

# Implementation of Final Income Tax on Savings Interest at Bank BRI KCP Tanjung Agung

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## ABSTRACT

**Purpose:** This study aims to analyze the implementation of Article 4, paragraph (2) of the Final Income Tax on savings interest at Bank BRI KCP Tanjung Agung Bandar Lampung, particularly its calculation mechanism and conformity with Indonesian tax regulations.

**Research Methodology:** This study adopted a descriptive qualitative approach. Primary data were collected through interviews and direct observations, while secondary data were obtained from regulations, literature, and supporting documents. Data were analyzed descriptively by comparing banks' interest calculations and tax withholding practices with applicable tax provisions.

**Results:** The findings show that Bank BRI KCP Tanjung Agung calculates savings interest using the daily balance method. Interest is calculated automatically by the banking system and credited to customers' accounts at the end of each month. Article 4 paragraph (2) Final Income Tax is withheld automatically at 20% for savings interest on balances above IDR 7,500,000.

**Conclusions:** The implementation of final income tax withholding on savings interest complies with applicable tax regulations. The automatic withholding system supports tax compliance, administrative efficiency, and legal certainty for both customers and banks.

**Limitations:** This study is limited to one banking institution and focuses only on savings interest calculation and final tax withholding.

**Contribution:** This study contributes to the banking taxation literature and provides practical insights for improving transparency in savings interest and tax information.

**Keywords:** *Income Tax, Savings Tax, Tax on Interest, Withholding Tax*

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## 1. Introduction

The banking sector plays an important role in driving Indonesia's economy through financial intermediation. One of the state-owned banking institutions with the widest network reaching remote areas is PT Bank Rakyat Indonesia (Persero) Tbk (BRI). Public trust in saving funds in the form of

deposits at Bank BRI continues to increase, as customers expect returns in the form of interest payments. However, not all interest income received by customers is received in full because it is an object of Income Tax (PPh) that must be deposited to the state ([Widowati & Mustikawati, 2018](#)). This has implications for optimizing customers' net income, particularly in the context of conventional banking, which inherently involves interest calculations as a component of returns on savings ([Kurniaji & Octaviany, 2021](#)).

From a regulatory perspective, savings interest is an object of Article 4, paragraph (2) Income Tax, which is final in nature. Based on Indonesian tax regulations, the tax rate imposed is 20% of the gross amount of interest for savings balances above IDR 7,500,000. Field phenomena show that many customers still do not understand why the net interest amount they receive differs from the interest rate simulation promised at the beginning of the contract. Therefore, transparency regarding the automatic tax withholding mechanism by banks is highly relevant ([Astuti, 2018](#)). This study examines the conformity of tax withholding implementation at Bank BRI with the provisions of PMK No. 212/PMK.03/2018, which regulates the procedures for withholding Income Tax on savings interest. The use of anonymous customer interest report data can provide a real picture of the accuracy of tax calculations systematically. This approach is in line with efforts to strengthen tax compliance through an automatic and efficient withholding tax system to minimize potential calculation errors by taxpayers ([Gombo, Warongan, & Lambey, 2025](#)).

Previous studies, such as [Sitompul, Rondonuwu, and Suwetja \(2024\)](#), have often emphasized that tax on bank interest is an important instrument for state revenue, but the effectiveness of its collection strongly depends on the withholding tax system implemented by the banks. This study complements the existing literature by adopting a neutral perspective on the operational system of Bank BRI. Therefore, this research focuses on analyzing the mechanism of savings interest calculation and the withholding of Article 4, paragraph (2) Income Tax, which is carried out automatically by the banking system at Bank BRI KCP Tanjung Agung. In addition, this study aims to evaluate the conformity of this practice with applicable tax regulations and identify its impact on the amount of net interest received by customers.

## **2. Literature Review and Hypothesis/es Development**

### **2.1 Definition of Tax**

Tax is the most important and largest source of state revenue; therefore, it plays a crucial role in enhancing Indonesia's national development ([Subagijo & Lie, 2024](#)). Tax is a mandatory contribution or levy paid to the state and used for the interests of the government and general public ([Amtiran & Molidya, 2020](#); [Qomariyah & Vizandra, 2025](#)). According to Law Number 16 of 2009 concerning the fourth amendment to Law Number 6 of 1983 on General Provisions and Tax Procedures, Article 1, Paragraph 1 states that tax is a mandatory contribution to the state owed by individuals or entities, which is coercive in nature based on law, without receiving direct compensation, and is used for state needs for the greatest prosperity of the people.

