to April 5, 2020, the total transactions from the three major e-commerce platforms, namely,

Tokopedia, Bukalapak, and Shopee, were estimated at Rp. 12.3 billion with 670,755 transactions (Tenriwaru & Sahrani, 2021).

Until the first quarter of 2021, e-commerce transactions have reached 548 million transactions with a nominal value of Rp 88 trillion. Based on data from Bank Indonesia, the increase in the volume of e-commerce transactions reached 99% year on year (yoy). Meanwhile, the nominal increase in transactions reached 52% year on year (yoy). This increase is quite influential on the digital ecosystem because e-commerce is the main platform for the digital economy (Chrisbianto, 2021).

The value of the E-commerce market in Indonesia is expected to grow in the range of USD \$55 - \$65 billion by 2022. This forecast stems from a new report entitled *The Digital Archipelago: How Online Commerce is Driving Indonesia's Economic Development*, released by management consulting firm McKinsey. One of the factors that support the rapid growth of the e-commerce sector in Indonesia is the state of the world which is being hit by the Covid-19 pandemic (Rakhmawati et al., 2021).

According to the research results of e-Conomy SEA, it is stated that in 2020 the increase in e-commerce will reach 54% and GMV 2020 is expected to reach a total value of \$44 billion or equivalent to 636 trillion Rupiah, and of course this will further increase state revenue from taxes. State revenue is state income used as a source of funding for state activities and needs in the context of state development (Syamsi, 1994).

In Indonesia, e-commerce has existed since the 2000s. However, in 2014 the use of e-commerce has only become popular with the public. E-commerce business transactions were originally an option. However, with the current pandemic conditions, like it or not, many companies are expanding their business through e-commerce to maintain business continuity. E-commerce creates an almost limitless market. However, it is certainly not easy to dominate the abundant market. Business actors are required to consistently produce products that have advantages and competitiveness, because e-commerce also creates perfect competition. The government has also begun to look at the e-commerce sector as a solution to overcome the tax deficit due to the weakening economy caused by the Covid-19 pandemic (Tenriwaru & Sahrani, 2021).

The Directorate General of Taxes (DGT) explained the background of the issuance of Tax Treatment on Trade Transactions through Electronic Systems (E-commerce), where the first benefit is to create a sense of justice or the same level playing field between conventional business actors and e-commerce business actors. In addition, the second reason is to protect the community (Finance, 2019).

Justice is the most important pillar in Islamic economics, Allah sent down Islam as a system of life for all mankind, emphasizing the importance of upholding justice in every sector, both economic, political and social. Justice is a provision that is required by Allah SWT for all humans in the world without exception. Islam views justice as an obligatory and absolute provision as one of the important elements in social and human life (Salfitra et al., 2013).

In addition, there is a study conducted by Kachidobelu John Bielu (2021), in which it is explained that Electronic commerce taxation (e-commerce) is very important because today's world will become a digital era and e-commerce will still exist in the world (A Legal Appraisal of Taxation of Electronic Commerce in Nigeria, 2021). And there is research from Sigit Setiawan (2018) which explains that Indonesia must impose taxes on e-commerce transactions, because the potential tax on e-commerce transactions has a large enough value. (No & Setiawan, 2018). With MSeeing the above phenomenon regarding the importance of taxes and also the potential for taxes on e-commerce transactions, the authors are interested in analyzing them in the form of an article. This article aims to analyze the role of E-Commerce Tax on Indonesian State Revenue during the Covid 19 Pandemic in the Islamic Economic Perspective.

## **B. LITERATUR REVIEW**

### **E-Commerce Tax**

Circular of the Directorate General of Taxes Number: SE-62/PJ/2013, part A, what is meant by E-Commerce is a trade transaction of goods and/or services through an electronic system. E-commerce (electronic commerce) is the buying and selling of goods and services, or the transmission of funds or data, through electronic networks, especially the internet. These business transactions occur as either business-to-business (B2B), business-to-consumer (B2C), consumer-to-consumer or

consumer-to-business. The terms e-commerce and e-business are often used interchangeably. The term e-tail is also sometimes used to refer to the transaction processes that make up online retail shopping (Martadinata & Zaliman, 2021).

