

ANALYSIS OF SALES RECORDING CONFORMITY IN DETERMINING GROSS TURNOVER FOR CORPORATE INCOME TAX REPORTING AT CV XYZ

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Abstrak

Penelitian ini bertujuan menganalisis kesesuaian pencatatan penjualan CV XYZ dalam menentukan peredaran bruto, penerapan Pajak Penghasilan (PPh) Final tarif 0,5% berdasarkan PP Nomor 55 Tahun 2022, serta kesesuaian batas waktu penggunaannya. Penelitian menggunakan pendekatan kualitatif deskriptif dengan rancangan studi kasus, melalui observasi, wawancara, dan dokumentasi atas data penjualan CV XYZ periode 2018-2025. Hasil penelitian menunjukkan peredaran bruto tahun 2022 sebesar Rp1.903.166.580, namun belum sepenuhnya sesuai prinsip akrual akibat transaksi tunai tanpa nota, uang muka belum tercatat sebagai pendapatan, dan lemahnya sistem administrasi manual. Penerapan PPh Final 0,5% dengan total setoran Rp9.515.833 secara prosedural telah sesuai regulasi, tetapi CV XYZ telah melewati batas waktu penggunaan fasilitas tersebut sejak tahun pajak 2022 sehingga seharusnya beralih ke skema PPh Tidak Final Pasal 17 dengan tarif efektif 11%. Simulasi menunjukkan pajak yang seharusnya dibayar sebesar Rp37.743.014, sehingga terdapat potensi kekurangan pembayaran pajak sebesar Rp28.227.181 yang berisiko menimbulkan Surat Ketetapan Pajak Kurang Bayar (SKPKB) apabila tidak segera dikoreksi oleh perusahaan.

Kata Kunci: Pencatatan Penjualan, Peredaran Bruto, PPh Final 0,5%, PPh Badan Tidak Final, PP Nomor 55 Tahun 2022.

Abstract

This study aims to analyze the conformity of CV XYZ's sales recording in determining gross turnover, the application of the 0.5% Final Income Tax rate based on Government Regulation No. 55 of 2022, and the appropriateness of the time limit for its use. The research used a descriptive qualitative approach with a case study design, through observation, interviews, and documentation of CV XYZ's sales data for the 2018-2025 period. The results showed that gross turnover in 2022 was Rp1,903,166,580, but it was not fully in accordance with the accrual principle due to cash transactions without receipts, down payments not yet recorded as income, and a weak manual administration system. The application of the 0.5% Final Income Tax, totalling Rp9,515,833, was procedurally in accordance with regulations, but CV XYZ had passed the deadline for using this facility since the 2022 tax year and should have switched to the Non-Final Income Tax Article 17 scheme with an effective rate of 11%. Simulations showed that the tax that

should have been paid was Rp37,743,014, resulting in a potential tax underpayment of Rp28,227,181 which risks resulting in a Tax Underpayment Assessment Letter (SKPKB) if not immediately corrected by the company.

Keywords: Sales Recording, Gross Turnover, 0.5% Final Income Tax, Non-Final Corporate Income Tax, Government Regulation No. 55 of 2022.

A. INTRODUCTION

Income Tax is a levy imposed on any income received by a taxpayer within one tax year in accordance with Law No. 36 of 2008 on Income Tax. Corporate Income Tax is one of the state revenue sources with a fairly significant contribution (Aisi & Furqon, 2024). Under Article 17 paragraph (1) letter b of Law No. 7 of 2021, the Corporate Income Tax rate is set at 22% of Taxable Income, while Article 4 paragraph (2) authorizes the government to designate certain types of income subject to final tax (Wekasih, 2025). Indonesia applies a self-assessment system, under which corporate taxpayers are required to calculate, pay, and report their own tax liabilities (Setyaningsih & Harsono, 2021), making orderly sales recording an important factor in supporting tax compliance.

As support for small and medium enterprises, the government issued Government Regulation (GR) No. 23 of 2018, which lowered the Final Income Tax rate to 0.5% of gross turnover for taxpayers with an annual turnover not exceeding IDR 4,800,000,000 (Singarimbun, 2018). This provision was subsequently refined through GR No. 55 of 2022 as a follow-up to the Tax Regulation Harmonization (HPP) Law. In addition to maintaining the 0.5% rate, the new regulation confirms the time limit for using the final-tax facility, namely a maximum of four tax years for corporate taxpayers in the form of a CV, partnership, or cooperative, and three years for a limited liability company, counted from the taxpayer's first registered tax year; after that period, the taxpayer must switch to the Non-Final Income Tax scheme at the general rate of 22% (Fitriya, 2025).

