Volume 4 Number 2 (2026)
July-December 2026
Page: 1172-1184

Journal of Creative Power and Ambition (JCPA)
https://edujavare.com/index.php/jcpa
E-ISSN: 3031-4054
DOI: 10.70610/jcpa.1718

Medium-sized Business Actors' Perceptions of Taxes and Their Implications for Business Competitiveness in Bima City

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Article history Submitted: 2026/04/01; Revised: 2026/05/11; Accepted: 2026/07/25

Abstract

This study aims to examine the perceptions of medium-sized business owners in Bima City toward income tax and to explore the implications of taxation for the sustainability of medium-sized enterprises. This study employed a qualitative descriptive approach to explore the perceptions of medium-sized business owners in Bima City toward income tax and to examine its implications for the sustainability and competitiveness of their businesses through interviews, observations, and documentation. The collected data were analyzed using the Miles and Huberman interactive analysis model, while the trustworthiness of the findings was ensured through credibility, transferability, dependability, and confirmability based on the framework proposed by Lincoln and Guba. Based on the findings, this study concludes that the perceptions of medium-sized business owners toward taxation in Bima City differ according to their level of tax knowledge, with greater tax literacy leading to more positive attitudes toward tax compliance and business responsibility. The findings also indicate that the impact of taxation on business competitiveness is strongly influenced by entrepreneurs' financial capacity, managerial competence, and ability to manage tax obligations effectively. Overall, the study highlights that improving tax literacy, financial management, and tax compliance practices is essential for enhancing the sustainability and competitiveness of medium-sized enterprises in Bima City.

Keywords Medium-sized enterprises; Tax perception; Income tax; Business competitiveness; Tax compliance; Bima City.

INTRODUCTION

Taxes are a primary source of state and regional revenue, playing a crucial role in supporting economic development, providing public facilities, and improving public welfare. In the regional context, tax revenue serves as a crucial instrument for the government to increase Regional Original Income (PAD) to finance various development programs and public services.

Along with economic development and tax reform through the Law on Harmonization of Tax Regulations (UU HPP), the government continues to optimize the tax system, including for the medium-sized business sector, which contributes significantly to regional economic growth. However, evolving tax policies have also given rise to varying perceptions among business actors, particularly regarding the tax burden, ease of administration, and its impact on business sustainability and competitiveness (Mardiasmo, 2023).

In Bima City, optimizing regional tax revenue has become a government focus in increasing Regional Original Income (PAD). The local government has begun expanding tax oversight, improving taxpayer data collection, and implementing a digital-based tax service system. This situation indirectly presents new challenges for medium-sized businesses in adapting to changes in tax policy and administration. On the other hand, medium-sized businesses play a strategic role in driving regional economic growth, creating jobs, and increasing commercial activity. Therefore, business actors' perceptions of taxes are crucial to study, as they can influence tax compliance, business development, and competitiveness in Bima City (Mediantb.net, 2026).

Micro, Small, and Medium Enterprises (MSMEs), among the taxpayers receiving income, contribute significantly to job creation, labor absorption, and, most importantly, act as a buffer against economic shocks. The increase in the number of MSMEs is expected to contribute to increased state revenue from the tax sector. High tax revenue is certainly a goal for the government, and this can only be achieved if public perception of tax obligations improves. Perception demonstrates understanding. Therefore, if MSMEs understand tax obligations, how to calculate taxes correctly, how to report taxes in the current digital technology era, and the importance of tax revenue for financing national development, their willingness to pay taxes will certainly increase (Triatmoko et al., 2021).

The issue of tax compliance has become a significant issue in Indonesia. Failure to comply can lead to taxpayers engaging in tax avoidance, evasion, and neglect, which ultimately harms the state, resulting in reduced tax revenue (Supadmi, 2011). The government is undertaking various efforts to increase tax revenue, for example by fostering tax compliance and awareness. With taxpayer compliance, it is hoped that taxpayers will strive to comply with applicable tax laws, both by fulfilling their obligations and exercising their tax rights. This will foster a willingness to pay their income tax (Bahri, 2020).

In addition to regional taxes, the Income Tax (PPh) obligation for medium-sized businesses and MSMEs in Bima City also follows national policies established by the central government through the Directorate General of Taxes. According to Government Regulation Number 23 of 2018, MSMEs with gross revenue of no more than IDR 4.8 billion per year are subject to a Final Income Tax of 0.5% of their turnover. This policy aims to simplify tax administration and encourage increased taxpayer compliance among MSMEs (Directorate General of Taxes, 2018).