According to Hidayatullah, E-Commerce (Electronic Commerce) or Electronic Commerce is part of an e-lifestyle that allows buying and selling transactions to be carried out online from any corner of the place. (Cv et al., 1907). Therefore, it can be concluded that e-commerce is a dynamic collection of technologies, applications and business processes that connect companies and consumers as well as certain communities where the exchange of goods between retailers and consumers of various commodities on a wide scale and an electronic transaction, and in the process delivery of goods from retailers using transportation from one area to another until it reaches the hands of consumers and the relationship that occurs is a mutually beneficial relationship for both parties.

According to Prof. Dr. Djajadiningrat quoted from the book Siti Official (2017), tax is an obligation to surrender part of the state's wealth due to circumstances, events and actions that give a certain position. According to PJA Adriani in Sumarsan (2017) states that tax is a contribution to the state (which can be imposed) that is owed by the taxpayer to pay it according to regulations. regulations, (laws) with no return of performance that can be submitted directly, and the purpose of which is to finance general expenses related to the duties of the state which administers the government. The definition of tax is also contained in Article 1 Number 1 of Law No. 28 of 2007 that tax is a mandatory contribution to the state that is owed by an individual or entity. E-commerce tax is a tax charged to all buying and selling actors who use marketplace facilities, online stores, buying and selling on social media, promotional activities, Ads and whatever it is as long as it is related to the trading process (Thidi, 2016).

The regulation on the collection of income tax on e-commerce transactions in the Circular Letter of the Director General of Taxes Number SE-62/PJ/2013 dated 27 December 2013 concerning the Affirmation of Tax Provisions on E-commerce Transactions is as follows:

1. Online Marketplace

- a. Online Marketplace is the activity of providing a place for business activities in the form of an Internet Shop at an Internet Mall as an Online Marketplace Merchant selling goods and/or services.
- b. The object of the tax is income from the service of providing space and/or time in other media for the delivery of information, which is the object of Income Tax (PPh) which must be deducted from Article 21, Article 23, or Article 26. Included in the definition of other media for the delivery of information is a website. internet used to operate shop, display content (sentences, graphics, explanatory videos, information, etc.) of goods and/or services, and/or make sales. Compensation in connection with the provision of space and/or time u in the internet site for the delivery of information in this example of the Online Marketplace business process can be in the form of: Monthly Fixed Fee, Rent Fee, Registration Fee, Fixed Fee, or Subscription Fee.
- c. The tax subject is an individual or entity that earns income from the service of providing a place and/or time in other media for the delivery of information.
- d. With a legal basis, namely Article 4 paragraph (1) and paragraph (2), Article 17, Article 21, Article 23 and Article 26 of the Income Tax Law.

2. Classified Ads

- a. Classified Ads is the activity of providing a place and/or time to display content (text, graphics, explanatory videos, information, etc.) of goods and/or services for advertisers to place advertisements aimed at advertising users through sites provided by Classified Ads organizers.
- b. The object of the tax is income from the service of providing space and/or time in other media for the delivery of information, which is an object of income tax that must be withheld from Article 23, Article 21 or Article 26.
- c. The tax subject is an individual or entity that earns income from the services of a place and/or time provider in other media for the delivery of information.
- d. The legal basis is Article 4 paragraph (1) and paragraph (2), Article 17, Article 21, Article 23, and Article 26 of the Income Tax Law.

### 3. Daily Deals

- a. Daily Deals is an activity to provide a place for business activities in the form of a site as a place to sell goods and/or services to buyers by using vouchers as a means of payment.
- b. The object of the tax is income from the service of providing a place and/or time in other media for the delivery of information, which is an object of income tax for which Article 21, Article 23, or Article 26 income tax must be deducted.
- c. The tax subject is an individual or entity that earns income from the services of a place and/or time provider in other media for the delivery of information.
- d. The legal basis is Article 4 paragraph (1) and paragraph (2), Article 17, Article 21, Article 23, and Article 26 of the Income Tax Law.

### 4. Online Retail

- a. Online retail is the activity of selling goods and/or services carried out by online retail providers to buyers on online retail sites.
- b. The object of the tax is income from the sale of goods and or the provision of services which is the object of income tax. If the income from the sale of goods and/or the provision of services is the object of withholding or collecting income tax, it is obligatory to withhold or collect the income tax.
- c. The subject of the tax is an individual or entity that earns income from the sale of goods and/or the provision of services. The provider of goods and services in the example of the Online Retail business process is the Online Retail provider.
- d. The legal basis is Article 4 paragraph (1) and paragraph (2), Article 15, Article 21, Article 22, Article 23 and Article 26 of the Income Tax Law.

