International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

Analysis of Permanent Employee Income Tax Calculation Based on the Average Effective Rate Method at PT BPR Bahteramas Buton (PERSERODA)

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Abstract

This study aims to analyze the impact of the application of the Average Effective Rate (TER) method on the calculation of Income Tax (PPh) Article 21 on permanent employees at PT BPR Bahteramas Buton (Perseroda). The research method used is a quantitative descriptive approach, by comparing the calculation of Income Tax 21 using a progressive rate in accordance with Article 17 of the HPP Law Number 7 of 2021 and the calculation using the TER method based on PMK Number 168 of 2023. The data was obtained through documentation and interviews with the company's finances, and used permanent employee salary data for 2024 as the basis for calculation. The results of the study show that the application of the TER method provides efficiency and convenience in tax calculation, as well as reduces the burden of taxes payable for employees compared to the progressive tariff method.

Keywords: Income Tax, Income Tax Article 21, Average Effective Rate (TER), Progressive Rate, Permanent Employee

INTRODUCTION

Tax is an important aspect in the development process of a nation, especially in Indonesia, because development aims to realize and improve the welfare of a nation. The introduction includes the background of the field phenomenon (phenomenon gap) including the research gap as the basis for the importance of conducting research (urgency). In addition, the research objectives are presented in this section.

Individual Taxpayers (WPOP) are among the taxpayers required to pay taxes, in addition to corporate taxpayers. Companies, as employers and domestic taxpayers, are

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obligated to withhold and collect income tax from their employees.

TER is an abbreviation ofAverage Effective Rate. TER is a new method for calculating PPh 21 implemented by the Indonesian government starting in 2023. TER aims to simplify the process of calculating PPh 21 and make the tax system fairer.This research will offer a new perspective on the TER method that can provide academic contributions to the development of tax studies in the banking sector.

The following presents comparative data on employee taxes in 2023 which still uses the rate based on Article 17 paragraph (1) letter a of the Income Tax Law, and in 2024 after the implementation of the Average Effective Rate in accordance with Government Regulation (PP) Number 58 of 2023 at PT. BPR Bahteramas Buton.

Table 1. Calculation of Progressive Tax and TER To the Employees of PT. BPR Bahteramas Buton

Year	Description	Amount of PPh 21 withheld
2023	Tax Before Application of Average Effective Rate	Rp. 7,785,450.00
2024	Tax After Application of Average Effective Rate	Rp. 4,950,000.00

Source: PT. BPR Bahteramas Buton (2025)

Based on the data in Table 1, it can be seen that there is a significant difference in the amount of income tax article 21 calculated before and after the implementation of the Average Effective Rate (TER). In 2023, before this policy was implemented, the amount of calculated tax deducted from employees reached Rp 7,785,450.00. Meanwhile, after the implementation of the Average Effective Rate (TER) in 2024, this figure decreased to Rp 4,950,000.00. This decrease of Rp 2,835,450.00 shows that the Average Effective Rate (TER) policy has a real impact in reducing the employee tax burden.

This reduction in the tax burden not only impacts the fiscal side but also has broader social and economic implications for employees. The implementation of the TER aims to create a fairer and more proportional tax system for workers' income. With reduced tax deductions, employees can enjoy increased net income, which ultimately strengthens purchasing power and improves employee well-being.

Interviews with accounting and tax staff at PT BPR Bahteramas Buton further support these findings. They revealed that the implementation of the Average Effective

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Rate (TER) scheme has had a positive impact, particularly for middle-income employees. After implementing this calculation scheme, there was a noticeable decrease in the amount of tax payable each month. This reduction is quite significant and provides tangible benefits for personal financial planning. Furthermore, with more stable monthly tax calculations compared to the previous method, employees find it easier to manage their company's finances on a regular basis.

However, this study also found a research gap. Sumali & Lim (2024) and Aryani & Chandra (2024) showed that although there was a difference in the amount of PPh 21 deductions per month between the old regulation (PER-16/PJ/2016) and the new regulation (PP 58 of 2023 and PMK 168 of 2023), the total deductions for the year remained the same. Meanwhile, Aryani & Chandra (2024) found that the implementation of PP 58 of 2023 actually resulted in a larger calculation of PPh 21 deductions in December and resulted in some employees experiencing overpayments. These differences in results indicate that there is no clear conclusion regarding the impact of the implementation of the new policy on the amount and timing of PPh 21 deductions.

