Journal of Business, Economics and Management Research (JBEMR)
Volume 1, No.1, August2026
Page 108 – 118
Available online at https://journal.pratamaventuresglobal.com/index.php/jbemr/

ANALYSIS OF THE APPLICATION OF TAX PLANNING STRATEGY IN OPTIMIZING TAX OBLIGATIONS ON CV BATIK BUMI

Cyintia Debi Debora [1],
Cahya Kamila Megani Putri [2],
Siti Aliya Salsa Bila
Hilda Reizha Ramdani[3],
Sandi Nasrudin Wibowo
Management Study Program, Faculty of Economics and Business, Gunung Jati Swadaya University, Cirebon, Indonesia

ARTICLE HISTORY

Accepted:
June 12, 2026
Revised:
June 15, 2026
Approved:
June 17, 2026
Available online:
20 June 2026

Keywords:
tax planning,
tax compliance,
MSMEs.

ABSTRACT

Tax management is an important aspect for Micro, Small, and Medium Enterprises (MSMEs) because it can support tax compliance and increase business efficiency. This study aims to analyze tax obligations and evaluate the application of *tax planning strategies* at CV Batik Bumi which is engaged in the production and sale of batik in Cirebon Regency. The research uses a quantitative descriptive approach with a case study method based on simulated financial data for the 2026 tax year. The analysis is carried out through the calculation of Corporate Income Tax, VAT, and evaluation of *tax planning strategies* through fiscal cost optimization, depreciation of fixed assets, and crediting of Input Tax. The results of the study show that CV Batik Bumi has a PKP of IDR 1,165,000,000 with Corporate Income Tax payable of IDR 256,300,000 and VAT payable of IDR 264,000,000. The implementation *of tax planning* is able to reduce PKP by IDR 85,000,000 and reduce the company's tax burden. These results show that proper *tax planning* can improve tax efficiency without violating tax provisions.

INTRODUCTION

Taxes are one of the main sources of state revenue that has an important role in supporting the administration of government and the implementation of national development. Revenues from the tax sector are used to finance various public needs, such as infrastructure development, improving the quality of education and health services, providing public facilities, and implementing various social programs aimed at improving community welfare. Therefore, optimizing tax revenue is one of the important aspects in maintaining the sustainability of economic development and the country's fiscal stability (Republic of Indonesia, 2021).

One of the sectors that has a great contribution to the Indonesian economy is Micro, Small, and Medium Enterprises (MSMEs). In addition to playing a role as a driver of economic activities, MSMEs also have a contribution to creating jobs, increasing community income, and supporting equitable development in various regions. Based on data from the Ministry of Cooperatives and SMEs of the Republic of Indonesia, the number of MSMEs in Indonesia reaches around 65 million business units with a contribution of more than 60% to the national Gross Domestic Product (GDP). The magnitude of this contribution shows that MSMEs are not only an important sector in economic growth, but also have the potential to be a source of state revenue through the tax sector (Ministry of Cooperatives and SMEs of the Republic of Indonesia, 2024). However, increasing the role of MSMEs needs to be followed by adequate administrative skills and tax understanding so that business actors can optimally fulfill their tax obligations (Welly, W., Nurhasanah, S., Sari, D. P., & Zuraidah, 2024)

Along with the increasing number of MSMEs, the tax obligations that must be fulfilled by business actors are also growing. The government has made various efforts to improve the tax compliance of MSMEs through simplifying tax administration, implementing digital-based services, and providing tax facilities tailored to the characteristics of small and medium businesses. However, the implementation of tax obligations in the MSME sector still faces various obstacles, especially related to understanding tax rules and the ability to manage business administration (Ainiyah, I. N., & Febriani, 2023) Some MSME actors still experience difficulties in understanding tax provisions, recording transactions regularly, and compiling administrative documents in accordance with tax standards. This condition can increase the risk of errors in the tax calculation, payment, and reporting process so that the level of MSME tax compliance is still not fully optimal (Hasibuan, 2025) Therefore, increasing tax understanding and implementing orderly financial administration is an important factor so that MSME actors are able to carry out their tax obligations appropriately in accordance with applicable regulations (Pratama, M. A., & Urumsah, 2024)

