

ANALYSIS OF CALCULATIONS FOR RECORDING AND REPORTING PPH ARTICLE 23 AT PT. BANK OF SUMUT HEAD OFFICE

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Abstract: In accordance with the problems posed in the research, the aim of this researcher is to find out the analysis of calculating, recording and reporting PPh Article 23 at PT. North Sumatra Bank Head Office. The data analysis technique in this research was carried out using a documentation study, namely by studying, collecting several documents and direct interviews with employees of the finance and planning division in the tax sector which are related to the research problem to be discussed as well as analyzing secondary data regarding Income Tax Article 23. Based on the research results, The process of calculating PPh Article 23 carried out by PT. Bank Sumut Head Office is not yet 100% in accordance with Law Number 36 of the Year. This is because during the process of correcting the Periodic Income Tax Return Article 23 for February 2021, it was discovered that there were several pieces of evidence that had not been uploaded. An error occurred in recording PPh Article 23, namely incorrectly entering the tax deposit code made by PT. Bank Sumut in making deposits.

Keywords: Calculation, Recording, Reporting, Income Tax Article 23

Introduction

Tax is an obligation that must be paid by every individual or entity that receives income above Non-Taxable Income (PTKP). Taxes have a very important role in state development, because funds obtained from taxes are used to support various activities carried out by the central government and regional governments in accordance with the State Revenue and Expenditure Budget (APBN).

Based on Law Number 36 of 2008, which is the 4th (fourth) revision of Law Number 7 of 1983 concerning Income Tax, these changes to the rules came into effect on January 1 2009. In its explanation, the Law still maintains taxation principles that are generally applied, such as fairness, ease of administration, efficiency and productivity of state revenues as well as maintaining a self-assessment system. Self Assessment is a system that provides great responsibility for fulfilling mandatory tax obligations by yourself (Irsan, 2020). Therefore, the direction and objectives of improving the Income Tax Law are as follows:

1. Increase fairness in tax imposition.
2. Provide convenience to taxpayers.
3. Support government policies to increase investment, both domestic and foreign, in various priority sectors and regions.

Most entrepreneurs in the business world often identify taxes as costs, so entrepreneurs will try to maximize to minimize tax costs so that company profits are optimal. With the implementation of this self-assessment, taxpayers are expected to be able to calculate and report

the amount of tax owed themselves. This can be done well if every taxpayer understands the tax regulations and complies with the applicable rules in accordance with tax law.

One of the most potential types of tax is Income Tax (PPh.). Income Tax is a tax imposed on tax subjects for the income they receive or earn in a tax year. One of them is income tax article 23, which is a tax imposed on income from capital, rendering services, or gifts and awards, other than those which have been deducted from PPh Article 21. The party who withholds and reports PPh Article 23 to the tax office is the party giving the income (buyer or service recipient).

There are several types of tax collection systems implemented in Indonesia, one of which is the Withholding System. With Holding System (withholding tax through a third party) is a tax collection system that is authorized by a third party appointed to determine the amount of tax paid by Taxpayers (WP) in accordance with applicable tax laws and regulations. This third party determination is carried out as a result of tax legislation, presidential decrees, and other regulations to withhold and collect taxes, deposit, and account for them through available tax facilities. When calculating, withholding and reporting PPh Article 23, it must be done carefully so that there are no errors which could cause losses for the Taxpayer, such as sanctions from the tax office, as well as losses for the state due to decreased tax sector revenues.

PT. Bank Sumut is a banking company that provides various services to its customers. As a tax compliant company, PT. Bank Sumut must comply with tax regulations and carry out its obligations in calculating, withholding and reporting income tax related to the use of services within its company, especially PPh Article 23, as a form of compliance with applicable tax regulations.