CV XYZ is a corporate taxpayer in the form of a limited partnership (CV) engaged in the trading of school books and building materials in Madiun Regency, and has been registered since 2018. Preliminary observation identified two interrelated problems. First, sales recording has not been carried out in a detailed manner, particularly for small cash transactions that are not always recorded, so that during the 2018-2025 period a cumulative difference of approximately IDR 1,520,000,000 was found between the recorded gross turnover and the turnover that should have been reported. This matters because, under the 0.5% Final Income Tax scheme, gross turnover is the sole basis for tax imposition without any deduction of expenses (Aldo et al., 2025), so inaccurate recording directly affects the accuracy of the Final Income Tax paid. Second, based on GR No. 55 of 2022, the time limit for using the final rate for a CV-type entity registered since 2018 ended in the 2021 tax year, yet CV XYZ was found to still be using the final scheme through 2025.

Weak financial recording among incorporated MSMEs is a fairly common phenomenon in Indonesia. Financial recording is the most consistent factor affecting MSME tax compliance, and at the same time the weakness most frequently found (Rajagukguk, 2024; Setyaningsih & Harsono, 2021). Theoretically, this condition can be explained through tax compliance theory as developed by Allingham & Sandmo (1972), which states that taxpayer compliance is influenced by the perceived risk of audit and the severity of sanctions. This perspective is complemented by a behavioral approach, in which a taxpayer's intention to comply is shaped by attitude, subjective norms, and perceived behavioral control, including understanding of the regulations and limitations in administrative resources (Hidayat & Nugroho, 2010). Tax incentives, sanctions, and the quality of tax services have also been shown to significantly affect MSME taxpayer compliance (Andreansyah & Farina, 2022).

Prior studies in the field of incorporated MSME taxation generally address only a single aspect. Hidayati et al. (2024) compared Final and Non-Final Income Tax at PT Citra without

examining the conformity of sales recording or the time limit for using the final rate; Saputra et al. (2024) analyzed only a single tax period without a longitudinal approach; Kusufiyah & Anggraini (2024) focused on the general impact of GR No. 55 of 2022 on compliance; while Setyaningsih & Harsono (2021) discussed MSME financial recording without linking it to the obligation to switch tax schemes. This study fills that gap by combining an analysis of the conformity of sales recording with the conformity of the Final Income Tax time limit on a longitudinal basis, on a single CV entity over eight years (2018-2025), using the company's actual data rather than a hypothetical simulation.

Based on the above, the research problems addressed in this study are: (1) how consistent is CV XYZ's sales recording in determining gross turnover as the basis for tax imposition; (2) how is the 0.5% Final Income Tax applied at CV XYZ; and (3) is the use of the 0.5% Final Income Tax still in conformity with prevailing regulations, and how would the tax be calculated under the Non-Final Corporate Income Tax scheme. In line with these research problems, this study aims to analyze the three aspects above, with both theoretical benefits, namely enriching the tax accounting literature on the relationship between orderly sales recording and Corporate Income Tax compliance among CV-type taxpayers, and practical benefits, namely providing CV XYZ with a comprehensive picture for taking corrective steps and serving as a reference for academics and MSME tax policymakers.

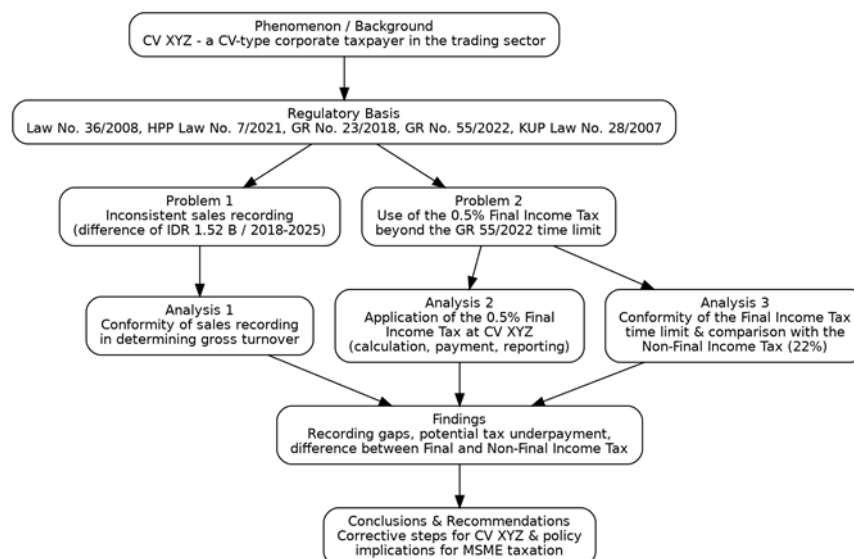


Figure 1. Conceptual Framework of the Research

Source: Processed by the researcher (2026)