Digitizing tax services has also become a new urgency in Bima City. The local government has begun implementing digital-based tax services and launched the Mobile Tax Service (PALING) to facilitate the public in fulfilling their tax obligations. However, some medium-sized businesses still face obstacles in understanding the digital tax system, such as a lack of technological literacy, difficulties with electronic reporting, and a limited understanding of tax administration. This situation can impact the effectiveness and competitiveness of medium-sized businesses in the region (Mediantb.net, March 28, 2026).

Law No. 7 concerning the Harmonization of Tax Regulations (UU HPP) of 2021 provides additional incentives in the form of an income tax exemption for individual taxpayers of MSMEs with turnover of up to IDR 500 million per year. This policy is considered capable of providing growth space for small and medium enterprises (SMEs) before the tax year ends. Full tax relief in accordance with general provisions (Directorate General of Taxes, 2022). Therefore, the trend in income tax for medium-sized businesses and MSMEs tends toward tariff simplification, digitalization of tax administration, and increased compliance through incentive and educational approaches.

In general, before harmonization, tax policies were more fragmented and less integrated. Following the enactment of the HPP Law, the government sought to simplify regulations, broaden the tax base, and create a fairer and more sustainable tax system. Since the enactment of Law Number 7 of 2021 concerning the Harmonization of Tax Regulations, the Indonesian tax system has undergone significant changes toward a more integrated, fair, and digital-based system. One key trend is increased taxpayer compliance through data integration, including the use of the National Identification Number (NIK) as the Taxpayer Identification Number (NPWP), which aims to improve the effectiveness of tax oversight (Ministry of Finance of the Republic of Indonesia, 2021).

Prior to the enactment of the HPP Law, Indonesia's tax system was regulated by separate laws, such as the General Taxation and Revenue (KUP) Law, the Income Tax Law, and the Value Added Tax (VAT) Law, which tended to be less than optimally integrated. This led to administrative complexity and potentially low taxpayer compliance. After harmonization, these various regulations were aligned to create a simpler and more legally certain tax system (Darussalam, Septriadi, & Dhora, 2022). Another difference is evident in the taxable objects. Prior to harmonization, benefits in kind or enjoyments were not taxable, whereas after harmonization, they became taxable, subject to specific provisions. Furthermore, tax administration reform has been further strengthened through digitalization and integration of the national tax system (Ministry of Finance of the Republic of Indonesia, 2021).

Data from the Raba Bima Tax Office (KPP Pratama), obtained through a brief interview with one of its employees, Mr. Raju, indicates that the level of tax compliance among businesses in Bima City is relatively high. This is evidenced by the active participation of medium-sized taxpayers in fulfilling their tax obligations. However, there is no clear reason why medium-sized businesses are complying with their tax obligations due to their high level of understanding of their tax obligations. It is known that medium-sized businesses can be subject to sanctions for late tax payments. Late tax payments are generally subject to penalties in the form of interest calculated monthly on the amount of tax underpayment, with the interest rate following the rate set by the Ministry of Finance of the Republic of Indonesia and subject to change according to applicable regulations. In addition to interest penalties, late submission of Tax Returns (SPT) is also subject to administrative fines.

Another pressing issue is the negative perception of businesses towards taxes. Some view taxes as an additional burden that can reduce business profits and reduce competitiveness. If tax policies are perceived as complicated or burdensome, businesses tend to delay tax payments, reduce business expansion, and even choose to remain in the informal sector. This situation indicates that perceptions about taxes are closely related to the competitiveness of medium-sized businesses in Bima City. (Sari & Nugroho, 2024). This study aims to examine the perceptions of medium-sized business owners in Bima City toward income tax and to explore the implications of taxation for the sustainability of medium-sized enterprises.

METHODS

This study employed a qualitative research approach using a descriptive research design to explore the perceptions of medium-sized business owners toward taxation and its implications for business competitiveness in Bima City, Indonesia. A qualitative approach was considered the most appropriate because the study sought to gain an in-depth understanding of participants' experiences, perceptions, and interpretations regarding tax obligations rather than measuring variables quantitatively. The descriptive design enabled the researcher to systematically describe the existing conditions and explain how taxation is perceived by business owners in relation to the sustainability and competitiveness of their enterprises. The study focused on understanding social realities from the perspectives of the participants while maintaining the natural context in which these perceptions were formed.

The research was conducted in Bima City, where medium-sized enterprises play a significant role in regional economic development and contribute substantially to local tax revenues. Business sectors included trade, services, and other commercial activities that are subject to taxation under Indonesian tax regulations. The research location was purposively selected because medium-sized enterprises constitute one of the major drivers of economic growth in the region and frequently interact with the national taxation system. The study was conducted over approximately three to four months, covering the stages of research preparation, data collection, data analysis, interpretation of findings, and report writing. This period allowed the researcher to conduct comprehensive fieldwork and obtain rich qualitative information from the selected participants. The research subjects consisted of medium-sized business owners operating in Bima City who had fulfilled tax registration requirements and actively managed their businesses. Participants were selected purposively because they possessed direct experience in dealing with tax regulations and therefore were capable of providing detailed information regarding their perceptions of taxation and its influence on business activities.

