

ANALYSIS OF AGENCY INCOME TAX PLANNING AS TAX PAYMENT EFFICIENCY EFFICIENCY OF PT. CAHAYA

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Abstract – One of the ways that can be done in the efficiency of payment of agency income tax is to conduct tax planning. This research aims to determine how tax planning has been conducted by PT. Cahaya as a taxpayer body, and whether the tax planning applied by PT. Cahaya complies with applicable taxation laws. The method used in this research is a qualitative method because researchers aim to give a picture of the actual condition of the object examined based on the facts that are about the magnitude of the tax savings in PT. Cahaya. Types of research used are types of descriptive research. And the data source used is the primary data and secondary data. The results of the study have shown that the company has not applied tax planning in accordance with prevailing taxation regulations. Because the company only wants the payment of tax charges owed to the minimum possible, the tax burden incurred by the company becomes lighter. From the results of this research, is hoped to provide information and input for the company in conducting tax planning as an effort to ensure the payment of taxes owed in accordance with taxation regulations.

Key words : *Tax Planning, Efficiency, Tax Expenses*

I. INTRODUCTION

1.1. Background of the Problem

To realize the country's economic development properly, the government is in dire need of large funds. One very important source of state revenue is taxes. Thus, the definition of tax for the state is a very important source of revenue used to finance state expenditures both on routine expenditure and development expenditure. However, for taxpayers, in particular the Agency, the tax is a cost - the cost of which can reduce the profits of the company. (Hidayat, 2015).

From the meaning of taxes for the state and corporate taxpayers, it can be concluded that tax is a source of revenue originating from payments or charges that are not directly related to goods / services provided by the government to community and agencies / organizations that are in one area or within the reach of the government. (Harnanto, 2013).

According to Law of the Republic of Indonesia Number 7 of 1983 Concerning Income Tax, As Amended Several Times, Lastly With Law of the Republic of Indonesia Number 36 of 2008, Pasal 1, namely : Income Tax is imposed on the Tax Subject on the income received or earned in the tax year. Law, This the imposition of income tax on the tax subject with respect to income received or earned in the tax year. The tax subject is subject to tax if he receives or earns income. Tax Subjects who receive or earn income are called Taxpayers in this Law. Taxpayers are subject to tax on the income received or earned during a tax year or may also be taxed on income in part of the tax year, if the subjective tax liability begins or ends in the tax year. Referred to as a tax year in this Law is a calendar year, however, a Taxpayer may use a fiscal year that is not the same as the calendar year, as long as the fiscal year covers a period of 12 (twelve) months.

The current tax payment system in Indonesia, namely using a self-assessment system, where the role of taxpayers can be given confidence in tax collection by calculating the amount of taxes owed and taxes that have been paid by themselves or withheld by third parties, and pay off the tax shortfall, and report the fulfillment of tax obligations to the nearest Directorate General of Taxation office.

If the Corporate Taxpayer tries to avoid legally payable tax without being subject to sanctions / fines, then the Corporate Taxpayer is advised to use tax planning, where the management in the company does not aim to reduce the tax obligations that are actually owed, by regulating the tax paid so as not exceeds the amount of tax that should be paid, so that it becomes efficient for the Taxpayer without violating the Taxation Law. With the management in the company tax planning properly, it is very helpful for the taxpayer when managing liability tax owed, so avoid sanctions - sanctions arising from the violation of Law - taxation laws, as well as how this is one way alternative for the company to achieve the efficiency of the company. (Pohan, 2014).

PT. Cahaya is a company engaged in the distributor of high quality Fire detect and Telco. So, PT. Cahaya require tax planning how to streamline the amount of taxes paid without breaking the law - Tax Law in force today. If the company makes tax payments at the last moment it is more profitable than deposits made long before. Law - Tax Law issued regulations to taxpayers who do not comply will be penalized administrative or criminal sanctions.

However, both sanctions are a waste of resources, so they need to be eliminated through good tax planning. In order to design a tax planning, must understand the rules - the overall tax laws and regulations are always undergoing taxation information that has been developed as well as changes in taxes, so that tax planning can function properly so as to avoid an error. Then management will optimize the allocation of funding sources, in two ways, namely planning for payments that are not more (can reduce the optimization of resource allocation) and not less (so that they pay administrative sanctions which constitute a waste of funds).

