

Digital Core Tax Literacy in Milkfish MSMEs

Made Dudy Satyawan^{1*}, Aisyaturrahmi², Lintang Venusita³

^{1,2,3} Department of Accounting, Faculty of Economics and Business, State University of Surabaya, Indonesia

*Corresponding Author:

Email: madesatyawan@unesa.ac.id

ABSTRACT

The implementation of Core Tax, which officially came into effect in Indonesia in January 2025, is part of the tax reform to create a modern, integrated, and digital-based tax administration system. However, the implementation of this system still faces various challenges, especially for Micro, Small, and Medium Enterprises (MSMEs) that have limited digital literacy and tax understanding. This community service activity aims to improve digital tax literacy and tax compliance of MSMEs in the milkfish processing industry center in Gresik Regency, with UD Multi Sarana Niaga ("Bandeng Mentari") as a partner. The implementation method includes identifying partner needs, socializing the latest tax regulations, assisting in the use of the Core Tax application, and developing a practical guide module for managing Core Tax for MSMEs. The results of the activity indicate an increase in partner understanding of tax regulations, operational capabilities in using the Core Tax system, and the alignment between commercial and fiscal financial reporting. In addition, this activity raises awareness among MSMEs regarding the role of tax in national development and business sustainability. This program is also strengthened through international dissemination with Rajamangala University of Technology Krungthep (Thailand) which is aligned with Sustainable Development Goals (SDGs) point 9 on industry, innovation, and infrastructure.

Keywords: Core Tax, Digital Literacy, MSMEs, Tax Compliance.

Received:
25.01.2026

Revised:
31.01.2026

Accepted:
01.02.2026

Available online:
05.02.2026

Suggested citations:

Made, D. S., Aisyaturrahmi, A., & Venusita, L. (Year). *Digital core tax literacy in milkfish MSMEs*. *International Journal of Community Service*, 5 (1), 102-108. DOI: 10.55299/ijcs.v5i1.1806

INTRODUCTION

Implementation of the Core Tax system in Indonesia is part of a tax reform effort aimed at improving efficiency, transparency, and tax compliance. One sectors receiving primary attention in the implementation of this system is Micro, Small, and Medium Enterprises (MSMEs), which play a significant role in the national economy. MSMEs in Indonesia contribute significantly to the Gross Domestic Product (GDP), absorb a large portion of the workforce, and

play a crucial role in national investment. However, their contribution to tax revenue remains low. This is due to several factors, including a lack of tax administration capabilities and regulatory imbalances which hamper MSME competitiveness.

To address these issues, the Directorate General of Taxes (DGT) launched the Core Tax Administration System (CTAS), a technology-based tax system that integrates various tax business processes. This system is expected to improve tax administration efficiency and make it easier for taxpayers, including MSMEs, to fulfill their tax obligations. Although Core Tax offers various conveniences, several challenges arise in its implementation. Inadequate information technology infrastructure can lead to technical issues such as system errors or downtime. Furthermore, lack of education and outreach regarding this system can lead to confusion among taxpayers, which in turn can affect tax compliance levels.

In addition, the Directorate General of Taxes (DGT) has also launched supporting modules such as the Renjani application and a DGT chatbot to improve interaction with taxpayers. The Renjani application serves as a platform for tax volunteers who want to assist with tax education, whereas the DGT chatbot provides online tax information services, including MSME taxpayers. For MSME taxpayers, the implementation of the CTAS brings several significant changes. They are required to reset their passwords to access the DJP Online application, register for their NPWP online or offline, and use a payment menu to generate billing codes. Furthermore, Annual Income Tax Returns (SPT PPh) can be obtained online through the SPT menu in Coretax. Despite various tax incentives offered by the government, such as reduced Final Income Tax (PPh) rates and Final Income Tax exemptions for MSMEs with a certain turnover, tax revenue from the MSME sector remains limited. This indicates that these incentives have not been fully effective in increasing tax compliance among the MSMEs.

However, the implementation of Core Tax still faces various challenges, especially in the milkfish MSME sector, such as UD Multi Sarana Niaga ("Bandeng Mentari") in Gresik Regency. The most fundamental obstacle experienced by partners is the lack of knowledge and skills in understanding how to use the Core Tax application in fulfilling tax obligations. Therefore, a method is needed to train the skills and knowledge of HR at UD Multi Sarana Niaga to be proficient in using the Core Tax application. Furthermore, at UD Multi Sarana Niaga, tax compliance was still low due to ignorance of the function and role of state revenue from taxes.

Thus, the implementation of the Core Tax is expected to address several obstacles faced by MSMEs in tax administration. With a more integrated and user-friendly system, it is hoped that MSMEs will be able to fulfill their tax obligations more easily. However, the success of this system's implementation depends heavily on the readiness of the technological infrastructure and level of digital literacy among MSMEs. Overall, the implementation of a Core Tax for MSMEs is a positive step in Indonesian tax reform. With adequate infrastructure support, effective education, and active participation from all relevant parties, this system is expected to improve tax compliance and the contribution of the MSME sector to state revenue.