Based on the description above, it can be said that the implementation of the Average Effective Rate (TER) has a positive impact, particularly in reducing employee tax burdens and promoting company administrative efficiency. However, the differences in findings from previous research indicate the need for further analysis, which is why I am interested in taking this study.Title: "Analysis of Article 21 Income Tax Calculation for Permanent Employees Based on the Average Effective Rate Method at PT Bahteramas Buton (Perseroda)".

LITERATURE REVIEW

Article 21 Income Tax Concept

Law Number 7 of 1983 concerning Income Tax, as last amended by Law Number 36 of 2008 and adjusted to Law Number 7 of 2021 on the Production Cost of Goods, explains that Income Tax is a tax imposed on taxpayers on income received or earned in a tax year. This implies that taxpayers are only subject to income tax when they receive or earn income.

According to Resmi (2019: 177), Article 21 Income Tax (PPh) is a tax imposed on domestic Individual Taxpayers on income related to work, services, or activities. The income in question includes wages, salaries, honorariums, allowances, and other payments of any name and in any form. Furthermore, Halim (2020: 87), also states that: Article 21 Income Tax (PPh) is a tax deducted from income in connection with work,

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services and activities carried out by Domestic WPOP, namely income in the form of salaries, wages, honorariums, allowances, and other payments of any name and in any form. On income paid by employers, in this case companies, income tax is required.

The Concept of Non-Taxable Income (PTKP))

Based on the HPP Law Article 7, the Non-Taxable Income per year is given at least:

a. Rp. 54,000,000 (fifty four million rupiah) for individual Taxpayers;
b. Rp. 4,500,000 (four million five hundred thousand rupiah) additional for married Taxpayers:
c. Rp. 54,000,000 (fifty four million rupiah) additional for a wife whose income is combined with her husband's income as referred to in Article 8 paragraph (1); and
d. Rp. 4,500,000 (four million five hundred thousand rupiah) additional for each blood family member and in-law family member in a direct line of descent as well as adopted children, who are fully dependent, a maximum of 3 (three) people for each family.

Taxable Income (PKP)

Officially (2019: 121), states that, Taxable Income for domestic Taxpayers and permanent establishments is determined based on gross income minus costs to obtain, collect, and maintain income. The gross income referred to is income in accordance with Article 4 paragraph (1) of the Income Tax Law excluding income subject to Final Income Tax as regulated in Article 4 paragraph (2) and income excluded from tax objects. The costs referred to are costs or expenses in accordance with Article 6 paragraph (1) of the Income Tax Law. Costs/expenses in taxation are divided into costs that can be deducted from gross income as regulated in Article 6 paragraph (1) or called deductible expenses and costs that cannot be deducted from gross income as regulated in Article 9 paragraph (1) or called non-deductible expenses. Included as a reduction in gross income is compensation for previous year's losses and non-taxable income for Individual Taxpayers.

PKP = Salary/Allowance/Insurance Premium/etc. - (position costs 5% of gross income) - pension contributions, etc.) - PTKP

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E-ISSN : 2964-0865
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Government Policy in Determining Income Tax Rates

Individual Taxpayers (WPOP) Tax Rates as regulated in Article 17 paragraph (1) letter a of the Law on Harmonization of Tax Regulations (UU-HPP) Number 7 of 2021, for domestic individual Taxpayers as presented in Table 2

Table 2. Taxable Income Layers and Tax Rates Based on HPP Law Number 7 of 2021

Taxable Income Layers	Rates
Up to Rp. 60,000,000 (sixty million rupiah)	**5%**
Above Rp. 60,000,000 (sixty million rupiah) up to Rp. 250,000,000.00 (two hundred and fifty million rupiah)	**15%**
Above Rp. 250,000,000 (two hundred and fifty million rupiah) up to Rp. 500,000,000 (five hundred and fifty million rupiah)	**25%**
D above Rp. 500,000,000 (five hundred and fifty million rupiah) up to Rp. 5,000,000,000 (five billion rupiah)	**30%**
Above Rp. 5,000,000,000 (five billion rupiah)	**35%**

Source: HPP Law Number 7 of 2021, Article 17.

