



## **Analysis of Deposit Calculations and Reporting Personal Income Tax Uses E-Form Application on Personal Wp Registered at Kpp Tegalaga**

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### **Abstract**

Personal income tax is a tax imposed on personal tax subjects on income received or earned in one tax year and has been regulated in Law no. 36 of 2008 concerning Income Tax. In this study using a qualitative descriptive method, namely collecting available data, compiling it, studying it, and then conducting further analysis regarding the calculation, deposit and reporting of Personal Income Tax on personal taxpayers registered at The Pratama Bandung Tegalega Tax Service Office. Based on the results of the analysis conducted, it can be concluded that the personal taxpayers registered at the Pratama Bandung Tegalega Tax Service Office as a whole have an average income of more than one source, where the tax calculation results in underpaid taxes. Underpaid tax deposit using electronic Deposit Letter with e-Billing system.

*Keywords:* personal income tax, e-billing, e-form

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### **1. Introduction**

In order to improve people's welfare, it is necessary to carry out national development such as activities that are continuous and interconnected. In carrying out its national development, funding is needed. In Indonesia, there are several sources of state revenue, including taxes. tax is the largest source of state revenue in the realization of the state budget and income tax is the largest contributor in the tax revenue sector, it is stated that income tax contributes 45% of the total tax revenue in 2022 (Nuryanah & Gunawan, 2022).

In practice, income tax has been regulated in Law no. 36 of 2008 Concerning the Fourth Amendment to Law no. 7 of 1983 concerning income tax (Indonesia, 2009). Personal taxpayers in terms of earning their income consist of employees and those who carry out business activities or independent work. For employees, the employer will immediately deduct the income tax Article 21/26 income tax. As for those who carry out business activities or independent work, there are 3 procedures for calculating income tax, such as procedures for calculating taxpayer income tax in general by using Article 17 Income tax rates, procedures for calculating taxpayer income final PP 23/2018, procedures for income tax payers using NPPN. However, not all income taxpayers are required to carry out their tax obligations, there is a provision for non-taxable income limits called PTKP (Saez & Stantcheva, 2016; Diamond & Saez, 2011).

In obtaining income, many taxpayers who have income from more than one source can be of the same or different types of income, for example a taxpayer who works as an employee will get income from the employer and then he will also receive other income. For taxes that have been calculated and deducted by the agency where the taxpayer works, will issue proof of withholding for the taxpayer, there is also income subject to final income tax that has been paid. Thus, at the end of the year the taxpayer needs to recalculate the amount of income that has been received and also calculate the amount of the Article 25 Income tax credit that has been paid in installments to determine the tax payable as the basis for filling out the annual tax return.

The Pratama Bandung Tegalega Tax Service Office has the main function of carrying out counseling, service and supervision of taxpayers in the areas of Income Tax, Value Added Tax (PPN), Sales Tax on Luxury Goods (PPnBM) and other indirect taxes within their jurisdiction according to regulations current regulations.

While the e-form is a way of submitting the Annual tax return online by downloading taxpayers and re-uploading the completed Annual tax return form in pdf format. After filling it in, it is immediately submitted to the official DGT tax return report page.

## 1.1. Problem Identification

Based on the background, the identification of the problem to be studied is as follows:

1. There are personal taxpayers who have income from more than one source, consisting of conducting business activities or independent work as well as other income as permanent employees.
2. There are 3 mechanisms for calculating personal taxpayer income tax such as the general Income taxpayer mechanism with Article 17 Income tax rates, the Income tax Final PP 23/2018 mechanism, the taxpayer income tax mechanism by NPPN.
3. Deposits of income tax payable based on the tax return must be paid before the tax return is submitted, and the deadline for submitting the OP's annual tax return is March 31 after the end of the tax year.
4. There are factors that cause taxpayers to recalculate their taxes payable at the end of the year.

## 1.2. Research Purposes

Based on the identification of the problems stated above, the objectives of this study are as follows:

1. To find out the calculation of personal income tax with more than one source of income at the Bandung Tegalega Primary Tax Service Office.
2. To find out the deposit of personal income tax with more than one source of income, the Bandung Tegalega Primary Tax Service Office.
3. To find out the reporting of personal income tax with more than one source of income on E. Kos clients & Partners Consultants at the Tegalega Bandung Pratama Tax Service Office

To find out the factors that cause the taxpayer to have to recalculate the tax payable at the end of the year.

