. PERBANDINGAN PEMOTONGAN PPH PASAL 21 PADA PENGHASILAN PEGAWAI TETAP PADA PT X

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Abstrak

Kebijakan Tarif Efektif Rata-rata (TER) PPh Pasal 21 berdasarkan peraturan terbaru bertujuan menyederhanakan mekanisme pemotongan pajak penghasilan. Tetapi, fluktuasi komponen penghasilan bruto bulanan berisiko menggeser lapisan tarif secara signifikan. Kajian ilmiah ini bertujuan menelaah komponen objek pajak, mengimplementasikan metode TER, serta melakukan perbandingan selisih nominal pemotongan pajak, dan dampaknya terhadap penerimaan gaji pegawai tetap jika dibandingkan dengan metode lama. Metode penelitian yang digunakan adalah pendekatan kualitatif dengan studi kasus tunggal. Data dikumpulkan melalui wawancara dan dokumentasi salinan slip gaji bulanan milik Pegawai "K" berstatus K/3 di PT X selama dua tahun pajak penuh. Hasil pengkajian menunjukkan bahwa metode TER memberikan simplifikasi mekanisme pemotongan pada masa Januari hingga November. Kaji komparasi nominal membuktikan penerapan TER tidak mutlak lebih murah, pada tahun 2024 metode TER lebih hemat sebesar Rp110.242,88 , sedangkan tahun 2025 metode lama justru lebih rendah sebesar Rp659.477,00 akibat lonjakan bonus. Kesimpulannya, metode TER dapat memicu penurunan penerimaan bulanan secara signifikan saat pegawai menerima penghasilan tidak teratur seperti THR atau bonus. Seluruh tambahan tersebut digabungkan langsung ke dalam pendapatan kotor bulan berjalan, sehingga otomatis menggeser lapisan tarif TER ke tingkat yang lebih tinggi

Kata kunci *:* Perbandingan, PPh Pasal 21, Pajak Penghasilan, Gaji, Bruto, Mekanisme

COMPARISON OF INCOME TAX WITHHOLDINGS UNDER ARTICLE 21 ON THE INCOME OF PERMANENT EMPLOYEES AT PT X

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Abstract

The Average Effective Tax Rate policy for Article 21 Income Tax, based on the latest regulations, aims to simplify the income tax withholding mechanism. However, fluctuations in the components of monthly gross income risk significantly shifting the tax bracket. This scientific study aims to examine the components of taxable income, implement the AER method, and compare the nominal differences in tax withholding and their impact on the take-home pay of permanent employees when compared to the old method. The research method used is a qualitative approach with a single-case study. Data was collected through interviews and documentation of copies of monthly pay slips belonging to Employee "K" with K/3 status at PT X over two full tax years. The findings indicate that the TER method simplifies the withholding mechanism from January through November. A comparative analysis of nominal amounts demonstrates that the TER method is not necessarily cheaper; in 2024, the TER method resulted in savings of Rp110,242.88, while in 2025, the old method was actually lower by Rp659,477.00 due to a surge in bonuses. In conclusion, the TER method can trigger a significant decrease in monthly revenue when employees receive irregular income such as THR or bonuses. All such additions are directly incorporated into the gross income for the current month, thereby automatically shifting the TER rate tier to a higher level

Keywords *: Comparison, Section 21 Income Tax, Income Tax, Salary, Gross, Mechanism*