Table 1.1
SPT data for the Period of PPh 23 of 2021

Month	DPP value		Income Tax Value		Report Date	
	Normal	Rectification	Normal	Rectification	Normal	Rectification
January	4,173,903,050		84,178,061		02/15/2021	
February	1,115,710,000	4,723,313,519	27,969,200	100,721,269	03/12/2021	04/08/2021
February		4,799,904,419		102,253,087		05/19/2021
March	5,381,642,704		107,632,853		04/13/2021	
April	16,089,450,818		323,044,924		05/20/2021	
May	10,452,578,500		209,051,570		06/17/2021	
June	6,096,487,200		121,929,744		07/14/2021	
July	11,599,515,364		231,990,304		08/10/2021	
August	11,705,729,100		234,114,582		09/09/2021	
September	19,260,028,100		385,200,562		10/18/2021	
October	7,813,736,524		156,274,727		11/09/2021	
November	17,124,198,550		342,683,971		12/13/2021	
December	18,258,877,550		365,177,551		01/14/2022	
Amount	129,071,857,460	9,523,217,938	2,589,248,049	202,974,356		-

Source: Periodic SPT Income Tax Article 23 PT. North Sumatra Bank Head Office 2021

Based on data from Periodic Income Tax Returns Article 23 for 2021 at PT. North Sumatra Bank. PT. Bank Sumut deducted PPh Article 23 with a total Tax Imposition Base (DPP) of IDR 129,071,857,460,- with a total PPh withheld of IDR. 2,589,248,049,-. From this data it is also known that PT. North Sumatra Bank is classified as a compliant taxpayer. This is known from the deposit date and reporting date which starts from January to December 2021. There were no SPTs that were reported late. However, the SPT PPh Article 23 for the February 2021 period experienced corrections 2 (two) times. This is due to a calculation error made by PT. Bank Sumut in making the deposit, which should have been deposited in SPT PPh 23 for the February 2021 period but was deposited in the SPT PPh 23 for the February 2020 period amounting to IDR. 72,752,070,-. The first correction was carried out on 08 April 2021 and the 2nd correction was carried out on 19 May 2021.

In research conducted by (Mewengkang et al., 2022) . The results of research conducted at PT. BPR Primaesa Sejahtera Manado has carried out withholding and reporting PPh article 23 correctly, where the reporting deadline itself does not exceed the due date, namely the 20th of the following month. However, in terms of deposits, the company's PPh Article 23 has not been implemented properly, where deposits were found to be late in December which should have been paid on the 10th of the following month but the company paid it on the 12th of the following month. Based on the description above, the author is interested in raising the research title entitled "Analysis of Calculation, Recording and Reporting of Income Tax Article 23 at PT. North Sumatra Bank Head Office".

Literature Review

Tax

According to Feldmann in (Hidayat Lubis, 2018:2) states that tax is a manifestation that is imposed unilaterally by and is owed to the authorities (according to generally established norms), without any contravention, and is solely used to cover general expenses. . Taxes are a source of State revenue which makes a major contribution to the continuity of the State's economic activities with the aim of people's welfare (Surya, 2017) .

Income tax

According to Official (2019:70) Income Tax (PPh) is a tax imposed on Tax Subjects for the income they receive or obtain in a tax year. Income tax is an official levy originating from people's income as a form of people's participation in supporting the financing of government administration (Rahayu, 2019: 52). From the opinion above, it can be concluded that income tax is a tax imposed on tax subjects for official income received in a tax year as a manifestation of the people's role in supporting the financing of government programs.

Legal Basis for Income Tax

Law Number 7 of 1983 is a regulation that regulates income tax in Indonesia. However, this law has undergone several changes, namely Law Number 7 of 1991, Law Number 10 of 1994, Law Number 17 of 2000, Law Number 36 of 2008, Government Regulations, Presidential Decrees, Minister of Finance Decrees, Decrees of the Director General of Taxes and Letters. Circular of the Director General of Taxes.