One of the efforts that companies can make in managing tax obligations effectively is through the implementation of *tax planning*. *Tax planning* is a strategy carried out by taxpayers to manage their tax obligations legally by utilizing available tax provisions without violating applicable regulations. The implementation of this strategy aims to optimize tax burdens, improve the efficiency of financial management, and maintain company compliance with tax regulations (Farah, 2022) In addition, the existence of regulatory changes through the Law on Harmonization of Tax Regulations (UU HPP) requires business actors to be more adaptive in developing tax strategies in order to be able to keep up with regulatory developments while maintaining business sustainability(Sulistyaningsih, E., 2024)

The implementation *of tax planning* can be carried out through various strategies that remain within the limits of tax provisions. One of the strategies that can be applied is the optimization of costs that are allowed as a deduction of gross income (*deductible expense*). Proper cost management and supported by adequate proof of transactions can help companies reduce the legal burden of Income Tax and reduce the likelihood of fiscal corrections. In addition, the application of the fixed asset depreciation method in accordance with tax provisions, the use of tax facilities, and the orderly management of tax administration are supporting factors in increasing the effectiveness of tax planning. The implementation of *a tax planning* strategy that is carried out appropriately can help companies achieve tax efficiency without neglecting compliance with applicable tax regulations (Miran, 2023) Thus, tax planning not only functions as an effort to reduce the tax burden, but also as part of the company's financial management strategy (Suandy, 2016)

Although a lot of research on *tax planning* has been done, most studies still focus on companies with a larger business scale. Meanwhile, research on the implementation of *tax planning strategies* in the MSME sector still needs to be developed because the business characteristics, bookkeeping system, and administrative capabilities of MSMEs are different from large companies. Limitations in financial recording and understanding of taxation are one of the factors that can affect the ability of MSMEs to fulfill their tax obligations optimally (Setyawan, A., & Purwantini, 2021) Therefore, a study on the application of tax strategies to MSMEs with simple bookkeeping characteristics is needed to provide a more comprehensive picture of tax management that is effective, efficient, and still in accordance with the provisions applicable taxation (Nurkhasanah, 2025)

Based on this description, this research was conducted on CV Batik Bumi, an MSME engaged in the production and sale of batik in Cirebon Regency. This study aims to analyze corporate tax obligations and evaluate the implementation of *tax planning* strategies through optimizing *deductible expenses* in improving the efficiency of Income Tax without ignoring compliance with applicable tax provisions. The results of this research are expected to contribute to the development of studies in the field of taxation as well as become a practical reference for MSME actors in implementing legal, effective, and efficient tax management strategies in accordance with tax regulations in Indonesia. In addition, this research is expected to be a consideration for business actors in improving tax compliance, optimizing financial management, and supporting business sustainability. Thus, this study is expected to provide an overview of the importance of implementing *tax planning strategies* as one of the efforts to improve the efficiency of tax management while strengthening the competitiveness of MSMEs.

METHODS

This study uses a quantitative descriptive approach with a case study method on CV Batik Bumi which is engaged in the production and sale of batik in Cirebon Regency. The quantitative descriptive approach is used because it is able to provide an overview of the condition of the research object based on numerical data that is systematically analyzed so as to produce objective and factual information. Meanwhile, the case study method was chosen because this research focuses on one specific object, namely CV Batik Bumi, so that it is able to provide a deeper understanding of the implementation of tax obligations and the implementation of *tax planning strategies* in the company's business activities (Sugiyono., 2023); (Gaddafi Al., 2025)

The data used in this study is in the form of simulation data for the 2026 tax year which is compiled based on the operational characteristics of MSMEs with a simple bookkeeping system. The data includes information on net sales, raw material purchases, labor costs, operational costs, promotional costs, fixed asset depreciation expenses, and other transactions related to the company's tax obligations. The use of simulation data is carried out for academic purposes while maintaining a realistic picture of business conditions without using confidential company financial data.

