

Tax planning implementation on income tax article 21 of permanent employees for efficient payment of tax burden at PT. SC

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Abstract

This research aims to understand the application of tax planning for Income Tax Article 21 at PT. SC and to determine the effect of applying each method used in the implementation of tax planning for Income Tax Article 21 related to the efficiency of paying the company's tax expense. This research uses a qualitative descriptive research method. Data sources were obtained through interviews and documentation. The results obtained through this research show that the policy of PT. SC in the application of Gross Up is implemented to reduce the expense on corporate income tax and so that employees are motivated to increase their productivity without worrying about the taxes that must be paid. However, tax planning for Income Tax Article 21 implemented by PT. SC is not yet efficient regarding the taxes that must be paid because the application of the Gross Up calculation causes the payment of the tax expense during one financial year to be greater than with other methods.

Keywords: *tax planning; income tax article 21*

Abstrak

Penelitian ini memiliki tujuan memahami penerapan perencanaan pajak atas Pajak Penghasilan Pasal 21 pada PT. SC serta untuk mengetahui pengaruh penerapan setiap metode yang digunakan pada pelaksanaan perencanaan perpajakan atas Pajak Penghasilan Pasal 21 terkait pada efisiensi pembayaran beban pajak perusahaan. Penelitian ini menggunakan metode penelitian deskriptif kualitatif. Sumber data didapatkan melalui wawancara dan dokumentasi. Hasil yang didapat melalui penelitian ini diperoleh bahwa kebijakan PT. SC dalam pengaplikasian Gross Up dilaksanakan untuk mengurangi beban Pajak Penghasilan Badan dan agar pegawai termotivasi meningkatkan produktivitasnya tanpa mengkhawatirkan pajak yang wajib dibayarkan. Namun perencanaan perpajakan Pajak Penghasilan Pasal 21 yang diterapkan PT. SC belum efisien terhadap pajak yang harus dibayarkan karena pengaplikasian perhitungan Gross Up menyebabkan pembayaran beban pajak selama satu tahun buku lebih besar dibandingkan dengan metode yang lainnya.

Kata kunci: *perencanaan pajak; pajak penghasilan pasal 21*

INTRODUCTION

State revenue from the taxation aspect consists of tax revenues from oil and gas to non-oil and gas taxes, as well as customs and excise. Based on the information obtained through the Ministry of Finance of the Republic of Indonesia website, it can be said that tax revenues each year are the largest contributor to state revenues in the National Budget (APBN) which are used to meet state spending costs and other state expenditures. Tax is an obligation that should be paid by someone following the rules stipulated in the law which in the future will be used as indirect reciprocity to finance public needs (Soemitro & Sugiharti, 2014). Majority of the National Tax budget is from the tax revenue, makes the tax holds a very important role.

Tax plays an important role for the state as a source of finance to fulfil the state treasury, if tax is eliminated, the implementation of a government cannot be implemented (Lubis, 2009). Meanwhile, taxpayers, especially companies, recognize tax as a cost that reduces net business profit which will later affect the annual corporate income tax burden (Hien & Mariani, 2017).

There are some steps that can be chosen to minimize tax costs, including implementing tax planning or can also be called Tax Planning. Tax Planning is the first strategy in managing taxes. In this process, data unification and research are carried out regarding tax regulations so that the form of tax saving activities that will be implemented can be adjusted (Suandy, 2008).

In this study, a case study at PT. SC which has been registered as a taxpayer who has an obligation to deduct and report taxes, one of which is Income Tax Article 21, which is a tax on income received by employees. In relation to the calculation of Income Tax Article 21, PT. SC bears the Income Tax Article 21 owed by all its employees. As a Taxpayer, PT. SC always tries to minimize the tax burden as much as possible and extend the period in paying taxes according to the limits permitted by tax regulations. Reducing the tax burden can be implemented by taking steps to reduce wages or increase costs the are allowed to be a deduction from wages so that it will cause a decrease in the taxpayer's taxable income.

Based on the research problems that have been presented, this study has the following objectives 1) cknowledge the application of tax planning for calculating Income Tax Article 21 carried out by the management of PT. SC. 2) Then, to discover the comparison between the methods used by PT. SC with other methods permitted in calculating Income Tax Article 21. 3) And, determine how efficient the tax planning is for the payment of PT. SC's Income Tax.

RESEARCH METHOD

The research method applied in this study is a descriptive method. This research method is used to describe the application of tax planning for Income Tax Article 21 of permanent employees at PT. SC. Based on Sugiyono (2018), descriptive research is the use of methods in describing or examining the results of research, but is not used in drawing larger conclusions.

Research Object

In this study, the object of study is PT. SC which is located in the GIIC Industrial Area, Central Cikarang, Bekasi Regency. The main business fields of this company are the lifting and moving equipment industry and machine repair. This study was conducted to obtain information related to the efficiency of implementing Income Tax Article 21 planning for permanent employees in 2022 at PT. SC.