Income Tax (PPh) Article 23

PPh Article 23 is a tax that is withheld on income received or accrued by domestic taxpayers (individuals and entities) and permanent establishments originating from capital, rendering services, or carrying out activities other than those that have been withheld from PPh Article 21 (Official 2019:309) . Income Tax Article 23 is paid or payable by government bodies or domestic tax subjects, carrying out activities, permanent business forms, or representatives of other foreign companies. Meanwhile, according to Purwono, PPh Article 23 is a withholding tax on income earned by Domestic Taxpayers and permanent establishments originating from

capital, rendering services, or carrying out activities other than those which have been deducted by tax as intended in Article 21, which is paid by government bodies. or domestic tax subjects, activity organizers, permanent establishments, or representatives of other overseas companies (Parengkuan et al., 2014).

Income Tax Withholding Article 23

Some of the parties included in the Official Article 23 Income Tax withholding party (2019: 310) consist of:

- 1) Government Agency
- 2) Domestic corporate tax subject
- 3) Activity organizer
- 4) Permanent Establishment of Business
- 5) Representatives of other overseas companies
- 6) Individuals as certain domestic Taxpayers, who are appointed by the Head of the Tax Service Office as Article 23 Income Tax Withholders, namely:
 1. Accountants, architects, doctors, notaries, Land Deed Officials (PPAT), except for sub-district heads, lawyers and consultants who carry out independent work;
 2. An individual who runs a business who maintains bookkeeping for payments in the form of rent.

Corporate taxpayers have the responsibility to deduct Income Tax Article 23 related to tax objects.

Income Tax Rates Article 23

Based on Official (2019:313) list of rates for PPh Article 23 and objects of PPh Article 23, namely:

- 1) A rate of 15% (fifteen percent) is imposed on income in the form of:
 1. Dividend;
 2. Interest includes premiums, discounts and fees in connection with debt repayment guarantees;
 3. Royalties;
 4. Prizes, bonuses and other awards that are not deducted from Income Tax Article 21.
- 2) A rate of 2% (two percent) is imposed on income in the form of:
 1. Rent and other income in connection with the use of property, except rent and other income in connection with the use of property which has been subject to Income Tax as intended in Article 4 paragraph (2) of the Income Tax Law;
 2. Rewards in connection with engineering services, management services, construction services, consultant services, and other services other than services that have been deducted from Income Tax as intended in Article 21 of the Income Tax Law.

When Due, Payment and Reporting of Income Tax Article 23

According to Resmi (2019: 325) The deadline for paying, depositing and reporting PPh Article 23 is:

- 1) Income Tax Article 23 is payable at the end of the month the payment is made or at the end of the month the relevant income is due. What is meant by the time the relevant income becomes payable is the time it is charged as an expense by the tax withholding agent in accordance with the bookkeeping method adopted.
- 2) Income Tax Article 23 must be remitted by the Tax Withholder no later than the 10 (ten) calendar month following the month in which the tax is due to the perception bank or Indonesian Post Office.
- 3) Income Tax Article 23 must be remitted by the Tax Withholder no later than the 10 (ten) calendar month following the month in which the tax is due to the perception bank or Indonesian Post Office.

If the due date for payment or deposit of tax coincides with a holiday including Saturday or a national holiday, payment or deposit of tax can be made on the following working day (Rizqi, 2022). The definition of national holidays includes days off for holding general elections determined by the Government and national collective leave determined by the Government.

Notification Letter (SPT)

SPT (Notification Letter) is a mandatory letter used by taxpayers to report the amount of tax payments, tax object, or not tax object as well as assets and liabilities in accordance with tax regulations (Sigar, 2023). Notification Letter (SPT) is a form of Taxpayer responsibility for the performance of their company (Hanum, 2018).

According to Susyanti and Dahlan in (Rahayu, 2019:32), the Notification Letter (SPT) consists of:

1. Periodic SPT is a notification letter used by taxpayers to account for and report the tax owed in a tax period.
2. Annual SPT is a means or forum for taxpayers to report and account for taxes paid in part of the tax year.