## 2. Litelature Reviews

### 2.1. Definition of Personal Taxpayer (WPOP)

WPOP is a personal taxpayer in the sense that it is not a business entity or legal entity. Personal taxpayer is only required to pay the tax owed depending on the income earned, in accordance with the provisions of Article 17 of the Income Tax Law (Murray & Rivers, 2015). In general, personal taxpayers consist of 2, namely domestic personal taxpayers and foreign taxpayers. personal taxpayer reports its taxes through the Annual tax return.

### 2.2. Procedure for calculating personal income tax

There are 2 provisions that can be carried out by personal taxpayers in recording their income, namely by recording or bookkeeping. Based on these provisions, as well as the large amount of income received by personal taxpayers, the procedure for calculating taxes is also different, there are 3 procedures for calculating taxes by personal taxpayers (Syarifudin, 2022; Zulhaimi et al., 2021), such as:

1. Income tax personal taxpayer procedures in general  
personal taxpayer who keeps books of their income from running a business and/or independent work, then the tax calculation can be done with the calculation procedure in accordance with the tariff provisions in Article 17 of Law no. 36 of 2008 concerning income tax for tax years up to 2021 and using the tariff provisions of Law no. 7 of 2021 concerning the Harmonization of Tax Regulations starting from the 2022 tax year onwards.

**Table 1:** General Mechanism of Tariff of Income Tax Article 17

Old Rates (Article 17 of the Income Tax Law)		New Tariff (UU HPP)	
Income 0 - IDR 50 million	5%	Income 0 - IDR 60 million	5%
Income IDR 50 million - IDR 250 Million	15%	Income IDR 60 million - IDR 250 Million	15%
Income IDR 250 million - IDR 500 Million	25%	Income IDR 250 million - IDR 500 Million	25%
Income above IDR 500 million	30%	Income IDR 500 million - IDR 5 Billion	30%
		Income above IDR 5 billion	35%

Income tax payable is calculated from the rate multiplied by the PKP as below: Payable Income tax = Tariff x PKP = Tariff x [(Gross income – Deductible expenses/expenses) – PTKP]

2. Mechanism of Income tax Final PP 23/2018

This Income tax personal calculation mechanism applies to personal taxpayers who have a gross turnover of not more than IDR 4.8 billion in a year. This personal taxpayer only keeps records in one tax year. This personal

Income tax calculation does not keep bookkeeping, so it will be subject to final income tax according to the rates and provisions of PP 23 of 2018, namely the Final Income tax rate of 0.5% of gross turnover. The income tax payable is calculated from the rate multiplied by the PKP as below.  
Payable Income tax = Tariff x PKP = 0.5% x Gross Circulation

### 2.3. E-Billing

This Electronic Billing (e-Billing) tax payment procedure will take effect on January 1, 2016 (Yusup et al., 2015; Sahade & Adi, 2021; Lailiyah & Sebayang, 2019). This e-Billing mechanism must be used when paying taxes which can be done through ATMs or bank perceptions. A billing system is a system that issues a billing code for further payment or deposit of tax obligations electronically, which will direct taxpayers to fill out an Electronic Deposit Letter according to the tax transaction to be carried out.

### 2.4. E-Forms

E-form is an electronic tax return form in the form of a file with the .xfdl format. Taxpayers are required to log in to the DJP online account then select the e-form menu so they can start filling out the tax return, then a menu will appear containing instructions to download files related to the e-form, consisting of the e-form the form form and the form viewer application (application so that the tax return form electronics can be opened). Furthermore, the taxpayer fills out the form offline. After completing filling in the e-form correctly, the WP then uploads the e-form file to the DJP system by clicking "Submit" on the final page of the e-form. After successfully uploading, taxpayers will receive Electronic Receipts which will be sent via email and automatically stored in the taxpayer.

## 3. Research Method

### 3.1. Location and Time of Research

This research was conducted on personal taxpayers who work as doctors who are registered at the Pratama Bandung Tegalega Tax Service Office. The time of the research was conducted for 1 month.

### 3.2. Sample Determination

The sample is the Pratama Bandung Tegalega Tax Service Office. The research was conducted by observation method with convenience sample selection. The reason for using this approach is its simplicity and flexibility.

Determination of the number of samples was carried out with the consideration that the exact number of the population is not known so that the total sample was collected as many as 5 personal taxpayers who work as doctors who use income calculations which consist of several sources and in calculations use e-form, e-billing and e-filing. It is hoped that this number can represent the total population.

The methodology used to discuss the problem is a qualitative descriptive method, such as collecting available data, compiling it, studying it, and then conducting further analysis of the object of research (Astuti, 2020; Sekecamatan, 2021).

