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Applied Research On Microsoft Excel-Based Simplification For Micro, Small, and Medium Enterprises Annual Tax Return Preparation

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Abstract

This study aims to design and implement a Microsoft Excel-based tool to simplify the preparation of Annual Corporate Tax Return (SPT Tahunan Badan) reporting for Micro, Small, and Medium Enterprises (MSMEs), and to analyze the effectiveness of the tool in improving MSMEs' understanding of the technical reporting process through the Coretax DJP system. The research population consists of MSMEs located in Jakarta and Bogor, with a total sampling technique used to obtain three GoUKM Group entities as samples, namely PT MVT, PT ESK, and CV PMM, each having different tax status characteristics. This study employs an applied research method with a qualitative approach, with data collected through field research in the form of unstructured interviews and participatory observation, as well as literature study. The results show that the developed tool was successfully implemented in all three entities and proved effective in improving process efficiency, data accuracy, ease of understanding, and adaptability to various MSME tax conditions, thereby helping MSMEs independently prepare and report their Annual Corporate Tax Return through the Coretax DJP system

Keywords: Simplification, MSMEs, Microsoft Excel, Coretax DJP

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INTRODUCTION

Tax compliance refers to the willingness and adherence of individuals and business entities to fulfil their tax obligations, whether voluntarily or under enforcement of prevailing regulations (Manrejo, 2023). Compliance remains a crucial issue because tax revenue constitutes the largest component of state income, financing the government's strategic and developmental needs (Djaya & Pradipta, 2022, in Agustinusa, Ruslaini, & Amelia, 2022). This issue is particularly relevant to the Micro, Small, and Medium Enterprises (MSME) sector, which sustains a substantial share of state revenue and contributes significantly to Gross Domestic Product (GDP), employment absorption, and national economic resilience (Bisri, Bahtiar, & Yusuf, 2026), given that MSMEs account for approximately 99% of all business units in Indonesia (Kadin Indonesia, 2024).

Despite this significance, tax compliance among MSMEs remains low. Data from the Central Statistics Agency (BPS) recorded approximately 66.4 million registered MSMEs in 2022, 67.2 million in 2023, and 67.8 million in 2024, whereas the number of MSMEs registered as general taxpayers with the Directorate General of Taxes (DJP) in the same period reached only 2.71 million, 2.83 million, and 2.90 million, respectively (Silalahi et al., 2024). Among these registered taxpayers, the rate of timely Annual Tax Return (SPT) submission rose from 65% in 2022 to 68% in 2024, while the rate of timely tax payment increased from 70% to 72% over the same period. When these figures are recalculated against the total MSME population recorded by BPS, only around 2.7%–2.9% of all MSMEs submitted their Annual Tax Return on time, and only 2.9%–3.1% paid their taxes on time between 2022 and 2024. This considerable disparity indicates that the technical difficulties experienced by MSME actors in preparing and submitting their tax reports remain a major obstacle to strengthening national tax compliance.

This phenomenon can be explained through attribution theory, which distinguishes between internal and external factors underlying an individual's or entity's tax compliance behaviour (Sa'diyah, Putra, & Nugroho, 2021). Internal factors, such as a taxpayer's understanding of tax regulations and accounting procedures, have been identified as key drivers of MSME compliance (Hidayat, 2022); for instance, only three of fifteen MSMEs sampled in a related study reported their tax obligations, largely due to insufficient tax knowledge (Ilhamsyah, 2025), while greater knowledge of the Coretax procedure has been shown to increase the likelihood of compliance (Bisri, Bahtiar, & Yusuf, 2026). External factors, meanwhile, include taxpayers' trust in government institutions and the effectiveness of outreach conducted by the DJP, both of which have been found to significantly influence compliance behaviour (Wardani & Sari, 2025). In response, the Government of Indonesia has pursued digital transformation of its tax administration through the Core Tax Administration System (Coretax DJP), which since 2025 has integrated services previously spread across several separate platforms, including DJP Online, e-Filing, e-Billing, and e-Faktur, into a single system aimed at improving efficiency, transparency, and accuracy in tax administration (Bisri, Bahtiar, & Yusuf, 2026).