Method

This type of research uses descriptive research. Descriptive research in (Sujarweni, 2019:11) is a type of research carried out to determine the value of each variable, whether one or more independent variables without making connections or comparisons with other variables. The variables discussed in this research are Calculation, Recording and Reporting of Income Tax Article 23. This research was conducted at PT. North Sumatra Bank Head Office. The type of data presented in this research, namely Quantitative Data, is data obtained from PT. Bank Sumut Head Office which contains data on calculations and deductions for Article 23 Income Tax and Qualitative Data is data relating to the company description and company policy in determining the amount of Article 23 Income Tax (PPh) deductions.

The data collection technique used in this research was by conducting interviews with one of the Finance and Tax Planning Divisions of PT. Bank Sumut regarding Income Tax Article 23. And uses Documentation Techniques, namely by collecting several company documents that are appropriate to the research problem to be discussed.

Result and Discussion

A general description of the company

The North Sumatra Regional Development Bank (BPSU) was founded on November 4 1961 as BPSU. In 1962, the Level I Regional Development Bank of North Sumatra (BPDSU) changed its business form to a Regional Owned Enterprise (BUMD). This change was made in accordance with the basic provisions of BPDSU which state that BPDSU is a bank owned by the regional government whose task is to improve the regional economy. The authorized capital of BPDSU at that time was IDR 100 million, which was owned by the Level I Regional Government of North Sumatra and the Level II Regional Government of North Sumatra.

In 1999, the Level I Regional Development Bank of North Sumatra (BPDSU) changed its legal form to a Limited Liability Company (PT) with the name PT. North Sumatra Regional Development Bank (Bank Sumut). The head office of Bank Sumut is located in Medan, Jalan Imam Bonjol No. 18. The authorized capital of Bank Sumut at that time was IDR. 400 billion, which was subsequently increased to Rp. 500 billion in the same year. This change in legal form and increase in authorized capital was carried out in order to improve the performance of Bank Sumut and provide better banking services to the people of North Sumatra.

Bank Sumut has experienced significant growth from year to year. In 2009, the total assets of Bank Sumut reached Rp. 10.75 Trillion. In 2010, the total assets of Bank Sumut increased to Rp.

12.76 Trillion. This growth is supported by Bank Sumut's enthusiasm to become a professional and tough bank to face competition. Bank Sumut also carries out various programs to improve its performance, such as the to be the best program which is in line with the BPD Regional Champion 2014 road map. In order to improve its performance, Bank Sumut also strengthens its capital by issuing bonds. In 2008, the authorized capital of Bank Sumut was IDR. 1 Trillion. In 2011, the authorized capital of Bank Sumut was increased to Rp. 2 trillion with total assets increasing to 18.95 trillion.

As time goes by, PT. Bank Sumut experienced significant growth. In 2022, PT. Bank Sumut has an extensive office network in North Sumatra, Jakarta and the Riau Islands. The office network consists of 1 Head Office, 36 Conventional Branch Offices, 6 Sharia Branch Offices, 148 Conventional Sub-Branch Offices, and 16 Sharia Sub-Branch Offices. The office network is also supported by 76 Payment Point Units, 33 Car Cash Units, and 353 ATM Machine Units. Apart from that, the Company also has more than 1,000 SUMUT Link agents who serve real time online banking transactions.

In line with the vision and mission of PT. Bank Sumut is a mainstay bank in North Sumatra and provides the best and safest banking services to support the economic growth of the Sumatran community. To realize its vision and mission, PT. Bank Sumut is committed to achieving reasonable and sustainable business growth with healthy productive asset quality and increasing profitability over time. This commitment is realized through various strategies, such as:

- 1) Improving the quality of banking services
- 2) Increase operational efficiency
- 3) Increasing office network expansion
- 4) Improve product and service development
- 5) Improving the quality of human resources

With this commitment, PT. Bank Sumut can realize its vision and mission to become a mainstay bank in providing encouragement and assisting the growth of the economic development of the North Sumatra region.

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