Researcher Kantono (2015) shows that tax planning can be used as a means of tax management that can support the efficiency of the company's tax burden. Additionally, tax planning is the effort made by the company's active participation in the activities of taxation in a controlled and planned .. In line with the above researchers, Syamsiardi (2017) show that tax planning undertaken by the company has obtained tax savings that minimize costs - costs commercial use of fiscal correction calculations. In contrast to the researchers above, researchers Kusumowati and Rejeki (2020) show that the tax planning implemented by the company, there are several costs that cannot be deducted into deductible costs and compare tax costs before and after tax planning. Contrast the above research, the researchers Rahmawati, Jonathan, and Indrawati (2019) show that tax planning in accordance with the Act - the Income Tax Act No. 36 of 2008 has a positive impact on the company which has resulted in savings on the company's tax burden. In line with the researchers above, researchers Ernawati, Dzulkirom, and Azizah (2015) show that the tax planning carried out in this case savings on income tax paid by the company has not been fully implemented optimally.

Based on the description above, the authors are interested in conducting a research entitled **“ANALYSIS OF AGENCY INCOME TAX PLANNING AS TAX PAYMENT EFFICIENCY EFFICIENCY OF PT. CAHAYA”**.

1.2. Problem Formulation

According to the background of the problems that have been described, the problem formulation in this study are:

1. How is the tax planning that has been carried out by PT. Cahaya and whether the tax planning implemented by PT. Cahaya has been in accordance with the Law - taxation laws in force?
2. How much is the tax savings value of PT. Cahaya, if you have done tax planning efficiently?

II. LITERATURE REVIEW

2.1. Review of Previous Research Results

As reference and comparison material in this study, the researcher will propose the results of the research in accordance with the problems in the research to be carried out. The references are:

Kenju, Elim, Pusung (2019) with the title Analysis of Tax Planning in the Calculation of Corporate Income Tax at PT. Sinar Cipta Persada Sejati. The results of this study are expected to provide information and input to the company PT. Sinar Cipta Persada Sejati so that companies can do tax planning in an effort to calculate tax payments, but it is still under the income tax law No. 36 of 2008. With the application of tax planning by the company, it can calculate the company's tax burden owed as much as Rp. 2,500,000.

2.2. Theory

2.2.1. Tax Definition

Soemitro in Mardiasmo (2018) Taxes are the contributions of the people to the state treasury by law - law (enforceable) does not receive reciprocal services (contra) directly demonstrated and used to pay for general expenses.

2.3. Income Tax

2.3.1. Definition of Income Tax

Tax on income from business for Taxpayers with a final gross turnover is intended to provide convenience for Taxpayers who receive / earn income from businesses with a certain gross turnover to calculate, deposit, and report income tax payable. (Resmi, 2019).

2.3.2. Final Income Tax

Based Act - Income Tax Law Article 4 Paragraph (2) No. 36 of 2008, Final Income Tax includes:

1. Income in the form of interest on deposits, bonds, savings, and government securities will be paid by the cooperative to the individual cooperative members concerned.
2. Income in the form of lottery prizes.
3. Income generated from transactions of shares and not own shares or other securities traded on the stock stock exchange, as well as transactions of selling shares or transfer of equity participation in head and branch companies or companies that have the same field, which is received by the company with venture capital .
4. Income generated from the transfer of property rights in the form of land and / or buildings, land and / or building leasing, construction services: including construction planning, construction implementation, and construction supervision
5. Other income generated (other income from disclosure untruth, termination investigator criminal acts, and others).

2.4. Tax Planning

2.4.1. Definition of Tax Planning Perencanaan Pajak

Tax planning is the first step in tax management. At this stage, tax regulations are collected and researched in order to select the types of tax savings to be made. In general, the emphasis of tax planning is to minimize tax liabilities. This can be seen from the two definitions of tax planning below: (Suandy, 2016)

- Tax planning is the systematic analysis of deferring tax options aimed at the minimization of tax liability in current and future tax periods. (Crumbley D. Larry, Friedman Jack P., Anders Susan B., 1994)
- Tax planning is arrangements of a persons businees and/or private affairs in order to minimize tax liability (Lyson Susan M., 1996)

2.4.2. Benefits of Tax Planning

There are several benefits that can be obtained from careful tax planning:

Savings in cash out, because the tax burden which is an element of costs can be reduced.

- 1) Manage cash flow in and out (cash flow), because with careful tax planning can estimate cash needs for taxes, and determine the time of payment so that the company can prepare a more accurate cash budget. (Pohan, 2013)

2.4.3. Good Tax Planning Requirements

Good *Tax Management/Tax Planning* requires several things:

- 1) Does not violate taxation provisions
- 2) Business makes sense (reasonable)
- 3) Supported by adequate supporting evidence (for example: contracts, invoices, tax invoices, PO, and DO).

2.4.4. Fiscal Correction

Fiscal is an adjustment made before calculating Income Tax for corporate taxpayers and personal taxpayers and then compiled into a report called a fiscal financial report. (Suandy, 2016).