Despite this reform, GoUKM Group, a group of small-scale MSME entities operating in Jakarta and Bogor, continues to face considerable challenges in meeting its tax obligations. These challenges stem primarily from limited understanding of the tax reporting system and process, compounded by frequent changes to the reporting mechanism from year to year. Annual Tax Returns for the 2021–2024 period, for example, were submitted through e-Filing and e-Form facilities on the DJP Pajak application, whereas as of 2025 all tax reporting has been transitioned entirely to the Coretax DJP system, requiring rapid adaptation on the part of taxpayers. A further obstacle faced by GoUKM Group lies in the complexity of the reporting system's technical procedures and interface, given the entity's limited background in taxation and accounting. Field observation revealed that between 2019 and 2021, GoUKM Group relied on the services of an external tax consultant to fulfil its obligations, leaving management without a detailed understanding of the reporting process or the ability to verify the accuracy of the reports filed on its behalf. This reliance ultimately resulted in a formal warning letter from the tax authority due to reporting discrepancies during that period. Drawing on this experience, the management of GoUKM Group expressed the need for a simple, easily understood tool to assist in preparing the Annual Corporate Tax Return for the 2025 fiscal year, a need made increasingly urgent by the mandatory transition to the Coretax DJP system, which requires management to understand the correct technical reporting procedure while still communicated in accessible language and supported by an easily applicable tool.

To address this difficulty, this study utilises Microsoft Excel to develop a simplification tool intended to ease MSME actors' preparation of their Annual Corporate Tax Return. As a widely accessible spreadsheet application, Microsoft Excel enables business actors with minimal tax knowledge to understand the reporting process through a simpler, more structured medium. Prior research by Thoha and Ismiati (2025) found that the implementation of Microsoft Excel-based bookkeeping digitalisation at a village-owned enterprise (BUMDes) produced a significant positive impact, resulting in financial records that were more informative, better structured, and more easily understood, even by managers without an accounting background. This finding underscores the relevance of Microsoft Excel as the basis for the tool developed in this study, particularly in addressing the complexity of the Coretax DJP interface and reporting workflow that remains difficult for MSMEs such as GoUKM Group to navigate. Given that Coretax DJP is now the sole platform available for Annual

Corporate Tax Return reporting, improving taxpayer compliance requires the availability of a simple and comprehensible tool to assist MSMEs in preparing their reports before entering the data into the system. This is consistent with the concept of simplification, which holds that reducing the statutory and effective complexity of a system, whether through simpler language, clearer procedures, or automated computation, encourages voluntary compliance (Young, 2024), while a simpler tax system has likewise been shown to reduce administrative burden and promote voluntary compliance more broadly (Seng, 2024).

Based on the background outlined above, this study aims to: (1) design a Microsoft Excel-based tool to simplify the preparation of Annual Corporate Tax Return reporting for MSMEs; (2) implement the designed tool across three GoUKM Group entities with differing tax status characteristics; and (3) analyse the effectiveness of the tool in improving MSMEs' understanding of the technical process of Annual Tax Return reporting through the Coretax system.

RESEARCH METHODOLOGY

This study employs an applied research method with a qualitative approach. Applied research is directed toward the utilisation of existing knowledge and theory within a practical context, aiming to solve real-world problems or to produce a product or service that offers direct benefit to society (Mukhyi, 2023). In line with this orientation, the present study is intended to generate a practical solution that can be applied immediately, namely a simplification tool for preparing the Annual Corporate Tax Return of MSMEs. The qualitative approach, meanwhile, focuses on the collection and analysis of non-numerical data such as text, documents, and field observations, with the primary aim of uncovering meaning, perception, and experience within a particular social phenomenon. This approach is characterised by the use of descriptive data, an inductive process without prior hypotheses, an emphasis on social phenomena, analysis based on categorisation or pattern-seeking, and recognition of the researcher's subjectivity as an integral part of the research process (Mukhyi, 2023).

The population in this study comprises Micro, Small, and Medium Enterprises (MSMEs) located in the Jakarta and Bogor areas. The sample was determined using nonprobability sampling, specifically the total (saturated) sampling technique, in which the entire accessible target population is used as the sample: two MSMEs located in Jakarta and one MSME located in Bogor. The sample selection criteria applied in this study were: (1) an MSME with an annual gross profit below IDR 4.8 billion; (2) located in the Jakarta or Bogor area; and (3) maintaining at least simple financial statements, namely an income statement and a balance sheet. Based on these criteria, three business entities under GoUKM Group were selected as the research sample, namely PT MVT, PT ESK, and CV PMM, each of which holds a different tax status: PT MVT has been registered as a Taxable Entrepreneur (Pengusaha Kena Pajak/PKP) since 2019; PT ESK is registered as a Non-Taxable Entrepreneur (Non-PKP); and CV PMM is subject to the final income tax rate of 0.5% in accordance with Government Regulation No. 55 of 2022 concerning income tax on income received by taxpayers with certain gross turnover (Pemerintah Republik Indonesia, 2022).

