

ABSTRAK

Kegiatan magang yang dilaksanakan di Bank Jambi bertujuan untuk memberikan pengalaman langsung kepada mahasiswa dalam memahami mekanisme administrasi perpajakan di lingkungan perbankan, khususnya terkait tata cara perhitungan Pajak Penghasilan (PPh) Pasal 21 atas penghasilan karyawan tetap. PPh Pasal 21 merupakan pajak atas penghasilan berupa gaji, upah, honorarium, dan pembayaran lain yang diterima pegawai tetap. Dalam kegiatan magang ini, penulis melakukan observasi, wawancara, dan studi pustaka untuk menggali informasi terkait prosedur perhitungan, pemotongan, penyetoran, dan pelaporan PPh Pasal 21. Hasil kegiatan menunjukkan bahwa proses perhitungan PPh Pasal 21 di Bank Jambi telah mengikuti ketentuan terbaru sesuai Peraturan Pemerintah Nomor 58 Tahun 2023 dan Peraturan Menteri Keuangan Nomor 168 Tahun 2023 tentang penerapan Tarif Efektif Rata-rata (TER). Dengan adanya sistem perhitungan otomatis pada payroll system Bank Jambi, pelaksanaan pemotongan pajak menjadi lebih efisien, akurat, dan sesuai ketentuan perpajakan yang berlaku.

Kata kunci: PPh Pasal 21, karyawan tetap, Bank Jambi, tarif efektif rata-rata, administrasi perpajakan.

ABSTRACT

The internship program conducted at Bank Jambi aimed to provide students with practical experience in understanding tax administration mechanisms within the banking environment, particularly regarding the calculation procedure of Article 21 Income Tax on permanent employee income. Article 21 Income Tax is imposed on earnings such as salaries, wages, honorariums, and other payments received by permanent employees. In this internship, the writer carried out observations, interviews, and literature studies to collect information related to the calculation, withholding, payment, and reporting procedures of Article 21 Income Tax. The results show that the tax calculation process at Bank Jambi has complied with the latest regulations, referring to Government Regulation Number 58 of 2023 and Minister of Finance Regulation Number 168 of 2023 regarding the application of the Average Effective Rate (TER). Through the automated payroll system implemented by Bank Jambi, tax withholding processes have become more efficient, accurate, and compliant with the prevailing tax provisions.

Keywords: Article 21 Income Tax, permanent employees, Bank Jambi, average effective rate, tax administration.