Average Effective Rate

The average effective rate, abbreviated as TER, is used to calculate Article 21 income tax on permanent employees of individual taxpayers. This TER is categorized based on PTKP. PMK-168/2023 Article 9 paragraph (4), explains that Non-Taxable Income as referred to in paragraph (1) is determined based on the Taxpayer's circumstances at the beginning of the calendar year. TER is divided into three groups, namely TER: A, B and C, as presented in the following table:

Table 3. TER Category A, for PTKP: TK/0 (58 million), TK/1 and K/0 (58.5 million)

No	Gross Income Layer (Rp)			TER A
1	up to you		5,400,000	0.00%
2	5,400,001	sd	5,650,000	0.25%
3	5,650,001	sd	5,950,000	0.50%
4	5,950,001	sd	6,300,000	0.75%
5	6,300,001	sd	6,750,000	1.00%
6	6,750,001	sd	7,500,000	1.25%

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No	Gross Income Layer (Rp)			TER A
7	7,500,001	sd	8,550,000	1.50%
8	8,550,001	sd	9,650,000	1.75%
9	9,650,001	sd	10,050,000	2.00%
10	10,050,001	sd	10,350,000	2.25%
11	10,350,001	sd	10,700,000	2.50%
12	10,700,001	sd	11,050,000	3.00%
13	11,050,001	sd	11,600,000	3.50%
14	11,600,001	sd	12,500,000	4.00%
15	12,500,001	sd	13,750,000	5.00%
16	13,750,001	sd	15,100,000	6.00%
17	15,100,001	sd	16,950,000	7.00%
18	16,950,001	sd	19,750,000	8.00%
19	19,750,001	sd	24,150,000	9.00%
20	24,150,001	sd	26,450,000	10.00%
21	26,450,001	sd	28,000,000	11.00%
22	28,000,001	sd	30,050,000	12.00%
23	30,050,001	sd	32,400,000	13.00%
24	32,400,001	sd	35,400,000	14.00%
25	35,400,001	sd	39,100,000	15.00%
26	39,100,001	sd	43,850,000	16.00%
27	43,850,001	sd	47,800,000	17.00%
28	47,800,001	sd	51,400,000	18.00%
29	51,400,001	sd	56,300,000	19.00%
30	56,300,001	sd	62,200,000	20.00%
31	62,200,001	sd	68,600,000	21.00%
32	68,600,001	sd	77,500,000	22.00%
33	77,500,001	sd	89,000,000	23.00%
34	89,000,001	sd	103,000,000	24.00%
35	103,000,001	sd	125,000,000	25.00%
36	125,000,001	sd	157,000,000	26.00%
37	157,000,001	sd	206,000,000	27.00%
38	206,000,001	sd	337,000,000	28.00%

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No	Gross Income Layer (Rp)			TER A
39	337,000,001	sd	454,000,000	29.00%
40	454,000,001	sd	550,000,000	30.00%
41	550,000,001	sd	695,000,000	31.00%
42	695,000,001	sd	910,000,000	32.00%
43	910,000,001	sd	1,400,000,000	33.00%
44	more		1,400,000,000	34.00%

Source: Aryani & Candra Year (2024)

Table 4. TER Category B, for PTKP: TK/2 and K/1 (63 million) and Kindergarten/3 and K/2 (67.5 million)

No	Gross Income Layer (Rp)			TER B
1	up to you		6,200,000	0.00%
2	6,200,001	sd	6,500,000	0.25%
3	6,500,001	sd	6,850,000	0.50%
4	6,850,001	sd	7,300,000	0.75%
5	7,300,001	sd	9,200,000	1.00%
6	9,200,001	sd	10,750,000	1.50%
7	10,750,001	sd	11,250,000	2.00%
8	11,250,001	sd	11,600,000	2.50%
9	11,600,001	sd	12,600,000	3.00%
10	12,600,001	sd	13,600,000	4.00%
11	13,600,001	sd	14,950,000	5.00%
12	14,950,001	sd	16,400,000	6.00%
13	16,400,001	sd	18,450,000	7.00%
14	18,450,001	sd	21,850,000	8.00%
15	21,850,001	sd	26,000,000	9.00%
16	26,000,001	sd	27,700,000	10.00%
17	27,700,001	sd	29,350,000	11.00%
18	29,350,001	sd	31,450,000	12.00%
19	31,450,001	sd	33,950,000	13.00%
20	33,950,001	sd	37,100,000	14.00%
21	37,100,001	sd	41,100,000	15.00%

