ABSTRAK

Dewi Nur Aisyah, 2026. Analisis Penerapan Tarif Efektif Rata-Rata (TER) Terhadap Perhitungan Pajak Penghasilan Pasal 21 Bagi Karyawan Tetap PT XYZ. Tugas Akhir. Program Studi D3 Manajemen Pajak, Fakultas Ekonomi dan Bisnis, Universitas PGRI Madiun. Pembimbing (I) Dr. Liliek Nur Sulistyowati, S.E., M.M. (II) Rihan Mustafa Zahri, S.E., M.Ak.

Penelitian ini bertujuan untuk menganalisis penerapan kebijakan Tarif Efektif Rata-Rata (TER) PPh Pasal 21 dan dampaknya terhadap karyawan tetap PT XYZ, khususnya terkait kendala transisi regulasi. Metode yang digunakan yaitu deskriptif kualitatif dengan pendekatan studi kasus suatu Perusahaan XYZ dengan teknik pengumpulan data melalui wawancara, observasi, dan studi dokumentasi. Hasil penelitian menunjukkan bahwa: 1). TER menyederhanakan administrasi pajak Januari–November, meski transisinya mengalami keterlambatan penyesuaian sistem *payroll* internal. 2). Komponen penghasilan tidak teratur (bonus, lembur, dan THR) menyebabkan lonjakan pada penghasilan bruto bulanan, sehingga tarif otomatis bergeser ke lapisan TER yang lebih tinggi. 3). Pergeseran tarif memicu fluktuasi potongan bulanan yang drastis dan mengakibatkan lebih bayar signifikan pada masa Desember saat dihitung ulang dengan tarif Pasal 17. 4). Persepsi karyawan terhadap penerapan TER bervariasi. PT XYZ disarankan untuk mempercepat upgrade sistem *payroll* serta mengevaluasi kembali skema penjadwalan komponen tidak teratur agar potongan pajak bulanan karyawan menjadi lebih stabil dan terprediksi.

Kata Kunci: Karyawan Tetap, PMK Nomor 168 Tahun 2023, PPh Pasal 21, PP No. 58 Tahun 2023, Tarif Efektif Rata-Rata (TER)

ABSTRACT

Dewi Nur Aisyah, 2026. Analysis of the Application of the Average Effective Rate (TER) to the Calculation of Article 21 Income Tax for Permanent Employees at PT XYZ. Final Project. D3 Tax Management Study Program, Faculty of Economics and Business, PGRI Madiun University. Supervisor (1) Dr. Liliek Nur Sulistyowati, S.E., M.M. (II) Rihak Mustafa Zahri, S.E., M.Ak.

This study aims to analyze the implementation of the Average Effective Rate (TER) policy for Article 21 Income Tax and its impact on permanent employees at PT XYZ, particularly regarding challenges associated with the regulatory transition. A descriptive-qualitative method was employed using a case study approach focused on PT XYZ, with data collected through interviews, observations, and document analysis. The findings indicate that: 1) The TER simplifies tax administration for the January–November period, although the transition was delayed by the need to adjust internal payroll systems. 2) Irregular income components (bonuses, overtime pay, and holiday allowances/THR) cause spikes in monthly gross income, automatically shifting the applicable rate to a higher TER bracket. 3) This rate shift triggers drastic fluctuations in monthly tax deductions and results in significant overpayment during the December reconciliation, when taxes are recalculated using the standard Article 17 rates. 4) Employee perceptions regarding the TER implementation vary. It is recommended that PT XYZ accelerate payroll system upgrades and re-evaluate the scheduling of irregular income components to ensure that monthly tax deductions become more stable and predictable for employees.

Keywords: Permanent Employees, PMK 168 of 2023, Article 21 Income Tax, Government Regulation 58 of 2023, Average Effective Rate (TER)