The data collection technique in this study was carried out through the documentation method. The technique is carried out by collecting, studying, and analyzing various documents related to research, such as company simulation financial data, tax regulations, reference books, and relevant previous research results. The documentation method is used because it is able to provide systematic information and support the analysis process based on available data sources (Sugiyono., 2023)

RESULTS AND DISCUSSION

A. Business Profile of CV Batik Bumi

CV Batik Bumi is a business engaged in the production and sale of Cirebon batik located in the Trusmi area, Cirebon Regency, West Java. The company produces various types of batik products, such as written batik, stamp batik, combination batik, men's and women's batik clothing, as well as various batik-based handicraft products. In its marketing activities, CV Batik Bumi not only sells directly through stores, but also utilizes the development of digital technology through social media and marketplaces as a means of product promotion and marketing. The use of these various marketing channels is one of the company's efforts to expand market reach and increase business competitiveness.

In this study, CV Batik Bumi was used as the object of study assuming that the company already had a Taxpayer Identification Number (NPWP), implemented a simple bookkeeping system, employed as many as 28 employees, and had been confirmed as a Taxable Entrepreneur (PKP). Based on this status, the company has tax obligations in the form of calculating, depositing, and reporting taxes in accordance with the applicable tax provisions in Indonesia.

B. Company's Financial Data

The financial data used in this study is simulation data for the 2026 tax year which is compiled as a basis for analyzing the company's tax obligations. The data includes information on net sales, operational costs, and various other expenditure components that have an influence on the calculation of Taxable Income (PKP) in accordance with applicable tax provisions (Republic of Indonesia, 1983). Details of the financial data that are the basis of the analysis in this study are presented in Table 1.

Table 1

Recapitulation of Batik Bumi MSME Financial Data for the 2026 Tax Year

No	Description	Amount (Rp)
1	Net Sales	3.850.000.000
2	Purchase of Raw Materials	1.450.000.000
3	Employee Salary	620.000.000
4	Electricity and Water Costs	72.000.000
5	Building Rental Fee	180.000.000
6	Promotion Fees	90.000.000
7	Transportation Costs	65.000.000
8	Internet and Phone Fees	18.000.000
9	ATK Fees	12.000.000
10	Depreciation Expense of Fixed Assets	95.000.000

11	Other Operational Costs	98.000.000
12	Total Operating Costs	**2.700.000.000**

Source: Fictitious data processed by the author (2026).

Based on the data listed in Table 1, CV Batik Bumi is assumed to have net sales of IDR 3,850,000,000 with total operating costs of IDR 2,700,000,000 in the 2026 tax year. Of the composition of these costs, the largest expenditure comes from the purchase of raw materials and the payment of employee salaries. This shows that production activities and labor utilization are the main factors that support the company's operational sustainability. Furthermore, the financial data is used as a basis for the preparation of income statements and as analytical material to determine the amount of Taxable Income (PKP), the calculation of Corporate Income Tax (PPh), and Value Added Tax (VAT) obligations in accordance with applicable tax provisions.

C. Calculation of Taxable Income

The calculation of Taxable Income (PKP) is carried out by referring to the adjusted profit before tax through the fiscal reconciliation process. The adjustment process is necessary because there is a difference between commercial financial statements prepared based on accounting standards and fiscal financial statements that follow tax provisions. Through the application of positive fiscal corrections and negative fiscal corrections, companies can obtain the value of fiscal profit which is the basis for determining the amount of Corporate Income Tax (PPh) that must be paid in accordance with applicable tax regulations (Mulyono, A., Yudha Pratama, R., & Hayu Estrini, 2022)

Table 2

Calculation of Taxable Income (PKP) CV Batik Bumi Tax Year 2026

Yes	Remarks	Amount (Rp)
1	Net Profit Before Tax	IDR 1,150,000,000
2	Positive fiscal correction	IDR 25,000,000
3	Negative fiscal correction	IDR 10,000,000
4	**MCO Results**	**IDR 1,165,000,000**

Source: Fictitious data processed by the author (2026).