With the fiscal correction, the amount of Taxable Income which is used as the basis for commercial and fiscal calculations will get different results. Different results occur due to fiscal corrections that can lead to corrections in the form of two fiscal corrections, namely: (Agoes dan Trisnawati, 2010)

1. A positive fiscal correction occurs when profit according to fiscal increases. Thus, fiscal corrections are usually made due to:
 - a. Expenses that are not recognized by the tax (*non-deductible expenses*) :
 - b. Commercial depreciation is greater than fiscal depreciation
 - c. Commercial amortization is greater than fiscal amortization
 - d. Other positive fiscal correction adjustments
2. Negative fiscal correction occurs when profit according to fiscal decreases. Thus, fiscal corrections are usually made due to:
 - a. Income that is not included as a Tax Object
 - b. Income that is not subject to PPh is final
 - c. Commercial depreciation is smaller than fiscal depreciation
 - d. Commercial amortization is smaller than fiscal commercial amortization
 - e. Deferred recognition of income
 - f. Other negative fiscal correction adjustments

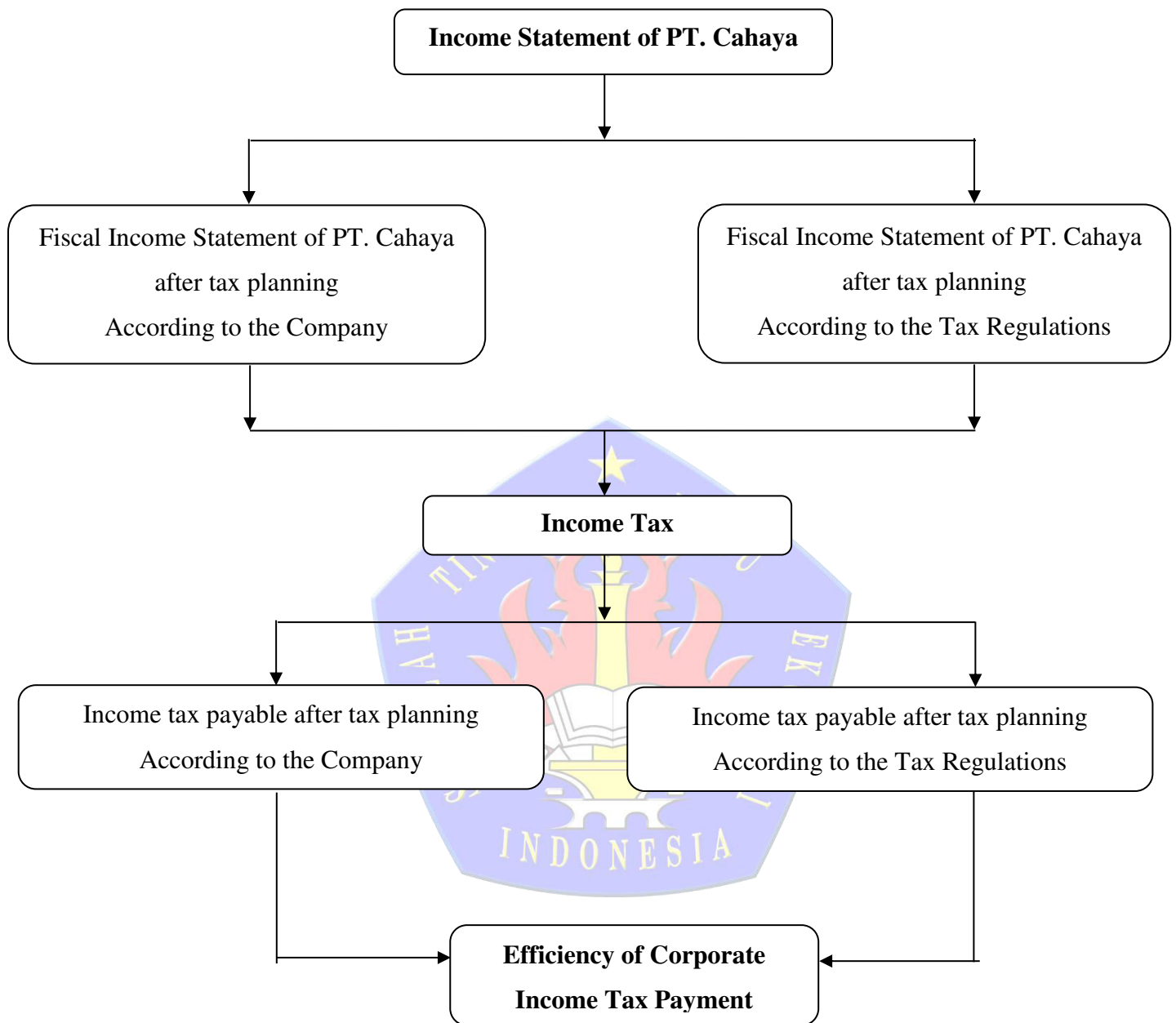
2.4.5. Efficiency

Efficiency is a way of doing business by the company in carrying out its production that produces goods or services smoothly, quickly, and precisely and can minimize waste in terms of time, energy and costs.. (Zahida, 2016)