B. METHOD

This study uses a descriptive qualitative approach with a case study design, as it aims to understand and analyze in depth the phenomenon of inconsistent sales recording and the use of the 0.5% Final Income Tax rate beyond its time limit at CV XYZ (Creswell, 2009; Sugiyono, 2023). A case study design was chosen because the research focuses on a single entity with specific problem characteristics and allows for a longitudinal analysis over the 2018-2025 period.

The research was conducted at CV XYZ, a limited partnership in Madiun Regency, East Java, over approximately four months (March-June 2026). Primary data were obtained through passive participant observation of the sales transaction recording process and semi-structured, purposive interviews with the owner of CV XYZ, who manages the company's operational policy and tax administration. Secondary data include monthly and annual sales recaps for 2018-2025, income statements, the Annual Corporate Income Tax Return (SPT), Final Income Tax payment slips

(SSP), and relevant tax laws and regulations, namely Law No. 36 of 2008, Law No. 7 of 2021, GR No. 23 of 2018, and GR No. 55 of 2022.

The data analysis technique refers to the interactive model of Miles and Huberman as cited in Sugiyono (2023), consisting of four stages: (1) data collection through observation, interviews, and documentation; (2) data reduction and display in the form of tables comparing recorded and actual gross turnover, Final Income Tax calculation tables, and Non-Final Income Tax simulation tables; (3) case analysis using pattern matching, i.e., comparing CV XYZ's practices against the normative provisions of GR No. 55 of 2022, supported by data triangulation; and (4) drawing conclusions regarding the conformity of sales recording, the application of the Final Income Tax, and the conformity of its time limit.

C. RESULTS AND DISCUSSIONS

CV XYZ is a CV-type corporate taxpayer in the trading sector domiciled in Madiun Regency and has held Corporate Taxpayer status since 2018. Its business activities focus on the sale of school books and building materials, with a recording system that combines a digital system for transactions through the School Procurement Information System (SIPLah) and a manual, cash-receipt-based system for regular transactions with individual and institutional customers.

Table 1. Gross Turnover and Final Income Tax Calculation of CV XYZ 2022

Tax Period	Recorded Gross Turnover	0.5% Final Income Tax
January	IDR 113,500,000	IDR 567,500
February	IDR 129,000,000	IDR 645,000
March	IDR 173,000,000	IDR 865,000
April	IDR 214,500,000	IDR 1,072,500
May	IDR 168,500,000	IDR 842,500
June	IDR 131,000,000	IDR 655,000
July	IDR 146,250,000	IDR 731,250
August	IDR 175,000,000	IDR 875,000
September	IDR 147,850,000	IDR 739,250
October	IDR 134,500,000	IDR 672,500
November	IDR 164,500,000	IDR 822,500
December	IDR 205,566,580	IDR 1,027,833

Total	IDR 1,903,166,580	IDR 9,515,833
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Source: Primary data processed by the researcher (2026)

CV XYZ's recorded gross turnover in 2022 reached IDR 1,903,166,580, with 0.5% Final Income Tax payable of IDR 9,515,833, and a fairly significant increase in gross turnover is visible in the March-April and November-December periods, which are periods of higher transaction volume in which the risk of unrecorded transactions also rises. Based on the interview and documentation results, four factors were identified that cause the recorded gross turnover to not yet fully reflect actual sales conditions. First, small-value cash transactions not accompanied by a customer's request for a receipt are often missed from the main bookkeeping, worsened by the manual recording system, which makes physical receipts prone to being left behind before they can be entered. Second, down payments received from customers are often not reclassified as revenue even though the goods have already been delivered to the customer, whereas the accrual principle requires revenue to be recognized upon delivery of goods, not upon receipt of cash. Third, the largest recording discrepancy occurs in the building-materials line, because its transactions involve larger amounts, staged deliveries, and instalment-based payments. Fourth, four accounting accounts are most prone to recording errors: the cash sales account, trade receivables, customer down payments, and petty cash.