GoUKM Group has operated in the service industry since 2016, providing training and event-management services through the three legal entities described above, headquartered in Jakarta and Bogor. Although the three entities differ in scale and tax status, all share the obligation to prepare and submit an Annual Corporate Tax Return and face comparable challenges arising from their management's limited understanding of taxation and accounting.

Data were collected through two main techniques. The first is field research, comprising unstructured interviews guided only by a general outline of the issues faced by each sample entity, combined with participatory observation, in which the researcher was directly involved in the entities' tax-related activities. This process was carried out from the end of the 2025 fiscal period (December 2025) until April 2026, the statutory deadline for

Annual Corporate Tax Return submission. The second technique is library research, involving the documentation of records, financial statements, transcripts, guidebooks, textbooks, scientific journals, prior theses, tax laws and regulations, and other materials relevant to the research topic.

Data were analysed descriptively and qualitatively through four sequential stages. The first stage involves the analysis of each entity's tax data to identify the components required for Annual Tax Return preparation. The second stage covers the design of the Microsoft Excel-based simplification tool, consisting of a tax-data recapitulation tool that consolidates each entity's annual tax data, a simplified main Annual Tax Return form that replicates the layout of the Coretax DJP master form and embeds logical formulas to automate computation based on the recapitulated data, and a simplified attachment form that automates the corresponding schedules according to each entity's needs. The third stage entails completing the tool using each entity's actual tax data, and the fourth stage involves implementing the completed tool's output into the Annual Corporate Tax Return reporting process on the Coretax DJP system. The results of this implementation were subsequently interpreted to evaluate the extent to which the tool succeeded in simplifying the preparation process, improving the accuracy of data entry, and supporting the tax compliance of GoUKM Group's business entities.

RESULTS AND DISCUSSION

This section presents the outcomes of designing, completing, and implementing the Microsoft Excel-based simplification tool for the preparation of the Annual Corporate Tax Return across the three business entities under GoUKM Group, namely PT MVT, PT ESK, and CV PMM. The three entities were purposefully selected because, despite sharing a common gross profit ceiling of below IDR 4.8 billion, they represent three distinct tax-status profiles commonly found among Indonesian MSMEs: a Taxable Entrepreneur (PKP) subject to VAT obligations, a Non-Taxable Entrepreneur (Non-PKP) with a high volume of withholding-tax transactions, and an entity fully subject to the final income tax rate of 0.5% under Government Regulation No. 55 of 2022. This variation allows the effectiveness of the developed tool to be assessed not only in a single tax context but across the principal tax-status conditions typically encountered by MSMEs. For confidentiality reasons, the specific financial and tax figures of each entity are not disclosed in this article; the discussion instead focuses on the process, functionality, and qualitative outcomes of the tool's implementation.

Table 1. Tax Status Characteristics of GoUKM Group Business Entities

Entity	Registered Since	Tax Status	Main Tax Obligations
PT MVT	2019	Taxable Entrepreneur (PKP)	Corporate Income Tax (Art. 25/29), VAT, Art. 21, Art. 23
PT ESK	2020	Non-Taxable Entrepreneur (Non-PKP)	Corporate Income Tax (Art. 25/29), Art. 21, Art. 23
CV PMM	2022	Final Income Tax 0.5% (PP 55/2022)	Final Income Tax, Art. 21, Art. 23

As summarised in Table 1, PT MVT carries the highest administrative complexity among the three entities, as its PKP status obliges it to withhold and report VAT in addition to fulfilling corporate income tax obligations. PT ESK, while exempt from VAT, faces a comparatively high volume of Article 23 withholding-tax transactions that must be reconciled individually. CV PMM presents the simplest tax scheme, since its entire turnover is subject to final income tax, yet its management remained unfamiliar with the specific attachment form required to report income under this final-tax scheme. These differing characteristics provided a suitable basis for evaluating whether a single design framework could accommodate the varied tax conditions faced by MSMEs in practice.

Design of the Simplification Tool

The simplification tool was developed through a structured, four-stage framework: (1) analysis of each entity's tax data, (2) design of the Microsoft Excel worksheets, (3) completion of the worksheets using each entity's actual tax data, and (4) implementation of the completed worksheets' output into the Coretax DJP reporting system. In the first stage, the tax data required for Annual Tax Return preparation, namely financial statements, monthly revenue records, Article 23 withholding-tax certificates, Article 25 instalment records, and, where applicable, monthly VAT recapitulations, were identified and collected for each entity. Field observation revealed that although each entity maintained simple archives of its monthly tax filings, none possessed a comprehensive annual recapitulation, making it difficult to verify the completeness and accuracy of the data against the records held in the Coretax DJP system.