The study focused on business owners from various sectors to ensure diverse perspectives concerning tax compliance, financial management, and business competitiveness. The object of the research was the perception of taxation among medium-sized entrepreneurs and the implications of these perceptions for business competitiveness. Specifically, the study examined participants' understanding of taxation, perceived tax burden, perceptions of tax fairness and tax rates, awareness of tax sanctions, and experiences with tax digitalization. In addition, business competitiveness was explored through aspects such as cost efficiency, pricing strategies, business sustainability, and the ability to compete in the marketplace. The study utilized both primary and secondary data. Primary data were collected directly from participants through semi-structured interviews, field observations, and documentation. Interviews were the primary data collection technique because they enabled respondents to explain their perceptions, experiences, and challenges related to taxation in greater depth. Observations were conducted to examine business operations, financial practices, and tax management activities within the enterprises, providing contextual information that complemented the interview findings.

Documentation was also employed to collect supporting evidence, including tax identification numbers (NPWP), tax payment receipts, annual tax return documents (SPT), financial records, and other relevant administrative documents. Secondary data were obtained from government regulations, taxation laws, academic journals, books, official reports, and other relevant literature to support the interpretation of the empirical findings and strengthen the theoretical framework of the study. The collected data were analyzed using the interactive qualitative analysis model developed by Miles and Huberman, which consists of data reduction, data display, and conclusion drawing or verification. Data reduction involved selecting, simplifying, organizing, and coding interview transcripts, observation notes, and documentary evidence according to the research objectives. Subsequently, the organized data were presented in narrative form and thematic categories to facilitate interpretation and identify relationships among emerging concepts. Finally, conclusions were continuously verified throughout the research process by comparing information obtained from different participants and data sources. To ensure the trustworthiness of the findings, the study employed the qualitative validity criteria proposed by Lincoln and Guba, including credibility, transferability, dependability, and confirmability.

Credibility was enhanced through source, technique, and time triangulation as well as member checking with participants. Transferability was achieved by providing detailed contextual descriptions of the research setting and participants, while dependability was ensured by maintaining a systematic research process that could be audited. Confirmability was established by preserving interview transcripts, observation records, and documentary evidence to demonstrate that the findings were grounded in empirical data rather than researcher bias. These procedures ensured that the research findings were scientifically rigorous and provided a comprehensive understanding of how tax perceptions influence the competitiveness of medium-sized enterprises in Bima City.

FINDINGS AND DISCUSSION

Discussion of Research Results

Based on the research results, the discussion of this research is as follows:

1. Perceptions of Medium-sized Business Actors in Bima City Regarding Income Tax

Based on the research results, it was found that the perceptions of middle-class actors regarding taxes in Bima City are still diverse. Of the four informants interviewed, three informants showed a limited understanding of taxation, while one informant had a better understanding of tax obligations. This difference was evident in the informants' ability to explain tax provisions, tax payment and reporting procedures, and tax benefits for business activities. Informants with a better understanding were business actors directly involved in managing tax administration, while informants with limited understanding tended to outsource tax administration or only knew the obligation to pay taxes without understanding the applicable provisions.

These findings indicate that business actors' perceptions of taxes are influenced by their level of knowledge and experience in fulfilling their tax obligations. This aligns with perception theory, which explains that perception is the process by which individuals interpret an object based on their experience, knowledge, and the information they receive. The more experience and information a person has regarding an object, the better their understanding of it. In this study, direct experience managing tax administration was one factor shaping business actors' perceptions of taxes.

The results of this study also align with Triatmoko et al. (2021), who stated that MSME taxpayers' perceptions of tax obligations are influenced by their level of understanding of tax provisions. Taxpayers who understand the functions, benefits, and procedures for implementing tax obligations tend to have a better perception than those with limited understanding. This finding reinforces the findings of this study, which demonstrate that tax understanding is a factor influencing how business actors view tax obligations.

According to researchers, the differences in perceptions found among medium-sized businesses in Bima City are not only influenced by the tax socialization provided by the government, but also by the business actors' involvement in managing their own business administration. Business actors who are accustomed to maintaining financial records, calculating tax obligations, and making payments and reporting taxes independently tend to have a better understanding of taxation. Conversely, business actors who are not directly involved in managing tax administration tend to have a more limited understanding, which affects their perceptions of taxes. Thus, this study shows that improving tax understanding depends not only on the intensity of socialization, but also on the active involvement of business actors in fulfilling their tax obligations.

