

SYSTEM AND PROCEDURE FOR CALCULATING, DEPOSITING, AND REPORTING INCOME TAX ARTICLE 21 FOR PERMANENT EMPLOYEES THROUGH CORETAX AT CLIENTS OF RATNA MADUDARI ACCOUNTING SERVICES FIRM

Alisha Zahra Sadiyah Hakim, Novrida Qudsi Lutfillah

Malang State Polytechnic, Jl. Soekarno Hatta No. 9, Jatimulyo, Lowokwaru, Malang City, East Java, 65141, Indonesia

alishaahakim@gmail.com, novrida@polinema.ac.id

ABSTRACT

Ratna Madudari Accounting Services Firm is an accounting and tax service provider that manages Income Tax (PPh) Article 21 for permanent employees through the Coretax Administration System (Coretax). This study aims to describe the system and procedures in calculating, depositing, and reporting Income Tax Article 21 using the Average Effective Rate (TER) method, as well as identifying problems and solutions in its implementation at PT Marina (pseudonym), a client of Ratna Madudari Accounting Services Firm operating in the food and beverage sector. The method used was qualitative descriptive through participatory observation, documentation, and literature study during the internship. The results of the study show that the procedure for managing Income Tax Article 21 consists of receiving income data, calculation using TER working papers, issuance of withholding evidence, preparation of Periodic Tax Returns, issuance of billing codes, and reporting through Coretax. The problems identified include incompleteness or duplication of Population Identification Number (NIK) data due to sampling verification, as well as technical problems in the Coretax system. The solutions implemented include thorough data verification, the use of Microsoft Excel formulas, and the preparation of backup procedures to deal with system outages. This research is expected to be a reference to improve the accuracy and timeliness of Income Tax Article 21 management.

KEYWORDS: *Income Tax Article 21, Average Effective Rate (TER), Coretax, data verification, accounting service office*

i. INTRODUCTION

Income Tax (PPh) Article 21 is one of the most relevant types of taxes in daily life, because it is imposed on income in the form of salaries, wages, honorariums, and allowances received by individual taxpayers (PER-31/PJ/2012). Accuracy in the calculation and withholding of Article 21 Income Tax is very important because of errors, both in the form of withholding too high or too low, can have a direct impact on the financial condition of employees and the company. To simplify the process of monthly tax withholding, the government stipulated Government Regulation Number 58 of 2023 and Minister of Finance Regulation Number 168 of 2023 which regulates the implementation of the Average Effective Rate (TER) method, which is a method that multiplies monthly gross income by the effective rate based on the Non-Taxable Income (PTKP) category without the need to calculate progressively every month.

In addition to simplifying tariffs, the government also introduced the Coretax Administration System (Coretax) as an integrated tax administration system that requires the validity and accuracy of taxpayer data, including the Population Identification Number (NIK) of income recipients, because the system verifies data automatically. Ratna Madudari Accounting Service Firm, as an officially licensed accounting and tax service provider with Number 63/KM.1PPPK/2016, plays a role in helping clients fulfill their obligations of calculating, depositing, and reporting Income Tax Article 21 through Coretax.

During the internship, the author was directly involved in the processing and calculation of Article 21 Income Tax (PPh) for employees of PT Marina (pseudonym), which is a client of the Ratna Madudari Accounting Service Firm that produces food and beverages, with more than 100 permanent employees. In the process, the author found that there was a duplication of the Population Identification Number (NIK) for one name of an income recipient with a different salary nominal, as well as an incomplete NIK because there was a lack of a single digit number. This problem was not identified from the beginning because the data verification was only done randomly (sampling), so the error continued until the stage of issuing withholding evidence and potentially interfered with the process of uploading data to Coretax. In addition, this requires the correction of the Notification Letter (SPT) for the Income Tax Period Article 21 in accordance with PER-11/PJ/2025.

Based on this description, this article was prepared with the aim of (1) describing the system and procedures for calculating, depositing, and reporting Income Tax Article 21 for permanent employees through Coretax at the Ratna Madudari Accounting Service Firm, and (2) identifying problems that arise in its implementation and solutions that can be applied so that the income tax management process can run more accurately, efficiently, and on time.

ii. METHOD

This study uses a qualitative descriptive approach that aims to systematically describe the systematic implementation of the system and procedures for calculating, depositing, and reporting Income Tax Article 21 on permanent employees through Coretax, as carried out on the object of the study, namely PT Marina as a client of the Ratna Madudari Accounting Service Firm. The data was compiled based on the author's direct experience during the implementation of the Internship at the

Ratna Madudari Accounting Service Firm, which is located on Jl. Danau Rawa Pening I H5-A27 Madyopuro, Kedungkandang, Malang City, East Java, during the period from January 12, 2026 to June 19, 2026, with working hours from 08.00-16.00 WIB from Monday to Friday.