METHOD

In accordance with the objectives of Community Service activities, this activity was conducted using the following methods:

1. Identification of needs online, namely coordination between the community service team and the business owner partners of UD Multi Sarana Niaga to discuss topics and targets.
2. The design was conducted through online interviews to understand the partners' general conditions.
3. Assistance in digital literacy on the use of core tax for HR staff appointed by the owner of UD Multi Sarana Niaga.
4. Sustainability is carried out by implementing a practical guide module for Core Tax management for UMKM UD Multi Sarana Niaga which has been prepared with the following content systematics:
 - a. It provides a brief explanation of what is meant by the core system of modern tax administration in Indonesia.
 - b. Explaining the advantages of core tax compared to previous tax administration systems
 - c. Improving knowledge of tax regulations specifically for MSMEs

Identifying risks and trying to mitigate these risks in implementing core taxes.

RESULTS AND DISCUSSION

The results of the preliminary survey up to the mentoring of MSMEs show that Mentari Gresik Milkfish was managed by UD. Multi Sarana Niaga is an MSME that converts boneless milkfish into milkfish otak milkfish, milkfish milkfish, milkfish milkfish, milkfish, milkfish milkfish milkfish, milkfish, and

milkfish. Additionally, it produces boneless dandeng fish, milkfish sapit, presto milkfish, smoked milkfish, and vegetable milkfish.

The Mentari Milkfish MSME business can be said to have developed. In marketing its products, Mentari Milkfish MSME has utilized social media, namely Instagram and Facebook. In 2017, the Mentari Milkfish MSME received a Good Manufacturing Practice certificate from the Bogor Agricultural Institute. In 2017, it also received an award from the East Java Provincial Maritime Affairs and Fisheries Office as the first winner of the Fish Management MSME Competition and received an SNI ISO 9001:2008 certificate. Meanwhile, accounting records expenses and income using Microsoft Excel, although it is very simple.

Although the Mentari Milkfish MSME business has grown, it still faces challenges including simple accounting records using a cash basis. The profit and loss report is not supported by a general ledger, its operational accounts are not detailed, and no financial reports are based on the Indonesian MSME Financial Accounting Standards (SAK). Due to these challenges, Mentari Milkfish MSME needs assistance in preparing financial reports so that it can prepare financial reports based on the Indonesian MSME Financial Accounting Standards (SAK) and obtain additional capital from banks to expand its business.

By understanding the partners' challenges, the Mentari Bandeng MSME mentoring program is divided into two stages: understanding commercial accounting and tax concepts, and improving Coretax application usage. The activities were as follows

1. Activities to understand the concept of commercial financial reporting accounting to carry out fiscal reconciliation in the Annual Tax Return report for Corporate Taxpayers/Owners.

This activity includes providing conceptual material on the importance of MSMEs preparation of commercial and fiscal financial reports, accounts, journals, ledgers, trial balances, recording expenses and income, adjusting entries, trial balances, and financial statements. The material is delivered through a discussion method using the module "Assisting MSMEs in Using the Coretax Application in Reporting Their Financial Performance and Tax Obligations."

2. Activities to improve the ability to use the CoreTax application

In this activity, the team improved their ability to create commercial and fiscal financial reports, followed by assistance in using the CoreTax application.

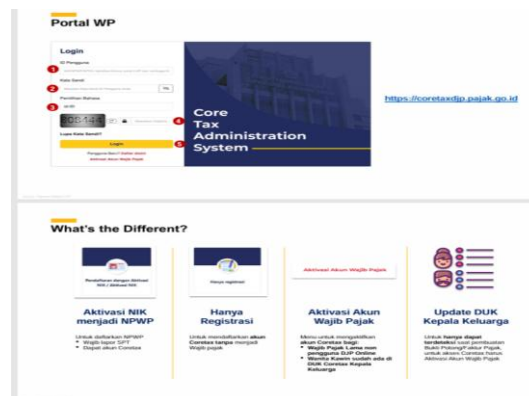


Fig. 1 Explanation Activity on the Use of the Coretax Module for Mentari Bandeng Partners

In addition providing assistance to MSMEs, the PKM Team also had the opportunity to participate in the International PKM program facilitated by the Accounting Undergraduate Study Program, FEB Unesa in collaboration with Rajamanggala University of Technology Krungthep (RMUTK) Thailand on September 18, 2025. The opportunity to collaborate with educational institutions abroad In Thailand was not wasted by the PKM Team to conduct a comparative study on student entrepreneurial literacy at ISIC RMUTK, Thailand. Using the background of creating business ideas from the PKM Partner "Bandeng Mentari", Gresik was disseminated to 20 students in the main room of the Institute of Science Innovation and Culture Building, a vocational school owned by RMUTK, Thailand. The PKM Team disseminated to the International PKM student participants the technique of exploring business ideas using the Business Model Canvas (BMC), with the title of the powerpoint presentation being "Potential for Developing Milkfish Processing Business: A Comparative Study of Indonesia and Thailand". The activity went well and attracted the interest of participants to try directly exploring new business ideas using the BMC template that had been prepared by the PKM team. They were also asked to present their business ideas directly to the PKM team and other International PKM participants.