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No	Gross Income Layer (Rp)			TER B
22	41,100,001	sd	45,800,000	16.00%
23	45,800,001	sd	49,500,000	17.00%
24	49,500,001	sd	53,800,000	18.00%
25	53,800,001	sd	58,500,000	19.00%
26	58,500,001	sd	64,000,000	20.00%
27	64,000,001	sd	71,000,000	21.00%
28	71,000,001	sd	80,000,000	22.00%
29	80,000,001	sd	93,000,000	23.00%
30	93,000,001	sd	109,000,000	24.00%
31	109,000,001	sd	129,000,000	25.00%
32	129,000,001	sd	163,000,000	26.00%
33	163,000,001	sd	211,000,000	27.00%
34	211,000,001	sd	374,000,000	28.00%
35	374,000,001	sd	459,000,000	29.00%
36	459,000,001	sd	555,000,000	30.00%
37	555,000,001	sd	704,000,000	31.00%
38	704,000,001	sd	957,000,000	32.00%
39	957,000,001	sd	1,405,000,000	33.00%
No	**Gross Income Layer (Rp)**			**TER B**
40	more than		1,405,000,000	34.00%

Source: Aryani & Candra Year(2024)

Table 5.TER Category C, for PTKP: K/3 (72 million)

No	Gross Income Layer (Rp)			TER C
1	up to you		6,600,000	0.00%
2	6,600,001	sd	6,950,000	0.25%
3	6,950,001	sd	7,350,000	0.50%
4	7,350,001	sd	7,800,000	0.75%
5	7,800,001	sd	8,850,000	1.00%
6	8,850,001	sd	9,800,000	1.25%
7	9,800,001	sd	10,950,000	1.50%
8	10,950,001	sd	11,200,000	1.75%

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No	Gross Income Layer (Rp)			TER C
9	11,200,001	sd	12,050,000	2.00%
10	12,050,001	sd	12,950,000	3.00%
11	12,950,001	sd	14,150,000	4.00%
12	14,150,001	sd	15,550,000	5.00%
13	15,550,001	sd	17,050,000	6.00%
14	17,050,001	sd	19,500,000	7.00%
15	19,500,001	sd	22,700,000	8.00%
16	22,700,001	sd	26,600,000	9.00%
17	26,600,001	sd	28,100,000	10.00%
18	28,100,001	sd	30,100,000	11.00%
19	30,100,001	sd	32,600,000	12.00%
20	32,600,001	sd	35,400,000	13.00%
21	35,400,001	sd	38,900,000	14.00%
22	38,900,001	sd	43,000,000	15.00%
23	43,000,001	sd	47,400,000	16.00%
24	47,400,001	sd	51,200,000	17.00%
25	51,200,001	sd	55,800,000	18.00%
26	55,800,001	sd	60,400,000	19.00%
27	60,400,001	sd	66,700,000	20.00%
28	66,700,001	sd	74,500,000	21.00%
29	74,500,001	sd	83,200,000	22.00%
30	83,200,001	sd	95,600,000	23.00%
31	95,600,001	sd	110,000,000	24.00%
32	110,000,001	sd	134,000,000	25.00%
33	134,000,001	sd	169,000,000	26.00%
34	169,000,001	sd	221,000,000	27.00%
35	221,000,001	sd	390,000,000	28.00%
36	390,000,001	sd	463,000,000	29.00%
37	463,000,001	sd	561,000,000	30.00%
No	Gross Income Layer (Rp)			TER C

