JAFM: Journal of Accounting and Finance Management
E-ISSN: 2721-3013
P-ISSN: 2721-3005
https://dinastires.org/JAFM dinasti.info@gmail.com +62 811 7404 455
DOI: https://doi.org/10.38035/jafm.v6i3

Comparative Analysis of Article 21 Income Tax Calculation Using Net, Gross, Gross-Up Methods at the Balai Besar Wilayah Sungai Cimanuk - Cisanggarung

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Abstract: The Indonesian government depends on taxation as the primary source of revenue for national development. Article 21 Income Tax (PPh Article 21) directly affects the taxable income of coIDRorations. This study assesses and contrasts three distinct methodologies for computing Article 21 Income Tax at the *Balai Besar Wilayah Sungai (BBWS) Cimanuk - Cisanggarung*. The aim of this research is to identify the most effective strategy for coIDRorate income tax planning. This study employs a descriptive methodology utilizing a case study approach, augmented by quantitative data gathered through observation, interviews, and documentation. The research findings indicate that while the Net method yields substantial take-home pay for employees, the institution bears complete responsibility for the obligations of Article 21 Income Tax and cannot receive fiscal support. The Gross method diminishes employees' net pay as the employer assumes responsibility for the Income Tax Article 21. The Gross-Up method entails granting employees a tax allowance equivalent to the payable PPh Pasal 21. The agency can fiscally finance this tax allowance, thereby reducing the coIDRoration's taxable income. The findings indicate that the Gross-Up method is a superior tax planning strategy for BBWS Cimanuk Cisanggarung.

Keywords: Article 21 Income Tax, Gross-Up Method, Tax Planning

INTRODUCTION

As a developing nation, Indonesia is actively engaged in numerous initiatives to attain equity and enhance the welfare of its populace through national development. The Indonesian government requires funding for national development activities, which is sourced from the state budget (*APBN*). A source of the *APBN* is tax revenue (Pamungkas et al., 2024). Taxes are crucial to national development, particularly in Indonesia, as the objective of development is to enhance the nation's welfare (Haryanto et al., 2021). Taxes constitute the primary source of state revenue and diminish the net profits of coIDRorations and the earnings of individual taxpayers (Mantu & Sholeh, 2020).

Income tax, referred to as PPh, is a form of direct tax that must be remitted by the taxpayers themselves. It is non-transferable and non-assignable, and it is subjective, with the tax determined by the taxpayer's circumstances (Wijayanti & Anwar, 2020). Income tax serves multiple critical functions within a nation's economy. The primary fiscal function is to generate revenue for the state. Secondly, Income Tax serves a regulatory function, enabling the government to establish a more stable and orderly economic environment. Third, income tax serves a distributional function. This function seeks to accomplish income distribution within society (Vientiany et al., 2024).

Article 21 of the Income Tax Law pertains to salary expenditures that affect the taxpayer's taxable income. Consequently, increased salary expenses result in elevated Article 21 Income Tax, while decreased salary expenses lead to diminished taxable income (Marfiana, 2019). According to Article 21 of the Income Tax Law, companies apply substantial tax deductions for employees utilizing the gross-up method (Anjarwati & Veny, 2021).

Research by Fernanda and Lusy (2022) comparing net, gross, and gross tax planning methods revealed that the gross-up method is more efficient in tax payments. Furthermore, research by Marfiana (2019) indicates that the computation of Article 21 income tax for permanent employees is optimal only for those within the average tax rate bracket; conversely, for employees in the above-average tax rate bracket, the gross-up method fails to yield advantages for taxpayers.

This research aims to analyze and compare the computation of Article 21 income tax utilizing three methodologies: net, gross, and gross-up. This is undertaken as part of coIDRorate income tax planning at the Government Agency, *BBWS Cimanuk Cisanggarung*. This research focuses on the employees of the *BBWS* Office in Cirebon City. This institution employs the Nett method for the deduction of Article 21 income tax and receives complete salaries monthly. The research findings are anticipated to enhance comprehension of optimal strategies for minimizing coIDRorate income tax.

Rizkawijaya & Indrarini (2023) identify three distinct methods for calculating income tax. Three tax deduction methods exist: the net method, the gross method, and the gross-up method. Under the net method, the organization assumes the tax liability for its employees (Sumual et al., 2019). A multitude of enteIDRrises employ this methodology. The take-home pay received by employees constitutes the net salary disbursed by the employer in compliance with Article 21 of the Income Tax Law. The gross method is a tax deduction whereby employees personally remit the tax amount, typically deducted directly from their salary. This typically transpires in newly formed enteIDRrises (Manangkalangi et al., 2019). The gross-up method of tax withholding involves the company providing a tax allowance that matches the amount of tax to be deducted from employees. The taxation on employee income is determined through the gross-up method, which incoIDRorates the employee's net salary in addition to the tax allowance (Sumahardanti & Fatimah, 2023).