Thus, the assistance of MSMEs in implementing Core tax and comparison regarding student entrepreneurial literacy at ISIC RMUTK, both have been carried out with the spirit and essence of providing community service that has an impact on the PKM partners "Bandeng Mentari" and International PKM partners, namely ISIC RMUTK Thailand students, by aligning sustainability issues, especially SDGs number 9, namely industry, innovation and infrastructure.

CONCLUSION

Entrepreneurship is closely related to innovation and industry, especially those that focus on the environment in which the business operates. SDGs 9 encourages sustainable industrialization, innovation, and the development of resilient infrastructure in the context of PKM with the government's partner "Bandeng Mentari" in early 2025 released the Tax Administration Core System known as Coretax, which is a digital-based tax service innovation for taxpayers in Indonesia. The development of technology-based tax infrastructure aims to facilitate and accelerate the fulfillment of tax administration not only for large-scale corporate taxpayers but also for taxpayers of MSMEs and other individuals. The additional implementation of PKM through the internationalization program of the S1 Accounting study program has opened opportunities for collaboration between higher education institutions in UNESA Indonesia and RMUTK Thailand. Ultimately, the PKM implementation ended in accordance with the output targets set by the PKM team.

REFERENCES

- Basalamah, J., Murfat, M. Z., Hasan, S., & Ashoer, M. (2024). Pelatihan Pembuatan Business Plan bagi Pelajar sebagai Bentuk Sociopreneurship. *Smart Dedication: Jurnal Pengabdian Masyarakat*, 1(1), 59–67.
- Gabriel, T. (2023). Digitalisasi Pada Program Kampus Merdeka: Peran Mahasiswa Socioprenuer Untuk Mencapai SDGs 2030.
- Grieve, R. H. (2008). Professor Yunus on "social business" and the conquest of poverty: A dissenting view." In the Discussion Paper in Economics (Vol. 08Issue January 2008). <http://www.strath.ac.uk/media/departments/economics/researchdiscussionpapers/2008/DP13.pdf>
- Hidayatullah, A., Winarno, A., and Dhewi, T. S. (2021). 2021 The Role of Socio-Entrepreneurship for Women's Empowerment (The Case Study in Pelangi Nusantara Community, Malang). *South East Asia Journal of Contemporary Business, Economics and Law*, 24(2), 60–66.
- Mahsuni, A. W., Supriyanto, S., Kurniati, K. (2024). Sociopreneur Sebagai Tren Karir Baru dari Generasi Milenial. *Jurnal Ilmiah Universitas Batanghari Jambi* 24(2) 1735–1740. <https://doi.org/10.33087/jiubj.v24i2.5123>
- Putri, L. A. J., Mochlas, M., Senoaji, F. (2024). Peran Lingkungan Sociopreneurship dan Sikap Mandiri Terhadap Pengembangan Usaha Anggota IWAPI di Surabaya. *Improvement: Jurnal Manajemen dan Bisnis*, 04(01), 53–65.

- Sadat, A (2023). Buku Ajar Sociopeneurship (Aksara (ed.) Pertama, Issue July). Eureka Media Aksara.
- Sari, W. D. (2022). Gambaran karakter sociopreneur dari kaum millennial. Prosiding Seminar Nasional 2022 Fakultas Psikologi UMBY, 8–25. <http://ejurnal.mercubuana-yogya.ac.id/index.php/SemNasPsikologi/article/viewFile/2715/996>
- Sofia, I. P. (2015). Konstruksi Model Kewirausahaan Sosial (Social Entrepreneurship) Sebagai Gagasan Inovasi Sosial Bagi Pembangunan Perekonomian. Widyakala Journal, 2(1) 2–23. <https://doi.org/10.36262/widyakala.v2i1.7>
- Wakit, S., Dewijanti, I. I., Mujtaba, M., Zuana, M. (2019). Zakat-based Socioprenuer Training for Tempe Entrepreneurship Communities. Jurnal Pengabdian Kepada Masyarakat LPPM-Universitas Muhammadiyah Tasikmalaya, 6(1), 1–6.
- Yuniasanti, R., Wicaksono, A. S., and Sari, D. S. (2024). Pelatihan dan modul sociopreneur bagi peningkatan motivasi sociopreneur untuk pemberdayaan wanita di desa hargorejo. DedikasiMU (Journal of Community Service), 6(September), 389–398.

Copyright and License



This is an open access article distributed under the terms of the Creative Commons Attribution 4.0 International License, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

© 2026 Made Dudy Satyawan^{1*}, Aisyaturrahmi², Lintang Venusita³

Published by IPI Global Press in collaboration with the Inovasi Pratama Internasional Ltd