According to Prof. Dr. Rochmat Soemitro, S.H., tax is defined as "a contribution from the people to the state treasury based on law, which can be enforced without receiving direct reciprocal services or compensation, and which is used to pay for public expenditures" ([Sugiharto & Suhasto, 2019](#)). Meanwhile, according to Adriani, tax is "a contribution to the state, which can be enforced and is owed by those who are obligated to pay it according to regulations, without receiving direct compensation, and is used to finance public expenditures related to the state's duties in administering government" ([Juniawaty, 2018](#)).

### **2.2 Functions of Tax**

The functions of tax cannot be separated from the objectives of taxation, while the objectives of taxation cannot be separated from the objectives of the state. Therefore, the objectives of taxation must be aligned with the objectives of the state, which serves as the foundation of government objectives. Both tax objectives and state objectives are rooted in the objectives of society ([Setiawan, Wardhani, & Yanto, 2025](#)). These societal objectives form the philosophy of the nation and state. Accordingly, the objectives

and functions of tax are inseparable from those of the state that underlie them. Several tax functions that are explicitly or implicitly mentioned in various tax regulations in Indonesia include the budgetary, regulatory, stability, and income redistribution functions ([Zaikin, Pagalung, & Rasyid, 2023](#)).

1. Budgetary Function

This function refers to the use of tax as a means of optimally generating funds for the state treasury, based on applicable tax laws. It is considered the primary function because it was the first function to emerge. In this context, taxes are the largest source of state financing.

2. Regulatory Function

This function implies that taxes can be used as instruments to achieve certain objectives. For example, when the government wants to protect the interests of domestic farmers, it may impose additional taxes, such as import duties on certain imported commodities.

3. Stability Function

The government can use taxation to maintain economic stability. Certain imported goods may be taxed to allow domestic products to compete. To maintain rupiah stability and prevent the widening of the trade deficit, the government may implement a policy of imposing a Sales Tax on Luxury Goods on certain imported luxury products. This effort is intended to reduce the imports of luxury goods that contribute to the trade balance deficit.

4. Income Redistribution Function

The government requires funds to finance infrastructure development, such as road and bridge construction. These funding needs can be met through taxes imposed on those who can pay. However, the built infrastructure can also be used by people who are unable to pay taxes.

### 2.3 Types of Taxes

Taxes have various types that are classified based on several criteria, such as their nature, collecting institution, and tax subject. This classification includes direct and indirect taxes, as well as central and regional taxes ([Mujitahid & Al Hafizh, 2021](#)).

1. Direct Taxes

Direct taxes are taxes whose burden must be borne personally by the relevant taxpayer and cannot be transferred to another party. Examples of direct taxes include

1. Income Tax (PPh).
2. Land and Building Tax (PBB).
3. Street lighting tax.
4. Motor vehicle tax.

2. Indirect Taxes

Indirect taxes are taxes whose burden can be transferred to other parties. Examples of indirect taxes include

1. Value Added Tax (VAT).
2. Motor Vehicle Title Transfer Tax (BBNKB).
3. Sales Tax on Luxury Goods.
4. Customs and Stamp Duties.
5. Advertisement Tax.

3. Central Taxes

Based on the collecting institution, taxes are divided into central and regional taxes. Central taxes are collected and managed directly by the central government, whereas regional taxes are managed by provincial or regency/city governments to finance expenditures at their respective government levels ([Susila & Pradhani, 2022](#)). Central taxes are taxes whose collection authority lies with the central government and whose implementation is carried out by the Ministry of Finance through the Directorate General of Taxes (DGT), with revenues allocated to the State Revenue and Expenditure Budget. This type of tax includes income tax, value-added tax, sales tax on luxury goods, stamp duty, and land and building tax for certain sectors ([Hasanah, Kurniawan, & Hendri, 2025](#)).

4. Regional Taxes

Regional taxes are taxes whose collection authority lies with provincial or regency/city governments and whose revenues are allocated to their respective Regional Revenue and Expenditure Budgets (APBD) ([Zakaria & Dede, 2022](#)).

## 2.4 Tax Management

Tax management in Indonesia involves complex systems and procedures to ensure efficiency and effectiveness in the collection and allocation of public funds ([Akhadi, 2022](#)).