2.5. Research Conceptual Framework

The research conceptual framework is made to solve the problems in this thesis research using the profit and loss report of PT. Cahaya. The profit and loss statement will be analyzed and the results will be compared between the profit and loss financial statements before using a tax planning implementation strategy in accordance with the Taxation Law which applies with the income tax law Number 36 of 2008 and without a tax planning implementation strategy. Through analysis and comparisons that have been researched whether it can streamline the payment of corporate income tax at PT. Cahaya after implementing tax planning strategy.

Illustration 2.1.



III. RESEARCH METHOD

3.1. Research Method and Strategies

According to Rukin (2019), qualitative research is descriptive research and tends to use analysis with an inductive approach. The stages in the research process and the utilization of the theoretical basis are carried out in accordance with the facts in the field in order to provide an overview of the research background and the discussion material becomes the research result.

3.2. Place of Research and Time

The place of research is the location determined by the researcher for the object and subject to be studied in the study. In accordance with the title of this study, the researchers

conducted research by taking the research location at PT. Cahaya whose address is Jl. Otto Iskandardinata. This company is engaged in the distribution of Telco and Firedetect. Meanwhile, this research was conducted from June 2020 to July 2020.

3.3. Types and Sources of Data

3.3.1 Types of Data

Types of data used in this research are :

1. Qualitative data used in this study, namely the condition of the company such as an overview of the company, organizational structure, vision and mission of the company
2. Quantitative data that can be used in this research is the company's financial statements.

3.3.2 Sources of Data

Sources of data used in this research are :

1. The data in this study are primary data, namely researchers conducted interviews directly with the staff of PT. Cahaya that takes care of taxation to get the necessary data.
2. The data in this study are secondary data, namely the researcher uses documents obtained from the company, namely in the form of a commercial income statement and a taxable income statement of PT. Cahaya of 2019.

3.4. Data Collection Methods

According to Bungin (2017), the data collection method is part of the data collection instrument that determines the success or failure of a study. If there is an error in the use of data collection methods are not used properly, it will be fatal to the results - the results of research undertaken. Here are several data collection methods in a study, including:

1. Observation (Observation)
2. Interview
3. Documentary Methods

3.5. Data Analysis Method

Data analysis is an effort or process in systematically searching and processing data obtained from interviews, observations, documentaries, field notes, and materials - other materials so as to find useful information and provide guidance for researchers to decision-making to the research being undertaken.. (Sugiyono, 2013).

IV. DATA ANALYSIS AND RESEARCH RESULTS

The income statement presented by PT. Cahaya compliance with accounting standards and clearly describes the account - an account that is nominal. The following is the company's 2019 Income Statement :

**Tabel 4.1
Income Statement of Company**

PT. CAHAYA INCOME STATEMENT PERIOD 1 JANUARI UNTIL 31 DECEMBER 2019	
	Rp
REVENUE	
Sales	<u>136.545.987.680</u>
TOTAL REVENUE	136.545.987.680
COST OF GOODS SOLD	
Purchases	112.860.380.200
Merchandise Balance 1 – 1 – 2019	<u>4.000.352.630</u>
	116.860.732.830
Merchandise Balance 31 – 12 – 2019	<u>4.110.490.502</u>
TOTAL COST OF GOODS SOLD	112.750.242.328
GROSS PROFIT (LOSS)	23.795.745.352
OPERATING EXPENSE	
Salary Costs	6.647.040.000
Bonus Fee	5.596.400.000
Employee Medical Costs	16.000.000
Donation and Charity Expenses	135.587.070
Transportation Expenses	360.415.226
Maintenance Expenses	145.650.278
Depreciation Expenses	629.519.302
Rent Expenses	263.000.000
Office Supplies and Equipment Costs	9.567.580
Entertainment Expenses	1.047.126.440
Income Tax Article 25	6.525.975
Legal Licensing Expenses	91.440.000
Electricity, Telephone and Internet Expenses	140.716.723
Load Expenses	81.567.590
General Operating Expenses	<u>808.172.007</u>
TOTAL OPERATING EXPENSES	15.978.728.191
OPERATING PROFIT (LOSS)	7.817.017.161
OTHERS REVENUE/EXPENSES	
OTHERS REVENUE	
Giro Services Revenue	32.890.817
Engineering Services Revenue	2.885.031.000
Gain on foreign exchange	<u>120.702.981</u>
TOTAL OTHERS REVENUE	3.038.624.798
OTHERS EXPENSE	
Admin Bank Expenses	22.272.896
PPh Giro Services	<u>10.212.300</u>
TOTAL OTHERS EXPENSE	32.485.196
BEFORE TAX PROFIT (LOSS)	<u>10.823.156.763</u>