METHOD

This research is structured as a case study undeIDRinned by quantitative data and employs a descriptive research methodology. Descriptive research utilizing a case study methodology seeks to furnish a systematic and precise representation of facts and the relationships between phenomena. The case study methodology posits that the subject under examination exemplifies a representative instance of a specific category, thereby offering insights into occurrences and circumstances within the associated group. This study was executed in May 2025. This research focuses on the employees of the BBWS Office in Cirebon City. The data collection methods encompass primary data acquired through observation and direct interviews at the research site, as well as secondary data sourced from governmental documentation techniques.

RESULTS AND DISCUSSION

Calculation of Article 21 Income Tax Using the Nett Method

The following is an example calculation of Article 21 Income Tax AA utilizing the Nett method with *NPWP*:

Table 1. Example calculation of Article 21 Income Tax AA utilizing the Nett method with *NPWP*

Yearly Compensation (IDR. 6.346.200 x 12)		IDR.. 76.154.400	
Spousal and Dependent Child Allowance		IDR.. 10.661.616	
Additional Allowances		IDR.. 6.356.460	
Total Annual Gross Income			IDR.. 93.172.476
Decrement:			
Employment Expenditure	IDR.. 4.658.624		
(IDR. 93.172.476 x 5%)			
Retirement Savings Contribution	IDR.. 1.523.088		
(IDR. 76.154.400 x 2%)			
Pension Guarantee Contribution	IDR.. 761.544		
(IDR. 76.154.400 x 1%)			
			IDR.. 6.943.256
Annual Net Income			IDR.. 86.229.220
PTKP (K/2)			IDR.. 67.500.000
PKP for One Year			IDR.. 18.729.220
Annual Article 21 Income Tax:			
(IDR. 18.729.220 x 5%)	IDR. 936.461		
PPh Article 21 Monthly	IDR. 78.038		
(12 : IDR. 936.461)			

Illustrative computation of Article 21 Income Tax for RS without *NPWP* utilizing the Nett method, wherein the deductible amount of Article 21 Income Tax is 120%:

Table 2. Illustrative computation of Article 21 Income Tax for RS without *NPWP* utilizing the Nett method, wherein the deductible amount of Article 21 Income Tax is 120%

Yearly Compensation (IDR. 5.877.500 x 12)		IDR. 70.530.000	
Additional Allowances		IDR. 3.389.340	
Total Annual Gross Income			IDR. 73.919.340
Decrement:			
Employment Expenditure (IDR. 73.919.340 x 5%)	IDR. 3.695.967		
Retirement Savings Contribution (IDR. 70.530.000 x 2%)	IDR. 1.410.600		
Pension Guarantee Contribution	IDR. 705.300		
(IDR. 70.530.000 x 1%)			
			IDR. 5.811.867
Annual Net Income			IDR. 68.107.473
PTKP (TK/0)			IDR. 54.000.000
PKP for One Year			IDR. 14.107.473
Annual Article 21 Income Tax:			
(5% x 120% x IDR. 14.107.473)	IDR. 846.448		
PPh Article 21 Monthly	IDR. 70.537		
(IDR. 846.448 : 12)			

The calculations indicate that the income tax under Article 21, utilizing the net method for AA, amounts to IDR. 78,038; however, this tax is entirely absorbed by the organization. Consequently, Pa's take-home pay remains at IDR. 6,346,200 per month when employing the net method (Wijaya & Nainggolan, 2022). Table 3 below illustrates the computation of Article 21 income tax utilizing the Net method:

Table 3. Income Tax Calculation Article 21 Utilizing the Nett Method

Name	Data	Total Annual Gross Income	Employment Expenditure	*PKP*	Annual Article 21 Income Tax	Take Home Pay
AA	K/2	93.172.476	4.658.624	18.729.220	936.461	93.172.476
FA	K/2	99.119.196	4.955.960	24.378.604	1.218.930	99.119.196
MA	TK/0	83.324.352	4.166.218	22.873.502	1.143.675	83.324.352
AF	K/2	96.592.476	4.829.624	21.978.220	1.098.911	96.592.476
MD	K/2	99.772.476	4.988.624	24.999.220	1.249.961	99.772.476
MM	K/0	90.057.456	4.502.873	24.817.723	1.240.886	90.057.456
A	K/0	85.116.996	4.255.850	20.155.930	1.007.797	85.116.996
M	K/0	85.116.036	4.255.802	20.155.018	1.007.751	85.116.036
RS	TK/0	73.919.340	3.695.967	14.107.473	705.374	73.919.340
T	K/1	85.532.064	4.276.603	16.139.561	806.978	85.532.064
W	K/0	80.422.920	4.021.146	15.819.642	790.982	80.422.920
S	K/0	76.135.560	3.806.778	11.863.578	593.179	76.135.560
FF	K/1	79.625.448	3.981.272	10.678.972	533.179	79.625.448
TH	TK/0	68.716.212	3.435.811	9.315.197	465.760	68.716.212
NA	K/1	79.625.448	3.981.272	10.678.972	533.949	79.625.448
Total		1.276.248.456	63.815.423	266.90.833	13.334.542	1.276.248.456

Source: Data analyzed by researchers in 2025

While the gross method is equivalent to the net method, the liability under Article 21 Income Tax is AA itself, totaling IDR. 78,038. Consequently, Pa's salary of IDR. 6,346,200 is diminished by IDR. 78,038, yielding IDR. 6,268,162. The hospital incurs an Article 21 Income Tax liability of IDR. 70,537, resulting in Re's net income of IDR. 5,806,963. Utilizing the gross method will result in a reduction of the take-home pay received by employees (Wijaya and Nainggolan, 2022). Table 4 below illustrates the computation of Article 21 income tax utilizing the Gross method:

Table 4. Income Tax Calculation Article 21 Utilizing the Gross Method

Name	Data	Total Annual Gross Income	Employment Expenditure	*PKP*	Annual Article 21 Income Tax	Take Home Pay
AA	K/2	93.172.476	4.658.624	18.729.220	936.461	92.236.015
FA	K/2	99.119.196	4.955.960	24.378.604	1.218.930	97.900.266
MA	TK/0	83.324.352	4.166.218	22.873.502	1.143.675	82.180.677
AF	K/2	96.592.476	4.829.624	21.978.220	1.098.911	95.493.565
MD	K/2	99.772.476	4.988.624	24.999.220	1.249.961	98.522.515
MM	K/0	90.057.456	4.502.873	24.817.723	1.240.886	88.816.570
A	K/0	85.116.996	4.255.850	20.155.930	1.007.797	84.109.199
M	K/0	85.116.036	4.255.802	20.155.018	1.007.751	84.108.285
RS	TK/0	73.919.340	3.695.967	14.107.473	705.374	73.213.966
T	K/1	85.532.064	4.276.603	16.139.561	806.978	84.629.870
W	K/0	80.422.920	4.021.146	15.819.642	790.982	79.631.938
S	K/0	76.135.560	3.806.778	11.863.578	593.179	75.542.381
FF	K/1	79.625.448	3.981.272	10.678.972	533.179	79.091.499
TH	TK/0	68.716.212	3.435.811	9.315.197	465.760	68.250.452
NA	K/1	79.625.448	3.981.272	10.678.972	533.949	79.091.499
Total		1.276.248.456	63.815.423	266.90.833	13.334.542	1.262.818.699

Source: Data analyzed by researchers in 2025

Calculation of Article 21 Income Tax Using the Gross-Up Method

This is an illustration of computing Article 21 Income Tax AA utilizing the Gross-up Method. To ascertain the gross-up value, one must initially calculate the Article 21 Income Tax allowance:

Table 5. Illustration of computing Article 21 Income Tax AA utilizing the Gross-up Method