## **Country Income**

State revenue is state income used as a source of funding for state activities and needs in the context of state development. What is meant by state revenue or state money receipts or government revenues include taxes, levies, state company profits,

finances, public donations, and so on. (Syamsi, 1994). In this case, state income comes from taxes and non-taxes. Taxes are people's contributions to the state treasury based on law that can be enforced without receiving reciprocal services (contra-achievements) that can be shown directly and which are used to pay general expenses (Mardiasmo, 2011).

Taxes received by the government will be used to finance various government activities. In highly developed countries, taxes are the main source of government spending, part of government spending is to finance government administration and partly to finance development activities. Pay the salaries of government employees, finance the education and health systems of the people, finance expenditures for the armed forces, and finance various types of important infrastructure that will be financed by the government. These expenditures will increase aggregate expenditure and increase the level of economic activity of the country (Sukirno, 2012).

The sources of state revenue are generally divided into two sources, namely tax revenue and non-tax income. Tax revenue is the payment of contributions by the people to the government which is regulated by law without direct remuneration. And non-tax income is state income apart from taxes

### **Covid-19 Pandemic**

A pandemic is an epidemic that has spread to several countries or continents, and generally affects a large number of people. The term pandemic is not used to indicate the severity of a disease, but only the extent of its spread. The Covid-19 pandemic is an event that spreads the 2019 corona virus disease (corona virus disease 2019, abbreviation for Covid-19) throughout the world. Corona Virus Disease 2019 (COVID-19) has been declared by WHO as a pandemic and the Government of Indonesia based on Presidential Decree No. 11 of 2020 concerning the Determination of Public Health Emergency. Corona Virus Disease 2019 (COVID-19) has declared COVID-19 as a mandatory public health emergency. countermeasures are made. At first the transmission of this virus could not be determined whether it could pass between humans. The number of cases continues to grow over time. It was finally confirmed that the transmission of this pneumonia can be transmitted from human to human. Until now this virus is rapidly spreading is still a mystery and various studies



are still ongoing. Various actions and policies were taken by the government to be able to break the chain of the spread of this virus. Starting from socialization efforts, implementing social distancing to enacting laws as the legal basis for prosecution. Many people are still confused by the emergence of this corona virus pandemic (Syauqi, 2020).

### **C. METHODOLOGY**

The method used in this research is descriptive qualitative method. The author in conducting research using library research. The type of data used in this article is secondary data, namely data from books, research results in the form of journals, and sources from the internet regarding data and information relevant to research, namely e-commerce tax, Covid-19, and the role of e-commerce. tax in Indonesia during the covid 19 pandemic. Data collection techniques use documentation techniques from various reference sources, both writing and images in the form of company notes or documentation, government documentation or government publications, industry analysis by the media, websites and others. The author listens and records important information in conducting data analysis by means of data reduction, data display and drawing conclusions so as to get an overview of conclusions regarding the study of literature to be developed in this research (Sugiyono, 2015).

### **D. RESULT AND ANALYSIS**

#### **Commerce During the Covid-19 Pandemic**

The Corona Virus Disease 2019 (COVID-19) pandemic, which is endemic in almost all countries in the world, has had a profound impact on economic growth. Even the conventional business sector felt the decline in turnover until it went out of business. But it is different with the e-commerce business, which is expected to increase despite the COVID-19 pandemic. In addition to being a business solution during the COVID-19 pandemic, the e-commerce business sector is expected to continue to grow rapidly and is even expected to remain at a certain level when the COVID-19 pandemic ends (Nurlela, 2021).

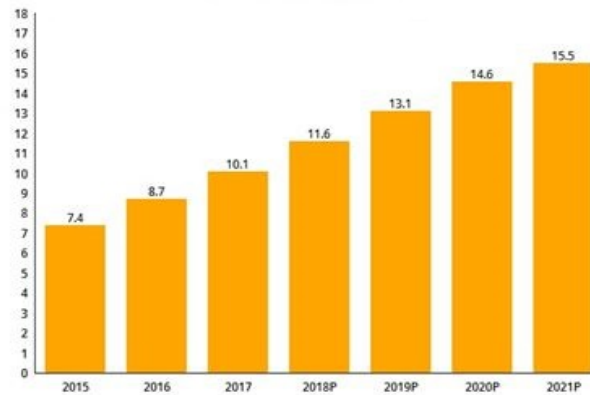


Figure 1. Global E-commerce Market Share 2015-2021 (In Percent)

It is estimated that the longer the pandemic attacks people's lives, the more business people will migrate from conventional selling with physical stores to selling online in marketplaces or other digital means. We cannot deny that since 2015 the e-commerce business sector has developed in Indonesia, it is more obvious that this significant increase will be seen in 2020, when the COVID-19 pandemic is endemic to all corners of the world, and is forcing to change people's habits in every way. including in the business and economic sectors (Nurlela, 2021).