1. Based on Tax Classification ([Efenyumi & Nworie, 2025](#))
  - a. Direct taxes are taxes that must be borne personally by the taxpayer and cannot be imposed on or transferred to another person. An example is the Income Tax.
  - b. Indirect taxes are taxes that can ultimately be imposed on or transferred to another person. An example is the value-added tax.
2. Based on Their Nature
  - a. Subjective taxes are based on the taxpayer as the subject, meaning that they consider the taxpayer's personal circumstances. An example is the Income Tax.
  - b. Objective taxes are based on the object of taxation without considering the taxpayer's personal circumstances. An example is the Sales Tax on Luxury Goods.
3. Based on the Collecting Institution
  - a. Central taxes are collected by the central government to finance state expenditures. Central taxes are administered by the Directorate General of Taxes and include:
    1. Income Tax (PPH), which is a tax imposed on income received by taxpayers, is also included.
    2. Value Added Tax (VAT) and Sales Tax on Luxury Goods are taxes imposed on the consumption of taxable goods and services within the customs area.
    3. Stamp Duty is a tax imposed on certain documents.
  - b. Regional taxes are collected by regional governments and used to finance regional expenditures. Regional taxes consist of:
    1. Provincial taxes, such as motor vehicle and motor vehicle fuel taxes.
    2. Regency/city taxes, such as hotel, restaurant, and parking taxes.

## 2.5 Income Tax

Income tax is a mandatory contribution imposed on individuals or entities for the income they receive, whether from within or outside the country, which can be used for consumption or to increase wealth ([Isnanto, Istiqomah, & Suharno, 2021](#)). Income Tax (PPH) is a tax imposed on every additional economic capability or income received or obtained by taxpayers, whether individuals or entities, originating from Indonesia or abroad, which can be used for consumption or to increase wealth. Income Tax is a direct tax regulated under Law Number 36 of 2008 ([Sastrawan & Wahyoni, 2021](#)).

## 2.6 Tax Objects

The object of Income Tax is income, namely, every additional economic capability received or obtained by a taxpayer, whether originating from Indonesia or from outside Indonesia, which can be used for consumption or to increase the wealth of the taxpayer concerned. Since this law adopts a broad definition of income, all types of income received or obtained within a tax year are combined to determine the tax base ([Khairiyah & Akhmadi, 2019](#)). Examples of income subject to Income Tax include:

1. Compensation or remuneration related to employment or services received or obtained, including salaries, wages and commissions.
2. Income from interest on deposits, savings, and Bank Indonesia Certificate discounts traded and/or reported in stock exchange trading, including cooperative and government bonds/state securities. For example, if a customer receives savings interest of IDR 15,000,000, the customer is subject to final Income Tax at a rate of 20% on the savings interest, which is withheld by the bank. Thus, the tax is calculated as  $20\% \times \text{IDR } 15,000,000 = \text{IDR } 3,000,000$ . However, if the amount of interest on deposits, savings, and Bank Indonesia Certificates is not more than or equal to IDR 7,500,000, it is not subject to taxation.
3. Lottery prize income. For example, if Ali receives a lottery prize from Bank BCA amounting to IDR 100,000,000, he is subject to final Income Tax at a rate of 25% of IDR 100,000,000. Therefore, the tax withheld by the lottery organizer is IDR 25,000,000. This is reported in the Periodic Income Tax Return for lottery prizes.

4. Income from stock and securities transactions on the stock exchange, which is reported in the Periodic Income Tax Return for stock sale transactions.
5. Income from the transfer of assets in the form of land and/or buildings is included. For example, if Amir sells land for IDR 100,000,000, he is subject to final Income Tax at a rate of 5% of IDR 100,000,000. Therefore, the tax payable is IDR 5,000,000.
6. Income from the rental of immovable property, such as houses and shop houses.
7. Income from construction services is also included.
8. Income from bond sale transactions on the stock exchange and/or transactions reported to the stock exchange on capital gains, including cooperative bonds and government bonds/state securities, which are subject to a final Income Tax at a rate of 20%.
9. Bonds refer to securities sold through public offerings and/or the Indonesia Stock Exchange.
10. Interest is the rate of return promised by the bond issuer to the buyers.
11. A discount is the difference between the nominal value of a bond and the purchase price paid by the buyer below the nominal value.
12. Bond interest is paid periodically and constitutes income when it matures or is resold.
13. A bond discount refers to a condition in which no interest payment is made during the bond period, and the return is calculated at the time of sale. The buyer's income arises at the time of the transaction or public offering.