The calculation results in Table 2 show that CV Batik Bumi's Taxable Income is IDR 1,165,000,000. This value is obtained from net profit before tax of IDR 1,150,000,000, then plus a positive fiscal correction of IDR 25,000,000 and minus a negative fiscal correction of IDR

10,000,000. The amount of PKP is then the basis for calculating Corporate Income Tax that must be fulfilled by the company in the 2026 tax year. These results show that the fiscal reconciliation process plays an important role in producing tax calculations that are in accordance with tax provisions.

D. Analysis of Tax Planning Strategies

Based on the results of the analysis, CV Batik Bumi still has the opportunity to improve efficiency in its tax management through the implementation of a tax planning strategy that is carried out appropriately and still follows the applicable tax provisions. One of the steps that can be applied is to optimize the use of costs that are allowed as *deductible expenses*. This can be done by ensuring that all operational costs of the company have complete, valid, and directly related supporting documents to business activities. Proper cost management will help companies in reducing tax burden legally through a more optimal determination of Taxable Income.

In addition to cost management, companies also need to increase control over their fixed assets so that the depreciation calculation process can be carried out accurately in accordance with the useful life and methods that have been determined in tax regulations. The implementation of appropriate fiscal depreciation will result in more appropriate cost charging so that it can support the efficiency of corporate tax calculation (Republic of Indonesia, 2021).

Another effort that can be made is to optimize the crediting of Input Tax by ensuring that every transaction of the purchase of Taxable Goods (BKP) and Taxable Services (JKP) is equipped with a valid tax invoice and meets tax requirements. In addition, companies need to maintain administrative compliance through the implementation of timely tax payments and reporting to avoid potential tax sanctions. Through the implementation of these various strategies, CV Batik Bumi is expected to be able to fulfill its tax obligations properly while managing tax burden more effectively and efficiently.

E. Simulation of the Impact of the Implementation of Tax Planning Strategies

The calculation of Taxable Income (PKP) is carried out based on pre-tax profits that have gone through the fiscal adjustment process. The adjustment was made because there was a difference between commercial financial statements prepared based on accounting principles and fiscal financial statements that refer to tax provisions. Through fiscal reconciliation in the form of positive corrections and negative corrections, companies can obtain fiscal profits which are the basis for determining the amount of Corporate Income Tax (PPh) payable in accordance with applicable tax regulations (Mulyono, A., Yudha Pratama, R., & Hayu Estrini, 2022)

Table 3

Comparison of Taxation Conditions of CV Batik Bumi Before and After Tax Implementation Planning

Yes	Remarks	Before Strategy	After Strategy
1	MCO	IDR 1,165,000,000	IDR 1,080,000,000
2	Corporate Income Tax	IDR 256,300,000	IDR 237,600,000
3	VAT Payable	IDR 264,000,000	IDR 250,000,000

Source: Fictitious data processed by the author (2026).

Based on the simulation results presented in Table 3, the implementation of the tax planning strategy has an impact on the decrease in the value of CV Batik Bumi's Taxable Income (PKP) from the previous IDR 1,165,000,000 to IDR 1,080,000,000. The decrease shows an efficiency of IDR 85,000,000 on the basis of corporate tax imposition. The change in the PKP value then affects the amount of Income Tax (PPh) of the receivable Corporation, which has decreased from IDR 256,300,000 to IDR 237,600,000 so that the company obtains tax savings of IDR 18,700,000. In addition, the implementation of the tax strategy also affects the value of VAT payable which has decreased from IDR 264,000,000 to IDR 250,000,000. This condition occurs because the company is able to optimize the crediting of Input Tax through the use of tax invoices that meet tax requirements.

The results of the analysis show that the implementation of *tax planning* strategies that are carried out appropriately and in accordance with tax regulations can help companies improve the efficiency of tax burden management without violating applicable regulations. The tax savings obtained can be allocated to support the company's operational activities, such as increasing working capital, increasing production capacity, developing marketing activities, and investing in business technology. Thus, tax planning not only plays a role as an effort to meet tax obligations, but can also be part of a financial management strategy that supports sustainability and increasing the company's competitiveness in the long term.