Yearly Compensation (IDR. 6.346.200 x 12)		IDR.. 76.154.400	
Spousal and Dependent Child Allowance		IDR.. 10.661.616	
Additional Allowances		IDR.. 6.356.460	
Total Annual Gross Income			IDR.. 93.172.476
Decrement:			
Employment Expenditure (IDR. 93.172.476 x 5%) Retirement Savings Contribution (IDR. 76.154.400 x 2%) Pension Guarantee Contribution (IDR. 76.154.400 x 1%)	IDR.. 4.658.624 IDR.. 1.523.088 IDR.. 761.544		
			IDR.. 6.943.256
Annual Net Income			IDR.. 86.229.220
PTKP (K/2)			IDR.. 67.500.000
PKP for One Year			IDR.. 18.729.220
Article 21 Allowance for Income Tax:	= (*PKP* x 5%)		
	0,95		
	= (IDR. 18.729.220 x 5%)		
	0,95		
	= IDR. 936.461		
	0,95		
	= IDR. 985.748		
Gross-up Calculation:			
Yearly Compensation (IDR. 6.346.200 x 12)		IDR.. 76.154.400	
PPh Allocation		IDR. 985.748	
Spousal and Dependent Child Allowance		IDR.. 10.661.616	
Additional Allowances		IDR.. 6.356.460	
Total Annual Gross Income			IDR. 94.158.224
Decrement:			
Employment Expenditure (IDR. 94.158.224 x 5%) Retirement Savings Contribution (IDR. 76.154.400 x 2%) Pension Guarantee Contribution (IDR. 76.154.400 x 1%)	IDR. 4.707.911 IDR.. 1.523.088 IDR.. 761.544		
			IDR. 6.992.543
Annual Net Income			IDR. 87.165.681
PTKP (K/2)			IDR.. 67.500.000
PKP for One Year			IDR. 19.665.681
Annual Article 21 Income Tax:			
5% x IDR. 19.665.681	IDR. 983.248		
PPh Article 21 Monthly	IDR. 81.490		
(IDR. 983.248 : 12)			

Illustrative computation of Article 21 Income Tax for RS without *NPWP* utilizing the Gross-Up method, wherein the deductible amount of Article 21 Income Tax is 120%:

Table 6. Illustrative computation of Article 21 Income Tax for RS without *NPWP* utilizing the Gross-Up method, wherein the deductible amount of Article 21 Income Tax is 120%

Yearly Compensation (IDR. 5.877.500 x 12)		IDR. 70.530.000	
Additional Allowances		IDR. 3.389.340	
Total Annual Gross Income			IDR. 73.919.340
Decrement:			
Employment Expenditure (IDR. 73.919.340 x 5%)	IDR. 3.695.967		
Retirement Savings Contribution (IDR. 70.530.000 x 2%)	IDR. 1.410.600		
Pension Guarantee Contribution (IDR. 70.530.000 x 1%)	IDR. 705.300		
			IDR. 5.811.867
Annual Net Income			IDR. 68.107.473
PTKP (TK/0)			IDR. 54.000.000
PKP for One Year			IDR. 14.107.473
Article 21 Allowance for Income Tax: = (PKP x 5%) / 0,95			
= (IDR. 14.107.473 x 5%) / 0,95			
= IDR. 705.374 / 0,95			
= IDR. 742.499			

Yearly Compensation (IDR. 5.877.500 x 12)		IDR. 70.530.000	
PPh Allocation		IDR. 742.499	
Additional Allowances		IDR. 3.389.340	
Total Annual Gross Income			IDR. 74.658.839
Decrement:			
Employment Expenditure (IDR. 74.658.839 x 5%)	IDR. 3.732.942		
Retirement Savings Contribution (IDR. 70.530.000 x 2%)	IDR. 1.410.600		
Pension Guarantee Contribution (IDR. 70.530.000 x 1%)	IDR. 705.300		
			IDR. 5.848.842
Annual Net Income			IDR. 65.809.997
PTKP (TK/0)			IDR. 54.000.000
PKP for One Year			IDR. 20.809.997
Annual Article 21 Income Tax:			
(5% x 120% x IDR. 20.809.997)	IDR. 1.248.600		
PPh Article 21 Monthly	IDR. 104.050		
(IDR. 1.248.600 : 12)			

Under the Gross-Up method, the company assumes responsibility for the employee's Article 21 income tax. This indicates that the employee's net income will remain unchanged (Wijaya & Nainggolan, 2022). Table 7 below illustrates the computation of Article 21 income tax utilizing the Gross-up method.

Table 3. Income Tax Calculation Article 21 Utilizing the Gross-Up Method

Name	Data	PPh Allocation	Total Annual Gross Income	Employment Expenditure	*PKP*	Annual Article 21 Income Tax	Take Home Pay
AA	K/2	985.748	94.158.224	4.707.911	19.665.681	983.284	93.174.940
FA	K/2	1.283.084	100.402.280	5.020.114	25.597.534	1.279.877	99.122.404
MA	TK/0	1.203.869	84.528.221	4.226.411	24.017.178	1.200.859	83.327.362
AF	K/2	1.156.748	97.749.224	4.887.461	23.077.131	1.153.857	96.595.368