Data collection techniques used are as follows:

1. Observations

Data collection was carried out by directly observing the object of research through a visit for 1 week at the Bandung Tegalega Tax Service Office.

2. Interviews

The author chose this method to get explanations of problems that were previously considered unclear, interviews were conducted directly with staff at the Bandung Tegalega Tax Service Office Primary.

3. Literature Study

Activities to collect information relating to the problem or topic to be studied. This information is obtained from journals, data on the internet, library books and other materials that are still relevant.

4. Documentation Study

The author will view and analyze documents made by tax subjects in order to obtain data and information related to the object of research.

## 4. Results and Discussion

### 4.1. Calculation of Income Tax for Personals at the Pratama Bandung Tegalega Tax Service Office.

US for the calculation of income tax for personals with income from more than one source at the Pratama Bandung Tegalega Tax Service Office, it is calculated based on proof of deduction for income received in one tax year. Calculations are also calculated using tax credits that have been paid regularly by taxpayers every month.

The following are examples of several cases of the process of calculating personal income tax with more than one source of income (real names are pseudonyms) at the Pratama Bandung Tegalega Tax Service Office in 2021.

Mrs. B is a personal taxpayer who receives income from more than one source by doing independent work as a doctor in several hospitals and also as a permanent employee at a university, with the following details.

Income from PT. Sanbe Prakasa	IDR. 792,720,100
Income from PT. Medicaloka Pasteur	IDR. 263,110,077
Income from PT. Melinda Love Mother	IDR. 168,150,000
Income from Padjadjaran University	IDR. 5,184,000 +
Total Income from doing free work	<u>IDR. 1,229,164,177</u>
Income from Padjadjaran University	IDR. 236,227,560
Income from the Secretariat of Padjadjaran University	IDR. 87,550,760 +
Total related income to work	<u>IDR. 323,778,320</u>

a) Domestic Income from Business/Free Work.

- Total gross income for a year at PT. Sanbe Prakasa as a doctor is IDR. 792,720,100 with income tax for personal 21 has been deducted by IDR. 69,090,014.
- Total gross income for a year at PT. Medikaloka Pasteur as a doctor is IDR. 263,110,077 with income tax for personal 21 has been deducted by IDR. 14,733,250.
- Total gross income for a year at PT. Melinda Kasih Bunda as a doctor is IDR. 168,150,000 with income tax for personal has been deducted by IDR. 7,611,250.
- Total gross income by doing freelance work at Padjadjaran University is IDR. 5,184,000 with income tax for personal 21 has been deducted by IDR. 172,800.

b) Domestic Income in Relation to Work.

- The total gross income for a year at Padjadjaran University as a lecturer is IDR. 242,227,560 with a deduction of office fees of IDR. 6,000,000, the net income is IDR. 236,227,560, and income tax for personal 21 has been deducted by IDR. 22,334,050.
- The total gross income for a year at the Secretariat of Padjadjaran University as Professor is IDR. 95,961,024 with a deduction of IDR. 8,410,264, so the net income is IDR. 87,550,760, and income tax for personal 21 has been deducted by IDR. 1,677,500.

In addition to the taxes that have been deducted by the agency where he works, Mrs. B pays a tax credit every month with a total of IDR. 29,000,000 in a year.

Then the calculation of income tax Mrs. B with income from more than one source in 2021 is as follows.

Net income from doing freelance work as a doctor. (Using NPPN, tariff: 50%) IDR. 1,229,164,177 x 50%	IDR. 614,582,089
Net Income with Work	<u>IDR. 323,778,320 +</u>
Total Net Income	<u>IDR. 938,360,409</u>
Zakat	IDR. 20,000,000 - <u>IDR. 918,360,409</u>
PTKP(TK/0)	<u>IDR. 54,000,000 -</u>
Taxable Income (PKP)	<u>IDR. 864,360,409</u>
Taxes Payable	
5% x IDR. 50,000,000	IDR. 2,500,000
15% x IDR. 200,000,000	IDR. 30,000,000
25% x IDR. 250,000,000	IDR. 62,500,000
30% x IDR. 364,360,000	<u>IDR. 109,308,123 +</u>
Total Taxes Payable	<u>IDR. 204,308,123</u>

Article 21 income tax for personal Tax Credit that has been deducted by

PT. Sanbe Prakasa	IDR. 69,090,014
PT. Medicaloka Pasteur	IDR. 14,733,250
PT. Melinda's Mother's Love	IDR. 7,611,250