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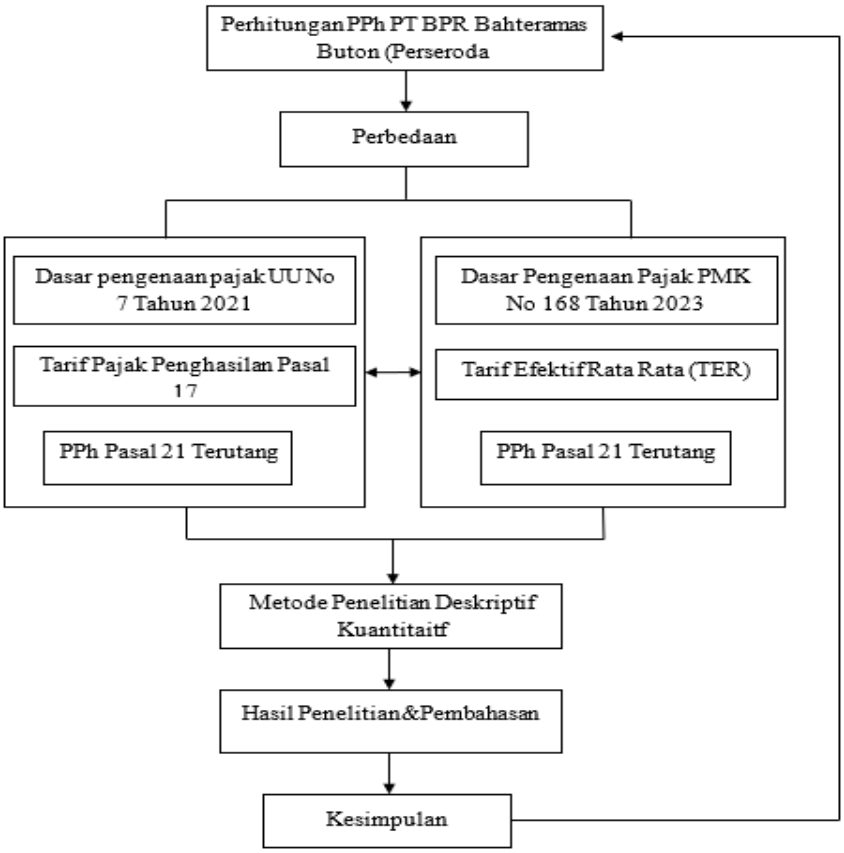
No	Gross Income Layer (Rp)			TER C
38	561,000,001	sd	709,000,000	31.00%
39	709,000,001	sd	965,000,000	32.00%
40	965,000,001	sd	1,419,000,000	33.00%
41	more than		1,419,000,000	34.00%

Source: Aryani & Candra Year (2024)

CONCEPTUAL FRAMEWORK

Conceptual Framework

The conceptual framework in this research can be described as follows:



RESEARCH METHODS

Research Design

This research was conducted at PT BPR (People's Economic Bank) Bahteramas

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Buton (Perseroda), which is a descriptive research with a Quantitative approach. This study uses data from PT BPR Bahteramas located in Buton. Data were collected using documentation techniques and interviews with the Finance Department at PT BPR Bahteramas Buton (Perseroda). Secondary data in the form of data: the number of WPOP (Individual Taxpayers) registered as permanent employees, income of permanent employees, status and amount of tax paid through deductions by the finance department at Bank Bahteramas Buton. This study aims to evaluate the effectiveness of the application of the Average Effective Rate (TER) method in calculating income tax article 21 at Bank Bahteramas Buton.

Research Object

The object of this research is permanent employees at Bank Bahteramas, Buton branch who are subject to income tax deductions under Article 21. The focus of this research will be to assess the application of the Average Effective Rate method and its comparison with the Progressive Rate method in the context of tax management.

Research Instruments

The research instruments used in this study are, the documentation instruments used refer to the tax base, namely: Tariffs of Article 17 of the HPP Law Number 7 of 2021 and PMK No. 168 of 2023 and interview instruments in the form of a list of questions that researchers will ask research subjects who work at PT BPR Bahteramas Buton (Perseroda).

Data Types and Sources

The types of data used in this study consist of: Qualitative Data: Entity information and interview transcripts at PT BPR Bahteramas Buton (Perseroda). Quantitative Data: Numerical data from the payroll of PT BPR Bahteramas Buton (Perseroda). If the researcher uses a questionnaire or interview technique, the data source is referred to as the respondent, namely the individual who provides a verbal or written response.

Data collection technique

Data collection techniques used in collecting this data include:

1. Documentation is a method used to obtain data and information in the form of books, archives, documents, written figures and images in the form of reports and information that can support research. This documentation is used in the

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discussion of tax calculations at Bank Bahtramas Buton using the TER method in 2024.

2. Research interviews were conducted with individuals who could provide information. The research at PT BPR Bahteramas, Buton branch, used closed interviews, involving only the candidate and the interviewer, without the public's presence.

Data validity testing

In this study, the researcher used inductive data analysis, beginning with interviews, followed by discussions, supporting evidence, and concluding with conclusions. To ensure data validation in qualitative research, the author employed triangulation. There are three triangulation techniques used, namely: source triangulation, method triangulation, and theory triangulation.

Data Analysis Techniques

The analytical technique used in this study is descriptive analysis. Descriptive research attempts to answer existing problems based on data. The analytical process in descriptive research involves presenting, analyzing, and interpreting. The descriptive approach in this study explains in detail the calculation of income tax for permanent employees at Bank Bahtramas Buton.