The second stage produced three interlinked worksheets. The first, the Tax-Data Recapitulation Tool, consolidates an entity's full-year revenue, withholding-tax certificates, instalment payments, and VAT records into a single structured worksheet, functioning both as a verification instrument and as the data source for the subsequent forms. The second, the Simplified Main Tax Return Form, replicates the layout of the Coretax DJP master form and embeds logical formulas that automatically compute taxable income, tax payable, tax credits, and the resulting underpayment, overpayment, or nil status, based on the data entered in the recapitulation worksheet. The third, the Simplified Attachment Form, applies the same automation principle to the supporting schedules relevant to each entity's circumstances, including the fiscal reconciliation of the income statement (Attachment L1-D), the list of withholding parties (Attachment L3), the recapitulation of gross turnover for final-tax entities (Attachment L5), and the calculation of current-year income tax instalments (Attachment L6). In the third stage, each entity's management entered its recapitulated tax data into the worksheets, after which the main and attachment forms were populated automatically. In the fourth stage, the completed worksheets were used as a direct reference for entering data into the Coretax DJP system, following the sequence of creating a tax return concept, completing the main form, completing the attachment forms, validating the system's automatic calculations against the tool, and submitting the return.

Table 2. Summary of Tool Implementation Results (Qualitative)

Entity	Transaction / Reporting Complexity	Resulting Tax Status	Filing Timeliness
PT MVT	VAT reporting combined with multiple withholding parties and monthly instalments	Minor underpayment	Filed before statutory deadline
PT ESK	High volume of withholding certificates from multiple counterparties	Minor underpayment	Filed before statutory deadline
CV PMM	Monthly final-tax remittances consolidated into an annual recapitulation	Nil	Filed before statutory deadline

Implementation and Interpretation of Results

For PT MVT, the recapitulation tool successfully consolidated revenue and withholding-tax data from multiple withholding parties, together with several months of Article 25 instalments and its monthly VAT records, into a single structured worksheet.

Management reported that data previously scattered across separate monthly filings could now be traced and verified within a markedly shorter time than the extended manual search previously required. In the main tax return form, the embedded formulas correctly computed the entity's fiscal net income and the resulting tax position, which was confirmed to be fully consistent with the automatic calculation subsequently generated by the Coretax DJP system, indicating that the tool functioned reliably as a pre-submission verification instrument rather than merely a visual guide. The attachment forms, including the fiscal reconciliation (L1-D), the list of withholding parties (L3), and the instalment calculation (L6), were populated automatically from the recapitulated data, and PT MVT was able to submit its Annual Tax Return well within the statutory deadline.

For PT ESK, the principal challenge lay in the high volume of Article 23 transactions, comprising numerous separate withholding certificates issued by multiple counterparties over the course of the fiscal year. The recapitulation tool, by grouping each certificate by month and counterparty, enabled management to verify the completeness of supporting documents against the Coretax DJP records substantially more efficiently than under the previous manual process, while also functioning as an internal control instrument that encouraged more consistent monthly tax administration. The main tax return form generated a modest underpayment, computed automatically from the applicable tax credits and instalments, and management reported that the tool's resemblance to the Coretax DJP interface considerably reduced the difficulty of navigating the official system, since values could simply be matched to their corresponding fields rather than requiring an understanding of the form's underlying logic from first principles. PT ESK subsequently submitted its Annual Tax Return within the statutory deadline, without incurring any late-filing penalty.

For CV PMM, the primary difficulty was not computational but procedural: management was unaware that a specific attachment, the Gross Turnover Recapitulation (L5), was required for entities subject to the final income tax rate, nor how it should be completed. The recapitulation tool, by consolidating monthly turnover and the corresponding final tax already remitted, directly supplied the basis for populating this attachment. A further notable feature of the tool in this case was its formula-based handling of the fiscal reconciliation: because all of CV PMM's income was subject to final tax, the tool automatically produced a fiscal net income of zero in the main form and applied a corresponding positive fiscal correction across all commercial expense accounts in Attachment L1-D, ensuring that the tax return's status was calculated as nil, consistent with the entity's actual condition of having already settled its tax obligation through monthly final-tax remittance. Management indicated that, without the tool, this fiscal correction logic would have been difficult to grasp given their limited accounting background. CV PMM submitted its Annual Tax Return within the statutory deadline, likewise without incident.