Data Collection Techniques

In this study, the data collection techniques used consist of a) Interview that was carried out face-to-face and question and answer to the relevant parties at PT. SC directly, namely the personnel, accounting and taxation departments. Questions were asked related to payroll and taxation activities. Each question submitted during the interview should focus on the research so that the information obtained is clear and complete. b) Documentation, this is on analysing the Income Tax Article 21 document and the fiscal income statement of PT. SC is a data collection technique through documentation in this study which is used to support the results of the interview to make it more credible or trustworthy. c) Literature review which consists of reviewing the sources needed that are the applicable to tax regulations.

Data Analysis Techniques

In this study, data analysis techniques were implemented using the following steps; 1) Identify the components of PT. SC's permanent employee salary. 2) Apply the calculation mechanism of Income Tax Article 21 into the following three methods which are related to income Tax Article 21 is borne by the employee (Gross Method), then, Income Tax Article 21 is borne by the employer (PT. SC) (Nett Method), and Income Tax Article 21 is submitted by the employer as an allowance to the employee according to the tax value that should be paid (Gross Up Method). 3) Conduct a comparison of the taxes that should be paid by the company between the calculation mechanism currently used and the use of other calculation mechanisms, then find out the impact of the implementation of Income Tax Article 21 planning that has been implemented by PT. SC on the efficiency of the company's tax payments. 4) Drawing conclusions from the research carried out.

RESULT AND DISCUSSION

PT. SC in carrying out tax obligations related to Income Tax Article 21 of its employees begins by grouping components that are income for employees. The following are components of employee income at PT. SC; a) Salary and Allowances, consisting of profession, position, transportation, meal, overtime, and others. b) Other allowances that are not routine, such as business trip allowance and others. c) Health insurance premium, d) Religious Holiday Allowance & Bonus, e) Tax allowance.

PT. SC has conducted tax planning to calculate Income Tax Article 21 using the Gross Up mechanism since 2014, which previously used the Gross method. Where in this method the amount of Income Tax payable is recognized as an allowance for employees. In this method, Income Tax Article 21 which is a burden can be charged in the Corporate Annual Tax Return so that it can reduce the burden of its corporate income tax.

PT. SC implements a policy where permanent employees receive their full income every month without any deduction of Income Tax Article 21. With this policy, PT. SC hopes that employees will be more enthusiastic about working and focus on increasing their productivity by receiving a salary without having to receive a reduction in the tax that must be paid.

Table 1. Calculation of Income Tax Article 21 Permanent Employees of PT. SC in 2022 Between Gross Up, Gross and Nett Methods

| Description | <i>Gross Up</i> | <i>Gross</i> | <i>Nett</i> |
|----------------------|-----------------|---------------|---------------|
| Salary & Allowance | 4.403.824.166 | 4.403.824.166 | 4.403.824.166 |
| Income Tax Allowance | 726.903.570 | - | - |
| Insurance Premium | 135.075.494 | 135.075.494 | 135.075.494 |

| | | | |
|--|--------------------|--------------------|--------------------|
| Total Gross Income | 5.265.803.230 | 4.538.899.660 | 4.538.899.660 |
| Retirement Contribution | 57.428.501 | 57.428.501 | 57.428.501 |
| Occupational Expense | 106.277.282 | 106.119.386 | 106.277.282 |
| Net Income (Annual) | 5.294.434.332 | 4.547.151.058 | 4.652.609.082 |
| Annual Taxable Income | 4.070.424.000 | 3.323.143.000 | 3.323.143.000 |
| Income Tax Art. 21 (Annual) | 726.903.570 | 531.820.685 | 531.820.685 |

It can be seen in table 1, to calculate Income Tax Article 21 with the Gross Up mechanism, the amount of Income Tax Article 21 for one year is IDR 726.903.570. While with the Gross method it is IDR 531.820.685 and with the Nett method it is also IDR 531.820.685. Based on these calculations, it can be obtained that the amount of income tax article 21 payable in 2022 by PT. SC is the largest when applying the Gross Up calculation method compared to the Gross and Nett mechanisms. By using the Gross Up method, the amount of income tax article 21 payable is IDR 195.082.885 greater than using the Gross to Nett method. For income tax article 21 allowance which can be a deductible expense in the calculation of Corporate Income Tax for 2022 for PT. SC using the Gross Up method, it is the total amount of income tax article 21 per year, which is IDR 726.903.570, while from the Gross to Nett method, there is no income tax article 21 payable that may be deducted based on applicable tax regulations.

Comparison of Income Tax Payments in 2022 Using the Gross Up, Gross and Nett Methods in Calculating Income Tax Article 21

After the data analysis conducted by the researcher for payroll data and the 2022 fiscal correction financial statement of PT. SC, the researcher focused on the implementation of tax planning for Income Tax Article 21 to streamline the Annual Corporate Income Tax burden by comparing the application of a number of income tax article 21 calculation methods, namely with the Gross Up, Gross and Nett calculation mechanisms. The application of different calculation mechanisms for calculating income tax article 21 will result in different annual corporate income tax burdens, the comparison can be seen in table 2.