CONCLUSION

Based on the results of the research, it can be concluded that CV Batik Bumi as an MSME engaged in the production and sale of batik has several tax obligations, including Corporate Income Tax (PPh), Income Tax Article 23, and Value Added Tax (VAT) in accordance with applicable tax provisions. Based on simulated financial data for the 2026 tax year, the company obtained Taxable Income (PKP) of IDR 1,165,000,000 with a total of Corporate Income Tax payable of IDR 256,300,000. In addition, the results of the VAT calculation after taking into account Output Tax and Input Tax showed that the company had a payable VAT obligation of IDR 264,000,000. These results show that the process of identifying and calculating tax obligations carried out systematically can provide A clear picture of the amount of corporate tax burden and the basis for decision-making related to tax management.

The implementation of *tax planning* strategies based on tax provisions has been proven to be able to increase the efficiency of tax management without violating applicable regulations. Through the optimization of fiscally recognized costs, the implementation of fixed asset depreciation in accordance with tax provisions, and the use of Input Tax crediting with orderly administration, the company was able to reduce Taxable Income by IDR 85,000,000. The reduction had an impact on reducing Corporate Income Tax by IDR 18,700,000 and reducing VAT payable by IDR 14,000,000. These findings show that tax planning does not only function as an effort to meet tax obligations, but can also be a strategy in improving financial efficiency and supporting business sustainability.

Based on the results of the research, CV Batik Bumi is advised to continue to improve the quality of bookkeeping, strengthen the documentation of every business transaction, and utilize technology in the management of tax administration so that the reporting process and fulfillment of tax obligations can run more effectively. In addition, periodic tax compliance evaluations need to be carried out to minimize the risk of administrative errors and tax sanctions. The next research is expected to use actual financial data or expand the research object by involving several MSMEs from different business sectors in order to obtain a broader picture of the effectiveness of the implementation of *tax planning strategies* in the management of MSME taxation in Indonesia.

REFERENCESS

Ainiyah, I. N., & Febriani, 2023 Pengaruh modernisasi sistem administrasi perpajakan, pengetahuan wajib pajak dan sanksi perpajakan terhadap kepatuhan wajib pajak UMKM dengan sosialisasi perpajakan sebagai variabel moderasi. *Jurnal Ilmiah Bisnis dan Perpajakan (Bijak), 5*(2).

Farah, 2022 *Penerapan tax planning dalam upaya efisiensi beban pajak pada usaha mikro, kecil, dan menengah*. El-Mahasaba: Jurnal Akuntansi, 3(2), 79–91.

Febriani, S. D., Konsesa, S. Y., Istanawati, F. P., Rosanti, A., Arfianti, D. A., & Amaliya, 2025 Analisis perencanaan pajak (*tax planning*) melalui metode penyusutan aktiva tetap untuk menghitung Pajak Penghasilan (PPh) Badan. *Jurnal Akuntansi dan Ekonomi Bisnis, 14*(1), 52–62.

Hasibuan, 2025 *Analisis kepatuhan perpajakan UMKM dalam meningkatkan efektivitas administrasi perpajakan*. Jurnal Pajak Indonesia, 9(1), 45–58.

Karlinah, L., Sugondo, L. Y., & Laurentya, 2024 Kesadaran pajak sebagai mediasi dalam pengaruh pengetahuan dan pssemahaman perpajakan terhadap kepatuhan wajib pajak UMKM. *Owner: Riset dan Jurnal Akuntansi, 8*(3), 2235–2249.

Khaddafi Al., 2025 Analisis Penggunaan Metode Kuantitatif dan Kualitatif dalam Penelitian Akuntansi: Studi Literatur pada Jurnal Nasional Terakreditasi. https://jicnusantara.com/index.php/jicn/article/view/4353?utm

Miran, 2023 Analisis penerapan *tax planning* sebagai upaya mengoptimalkan penghematan beban Pajak Penghasilan terutang (sesuai peraturan perundang-undangan pada CV. Matani Tiga Bersaudara). *Jurnal Pendidikan dan Konseling, 5*(1), 4386–4402.

