

## ABSTRAK

*Usaha Mikro, Kecil, dan Menengah (UMKM) merupakan salah satu roda penggerak terbesar perekonomian Indonesia. Namun, kontribusinya dari segi perpajakan masih jauh dari kontribusinya di bidang perekonomian. Demi memaksimalkan potensi perpajakan UMKM, DJP mengeluarkan terobosan berupa program Business Development Services (BDS) pada 2018 lalu. Sejalan dengan penerbitan program BDS, UMKM di Indonesia mengalami tren peningkatan jumlah pada beberapa tahun terakhir, salah satunya di Jawa Timur. Malang, tempat dilakukannya penelitian, merupakan salah satu kota dengan jumlah UMKM terbanyak di Jawa Timur. Dilakukannya penelitian ini bertujuan untuk mengetahui prosedur pelaksanaan program BDS, mengetahui perubahan kepatuhan pajak pelaku UMKM setelah mengikuti program BDS, serta mengetahui hambatan dan tantangan jalannya program BDS di KPP Pratama Malang Utara. Metode penelitian yang digunakan adalah penelitian kualitatif dengan pendekatan studi naratif. Pengumpulan data dilakukan dengan menggunakan teknik wawancara mendalam dibarengi dengan teknik triangulasi sumber data. Sumber data tersebut diambil dari 3 pihak, yakni fiscus di KPP Pratama Malang Utara, akademisi di bidang perpajakan, dan UMKM peserta BDS di KPP Pratama Malang Utara. Penelitian ini menghasilkan kesimpulan bahwa program BDS di KPP Pratama Malang Utara dijalankan melalui 4 proses manajemen, yakni planning, organizing, actuating, dan controlling. Dari pelaksanaan BDS, ditemukan perubahan kepatuhan pajak para pelaku UMKM ke arah positif, namun signifikansinya baru dapat terlihat dalam jangka panjang. Kemudian, dalam pelaksanaannya BDS di KPP Pratama Malang Utara mengalami beberapa hambatan dan tantangan berupa stigma negatif pajak di kalangan UMKM, adopsi teknologi yang minim di kalangan UMKM, serta minimnya pegawai yang berkontribusi dalam pelaksanaan program BDS.*

Kata kunci: *UMKM, Malang, BDS, Kepatuhan Pajak.*

## ABSTRACT

*Micro, Small, and Medium Enterprises (MSMEs) are one of the biggest driving forces of the Indonesian economy. However, their contribution in terms of tax is still far from their contribution in the economy, To maximize MSMEs tax potensial, DGT issued a breakthrough in the form of Business Development Services (BDS) program in 2018. In line with the issuance of the BDS program, MSMEs in Indonesia have experienced a trend of increasing numbers in recent years, one of which is in East Java. Malang, where the research was conducted, is one of the cities with the highest number of MSMEs in East Java. The purpose of this study is to know the procedure for the implementation of BDS program, know the changes*

*in tax compliance of MSMEs participating in the BDS program, and know the obstacles and challenges in the process of BDS program in KPP Pratama Malang Utara. The research method used is qualitative research with the narrative studi approach. Data collection was carried out using in-depth interview techniques accompanied by data source triangulation techniques. The source of data was taken from 3 parties, namely fiscus at KPP Pratama Malang Utara, academics in tax field, and MSMEs participating in BDS Program at KPP Pratama Malang Utara. This research resulted in the conclusion that the BDS program at KPP Pratama Malang Utara was carried out through 4 management processes, namely planning, organizing, actuating, and controlling. From the implementation of BDS, changes in tax compliance of MSMEs were found in a positive manners, but its significance can only be measured in long term. Then, in its implementation, BDS at KPP Pratama Malang Utara experienced several obstacles and challenges in the form of a negative tax stigma among MSMEs, low technology adoption among MSMEs, and lack of employess contributing in the implementation of BDS program.*

*Keywords: MSMEs, Malang, BDS, Tax Compliance.*