Taken together, these findings indicate that the simplification tool operated consistently and adaptively across three markedly different tax-status conditions. Regardless of whether an entity's principal challenge was VAT and withholding-tax complexity, high transaction volume, or unfamiliarity with a final-tax-specific attachment, the same underlying design, namely a data recapitulation layer feeding automated, Coretax-DJP-styled forms, was able to accommodate the entity's specific requirements while consistently producing a final tax position confirmed against the Coretax DJP system itself. This supports the first hypothesis underlying the research problem, that a well-designed Microsoft Excel-based tool can simplify the technical process of preparing an Annual Corporate Tax Return for MSMEs regardless of their specific tax profile.

CONCLUSION

This study set out to design, implement, and evaluate a Microsoft Excel-based tool for simplifying the preparation of the Annual Corporate Tax Return among MSMEs, using GoUKM Group as a case study. Based on the analysis and discussion presented above, three conclusions can be drawn. First, this applied research successfully produced a functioning simplification tool, comprising a tax-data recapitulation worksheet, a simplified main tax return form, and a simplified attachment form, each governed by embedded logical formulas that generate an accurate reporting output while minimising manual computation, and each designed to visually replicate the official Coretax DJP layout so as to ease verification and data entry on the actual reporting system. Second, implementation across three entities with markedly different tax-status characteristics, namely a VAT-obligated Taxable Entrepreneur, a Non-Taxable Entrepreneur with high withholding-transaction volume, and an entity fully subject to the final income tax rate, demonstrated that the tool adapted consistently to each entity's specific circumstances, correctly producing an underpayment status for the first two entities and a nil status for the third, in each case matching the entity's actual fiscal condition. Third, the tool proved effective in improving process efficiency, data accuracy, ease of understanding, and adaptability to diverse MSME tax conditions, enabling all three GoUKM Group entities to independently prepare and submit their Annual Corporate Tax Return through Coretax DJP within the statutory deadline, thereby directly addressing the research problem of low MSME tax compliance stemming from limited technical understanding of the reporting process.

These findings carry both theoretical and practical implications. Theoretically, the study reinforces the argument that a simplification approach built around an accessible, easily understood tool constitutes an effective strategy for mitigating the internal barrier of limited tax knowledge among MSME taxpayers, consistent with the internal dimension of attribution theory. Practically, the tool developed in this study can be used directly by GoUKM Group's management as a standing technical guide for preparing future Annual Tax Returns without continued reliance on external tax consultants, while its recapitulation component also functions as a monthly internal-control instrument that strengthens the traceability of tax-related transactions throughout the year. For the Directorate General of Taxes, these findings suggest that technical assistance in the form of a simple tool modelled closely on the Coretax DJP interface may represent an effective, low-cost approach to improving MSME compliance more broadly, given that the principal obstacle to compliance appears to lie less in taxpayers' willingness and more in their technical capacity to navigate an evolving reporting system.

This study is nonetheless subject to several limitations that should be acknowledged. The research was confined to three business entities within a single business group operating in the service sector with turnover below IDR 4.8 billion, which limits the extent to which the findings can be generalised to the broader MSME population, particularly to trading or manufacturing entities or to MSMEs with substantially different tax characteristics. The tool itself was developed based on the tax data and regulatory provisions applicable to the 2025 tax year, including the specific attachment forms relevant to GoUKM Group's entities, and future changes to tax regulations, the Coretax DJP system, or attachment requirements may render certain components of the tool obsolete or in need of revision. In addition, the research period, spanning December 2025 to April 2026, permitted evaluation across only a single Annual Tax Return reporting cycle, meaning that the tool's longer-term effect on sustained compliance, changes in taxpayer behaviour, and continued independent use by GoUKM Group's management could not be comprehensively assessed within this timeframe.

In light of these limitations, future research is encouraged to extend the sample to MSMEs across a broader range of business sectors, turnover scales, and geographical areas, which would strengthen the external validity of the findings and support the development of a more comprehensive and adaptable tool for the varied tax characteristics of Indonesian MSMEs more generally. Future studies may also consider developing a comparable simplification tool for individual taxpayers (Wajib Pajak Orang Pribadi), given that the complexity of the Coretax DJP system is similarly experienced by individual taxpayers who conduct business activities or hold multiple sources of income, and whose numbers considerably exceed those of corporate taxpayer entities.

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