Income Not Included as Income Tax Objects: Examples of income that are not subject to Income Tax include:

- a. Aid or donations, including zakat received by zakat collection bodies or zakat institutions established or approved by the government, as well as by eligible zakat recipients. Grants received by blood relatives in a direct line of descent within one degree and by religious bodies, educational bodies, social institutions, or small entrepreneurs, including cooperatives, as determined by the Minister of Finance, are also excluded, provided that there is no relationship with business, employment, ownership, or control between the parties concerned.
- b. Inheritance.
- c. Assets, including cash deposits, received by entities as referred to in Article 2, paragraph (1), letter b of the 2000 Income Tax Law as a substitute for capital participation. Compensation or remuneration related to employment or services received or obtained in the form of benefits in kind and/or enjoyment from taxpayers or the government, except for benefits in kind and/or enjoyment that are deductible from the employer's gross income in the following cases
  - a. Provision of food and beverages for all employees at the workplace.
  - b. Compensation or remuneration is related to employment or services provided in the form of benefits in kind and enjoyment in certain regions.
  - c. Provision to employees in the form of benefits in kind and enjoyment that is required to carry out work, maintain occupational safety and security, or due to workplace environmental conditions.
- d. Payments from insurance companies to individuals in connection with health, accident, life, endowment, and scholarship insurance.
- e. Dividends or profit shares received or obtained by limited liability companies as domestic taxpayers, cooperatives, state-owned enterprises, and regionally owned enterprises from equity participation in business entities established and domiciled in Indonesia, provided that certain requirements are met.
- f. Dividends originate from retained earnings.
- g. For limited liability companies, state-owned enterprises, and regionally owned enterprises receiving dividends, share ownership in the entity distributing the dividends must be at least 25% of the total paid-up capital, and the recipient must have active business activities beyond share ownership.
- h. Contributions received or obtained by pension funds whose establishment has been approved by the Minister of Finance, whether paid by employers or employees.
- i. Income from capital invested in pension funds, as referred to in point 9, in certain fields determined by a Decree of the Minister of Finance.
- j. Profit shares received or obtained by members of limited partnerships whose capital is not divided into shares, partnerships, associations, firms, or joint ventures.

- k. Bond interest received or obtained by mutual fund companies during the first five years since the establishment of the company or the granting of its business license.
- l. Income received by venture capital companies in the form of profit shares from partner companies established and conducting business in Indonesia, provided that the partner companies are small or medium-sized enterprises or operate in business sectors determined by the Minister of Finance, and their shares are not traded on the Indonesia Stock Exchange.

### **2.7 Income Tax Subjects**

As regulated in Law Number 7 of 1983, as last amended by Law Number 36 of 2008 concerning Income Tax, Article 2, paragraph (1), income tax subjects include several categories ([Zahiroh, 2020](#)). These tax subjects consist of the following:

1. Individuals.
2. Undivided inheritance as a single unit, replacing the rightful heirs.
3. Entities and permanent establishments are also included.
4. In addition, income tax subjects are divided into two categories: domestic and foreign tax subjects.
5. Individuals refer to persons who reside in Indonesia, persons who stay in Indonesia for more than 183 days within a twelve-month period, or persons who, within a tax year, are present in Indonesia and intend to reside in Indonesia.
6. Undivided inheritance as a single unit replacing the rightful heirs refers to inheritance from a deceased person that has not yet been distributed but generates income; therefore, such income is subject to taxation.
7. Entities refer to entities established or domiciled in Indonesia, except for certain government units that meet the following criteria.
  - a. Their establishment is based on statutory regulations.
  - b. Their financing comes from the State Revenue and Expenditure Budget or the Regional Revenue and Expenditure Budget.
  - c. Their revenue is included in the budgets of the central or regional governments.
  - d. Their bookkeeping is audited by the state's functional supervisory apparatus.
8. A permanent establishment refers to a business form used by individuals who do not reside in Indonesia or who stay in Indonesia for no more than 183 days within a twelve-month period, or by entities that are not established and domiciled in Indonesia but conduct activities in Indonesia.