4.1. Income Tax Calculation According to the Company After Tax Planning

Below, is presented the Corporate Income Tax Calculation of PT. Cahaya for the period 31 December 2019, as follows:

Tabel 4.2
Calculation of Corporate Income Tax by Company
After Tax Planning

PT. CAHAYA				
COMPANY INCOME TAX CALCULATION				
PER 31 DECEMBER 2019				
Information	Commercial Income Statement	Correction Fiscal		Fiscal Income Statement
		Positive	Negative	
REVENUE				
Sales	136.545.987.680			136.545.987.680
TOTAL REVENUE	136.545.987.680			136.545.987.680
COST OF GOODS SOLD				
Purchases	112.860.380.200			112.860.380.200
Merchandise Balance 1 – 1 – 2019	4.000.352.630			4.000.352.630
	116.860.732.830			116.860.732.830
Merchandise Balance 31 – 12 – 2019	4.110.490.502			4.110.490.502
TOTAL COST OF GOODS SOLD	112.750.242.328			112.750.242.328
GROSS PROFIT (LOSS)	23.795.745.352			23.795.745.352
OPERATING EXPENSE				
Salary Costs	6.647.040.000	1.050.640.000		5.596.400.000
Bonus Fee	5.596.400.000	5.596.400.000		-
Employee Medical Costs	16.000.000	16.000.000		-
Donation and Charity Expenses	135.587.070	135.587.070		-
Transportation Expenses	360.415.226			360.415.226
Maintenance Expenses	145.650.278			145.650.278
Depreciation Expenses	629.519.302			629.519.302
Rent Expenses	263.000.000			263.000.000
Office Supplies and Equipment Costs	9.567.580			9.567.580
Entertainment Expenses	1.047.126.440	83.770.115		963.356.325
Income Tax Article 25	6.525.975	6.525.975		-
Legal Licensing Expenses	91.440.000			91.440.000

ANALISIS PERENCANAAN PAJAK PENGHASILAN BADAN SEBAGAI UPAYA EFISIENSI PEMBAYARAN PAJAK PT. CAHAYA.....

Electricity, Telephone and Internet Expenses	140.716.723			140.716.723
Load Expenses	81.567.590	40.783.795		40.783.795
General Operating Expenses	<u>808.172.007</u>			<u>808.172.007</u>
TOTAL OPERATING EXPENSES	<u>15.978.728.191</u>			<u>9.049.021.236</u>
OPERATING PROFIT (LOSS)	4.286.856.463			14.746.724.116
OTHERS REVENUE/EXPENSES				
OTHERS REVENUE				
Giro Services Revenue	32.890.817		32.890.817	-
Engineering Services Revenue	2.885.031.000			2.885.031.000
Gain on foreign exchange	<u>120.702.981</u>			<u>120.702.981</u>
TOTAL OTHERS REVENUE	3.038.624.798			3.005.733.981
OTHERS EXPENSE				
Admin Bank Expenses	22.272.896			22.272.896
PPh Giro Services	<u>10.212.300</u>	10.212.300		-
TOTAL OTHERS EXPENSE	32.485.196			22.272.896
BEFORE TAX PROFIT (LOSS)	<u>7.292.996.065</u>			<u>17.730.185.201</u>

Calculation of Income Tax Article 29 PT. Cahaya for the 2019 Fiscal Year:		
Taxable Income (TI)		17.730.185.201
Income tax payable	14.200.024.503 x 25 % =	4.432.546.300
Tax Credit	:	
Income Tax Article 23 on Technical Services	57.700.620	
Income Tax Article 25	<u>6.525.975</u>	<u>64.226.595</u>
Income Tax Article 29 (Underpayment)		<u>4.368.319.705</u>

Source: Data by Companies

Based on the Calculation of Corporate Income Tax (Before Tax Planning) according to PT. Cahaya above, there is a positive fiscal correction which is cost - the cost incurred by the company, then by taxation will do some analysis each - each fiscal correction positive and negative fiscal correction, as follows:

a. Salary Costs

Total salary costs of Rp. 6,647,040,000, the company made a positive fiscal correction of Rp. 1,050,640,000, namely for expenses used for personal needs of the president director of PT. Cahaya of Rp. 520,000,000 as well as food and drink allowances for all employees of

PT. Cahaya of Rp. 530,640,000. Both transactions are referred to as natura. Both transactions may not be deducted against the company's gross income, and must be corrected for positive fiscal

b. Bonus Fee

On the bonus cost account, there is a positive fiscal correction of Rp. 5,596,400,000 due to bonuses that should have been paid in 2018, but were only paid in 2019. This bonus, including expenses that can be deducted as an expense in the tax report, however, the 2018 bonus still cannot be used as a deduction expense in the company's gross income in 2019. In this regard, there is a relationship between differences in accounting recording methods used by companies and taxation. The accounting recording method used by the company is the accrual basis method (every transaction that occurs is recorded directly in the books even though the nominal has not been removed from the company's cash).

