ABSTRAK

Widya Andasari Rio, 2024. Pemanfaatan insentif pajak di masa pandemi *covid-19* pada usaha mikro kecil dan menengah di media *onlineshop* di media sosial Kota Ternate. Ketua Komisi: Iqbal M. Aris Ali. Anggota Komisi: Gregorius Jeandry.

Tujuan penelitian ini adalah untuk mengetahui dan menganalisis pemanfaatan insentif pajak UMKM di Kota Ternate di masa pandemi *Covid-19.* Penelitian ini menggunakan metode kualitatif dengan pendekatan fenomenologi, dengan jumlah informan sebanyak empat UMKM yang ada di Kota Ternate. Teknik pengumpulan data dengan cara observasi, wawancara dan dokumentasi. Teknik pengujian data menggunakan trianggulasi.

Hasil penelitian menjunjukkan bahwa dalam pemanfaatan insentif pajak terdapat beberapa kendala yang memungkinkan UMKM Kota Ternate tidak dapat memanfaatkan insentif pajak PPh final ditanggung pemerintah. Namum dengan adanya pendorong UMKM Kota Ternate tetap memanfaatkan insentif pajak di masa pandemi dan perspektif UMKM menunjukkan bahwa dalam pemanfaatan insentif pajak dapat mengurangi beban pajak semasa pandemi, dapat menjaga keberlangsungan usaha, dan terdapat UMKM yang kurang tertarik dengan adanya insentif pajak, serta kurang efektif dalam mempertahankan usaha.

Kata kunci: Pandemi, *Covid-19,* UMKM, PPh Final Ditanggung Pemerintah, Insentif pajak

ABSTRACT

Widya Andasari Rio, 2024*. The utilization of tax incentives during the covid-19 pandemic in micro, small and medium enterprises in onlineshop media in social media in Ternate City. Commission Chair: Iqbal M. Aris Ali. Commission Member: Gregorius Jeandry.*

The purpose of this study was to determine and analyze the utilization of MSME tax incentives in Ternate City during the Covid-19 pandemic. This research uses a qualitative method with a phenomenological approach, with a total of four informants from MSMEs in Ternate City. Data collection techniques by means of observation, interviews and documentation. Data testing techniques using triangulation.

The results showed that in the utilization of tax incentives there are several obstacles that allow MSMEs in Ternate City not to take advantage of the final income tax incentive borne by the government. However, with the existence of drivers, Ternate City MSMEs continue to take advantage of tax incentives during the pandemic and the perspective of MSMEs shows that the utilization of tax incentives can reduce the tax burden during a pandemic, can maintain business continuity, and there are MSMEs that are less interested in tax incentives, and are less effective in maintaining business.

Keywords: Pandemic, Covid-19, MSMEs, Government-borne final income tax, Tax incentives