Non-Income Tax Subject. The following are not included as income tax subjects:

1. Foreign representative offices.
2. Diplomatic representatives, consular officials, or other officials from foreign countries, as well as persons assigned to assist them who work for and live with them, provided that
  - a. They are not Indonesian citizens.
  - b. They do not receive or obtain income in Indonesia, other than from their official positions or employment.
  - c. The concerned country provides reciprocal treatment.
3. International organizations determined by a Decree of the Minister of Finance, provided that Indonesia is a member.
4. International organizations that do not conduct business or other activities to earn income from Indonesia, other than providing loans to the government, are funded by contributions from their members.
5. Officials representing international organizations are determined by a Decree of the Minister of Finance, provided that:
  - a. They are not Indonesian citizens.
  - b. They do not conduct business activities or other activities or employment to earn income in Indonesia.

### **2.8 Savings Interest**

Savings interest is compensation or remuneration in the form of financial returns provided by banks to customers for the funds they deposit. Bank interest payments may be made by banks to customers within a certain period. In other words, bank interest represents an additional balance that serves as a financial

benefit to customers. The percentage of interest received by customers is determined according to the policy of each banking institution ([Hariasih, 2018](#)). Savings deposits also have certain requirements for account holders, and these requirements differ from bank to bank. In addition to differences in requirements, customers' purposes for saving money in savings accounts may vary. Therefore, the target market for savings products differs according to the intended customer segment. Moreover, the interest rate set by the bank functions as an incentive for customers to deposit funds, whereas fluctuations in interest rates directly influence public interest in investing or borrowing ([Hakim, 2023](#)).

According to Banking Law Number 10 of 1998, savings are deposits whose withdrawals can only be made according to certain agreed terms, but cannot be withdrawn using checks, giro slips, or other equivalent instruments ([Ulya, Soemarso, & Kodir, 2020](#)). These specific withdrawal terms refer to the agreement between the bank and the saver. For example, the withdrawal frequency may be twice a week, daily, or at any time, depending on the prior agreement. Likewise, the means or instruments used for withdrawal also depend on the agreement between the bank and the saver ([Wahyudi, 2020](#)). It can be concluded that savings are deposits of public funds that can be withdrawn anytime and anywhere, provided that the withdrawals comply with the conditions established by the bank.

## **2.9 Types of Savings**

In general, types of savings are distinguished based on their purpose, target customers, and features and facilities offered by banking institutions ([Cahyadi & Windirah, 2021](#)).

### **1. General Savings**

General savings accounts are the most commonly owned type of savings account among the public. Customers with this type of savings account are provided with a passbook, ATM card, and access to electronic services such as SMS banking, mobile banking, and e-banking. General savings can be deposited and withdrawn anytime and anywhere using the ATM card provided by the bank. The ATM card is not only used for cash withdrawals but can also be used for debit purchases and for fund transfers.

### **2. Time Savings**

Time savings accounts are savings accounts with a specific period, ranging from six months, one year, two years, up to ten years, depending on the bank's policy. Customers with time-saving accounts may deposit funds every month. The saved funds can be withdrawn after the predetermined period. Time savings differ from time deposits because proof of ownership for this type of savings consists of a passbook and a savings account-opening slip.

### **3. Children's Savings**

Children's savings accounts can be opened for children under 17 years old. This is because the minimum requirement for opening a general savings account is usually 17 years of age. Some parents open their children's savings accounts so that they can learn to save from an early age. Usually, several banks do not charge administrative fees for children's savings accounts.

### **4. Foreign Currency Savings**

Foreign currency savings, also known as foreign exchange savings, are special savings accounts. Customers who use foreign currency savings save in foreign currencies, such as US dollars, euros, pounds sterling, and other foreign currencies. Customers can deposit funds by submitting rupiah to the bank, which will then be converted into foreign currency, or by directly depositing foreign currency into the bank.

### **5. Hajj Savings**

Hajj savings are savings accounts used to finance the implementation of the Hajj pilgrimage or Hajj program.

### **6. Sharia Savings**

Sharia savings are instruments for storing public funds derived from wages, monthly salaries, business income, and other sources, with the principle of being free from usury (*riba*). While general savings accounts provide interest as a return, Sharia savings use a profit-sharing system. When opening a Sharia savings account, the bank applies a contract between the customer and the bank. The contracts commonly used are the *wadi'ah* and *mudharabah* contracts.