Data analysis using quantitative and qualitative analysis techniques is as follows:

1. Conducting analysis of payroll and interview transcripts of Bahtramas Bank, Buton Branch
2. Comparing the calculation of Income Tax payable based on TER in accordance with PMK No. 168 of 2023 with the Tariff of Article 17 of the HPP Law Number 7 of 2021.
3. Interpret and describe the calculation data to draw conclusions from the research results on the impact of the TER implementation.

DISCUSSION

Based on the data obtained from the Finance Department of PT BPR Bahteramas Buton, the Author will carry out the data processing process for calculating Article 21 Income Tax owed by WPOPs registered as permanent employees.

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Calculation and Analysis of Income Tax Payable by Taxpayers at PT BPR Bahteramas Buton (Perseroda) Based on the Tariff in Article 17 of Law Number 7 of 2021

The calculation of income tax payable for employee WPOPs carried out by the finance department of PT BPR Bahteramas Buton (Perseroda) in November 2024 based on the rates of Article 17 of the HPP Law Number 7 of 2021, is presented in the following table.

Table 6. PT BPR Bahteramas Buton (Perseroda) Calculation of Article 21 Income Tax Based on the Rate of Article 17 of the HPP Law November 2024

No	Nama	Status	Penghasilan Netto sebulan (Rp) A	Penghasilan Netto setahun (Rp) B (Ax12) bulan	PTKP Setahun (Rp) C	PKP setahun (RP) D (B-C)	PPh Pasa 21 Setahun (RP) E (D x 5%)	PPh Pasa 21 Sebulan (RP) F (E/12 bulan)
1	Abdul Razak Yusuf	K/3	Rp 9.100.000,00	Rp 109.200.000,00	Rp 72.000.000,00	Rp 37.200.000,00	Rp 1.860.000,00	Rp 155.000,00
2	Anwar Sa'adad	K/3	Rp 8.498.000,00	Rp 101.976.000,00	Rp 72.000.000,00	Rp 29.976.000,00	Rp 1.498.800,00	Rp 124.900,00
3	Henny	K/2	Rp 8.964.076,00	Rp 107.568.912,00	Rp 67.500.000,00	Rp 40.068.912,00	Rp 2.003.445,60	Rp 166.953,80
4	Wa ode nurbayah	K/2	Rp 6.498.947,00	Rp 77.987.364,00	Rp 67.500.000,00	Rp 10.487.364,00	Rp 524.368,20	Rp 43.697,35
5	Nurhayati	K/3	Rp 6.525.316,00	Rp 78.303.792,00	Rp 72.000.000,00	Rp 6.303.792,00	Rp 315.189,60	Rp 26.265,80
6	yuan mirza yusuf	K/3	Rp 6.467.000,00	Rp 77.604.000,00	Rp 72.000.000,00	Rp 5.604.000,00	Rp 280.200,00	Rp 23.350,00
7	la nai	K/2	Rp 5.954.235,00	Rp 71.450.820,00	Rp 67.500.000,00	Rp 3.950.820,00	Rp 197.541,00	Rp 16.461,75
8	rifky	K/1	Rp 6.067.000,00	Rp 72.804.000,00	Rp 63.000.000,00	Rp 9.804.000,00	Rp 490.200,00	Rp 40.850,00
9	bayu arwiyanto	K/0	Rp 5.123.567,00	Rp 61.482.804,00	Rp 58.500.000,00	Rp 2.982.804,00	Rp 149.140,20	Rp 12.428,35
10	febriansyah	TK	Rp 4.950.234,00	Rp 59.402.808,00	Rp 54.000.000,00	Rp 5.402.808,00	Rp 270.140,40	Rp 22.511,70
11	musrida	K/0	Rp 3.045.456,00	Rp 36.545.472,00	-	-	-	
12	ikwal irayan muin	K/3	Rp 4.500.345,00	Rp 54.004.140,00	-	-	-	-
13	safiah	TK	Rp 3.120.000,00	Rp 37.440.000,00	-	-	-	-
14	mubdia nissa	K/1	Rp 3.400.500,00	Rp 40.806.000,00	-	-	-	-
15	mochamad jufrih	K/0	Rp 3.265.234,00	Rp 39.182.808,00	-	-	-	-
	Total		Rp 85.479.910,00	Rp 1.025.758.920,00	Rp 666.000.000,00	Rp 151.780.500,00	Rp 7.589.025,00	Rp 632.418,75

Source: PT BPR Bahteramas Buton, data

Based on Table 6, it can be explained that the calculation of Article 21 Income Tax of WPOP for 15 permanent employees registered at PT BPR Bahteramas Buton (Perseroda) starts from calculating the monthly net income which is the gross income minus the allowable costs according to the provisions, then the net income is annualized. The annual income is reduced by the PTKP of each WPOP according to their status, so that taxable income is obtained. Next, the Income Tax payable is calculated by multiplying the Article 17 Income Tax rate by the PKP in stages according to the PKP layer.