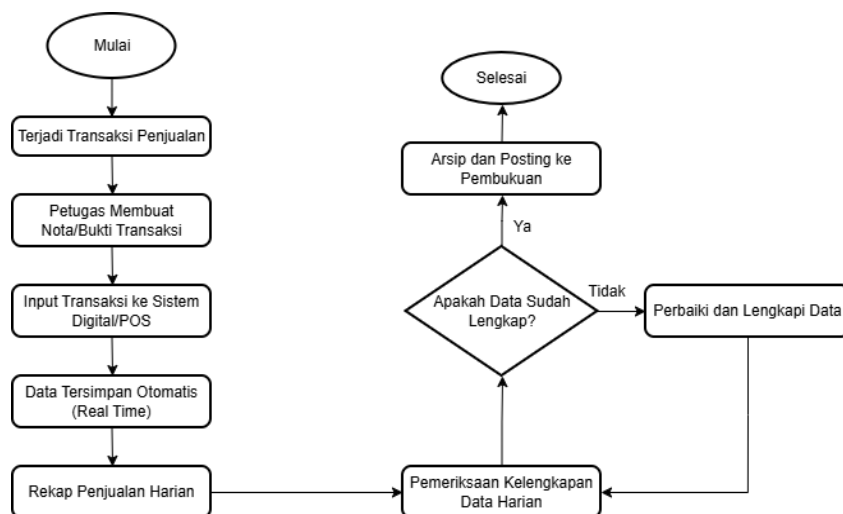


Figure 2. Improved Sales Transaction Recording Flow

Source: Processed by the researcher (2026)

From a tax-mechanism perspective, CV XYZ calculates its Final Income Tax using the formula Corporate Income Tax = Gross Turnover x 0.5%, and the consistent 0.5% proportion applied in every tax period (Table 1) indicates that no administrative errors were found in the application of the rate. Payments are made monthly through a billing code no later than the 15th of the following month, while reporting is consolidated on a cumulative basis in the Annual Corporate Income Tax Return, so that procedurally, CV XYZ's application of the Final Income Tax is in conformity with GR No. 55 of 2022. However, because the basis for imposing the Final Income Tax is gross turnover without any deduction of expenses, the inaccuracies in sales recording described in the four factors above directly affect the accuracy of the amount of Final Income Tax remitted.

Table 2. Fiscal Reconciliation of CV XYZ's Income Statement 2022

Description	Commercial	Fiscal
Regular Revenue	IDR 1,903,166,580	IDR 1,903,166,580
Cost of Goods Sold	(IDR 1,351,248,272)	(IDR 1,351,248,272)
Gross Profit on Sales	IDR 551,918,308	IDR 551,918,308
Total Operating Expenses	(IDR 208,800,000)	(IDR 208,800,000)
Operating Income	IDR 343,118,308	IDR 343,118,308

Positive Fiscal Correction (bank interest, income tax expense, bank admin fees)	(IDR 8,565,833)	IDR 0
Income Before Tax / Taxable Income	IDR 334,552,475	IDR 343,118,308

Source: Primary data processed by the researcher (2026)

Under Government Regulation No. 55 of 2022, a corporate taxpayer in the form of a CV is only entitled to use the 0.5% Final Income Tax rate for a maximum of four tax years from its first registered tax year. Because CV XYZ has been registered since 2018, the period for using the final-tax facility covers 2018 through 2021 and ended in the 2021 tax year. Accordingly, from the 2022 tax year onward, CV XYZ should have switched to the Non-Final Income Tax scheme under Article 17 of the HPP Law, at the general rate of 22%. Given that CV XYZ's gross turnover remains below IDR 4,800,000,000, the company is still entitled to the 50% rate reduction facility under Article 31E of the Income Tax Law, so the effective rate applicable becomes 11%. With Taxable Income of IDR 343,118,308 (Table 2), the Corporate Income Tax that should have been paid in 2022 is $11\% \times \text{IDR } 343,118,308 = \text{IDR } 37,743,014$.

Table 3. Comparison of Tax Burden under the Final and Non-Final Income Tax Schemes, 2022

Scheme	Tax Base	Rate	Tax Burden
Final Income Tax	Gross Turnover (IDR 1,903,166,580)	0.5%	IDR 9,515,833
Non-Final Income Tax, Art. 17	Fiscal Profit / Taxable Income (IDR 343,118,308)	11%	IDR 37,743,014
Underpayment Difference			IDR 28,227,181

Source: Processed by the researcher (2026))

The simulation in Table 3 shows that if CV XYZ had consistently applied the appropriate scheme from the 2022 tax year onward, its tax burden would increase by IDR 28,227,181, or roughly four times the Final Income Tax actually remitted. This finding is consistent with Tilaar et al. (2025) at CV Berlian Jaya, which likewise continued to use the 0.5% final rate even though the time limit for its use had expired, indicating that misapplication of the final scheme after its time limit has ended is a fairly common phenomenon among CV-type corporate taxpayers. This condition differs from the findings of Saputra et al. (2024) and Muslimah & Annas (2025), which concluded that the Final Income Tax was more economical than the Non-Final Income Tax,

because both of those studies examined entities that were, under the regulations, still within the valid period of the final-tax facility, so the choice of scheme remained optional, whereas for CV XYZ switching schemes is mandatory.