### **7. Business Savings**

Business savings are a type of savings account intended for companies or individual business actors, offering more competitive interest rates than other savings products. Business savings accounts are also equipped with features and flexibility that support smooth business transactions. By having a business savings account, business actors can control their business finances, protect their personal assets, and manage their business assets more easily.

### ***2.10 Benefits of Having Savings***

Savings are also a source of funds for banks originating from third parties, namely customers or the public. Savings accounts can be opened at the request of individuals, joint account holders, or certain entities. According to the Indonesian Bankers Association, several benefits obtained by the public from saving in banks include:

1. Safety.
2. Guarantee.
3. Practicality.
4. Efficiency.
5. Growth.

### ***2.11 Matters Regulated by Banks in Accordance with Bank Indonesia Provisions***

Each bank may regulate its own savings products to make them more attractive and encourage customers to save at the bank of their choice ([Purba, Naibaho, Lumbantoruan, Zega, & Siallagan, 2026](#)).

1. Organizing Bank  
Every bank, whether state-owned or private, including commercial and Rural Credit Banks, may provide savings products.
2. Saver Requirements  
The requirements for saving, such as procedures that must be fulfilled, the amount of deposit, the saver's age, and document completeness, depend on the respective banks.
3. Deposit Amount  
The organizing bank determines the minimum initial deposit, subsequent deposits, and minimum balance that must remain in the savings account.
4. Savings Withdrawal  
This refers to the maximum amount that can be withdrawn, which must not exceed the minimum balance. The frequency of daily withdrawals, whether at any time or once a day, also depends on the relevant bank.
5. Interest and Incentives  
The amount of savings interest and the method of interest calculation, whether based on daily balance, average balance, or lowest balance, are fully determined by the organizing banks. Likewise, incentives such as prizes, souvenirs, and other benefits may be provided to attract customers to save money.
6. Savings Account Closure  
The requirements for closing a savings account may be carried out by the customer or by the bank for certain reasons. For example, a customer may be considered inactive if no transactions are made for three months.

Furthermore, the calculation of savings interest may also be carried out using several methods, depending on the policy of the respective banks.

### ***2.12 Article 4 Paragraph (2) Income Tax***

Article 4 paragraph (2) Income Tax is an income tax imposed on income that constitutes an object of Article 4 paragraph (2) Income Tax under Law Number 36 of 2008 concerning Income Tax. The tax object is income, namely every additional economic capability received or obtained by a taxpayer, whether originating from Indonesia or outside Indonesia, which can be used for consumption or to increase the wealth of the taxpayer ([Khairiyah & Akhmadi, 2019](#)). The imposition of Income Tax based on Article 4, paragraph (2) includes:

1. Income in the form of interest on deposits and savings, as well as Bank Indonesia Certificate discounts.

2. Interest on bonds and government securities.
3. Interest on members' savings paid by cooperatives to individual cooperative members.
4. Income in the form of lottery prizes.
5. Income from stock and other securities transactions, as well as transactions involving the sale of shares or the transfer of equity participation in partner companies, received by venture capital companies.
6. Income from transactions involving the transfer of rights over land and buildings.
7. Income from construction services is also included.

### ***2.13 Withholding of Article 4 Paragraph (2) Income Tax on Savings Interest***

Based on Government Regulation Number 131 of 2000 in conjunction with Minister of Finance Decree Number 51/KMK.04/2001, income in the form of interest obtained from deposits or savings placed in banks established domestically or abroad through their branches in Indonesia, including demand deposit services and discounts on Bank Indonesia Certificates, is subject to final Income Tax at a rate of 20% of the gross amount. This excludes individual taxpayers whose total income in one tax year, including interest and discounts, does not exceed the non-taxable income threshold (PTKP) ([Halomoan & Sitabuana, 2022](#)).

Income from deposit or savings interest, Bank Indonesia Certificate discounts, and demand deposit services is withheld directly by the paying bank at the time of payment or at the time of expense recognition. The bank is responsible for paying or depositing the final Income Tax into the state treasury using a Tax Payment Slip (SSP) and reporting it to the Tax Service Office (KPP) through the Periodic Income Tax Return for Article 4 paragraph (2). The withholding party is required to deposit the tax no later than the 10th day of the following month after the tax period ends and report it no later than 20 days after the tax period ends.