Thus, based on the calculation of the Article 17 Income Tax rate, the total Article 21 Income Tax of the WPOP deducted by PT BPR Bahteramas Buton (Perseroda) for 15 permanent employees annually is Rp. 7,589,000, so that for February the Article 21

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International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
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Income Tax of the WPOP for permanent employees of PT BPR Bahteramas Buton (Perseroda) deducted is Rp. 632,419.

Calculation and Analysis of Income Tax Payable by WPOP PT BPR Bahteramas Buton (Perseroda) Based on the Average Effective Rate (TER) in Accordance with PMK No. 168 of 2023

Calculation of Article 21 Income Tax for permanent employees of WPOP (Individual Taxpayers) in accordance with the provisions of PMK Number 168 of 2023 by applying TER. The calculation is done by multiplying the gross income by the rate according to the rate group categorized based on PTKP. The calculation of Article 21 Income Tax payable for WPOP employees at PT BPR Bahteramas Buton (Perseroda) based on the provisions of PMK Number 168 of 2023 by applying TER is presented in Table 5.2. From Table 5.2, it can be explained that the calculation of Article 21 Income Tax for permanent employees is done by multiplying the rate according to the PTKP category with the gross income of each WPOP. Of the 15 WPOPs, 3 WPOPs are subject to a 0% rate, while the other 12 WPOPs are subject to varying rates ranging from 0.25% to 1.25%, so that based on the results of the calculation, the total gross income for February for 15 WPOPs is Rp. 88,780,000 with total income tax payable of Rp. 412,349.

Table 7. PT BPR Bahteramas Buton (Perseroda) Calculation of Article 21 Income Tax Based on Average Effective Rate (TER) November 2024

No	Nama	Status		Penghasilan Bruto Sebulan(Rp) A	Tarif Eektif Rata Rata (TER) B		PPH Pasal 21 Sebulan (Rp) C (A x B)
1	Abdul Razak Yusuf	K/3	Rp	9.500.000,00	1,25%	Rp	118.750,00
2	Anwar Sa'adad	K/3	Rp	8.798.000,00	1,00%	Rp	87.980,00
3	Henny	K/2	Rp	9.164.076,00	1,00%	Rp	91.640,76
4	Wa ode nurbayah	K/2	Rp	6.698.947,00	0,50%	Rp	33.494,74
5	Nurhayati	K/3	Rp	6.725.316,00	0,25%	Rp	16.813,29
6	yuan mirza yusuf	K/3	Rp	6.667.000,00	0,25%	Rp	16.667,50
7	la nai	K/2	Rp	6.154.235,00	0,00%	Rp	-
8	rifky	K/1	Rp	6.267.000,00	0,75%	Rp	47.002,50
9	bayu arwiyanto saputra	K/0	Rp	5.323.567,00	0,00%	Rp	-
10	febriansyah	TK	Rp	5.150.234,00	0,00%	Rp	-
11	musrida	K/0	Rp	3.245.456,00			
12	ikwal irayan muin	K/3	Rp	4.700.345,00			
13	safiah	TK	Rp	3.320.000,00			
14	nuhdia nissa	K/1	Rp	3.600.500,00			
15	mochamad jufrih	K/0	Rp	3.465.234,00			
	Total		**Rp**	**88.779.910,00**		**Rp**	**412.348,79**

Source: PT BPR Bahteramas Buton, data

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International Journal of Economics, Business and Innovation Research
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E-ISSN : 2964-0865
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Analysis of the Differences in Calculation of Article 21 Income Tax Payable Based on the Rate of Article 17 of Law Number 7 of 2021 and the TER in Accordance with PMK Number 168 of 2023

Based on the results of the calculation of tax payable as presented in Table 4 and Table 5, a recapitulation of the differences in the calculation of Article 21 Income Tax payable by permanent employee WPOP at PT BPR Bahteramas Buton (Perseroda) is prepared, as presented in Table 6.