Table 2. Comparison of Gross Up, Gross and Nett Calculation Methods in Calculating Corporate Income Tax PT. SC in 2022

| Description | Implementation of Gross Up Methods | Implementation of Gross Methods | Implementation of Nett Methods |
|--------------------------------------|---|--|---|
| Net Sales | 46.068.172.076 | 46.068.172.076 | 46.068.172.076 |
| Cost of Goods Sold | 33.642.018.284 | 33.642.018.284 | 33.642.018.284 |
| Gross Profit | 12.426.153.792 | 12.426.153.792 | 12.426.153.792 |
| Operating Expenses | 8.233.589.204 | 8.233.589.204 | 8.233.589.204 |
| Income Tax Art. 21 | 726.903.570 | - | - |
| Total Operating Expenses | 8.960.492.774 | 8.233.589.204 | 8.233.589.204 |
| Profit (Loss) Operational | 3.465.661.018 | 4.192.564.588 | 4.192.564.588 |
| Other Income / (Expense) | (28.768.418) | (28.768.418) | (28.768.418) |
| Income Before Income | 3.436.892.600 | 4.163.796.170 | 4.163.796.170 |

| | | | |
|--------------------|----------------------|----------------------|----------------------|
| Tax Expense | | | |
| Income Tax Expense | 716.802.142 | 868.405.959 | 868.405.959 |
| Net Income | 2.720.090.458 | 3.295.390.211 | 3.295.390.211 |

Based on table 2, it can be seen that by applying the Gross Up calculation method to calculate income tax article 21, the amount of corporate income tax payable by PT. SC is IDR 716.802.142. However, if applying the Gross calculation method, the corporate income tax payable becomes IDR 868.405.959 and if applying the Nett method, the corporate income tax payable is the same as the Gross calculation method, which is IDR 868.405.959. This means that the application of the Gross Up calculation mechanism to calculate income tax article 21 can reduce the annual corporate income tax payable by PT. SC because the amount payable is smaller than applying other calculation mechanisms.

Table 3. Comparison of Gross Up, Gross and Nett Methods In Calculating Income Tax Article 21 Related to Income Tax Payment of PT. SC for the 2022 Period

| Description | Implementation of Gross Up Method | Implementation of Gross Method | Implementation of Nett Method |
|-------------------------------|--|---------------------------------------|--------------------------------------|
| Income Tax Article 21 Expense | 726.903.570 | - | 531.820.685 |
| Corporate Income Tax Expense | 716.802.142 | 868.405.959 | 868.405.959 |
| Total | 1.443.705.712 | 868.405.959 | 1.400.226.644 |

Based on table 3, it can be observed that after the addition of income tax article 21 payable with corporate income tax payable for the 2022 tax period of PT. SC, by applying the Gross Up calculation to calculate income tax article 21, the total amount of income tax that should be paid by PT. SC is IDR 1.443.705.712. If using the Gross method, the amount of income tax that should be paid is IDR 868.405.959, while if using the Nett calculation mechanism, the amount of income tax that should be paid is IDR 1.400.226.644, where if a comparison is made, the difference in the amount payable that must be paid is IDR 43.479.068 between using the Gross Up and Nett methods. Meanwhile, if compared between using the Gross Up and Gross methods, the difference in the amount payable that must be paid is quite large, amounting to IDR 575.299.753.

CONCLUSION

To conclude, currently, the company is implementing planning for Income Tax Article 21 using the Gross Up calculation method. Where the amount of income tax article 21 payable is used as a tax allowance for permanent employees. The application of this tax planning aims to ensure that the amount of income tax article 21 paid by the company is generally used as a deduction in the calculation of corporate income tax of PT SC, so that it can reduce the amount of corporate income tax payable of PT. SC. After the comparison of the application of the method for calculating income tax article 21 of PT. SC at this time, between the Gross Up calculation method and other methods, namely the Gross and Nett methods, shows that if using the Gross Up method, the income tax article 21 payable and corporate income tax in 2022 that

should be paid is IDR 1.443.705.712. If using the Gross method, the income tax article 21 payable and corporate income tax in 2022 is IDR 868.405.959. Meanwhile, if using the Nett method, the income tax article 21 payable and corporate income tax in 2022 is IDR 1.400.226.644. This shows that the amount of income tax that must be paid is much greater if using the Gross Up method. Specifically, the implementation of tax planning for Income Tax Article 21 by PT. SC has been efficient in reducing the burden of corporate income tax payable. However, in general, the planning for Income Tax Article 21 applied by PT. SC is currently not efficient in reducing the amount of income tax payable that must be paid to the state treasury in one period because the amount of income tax paid is getting bigger. It would be much more efficient if the company implemented the Gross method to reduce income tax payments by IDR 575.299.753.

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