### ***2.14 Legal Basis for the Imposition of Income Tax on Savings Interest***

The legal basis for taxation in Indonesia is dynamic to adapt to national economic developments. Currently, Indonesia's taxation system refers to the principle of the Self-Assessment System, in which taxpayers are trusted to calculate, pay, and report their own taxes. Recent regulations integrate various provisions aimed at providing legal certainty and administrative convenience for the public and financial institutions, such as Bank BRI. Specifically, the legal basis for imposing final Income Tax on savings and deposit interest is regulated under Article 4 paragraph (2) of the Income Tax Law, which covers interest from deposits, savings, bonds, and government securities ([Multazam, Mediawati, & Purwaningsih, 2023](#)).

Law Number 7 of 2021 concerning the Harmonization of Tax Regulations is a major milestone in Indonesia's tax reform ([Anggraeni, Hasanah, Pahala, & Wahono, 2025](#)). This law regulates various aspects, ranging from general provisions and tax procedures, income tax, to value-added tax. In relation to savings interest, the Harmonization of Tax Regulations Law strengthens the function of tax as an instrument of fair income redistribution. It also emphasizes the use of the National Identity Number as the Taxpayer Identification Number, which facilitates banks in identifying customers during tax collection. This regulation ensures that every type of income that increases a customer's economic capability, including bank interest, is taxed proportionally.

In analyzing the collection of Income Tax on savings interest at Bank BRI, several specific regulations serve as operational references:

1. Government Regulation Number 131 of 2000  
This is the basic regulation stipulating that interest from deposits and savings paid by banks established in Indonesia is subject to Income Tax.
2. Minister of Finance Decree Number 51/KMK.04/2001  
This regulation governs the threshold for savings balances that are not subject to taxes. Currently, savings balances below IDR 7,500,000 are not subject to interest tax-withholding.

Income Tax in the context of savings interest is categorized as final Income Tax under Article 4, paragraph (2) ([Sudjana, 2020](#)). This means that the tax withheld by Bank BRI on customers' savings

interest is considered fully paid and does not need to be combined with other income in the calculation of the Annual Tax Return at the end of the year. Based on Government Regulation Number 131 of 2000 in conjunction with Minister of Finance Decree Number 51/KMK.04/2001 [Halomoan and Sitabuana \(2022\)](#), the final Income Tax rate imposed on savings interest is 20% of the gross amount for domestic taxpayers, both individual and corporate customers who deposit their funds in banks and receive returns in the form of interest ([Multazam et al., 2023](#)). Interest generated from savings deposits is credited to the customer's account every month. As a tax withholding agent, banks are required to automatically withhold Income Tax when interest is paid or recognized as an expense, provide withholding information to customers, and deposit and report the tax to the state treasury ([Santosa & Sesung, 2021](#)).

### 3. Methodology

This study uses descriptive research with a qualitative approach, which aims to provide a description and analysis of conditions occurring in the field, particularly regarding the calculation of savings interest and the withholding of Article 4 paragraph (2) Income Tax at PT Bank Rakyat Indonesia (Persero) Tbk KCP Tanjung Agung. The data used in this study consist of qualitative data obtained through interviews with banking employees regarding the mechanism of interest and tax calculation, as well as quantitative data derived from documents and records of savings interest calculations. The data sources in this study include primary data obtained directly from interviews and observations and secondary data obtained from relevant literature, books, and scientific writings. Data collection was performed through direct observation, interviews, and documentation. Furthermore, the data analysis method used in this study is descriptive analysis, which involves collecting, processing, and analyzing data to assess the conformity of savings interest calculations and the withholding of Article 4 paragraph (2) Income Tax with applicable laws and regulations in Indonesia.

### 4. Results and Discussion

Bank BRI KCP Tanjung Agung Bandar Lampung withholds Article 4 paragraph (2) Income Tax on time deposit savings in accordance with Government Regulation of the Republic of Indonesia Number 16 of 2016, using two methods for calculating deposit interest. Tax withholding is applied to time deposits based on the ending balance, with a 20% tax rate imposed on deposit balances above IDR 7,500,000, whereas balances below IDR 7,500,000 are not subject to tax withholding. The interest rate for BritAma Savings generally ranges from 0% to 1.90% per annum, depending on the customer's average monthly balance. Higher balances receive higher interest rates, whereas balances below IDR 1 million receive 0% interest.