Data collection is carried out through three main techniques. First, participatory observation, namely the author is directly involved in tax operational activities as an Accounting and Tax Staff Intern, including the processing and calculation of Income Tax Article 21 based on the Average Effective Rate (TER), preparation of output tax invoices, reporting of Periodic Tax Returns through Coretax, and recapitulation of withholding evidence. Second, documentation, in the form of collecting supporting data such as Article 21 Income Tax calculation paperwork, withholding proof recapitulation format, screenshots of the Coretax system, and Masa Tax Return documents. Third, literature study, namely a search for relevant tax laws and regulations, including Law Number 28 of 2007, Law Number 36 of 2008, PER-16/PJ/2016, Government Regulation Number 58 of 2023, PMK Number 168 of 2023, and PMK Number 81 of 2024, as well as related academic literature.

The data that has been collected is then analyzed descriptively by comparing the implementation of procedures in the field with the provisions of applicable tax regulations, in order to identify gaps or problems that arise in practice, and formulate corrective solutions based on relevant control theories and concepts.

iii. RESULTS AND DISCUSSION

3.1 Income Tax Calculation System and Procedure for Article 21 with the TER Method

Since the enactment of Government Regulation Number 58 of 2023 and PMK Number 168 of 2023 as of January 1, 2024, the calculation of Income Tax Article 21 for permanent employees uses the Average Effective Rate (TER) method, which is by multiplying the monthly gross income by the effective rate determined based on the category of Non-Taxable Income (PTKP) according to the marital status and the number of dependents of the Taxpayer. The TER method applies to the tax period from January to November, while in December the recalculation uses the annual progressive rate as a form of final reconciliation to ensure that there are no shortfalls or overpayments of taxes. As an illustration, an employee with K/0 status with a gross salary of IDR 10,000,000 per month is subject to Article 21 Income Tax of IDR 200,000 per month using a TER rate of 2%, but in December reconciliation based on the progressive rate of Article 17 Paragraph (1) obtained annual income tax of IDR 2,715,000, so there is still a shortfall of IDR 515,000 that must be paid in the December tax period.

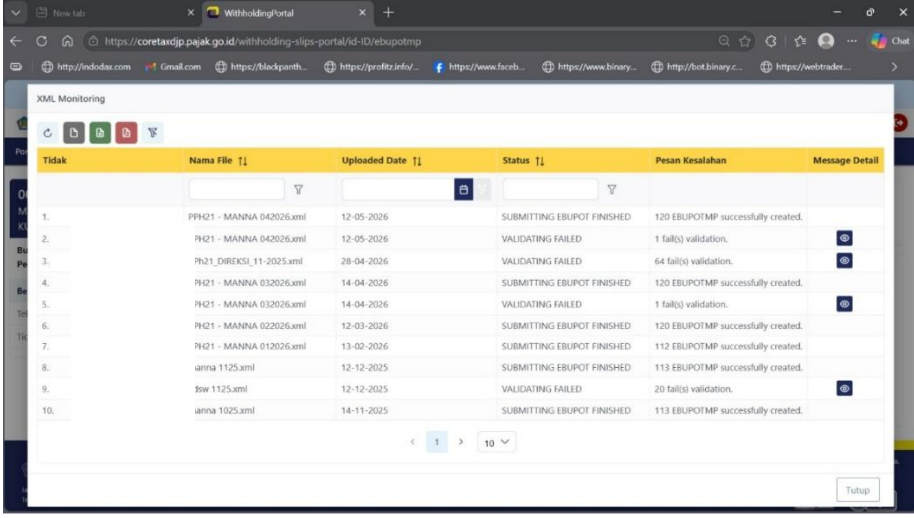
In practice, at the Ratna Madudari Accounting Service Firm, the process of managing Income Tax Article 21 for permanent employees of PT Marina begins with the submission of employee income data by the client. The data is then processed using internal TER working papers, by utilizing the VLOOKUP and NIK formulas as lookup values to ensure the suitability between the name, NIK, and amount of income. After the data is verified and declared accurate, the Income Tax Article 21 withholding proof is issued through the Coretax system, followed by the preparation of the Income Tax

Figure 1. Income Tax Calculation Paper Article 21

[illegible]

The observation results show that the main problem comes from the process of verifying client income data which is carried out by sampling, not thoroughly. This condition causes two types of data errors to not be detected from the beginning, namely (1) incomplete NIK because there is less than one digit number, and (2) NIK that is duplicated in one name of income recipient with a different salary nominal. In the Coretax system, an incomplete NIK causes the process of uploading withholding proof data (Bupot) in XML format to fail. On the other hand, if there is the same NIK for more than one data with different tax bases, the XML upload process is still successful, but one income recipient has two withholding receipts with different tax bases, thus causing a discrepancy in the tax data and requiring further clarification from the client before correction of withholding evidence. This condition has the potential to cause delays in depositing and reporting the Income Tax Return Article 21. In addition to data problems, technical problems were also found in the Coretax system in the form of server disruptions, upload failures, and slow response to the reporting page, especially before the monthly reporting deadline.