Mulyono, A., Yudha Pratama, R., & Hayu Estrini, 2022 Rekonsiliasi Pajak Penghasilan (PPh) Laporan Keuangan Komersial ke Laporan Keuangan Fiskal. *JURNALIS (Jurnal Akuntansi dan Ilmu Bisnis), 4*(2), 1–8.

Nurkhasanah, 2025 Pengaruh pemahaman perpajakan dan sosialisasi perpajakan terhadap kepatuhan wajib pajak dengan niat membayar pajak sebagai variabel mediasi pada UMKM. *Accounting Global Journal, 9*(2).

Pratama, M. A., & Urumsah, 2024ss Determinan kepatuhan wajib pajak UMKM dengan modernisasi sistem administrasi perpajakan sebagai variabel moderasi. *Jurnal Reviu Akuntansi dan Keuangan, 14*(1), 1–18.

Prayogi, Y. A., Sanusi, R., & Fauziah, 2025 Digitalisasi perpajakan, kinerja UMKM, dan kepatuhan wajib pajak UMKM. *Indonesian Journal of Management Science, 4*(1), 17–25.

Saraswati, S., & Mahmudi, 2023 (Biorxiv n2 et al., 2024)Analisis Tingkat Kepatuhan Pajak Penghasilan pada Wajib Pajak Pelaku UMKM di Indonesia. *Jurnal Online Insan Akuntan, 8*(1), 85–102.

Setyawan, A., & Purwantini, 2021 Investigasi kepatuhan wajib pajak pelaku UMKM. *Borobudur Accounting Review, 1*(2), 167–181.

Suandy, 2016 *Perencanaan pajak* (Edisi ke-6). Salemba Empat.

Sugiyono, 2023 *Metode penelitian kuantitatif, kualitatif, dan R&D* (Edisi ke-2). Alfabeta.

Sugiyono., 2023 *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.

Sulistyaningsih, E., 2024 Strategi *tax planning* dalam menghadapi perubahan regulasi perpajakan pasca Undang-Undang Harmonisasi Peraturan Perpajakan. *JIIP: Jurnal Ilmiah Ilmu Pendidikan, 8*(9), 10588–10595.

Welly, W., Nurhasanah, S., Sari, D. P., & Zuraidah, 2024 Pemahaman wajib pajak, pelayanan fiskus dan sosialisasi terhadap kepatuhan wajib pajak UMKM. *Jemasi: Jurnal Ekonomi Manajemen dan Akuntansi, 20*(2), 144–159.

Wicaksono, M. A., & Rakhmawati, 202 Analisis implementasi *tax planning* sebagai upaya untuk efisiensi beban Pajak Penghasilan Badan. *Jurnal Ekonomi dan Bisnis, 17*(1), 109–117. https://ejurnal.stie-portnumbay.ac.id/index.php/jeb/article/view/16?utm

Widjaya, J. A., Amalia, S., Utami, T. T. D., & Kaia, 2025 Pengaruh perencanaan pajak terhadap kepatuhan pajak pada UMKM dengan pembukuan sederhana. *Indonesia Economic Journal*.

Kementerian Koperasi dan Usaha Kecil dan Menengah Republik Indonesia. (2024). *Perkembangan data usaha mikro, kecil, dan menengah (UMKM) Tahun 2024*.

Republik Indonesia. (1983). *Undang-Undang Nomor 6 Tahun 1983 tentang Ketentuan Umum dan Tata Cara Perpajakan.*

Republik Indonesia. (1983). *Undang-Undang Nomor 7 Tahun 1983 tentang Pajak Penghasilan*. Sebagaimana telah diubah terakhir dengan *Undang-Undang Nomor 7 Tahun 2021 tentang Harmonisasi Peraturan Perpajakan.*

Republik Indonesia. (2021). *Undang-Undang Nomor 7 Tahun 2021 tentang Harmonisasi Peraturan Perpajakan.*

Republik Indonesia. (2021). *Undang-Undang Republik Indonesia Nomor 7 Tahun 2021 tentang Harmonisasi Peraturan Perpajakan*.