### **The Role of E-Commerce Tax on Indonesia's State Revenue During the Covid 19 Pandemic in the Islamic Economic Perspective**

As we all know, the handling of Covid-19 cases has resulted in an increase in state spending. Meanwhile, state revenues have decreased due to the Covid-19 pandemic, which has affected many sectors, especially the tax sector. The Covid-19 pandemic has affected tax revenue which is one of the sources of state revenue. This of course can lead to a deficit in the state budget balance. This is because expenditures have increased while revenues have decreased due to the Covid-19 pandemic that is currently engulfing Indonesia (Mainaya, 2021).

The development of existing technology has resulted in start-ups, individuals, and companies starting to develop and use marketing through the internet or other electronic media so that it attracts the attention of the Indonesian government as a potential state revenue. Stimulus-stimulus has also begun to be carried out by the Directorate General of Taxes to get the tax amount, starting from government to

government or government to business (marketplace) cooperation to finally the issuance of PMK 48/PMK.03/2020 to add criteria for implementing VAT for PMSE (Trade Through Electronic System), as well as VAT imposed on the Utilization of Intangible BKP and/or JKP from outside the Customs area within the customs area through the PMSE based on Article 2 paragraph 1 PMK 48/PMK.03/2020. With the PMK 48/PMK.03/2020 (Mainaya, 2021).

From the value added tax (VAT) sector revenue, the Government anticipates a 10% reduction in tax revenue in 2020 after distributing various assistance and incentives aimed at helping businesses affected by the Covid-19 pandemic by issuing a Government Regulation in Lieu of Law. With the issuance of Perppu Number 1 of 2020 dated March 31, 2020, a 10% value added tax (VAT) will be imposed on goods and services sold through foreign electronic platforms that do not have a physical entity in Indonesia, including online retail services, streaming media, e-commerce. - learning, cloud applications and services. E-Commerce tax is used as a potential to increase state tax revenue during the COVID-19 pandemic (RI, 2021).

Tax treatment on Trade Transactions through Electronic Systems (e-commerce) is carried out on the grounds of creating a sense of justice or an equal level playing field between conventional business actors and e-commerce business actors. In Islamic economics justice is very important. In maintaining balance and maintaining the relationship between God and humans, Islam also establishes a balanced relationship between humans and other humans. This balance is needed to protect already good relationships from the bad effects caused by excessive behavior in buying and selling transactions or in economic activities. That is why in Islam it is very important in creating justice in all aspects of human life, not just in one aspect.

The concept of justice taught by Islam wants a proportional distribution of income. At this level it can also be said that Islamic economics is an economy based on togetherness. Judging from the explanation given, the tax set in e-commerce is in accordance with Islamic teachings, because it is determined on the basis of achieving justice between conventional business actors and online business actors. Where none other than the results of taxes provided by e-commerce taxes are used for mutual welfare. Allah says in QS Al-Ma'idah verse 8 which reads:

إِعْدِلُوا هُوَ أَقْرَبُ لِلتَّقْوَىٰ

Meaning: ... *do justice; that is nearer to piety*... (al-Maidah: 8)

This verse shows that believers are commanded to do justice to everyone. Being fair to others is how fellow human beings can place themselves in a place that is proper, right, and in accordance with the rights that they get.

## E. CONCLUSION

Based on the analysis of the data above, it is concluded that e-commerce tax plays a role in Indonesia during the Covid 19 pandemic. Where the increase in E-Commerce during the pandemic, it provides revenue from the value added tax (VAT) sector. The government anticipates a 10% reduction in tax revenue in 2020 after distributing various aids and incentives aimed at helping businesses affected by the Covid-19 pandemic. Value added tax (VAT) of 10% is imposed on goods and services sold through foreign electronic platforms that do not have a physical entity in Indonesia, including online retail services, streaming media, e-learning, applications and cloud services. The role of E-Commerce tax is utilized as a potential to increase state tax revenue during the COVID-19 pandemic. conventional entrepreneurs as well as online entrepreneurs.

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