Figure 2. XML Monitoring



Tidak	Nama File	Uploaded Date	Status	Pesan Kesalahan	Message Detail
1.	PH421 - MANNA 042026.xml	12-05-2026	SUBMITTING EBUPOT FINISHED	120 EBUPOTMP successfully created.	
2.	PH421 - MANNA 042026.xml	12-05-2026	VALIDATING FAILED	1 fail(s) validation.	
3.	PH21 DIREKSI 11-2025.xml	28-04-2026	VALIDATING FAILED	64 fail(s) validation.	
4.	PH421 - MANNA 032026.xml	14-04-2026	SUBMITTING EBUPOT FINISHED	120 EBUPOTMP successfully created.	
5.	PH421 - MANNA 032026.xml	14-04-2026	VALIDATING FAILED	1 fail(s) validation.	
6.	PH421 - MANNA 022026.xml	12-03-2026	SUBMITTING EBUPOT FINISHED	120 EBUPOTMP successfully created.	
7.	PH421 - MANNA 012026.xml	13-02-2026	SUBMITTING EBUPOT FINISHED	112 EBUPOTMP successfully created.	
8.	anna 1125.xml	12-12-2025	SUBMITTING EBUPOT FINISHED	113 EBUPOTMP successfully created.	
9.	bow 1125.xml	12-12-2025	VALIDATING FAILED	20 fail(s) validation.	
10.	anna 1025.xml	14-11-2025	SUBMITTING EBUPOT FINISHED	113 EBUPOTMP successfully created.	

3.3 Solutions and Foundations of Supporting Theories

To overcome the problem of identity data, the recommended solution is to encourage clients to update and verify employee data thoroughly by completing supporting documents such as Identity Card (KTP) and Family Card (KK). This solution is in line with the concept of a Single Identity Number (SIN) that integrates the NIK with the NPWP as stipulated in Law Number 7 of 2021 concerning the Harmonization of Tax Regulations, in order to strengthen the accuracy of the Taxpayer database (Direktorat Jenderal Pajak, 2023). In terms of internal procedures, Ratna Madudari Accounting Services Firm needs to implement a more thorough data check before uploading XML to Coretax, one of which is by sorting employee income data from lowest to highest nominal and aligning it with original data from clients, so that nominal differences, input errors, or double data indications can be identified more quickly. Utilizing Excel formulas such as IF, VLOOKUP, and HLOOKUP with NIK as the primary matching key can also automate the verification process and minimize the risk of input errors. This approach is in line with the theory of Standard Operating Procedure (SOP) and internal control based on the COSO framework, which emphasizes the importance of standard procedures to improve work effectiveness and efficiency and ensure the achievement of control objectives (Sinaga & Rangkuti, 2024). As for anticipating technical problems with the Coretax system, the Ratna Madudari Accounting Service Firm is advised to prepare backup procedures, such as temporary offline data storage, the use of alternative devices, and scheduling data uploads at hours with lower system traffic. This step refers to the concept of general control in information systems which emphasizes the importance of control to detect and overcome system disruptions so that operations run smoothly (Azhari & Asbari, 2023).

iv. CONCLUSION

The system and procedures for calculating, depositing, and reporting Income Tax Article 21 for permanent employees at the Ratna Madudari Accounting Service Firm are carried out through a series of stages which include the submission of income data by clients, data processing using TER working papers, issuance of withholding evidence, preparation of Periodic Tax Returns, issuance of billing codes, payments, and reporting through the Coretax system, by referring to the Average Effective Rate

(TER) method in accordance with Government Regulation Number 58 of 2023 and PMK Number 168 Year 2023. The case study on PT Marina shows that the effectiveness of this procedure is still constrained by the incomplete data verification process, which results in the emergence of incomplete and duplicate NIKs, as well as by technical constraints in the Coretax system. These problems have the potential to cause data upload failures, inconsistencies in the tax imposition basis, and delays in reporting the Periodic Tax Return.

Practical solutions include increasing the completeness of employee identity documents by clients, implementing comprehensive and systematic data verification procedures using NIK-based Excel formulas, and preparing backup procedures to anticipate technical problems in the Coretax system. With the implementation of this solution, it is hoped that the process of calculating, depositing, and reporting Article 21 Income Tax can take place more accurately, efficiently, and on time, while minimizing the risk of administrative sanctions for clients and additional workload for accounting service firms.

v. REFERENCES

- Azhari, D. W., & Asbari, M. (2023). General Control of Information Systems. *JOURNAL OF INFORMATION SYSTEMS AND MANAGEMENT*, 1-3.
- Directorate General of Taxes. (2023). *About Matching and Updating NIK-NPWP*. Jakarta: Directorate General of Taxes.
- Sinaga, S. P., & Rangkuti, M. M. (2024). Design of Standard Operational Procedures for Inventory Cycle at PT. Vegetable Garden. *JRAM (Journal of Multiparadigm Accounting Research)*, 2-3.