MD	K/2	2.026.275	101.798.751	5.089.938	26.924.181	1.346.209	100.452.542
MM	K/0	1.306.196	91.363.652	4.568.183	26.058.609	1.302.930	90.060.721
A	K/0	1.060.838	86.177.834	4.308.892	20.155.930	1.058.186	85.119.648
M	K/0	1.060.790	86.176.826	4.308.841	20.155.018	1.058.138	85.118.688
RS	TK/0	742.499	74.661.839	3.733.092	14.107.473	740.642	73.921.196
T	K/1	849.451	86.381.515	4.319.076	16.139.561	847.327	85.534.188
W	K/0	832.658	81.256.478	4.062.824	16.611.522	830.576	80.425.902
S	K/0	624.399	76.759.959	3.837.998	12.456.757	622.838	76.137.121
FF	K/1	562.051	80.187.499	4.009.375	11.212.920	560.646	79.626.853
TH	TK/0	490.274	69.206.486	3.460.324	9.780.957	489.048	68.717.438
NA	K/1	562.051	80.187.499	4.009.375	11.212.920	560.646	79.626.853
Total		14.746.931	1.290.996.287	64.549.814	277.173.374	14.035.064	1.276.961.223

Source: Data analyzed by researchers in 2025

Table 8. Analysis of PPh 21 Tax Computation

Data	Nett Method	Gross Method	Gross-up Method
Income Tax 21 burden	13.334.542	13.334.542	14.035.064
allowance burden			14.746.931
Article 21: Income Tax Remitted by Employees		13.334.542	14.035.064
Financial Rectification	13.334.542		
Total Take Home Pay Employees	1.276.248.456	1.262.818.699	1.276.961.223

Source: Data analyzed by researchers in 2025

The table above presents a comparison of the Take Home Pay received by employees according to the three methods. Under the Nett Method, the Income Tax Article 21 of IDR 13,334,542 is entirely absorbed by the institution, as it assumes responsibility for the employee's tax, culminating in a total Take Home Pay of IDR 1,276,248,456 for the employee. Under the Gross Method, the institution is not responsible for the Income Tax Article 21 liability, as the entire amount of IDR 13,334,542 is incurred by the employee, leading to a total Take Home Pay of IDR 1,262,818,699 for the employee. In the Gross-up Method, the institution assumes the burden of Income Tax Article 21 by offering a tax allowance of IDR 14,746,931, while the payable amount for Income Tax Article 21 is IDR 14,035,064, culminating in a total Take Home Pay of IDR 1,276,961,223 for the employee.

Research indicates that the gross-up method is more beneficial (Cahyono et al., 2022). This research corroborates a study by Kurniawan and Dewi (2019), which suggests that the gross-up method is advantageous for both the company and its employees. Consultants can employ the gross-up method to alleviate the burden on their clients (Moniaga et al., 2025).

The gross-up method in the computation of Article 21 Income Tax is applicable solely to employees whose income is situated within the tax bracket beneath the coIDRorate income tax rate (Marfiana, 2019). In comparison to the other two methods, the gross-up method yields the highest tax savings (Herodion et al., 2024).

The gross-up method in calculating Article 21 income tax maximizes employees' take-home pay (Purwanti et al., 2019). Utilizing the gross-up method for calculating Article 21 income tax will not adversely affect the company, as the resultant salary increase will diminish the company's pre-tax profit, consequently lowering its coIDRorate income tax (Rioni et al., 2019).

CONCLUSION

Following the analysis and discussions, it is concluded that the computation of Article 21 Income Tax for employees can be executed through three methodologies: Income Tax

Article 21 borne by the employer (gross), Income Tax Article 21 borne by the employee (net), and Income Tax Article 21 offered as allowances (gross-up). In the instance of BBWS Cimanuk Cisanggarung, the net method refers to the approach in which the institution assumes full responsibility for the payment of PPh 21. This influences the elevated salaries earned by employees. Nevertheless, the income tax stipulated in Article 21 incurred by this institution cannot be financed through fiscal means. Consequently, a favorable fiscal adjustment and an augmentation in taxable coIDRorate profits are necessary.

The gross-up method entails the institution granting tax allowances to employees, equivalent to the income tax (*PPh*) Article 21 withheld from their salaries. This tax allowance can be expensed by the institution, potentially diminishing the taxable coIDRorate profit. This method imposes a higher financial obligation on the institution regarding PPh 21 and its allowances compared to the Net method; however, offering tax allowances via the Gross-Up method may enhance employee motivation.

It is recommended that *BBWS Cimanuk Cisanggarung* contemplate shifting from the Net method to the Gross-Up method for the computation of Article 21 Income Tax. This modification will enable the agency to financially support tax incentives, enhance coIDRorate income tax strategies, and possibly elevate employee motivation, notwithstanding the initial cash strain.

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