So, PT. Cahaya has recorded and acknowledged this bonus of Rp. 5,596,400,000 in 2018, even though the nominal has not been issued from the cash of PT. Cahaya, and it has been included in the cost as a deduction in 2018, so that it cannot be recognized again in 2019.

c. Employee Medical Costs

In accordance with company policy regarding medical expenses given to employees, namely by means of a reimbursement form (employees pay medical expenses first) then receipts are submitted to the company. Thus, the company does not recognize employee medical expenses as income for employees, and needs to make a positive fiscal correction of Rp. 16,000,000.

d. Donation and Charity Expenses

Total donation and charity expenses amounted to PT. Cahaya gives donation and charity of Rp. 135,587,070. Donation and charity expenses are divided into two, namely donations for amil zakat bodies in 2019 of Rp. 89,898,070 and donations for employees who marry / die of Rp. 45,689,000. So, the company makes a positive fiscal correction because this expense should not reduce the company's gross income.

e. Entertainment Expenses

Total entertainment expenses incurred by the company are used to entertain guests or buyers in order to increase cooperation with other companies of Rp. 1,047,126,440 and a positive fiscal correction of Rp. 83,770,115 because the company did not make a nominative list in accordance with the Director General of Taxes Circular No. SE - 27 / PJ.22 / 1986. And the company should have made a nominative list for all entertainment expenses to be used as a deduction from gross income in accordance with Article 6 paragraph (1) of the Income Tax Law Number 36 Year 2008.

f. Income Tax Article 25

Income Tax Article 25 is an installment of income tax each month in the tax year that must be paid by the taxpayer himself. Therefore, a positive fiscal correction is made because it is not allowed as a deduction from the company's gross income.

g. Load Expenses

Load Expenses is Rp 40,783,795, which is given to the director, assistant director, and manager, so that the performance obtained is better coordinated through good communication as well. This is in accordance with what explains that the cost of topping up credit related to position and work can be used as a fiscal burden of only 50% of the total burden

h. Giro Services Revenue

Giro Services Revenue, there is a positive fiscal correction because PPh Giro Services is a tax on savings and deposits that have been subject to final tax.

In the calculation of corporate income tax (before tax planning) according to PT. Cahaya, not only has a positive fiscal correction, but also has a negative fiscal correction, namely Current Account Service Income of Rp. 32,890,817. Because Giro Service Income is one of the final tax revenues, so it is no longer allowed to be calculated, it must be corrected for

negative fiscal. From this statement, it is in accordance with Article 4 Paragraph (2) of the Income Tax Law.

4.2. Income Tax Calculation According to the Tax Regulation After Tax Planning

Below, is presented the Corporate Income Tax Calculation of PT. Cahaya According to the Tax Regulations for the period December 31, 2019, as follows:

Tabel 4.3
Calculation of Corporate Income Tax by Tax Regulation
After Tax Planning

PT. CAHAYA			
COMPANY INCOME TAX CALCULATION			
PER 31 DECEMBER 2019			
Information	Fiscal Income Statement According to the Company	Tax Planning According to Tax Regulations	Fiscal Income Statement According to Tax Regulations
REVENUE			
Sales	136.545.987.680		136.545.987.680
TOTAL REVENUE	136.545.987.680		136.545.987.680
COST OF GOODS SOLD			
Purchases	112.860.380.200		112.860.380.200
Merchandise Balance 1 – 1 – 2019	4.000.352.630		4.000.352.630
	116.860.732.830		116.860.732.830
Merchandise Balance 31 – 12 – 2019	4.110.490.502		4.110.490.502
TOTAL COST OF GOODS SOLD	112.750.242.328		112.750.242.328
GROSS PROFIT (LOSS)	23.795.745.352		23.795.745.352
OPERATING EXPENSE			
Salary Costs	5.596.400.000	520.000.000 (a)	6.127.040.000
Bonus Fee	-	5.596.400.000	-
Employee Medical Costs	-		16.000.000 (b)
Donation and Charity Expenses	-	45.689.000 (c)	89.898.070
Transportation Expenses	360.415.226		360.415.226
Maintenance Expenses	145.650.278		145.650.278
Depreciation Expenses	629.519.302		629.519.302
Rent Expenses	263.000.000		263.000.000