2. Tax implications for the sustainability of medium-sized businesses in Bima City

Based on the research results, it was found that the two informants had different views regarding the implications of taxes on the sustainability of medium-sized businesses in Bima City. The first informant viewed taxes as reducing business profits, thus limiting the opportunity for business development and developing competitive pricing strategies. In contrast, the second informant argued that taxes are part of operational costs that must be calculated from the outset to prevent them from hindering business continuity. These differences indicate that each business actor perceives the implications of taxes on business sustainability differently, depending on their business conditions and financial management capabilities.

These findings indicate that business sustainability is influenced not only by the amount of tax payable, but also by the business owner's ability to manage their finances. The first informant emphasized the relatively limited profit margins of the business, which perceived tax payments as an additional expense that reduced the business's ability to grow. Conversely, the second informant viewed tax obligations as part of the business's financial planning and therefore did not significantly impact business sustainability. Therefore, the difference in perception between the two informants was more influenced by the internal conditions of the business than by the amount of tax itself.

The results of this study align with business continuity theory, which states that business continuity is determined by a business owner's ability to manage resources, maintain financial stability, and adapt to changes in the business environment. Business owners who are able to develop sound financial plans will more easily allocate tax payments as part of operational costs, thus ensuring business continuity. Conversely, when a business's financial condition is unstable, any additional expenses, including taxes, are more easily perceived as hindering business continuity.

The results of this study also align with research by Welly et al. (2024), which concluded that tax understanding and tax socialization have a positive effect on MSME taxpayer compliance. These findings indicate that the better business actors understand tax regulations, the better their attitude toward fulfilling their tax obligations. In this study, informants with a better understanding were also able to integrate tax payments into their business financial management, thus preventing tax obligations from being perceived as a threat to business continuity.

The findings of this study also align with a study by the OECD (2020), which stated that a tax system perceived as complex or burdensome for businesses can impact their ability to grow and compete. Conversely, a well-understood tax system supported by simple administration can help businesses maintain productivity and sustainability. In this study, informants with better administrative and financial management demonstrated the perception that taxes are an essential part of business governance that must be met to avoid disrupting business continuity.

According to the researchers, the differing views of the two informants indicate that the tax implications for business sustainability cannot be viewed solely as a result of the magnitude of tax obligations. More dominant factors are the financial condition of the business, the level of tax understanding, and the business owner's ability to conduct financial planning. Business owners with relatively limited profits tend to feel the impact of tax payments more significantly because the space for business development becomes increasingly limited. Conversely, business owners with more organized financial administration are able to manage tax obligations as part of operational costs, thus maintaining business continuity. Thus, this study shows that perceptions of tax implications are ultimately influenced by the managerial ability of business owners to manage their businesses sustainably.

Based on the research results, it can be understood that the implications of taxes on business sustainability are related to the competitiveness of medium-sized businesses. Businesses that are able to manage their tax obligations through sound financial and administrative planning tend to be better able to maintain the stability of their business operations. This condition provides room for business actors to maintain product quality, set more competitive prices, and develop their businesses amidst competition. Conversely, business actors who view taxes as a burden due to limited profits and working capital tend to experience difficulty in allocating funds for business development, which can affect their business's ability to compete. Thus, the research results indicate that business sustainability is one aspect that supports the creation of business sustainability. The better a business actor's ability to maintain its business sustainability through financial management and fulfilling tax obligations, the greater the business's opportunity to achieve sustainable sustainability.

CONCLUSION

Based on the findings of this study, it can be concluded that the perceptions of **medium-sized business owners** toward taxation in Bima City vary considerably and are largely influenced by their level of tax knowledge. Business owners with limited understanding of taxation tend to perceive taxes merely as mandatory obligations that must be fulfilled without fully recognizing their broader economic and social benefits. In contrast, respondents with a better understanding of tax regulations view taxation as an integral component of responsible business management and good corporate governance. They recognize that proper tax compliance not only fulfills legal obligations but also contributes to business credibility, sustainability, and long-term organizational development.

The study further reveals that the implications of taxation for the competitiveness of medium-sized enterprises depend largely on the financial capacity and managerial competence of business owners. Enterprises with effective financial management and sound tax planning generally regard taxes as part of their normal operating expenses, allowing them to maintain business continuity and remain competitive in the market. Conversely, businesses facing limited profits and constrained working capital are more likely to perceive taxation as a financial burden that reduces their ability to expand and compete. These findings suggest that the impact of taxation on business competitiveness is determined not only by the amount of tax paid but also by entrepreneurs' tax literacy, financial condition, and managerial capabilities, highlighting the importance of strengthening tax education and financial management practices among medium-sized enterprises.

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