Table 1. Interest Rates for Savings Deposits at Bank BRI KCP Tanjung Agung Bandar Lampung

Balance Range	Simpedes (%)	BritAma (%)
0 – 1 million	0	0
1 million – 50 million	0	0
> 50 million – 500 million	0.1	0.1
> 500 million – 1 billion	0.6	0.6
> 1 billion	0.8	0.7

#### 4.1 Procedure for Calculating Customer Savings Interest

The procedure for calculating customer savings interest at Bank BRI Tanjung Agung is as follows.

- Daily Interest (Gross) =  $\frac{\text{Daily Balance} \times \text{Annual Interest Rate (\%)}}{365}$
- Savings Tax: Monthly Gross Interest  $\times$  20%
- Net Interest: Gross Interest – Savings Tax

#### Calculation Example

Mrs. Sri's savings balance for 30 days in August is as follows:

- June 1–15: IDR 21,000,000
- June 16–30: IDR 17,500,000

The daily gross interest is calculated as follows:

- a. Daily interest for days 1–15 =  $\frac{\text{IDR } 21,000,000 \times 0.7\%}{365 \text{ days}} = \text{IDR } 402.73$   
Total interest for 15 days =  $\text{IDR } 402.73 \times 15 = \text{IDR } 6,040.95$
- b. Daily interest for days 16–30 =  $\frac{\text{IDR } 17,500,000 \times 0.7\%}{365 \text{ days}} = \text{IDR } 335.61$   
Total interest for 15 days =  $\text{IDR } 335.61 \times 15 = \text{IDR } 5,034.15$
- c. Monthly gross interest =  $\text{IDR } 6,040.95 + \text{IDR } 5,034.15 = \text{IDR } 11,075.10$
- d. Savings tax =  $\text{IDR } 11,075.10 \times 20\% = \text{IDR } 2,215.02$
- e. Net interest received by the customer =  $\text{IDR } 11,075.10 - \text{IDR } 2,215.02 = \text{IDR } 8,860.08$

Based on the calculation above, the net savings interest received by Mrs. Sri at the end of the month was IDR 8,860.08. This amount is obtained after the withholding of Article 4, paragraph (2) Income Tax in accordance with the applicable provision, under which savings interest is subject to a final tax rate of 20%.

## 5. Conclusions

### 5.1 Conclusions

Based on the research findings and discussion, it can be concluded that Income Tax is a tax imposed on income received or obtained by individuals, companies, or other legal entities during one tax year. The subjects of Income Tax are parties that have the potential to earn income and are therefore required to fulfill their tax obligations in accordance with applicable regulations. The provisions concerning Income Tax in Indonesia are regulated under Law of the Republic of Indonesia Number 36 of 2008 concerning the Fourth Amendment to Law Number 7 of 1983 on Income Tax. The results of the study at Bank BRI KCP Tanjung Agung Bandar Lampung show that savings interest is calculated using the daily-balance method. Interest is calculated automatically by the bank's system and credited to the customer's account at the end of each month. In addition, the implementation of tax on savings interest at Bank BRI KCP Tanjung Agung Bandar Lampung is in accordance with the applicable tax regulations, namely, Government Regulation Number 131 of 2000 and Government Regulation Number 123 of 2015. A final tax of 20% is imposed on savings interest for balances above IDR 7,500,000. Therefore, the implementation of savings interest calculation and tax withholding at Bank BRI KCP Tanjung Agung Bandar Lampung was carried out in accordance with the prevailing tax regulations in Indonesia.

### 5.2 Research Limitations

This study had several limitations. The research was conducted only at one institution, namely Bank BRI KCP Tanjung Agung Bandar Lampung; therefore, the findings cannot fully represent the implementation of savings interest calculation and Income Tax in all banking institutions in Indonesia. In addition, this study only focuses on the mechanism of savings interest calculation and the implementation of the final tax on savings interest, without discussing other aspects such as customers' understanding of savings interest tax or the influence of tax policy on customers' saving interest.

### 5.3 Suggestions and Directions for Future Research

Based on the research findings and existing limitations, several suggestions are proposed. Banks are expected to continue improving information transparency regarding savings interest calculations and tax withholding so that customers can better understand the applicable tax provisions. Future researchers should expand the research object to several banks or other financial institutions to obtain more comprehensive results. In addition, future studies may include other variables, such as taxpayers' level of understanding or the influence of tax on customers' savings decisions.

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