Triangulation of interview, observation, and document data indicates that the inconsistencies in recording and in the use of the final scheme at CV XYZ are administrative in nature, rather than a deliberate attempt at tax avoidance, as shown by the owner's willingness to correct the Annual Tax Return. Nevertheless, from a regulatory standpoint, delay in switching schemes still carries the risk of legal consequences under Articles 13 and 14 of Law No. 28 of 2007 on General Tax Provisions and Procedures (KUP). The Directorate General of Taxes is authorized to issue a Tax Underpayment Assessment Letter (SKPKB) within five years from the date the tax became payable, accompanied by interest sanctions calculated based on the Minister of Finance's reference rate plus a 15% uplift factor divided by twelve months, capped at a maximum of 24 months. Because the final scheme at CV XYZ has been in use for four tax years since 2022, the potential tax underpayment is likely to recur every year, so the accumulated tax risk and administrative sanctions are far greater than the IDR 28,227,181 calculated for 2022 alone. This finding confirms that CV XYZ's tax compliance cannot be measured solely by the correctness of the rate and the timeliness of payment, but must also satisfy conformity of the tax base (gross turnover) and conformity of the time limit for the chosen tax scheme (Allingham & Sandmo, 1972; Hidayat & Nugroho, 2010).

D. CONCLUSIONS

This study shows that CV XYZ's sales recording in determining gross turnover is not yet fully consistent with the accrual-based revenue recognition principle, due to cash transactions that are not entirely recorded, customer down payments that have not been reclassified as revenue after goods are delivered, vulnerability in the building-materials sales line that transacts on a staged basis, and weak control over several key accounting accounts. This condition stems purely from

the limitations of the company's manual administrative system, not from an intent to avoid tax obligations, as confirmed through triangulation of interviews, observation, and documentation.

In terms of tax application, the calculation mechanism, rate, and payment procedure for the 0.5% Final Income Tax carried out by CV XYZ are administratively consistent with Government Regulation No. 55 of 2022. However, because gross turnover is the sole tax base under the final scheme, accuracy in sales recording is an absolute prerequisite for the tax amount remitted to truly reflect actual sales conditions. Procedural conformity in this respect turns out not to be matched by conformity in the choice of tax scheme, because the right to use the final rate for a CV-type corporate taxpayer has in fact ended, so the company should already have switched to the Non-Final Income Tax scheme while making use of the available rate-reduction facility. This inconsistency gives rise to a significant potential tax underpayment that risks recurring every tax year if not promptly corrected, while also confirming that tax compliance that appears formally sound in terms of rate and payment timeliness does not, by itself, guarantee substantive compliance with the full set of applicable provisions. A limitation of this study is that its scope covers only a single business entity, so the results cannot necessarily be generalized to other CV-type corporate taxpayers with different business characteristics.

E. SUGGESTIONS

For CV XYZ, the company is advised to promptly improve its sales recording system by issuing receipts for all cash transactions, establishing a standard procedure for reclassifying down payments as revenue once goods are delivered, strengthening periodic reconciliation for the building-materials line, accelerating the migration to an integrated digital recording system, and consulting a registered tax consultant to correct the Annual Corporate Income Tax Return from the 2022 tax year onward, switching from the final to the non-final scheme, including calculating and settling the tax shortfall along with any applicable administrative sanctions in order to reduce the risk of a Tax Underpayment Assessment Letter being issued. The company should also pay

close attention to Government Regulation No. 20 of 2026 on the Adjustment of Income Tax Arrangements, which replaces GR No. 55 of 2022, since its transitional provisions further confirm CV XYZ's obligation to switch fully to the Non-Final Income Tax scheme.

For future researchers, it is recommended to broaden the research object to several similar corporate taxpayers with different business scales and sectors, to consider a quantitative approach for measuring, in a more quantifiable manner, the effect of recording-system quality on the accuracy of gross turnover and Final Income Tax compliance, and to evaluate the impact of the transition from the final to the non-final rate following the enactment of Government Regulation No. 20 of 2026 over an actual, ongoing tax period.

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