Table 8. PT BPR Bahtramas Buton (Perseroda) Differences in Income Tax Calculation of Article 21 Income Tax Per Month Based on Article 17 Rate and Average Effective Rate (TER) for November 2024

No	Nama	Status	PPh Pasa 21 Sebulan Tarif Progresif (RP) A		PPH Pasal 21 Sebulan TER (Rp) B		Selisih PPh 21 Per Bulan (Rp) C (A-B)	
1	Abdul Razak Yusuf	K/3	Rp	155.000,00	Rp	118.750,00	Rp	36.250,00
2	Anwar Sa'adad	K/3	Rp	124.900,00	Rp	87.980,00	Rp	36.920,00
3	Henny	K/2	Rp	166.954,00	Rp	91.641,00	Rp	75.313,00
4	Wa ode nurbayah	K/2	Rp	43.697,00	Rp	33.495,00	Rp	10.202,00
5	Nurhayati	K/3	Rp	26.266,00	Rp	16.813,00	Rp	9.453,00
6	yuan mirza yusuf	K/3	Rp	23.350,00	Rp	16.668,00	Rp	6.682,00
7	la nai	K/2	Rp	16.462,00	-		Rp	16.462,00
8	rifky	K/1	Rp	40.850,00	Rp	47.000,00	-Rp	6.150,00
9	bayu arwiyanto saputra	K/0	Rp	12.428,00	-		Rp	12.428,00
10	febriansyah	TK	Rp	22.512,00	-		Rp	22.512,00
11	musrida	K/0	-					
12	ikwal irayan muin	K/3	-					
13	safiah	TK	-					
14	nuhdia nissa	K/1	-					
15	mochamad jufrih	K/0	-					
	Total		**Rp**	**632.419,00**	**Rp**	**412.347,00**	**Rp**	**220.072,00**

Source: PT BPR Bahteramas Buton, data

From Table 8, it can be explained that the calculation result of Article 21 Income Tax payable by permanent employee WPOP (Individual Taxpayers) based on Article 17 rate is Rp. 632,419 per month for November 2024. Meanwhile, the calculation result based on TER, Article 21 Income Tax payable by WPOP in November 2024 is Rp. 412,347 per month. This shows that there is a difference in the total amount of tax payable withheld by the company for 15 permanent employees WPOP of Rp. 220,072 per month,

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resulting in a tax overpayment. For this tax overpayment, the company can submit a compensation application for the next tax payment period or can also request a restitution.

The difference occurs due to changes in the tax base (DPP) and the amount of the applied tariff. In the HPP Law, the DPP is PKP with tax rate layers as presented in Table 1. Meanwhile, in PMK Number 168 of 2023, the DPP is Gross Income with tax rates adjusted to the PTKP WPOP status which is categorized into three (3), namely: category A, category B and category C, as presented in Table 2, Table 3 and Table 4.

Thus, it can be concluded that the application of the Average Effective Rate (TER) in calculating Article 21 Income Tax for permanent employees can reduce the amount of tax payable or save the tax burden for WPOP. Furthermore, the calculation process is simplified, thus not complicating WPOP. The reduction in tax burden and ease of tax calculation are expected to increase WPOP's awareness and compliance in fulfilling their tax obligations. Therefore, there is ease in calculating Article 21 income tax at PT BPR Bahteramas Buton using the TER method.

CONCLUSION

This study found that the application of the Average Effective Rate (TER) method at PT BPR Bahteramas Buton (Perseroda) generally tends to be more efficient and easier in calculating PPh 21 compared to the progressive rate of Article 17 of Law Number 7 of 2021 on HPP, and is able to reduce the monthly tax burden payable for permanent employees. From a comparison of 15 permanent employee WPOPs, the total PPh 21 deductions in 2024 using the TER method experienced significant savings compared to the progressive rate, resulting in overpayments of tax that can be compensated or refunded. These results are in line with the objectives of the TER policy which emphasizes simplification of tax administration and maintaining tax fairness, although in certain months tax deductions can fluctuate due to differences in the tax base, namely PKP at the progressive rate and gross income at TER.

However, this study used data limited to only one company, one branch, and one fiscal year, so generalizing the findings to other financial institutions or companies requires caution. Furthermore, the analysis did not comprehensively examine the TER implications across the entire spectrum of employee income and various combinations of PTKP statuses. Therefore, further research is recommended to expand the sample, compare across sectors, and examine the dynamics of PPh 21 deductions from month to month and annually. Practically, the results of this study can serve as a guide for regional work units and regionally-owned enterprises (BUMD) to choose a more efficient deduction

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basis, improve the accuracy of tax administration, and enhance employee welfare and compliance through more stable and transparent rate calculations.

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