Office Supplies and Equipment Costs	9.567.580		9.567.580
Entertainment Expenses	963.356.325	83.770.115 (d)	963.356.325
Income Tax Article 25	-	6.525.975	-
Legal Licensing Expenses	91.440.000		91.440.000
Electricity, Telephone and Internet Expenses	140.716.723		140.716.723
Load Expenses	40.783.795	40.783.795	40.783.795
General Operating Expenses	<u>808.172.007</u>		<u>808.172.007</u>
TOTAL OPERATING EXPENSES	<u>9.049.021.236</u>		<u>9.685.559.306</u>
OPERATING PROFIT (LOSS)	14.746.724.116		14.110.186.046
PENDAPATAN/BEBAN LAIN - LAIN			
OTHERS REVENUE			
Giro Services Revenue	-	(32.890.817)	-
Engineering Services Revenue	2.885.031.000		2.885.031.000
Gain on foreign exchange	<u>120.702.981</u>		<u>120.702.981</u>
TOTAL OTHERS REVENUE	3.005.733.981		3.005.733.981
OTHERS EXPENSE			
Admin Bank Expenses	22.272.896		22.272.896
PPh Giro Services	-	(10.212.300)	-
TOTAL OTHERS EXPENSE	22.272.896		22.272.896
BEFORE TAX PROFIT (LOSS)	<u>17.730.185.201</u>		<u>17.093.647.131</u>

Calculation of Income Tax Article 29 PT. Cahaya for the 2019 Fiscal Year:		
Taxable Income (TI)		17.093.647.131
Income tax payable	13.563.486.433 x 25 % =	4.273.411.783
Tax Credit	:	
Income Tax Article 23 on Technical Services	57.700.620	
Income Tax Article 25	<u>6.525.975</u>	<u>64.226.595</u>
Income Tax Article 29 (Underpayment)		<u>4.209.185.188</u>

Source: Data by Tax Regulation

Below, some costs - costs that are not in accordance with the tax regulations in the reconciliation report fiscal PT. Cahaya for the period 31 December 2019, as follows::

a. Salary Costs

In this salary cost account, the company provides a food and beverage allowance of Rp. 530,640,000 as a gift in kind or pleasure to all employees, so it is not allowed as a deduction from gross income. From this description, was in accordance with the Act - Act No. 36 of 2008 Article 9 paragraph (1) letter e has stated that the provision of food and drink to be given to employees and replacement or compensation in kind related to the execution of works or services in the area specified in the Minister of Finance Regulation.

However, the Regulation of the Minister of Finance Number PMK 167 / PMK.03 / 2018 explains that providing benefits and benefits to employees, such as incurring costs for providing food and beverage allowances, this cost cannot be deducted from the company's gross income to calculate the income tax payable, if all employees relating to the implementation of their work. However, the employees of PT. Cahaya of the nature of his work does not take advantage of in-kind gifts at work. So, PT. Cahaya does not meet the criteria described in the Minister of Finance Regulation Number PMK 167 / PMK / 03/2018.

Based on the explanation above, it can be concluded that PT. Cahaya does not meet the criteria described in the Minister of Finance Regulation Number PMK 167 / PMK / 03/2018, so that the salary, which is the food and beverage allowance in the form of money given to this employee, can be allowed as a deduction from the company's gross income to calculate the income tax payable.

b. Employee Medical Costs

In the process of employee medical expenses at PT. Cahaya has been running for a long time, namely by means of a reimbursement form (employees pay for medical expenses first), then the receipt is handed over to the company. And the company will reimburse employees for medical treatment paid by employees first.

Thus, the tax report for employee medical expenses is not recognized as a deduction from company income, then it must be done with a positive fiscal correction. Therefore, if this medical expense can be recognized as a deduction from company income on the tax report, the company should have taken an alternative way, namely the Indonesian by including the employee's medical expenses, as additional income for the employee concerned and can also be referred to as medical allowance for the employee concerned. For the calculation of this medical allowance, it will be calculated together with the cost of the salary, if it meets the criteria referred to, it can be used as an alternative in implementing tax planning.