Padjadjaran University	IDR. 22,506,850
Padjadjaran University Secretariat	IDR. 1,677,500 +
Total income tax for personals 21 deducted	<u>IDR. 115,618,864</u>
Total Taxes Payable	IDR. 204,308,123
Income tax for personal 21 deducted	IDR. 115,618,864 +
	<u>IDR. 88,689,259</u>
Income tax for personals Article 25 ayea	IDR. 29,000,000 -
Underpaid income tax forpersonals	<u>IDR. 59,689,259</u>

With these calculations, the amount of tax payable that must be paid by Ny. B is IDR. 59,689,259, this underpaid tax must be deposited before the Annual Tax Return is submitted, while the deadline for submission of Personal Tax Returns is 3 months after the end of the tax year, which is March 31.

#### 4.2. Income tax for personals deposit at the Pratama Bandung Tegalega Tax Service Office

In theory, tax payments can be made through the post office or perception bank. Underpaid tax payable is deposited using an Electronic Deposit Letter in the form of a billing code generated through the e-billing system. This e-billing system begins with filling out the Electronic Payment Letter form in the taxpayer's personal account, making sure that the Electronic Deposit Letter is filled in correctly and in accordance with the amount of underpaid tax that has been calculated. The creation of a billing code through the e-billing system has been regulated in the Directorate General of Taxes Regulation No.PER-05/PJ/2017. If the taxpayer has finished making the Electronic Deposit Letter, the taxpayer will get a billing code to then carry out the tax deposit process. Tax deposits can be made through the post office or bank that has been selected by the Ministry of Finance to be able to receive tax payments. The validity period of the billing code is 30 days since the code was issued. In this case, the Taxpayer hands over a sum of money to the consulting office, then proceeds to make payments through the bank by Casual, after that they will get proof of tax payment along with the State Revenue Transaction Number as a sign that the Taxpayer has deposited his taxes.

#### 4.3. Income tax for personals reporting at the Pratama Bandung Tegalega Tax Service Office

As for tax reporting for income tax for personals with income from more than one source, which is carried out by the Pratama Bandung Tegalega Tax Service Office in the process of solving client problems, is to report the Annual SPT.

Since March 28, 2022 the Directorate General of Taxes has closed the e-SPT application, so that Taxpayers cannot upload e-SPT via [www.pajak.go.id](http://www.pajak.go.id) by using the e-filing reporting channel. Instead, Taxpayers can fill out and report their SPT online via the e-Form and e-Filling which are available on the tax.go.id web page by using the taxpayer's personal account.

In this case, the Pratama Bandung Tegalega Tax Service Office uses an e-Form, namely by downloading the e-Form on the Taxpayer's DJP account then filling out the SPT and reporting it, then you will get an Electronic Receipt sent via e-mail and Taxpayer account. Submission of SPT was carried out on the last day, namely March 31, 2022, this caused the DGT online website to often experience errors because many people accessed it, so they had to always check the DGT website.

#### 4.4. The causative factors must be re-calculated Income tax for personals at the end of the year

The factors that cause Taxpayers to have to recalculate the tax payable at the end of the year are differences in the results of income tax calculations between employer companies and personal Taxpayers. This is because each company only calculates and deducts income tax for personals from that company, while personal Taxpayers must add up all their income, both from employer income as permanent employees and other income, then also calculates the amount of the tax credit that has been deducted by other parties and income tax credit Article 25 that has been paid. In addition, it is also caused by the imposition of multiple layers of tariffs.

### 5. Conclusion

From the results of the analysis that has been carried out, it produces the following conclusions:

1. The calculation of personal income tax that has been carried out by the Pratama Bandung Tegalega Tax Service Office is very good and is in accordance with Law no. 36 of 2008 concerning Income Tax and PER-17/PJ/2015 concerning Norms for Calculation of Net Income.

2. The deposit of personal income tax that has been carried out at the Pratama Bandung Tegalega Tax Service Office with the e-billing system is very good and is in accordance with PER-05/PJ/2017 concerning Electronic Tax Payments.
3. Reporting of personal income tax that has been carried out at the Pratama Bandung Tegalega Tax Service Office using the e-form is very good and is in accordance with n PER-01/PJ/2017 concerning electronic submission of notification letters.
4. The factors that cause taxpayers to have to recalculate their tax payable at the end of the year are differences in the results of income tax calculations between employer agencies and personal taxpayers, due to income that is regular or irregular. In addition, it is also caused by the imposition of multiple tariffs.

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