However, the company has prepared the income statement. Therefore, according to tax regulations, this medical expense can be recognized as a deduction from company income and advises the company in the future to include this employee's medical expenses as additional income for the employee concerned.

c. Contribution and Charity Expenses

According to the company, all donations and charities have been subject to a positive fiscal correction of Rp. 135,587,070 because it cannot reduce the company's gross profit. Donation and charity expenses which consist of donations for zakat and donations for employees who marry / die. However, according to the tax regulations, the contribution burden for the Amil Zakat Board is Rp. 89,898,070 can be used as a deduction from the company's gross income, on the basis of Article 6 paragraph (1) letter i to letter u of the Income Tax Law and zakat received by amil zakat bodies or umil zakat institutions established or legalized by the government or mandatory religious contributions. to adherents of religions recognized by Indonesia, or accepted by religious institutions established or legalized by the government, the provisions of which are regulated by or based on Government Regulations. So, what cannot be deducted from gross income is the contribution for employees who marry / die in the amount of Rp. 45,689,000 and must be corrected fiscal positively.

Below, is a recapitulation of the comparison between the corporate income tax of PT. Cahaya after tax planning according to companies with corporate income tax PT. Cahaya after tax planning according to tax regulations, as follows:

Tabel 4.5
Recapitulation of Corporate Income Tax of PT. Cahaya of the Year 2019
After Tax Planning According to Company and After Tax Planning According to Taxation
Regulations

Information	Corporate Income Tax After Tax Planning According to the Company	Corporate Income Tax After Tax Planning According to the Tax Regulations
Taxable income	17.730.185.201	17.093.647.131
Income Tax Payable	4.432.546.300	4.273.411.783
Income Tax 23	57.700.620	57.700.620
Income Tax 25	6.525.975	6.525.975
Underpayment / Overpayment of Taxes	4.368.319.705	4.209.185.188
Payable Corporate Income Tax	4.368.319.705	4.209.185.188

In Table 4.4, that there is an outstanding corporate income tax that still has to be paid by PT. Cahaya. If the tax owed wants to be more efficient, then PT. Cahaya should do the application of tax planning. Thus, below is the amount of tax savings in the analysis of tax planning in accordance with tax regulations and what PT. Cahaya, namely:

- a. PT. Cahaya that is supposed to save tax under the Act - taxation laws in force, are:

Corporate Income Tax Payable After Tax Planning According to the Company	Rp. 4.368.319.705
Corporate Income Tax Payable After Tax Planning According to Tax Regulations	<u>(Rp. 4.209.185.188)</u>
Tax Savings	Rp. 159.134.518

- b. Tax laws provide an alternative in making the implementation of tax planning in accordance with the Law - taxation laws applicable to be used by PT. Cahaya. Because of this, the company was able to make the tax payable that had to be paid decreased which was originally Rp. 4,368,319,705 to Rp. 4,209,185,188. Thus, the company can still make tax savings, if implementing tax planning in accordance with this strategy is Rp. 159,134,518.

Below, there are several impacts of PT. Cahaya, as follows:

1. Taxable income according to company tax planning decreases after tax planning is carried out according to taxation regulations, which means that there are several costs that cannot be deducted into deductible expenses such as salary costs, employee medical expenses, and donations and charity expenses.
2. The burden of corporate income tax also decreased. The decrease in the corporate income tax expense resulted in a lower income tax as well. Tax planning according to tax regulations can be used as a tax management tool that can support the efficiency of the tax burden of PT. Cahaya of the future.
3. Tax planning according to the company has a bad impact because there are several costs that can be deducted into non-deductible expenses such as salary costs, medical expenses,

and donation and charity costs. Thus, the tax burden that is owned by PT. Cahaya is bigger and the profit to the company is smaller. Therefore, PT. Cahaya borrows capital from the bank to develop its business in the future. Conversely, tax planning according to tax regulations has a good impact, namely PT. Cahaya has a smaller tax burden, so it is able to streamline the amount of tax that should be paid by PT. Cahaya. And PT. Cahaya can develop his business in the future well.

V. CONCLUSION AND RECOMMENDATION

5.1. Conclusion

Below, there are several conclusions drawn by the researcher that are in accordance with the results of the analysis and discussion as well as calculations discussed in chapter 4 and the problem formulations in chapter 1, among others:

1. The company has carried out tax planning using fiscal correction calculations for tax calculations. corporate income includes bonus fees, entertainment costs, PPh Article 25, credit charges, current account income tax, and current account income. However, there are still some costs that are not in accordance with tax regulations, including salary costs, employee medical expenses, and donations and charities.
2. If the company carries out tax planning in accordance with applicable tax regulations, then the payment of taxes that must be paid will be achieved efficiently. This is in accordance with the results of the comparison between the corporate income tax of PT. Cahaya after tax planning according to the company of Rp. 4,368,319,705 and according to the tax regulations the amount of Rp. 4,209,185,188. Thus, the tax savings that the company gets is Rp. 159,134,518.

5.2. Recommendation

Based on the results of research activities and discussions that have been carried out by the researcher, therefore the researcher proposes suggestions that can help the company in minimizing the corporate income tax payable, as follows:

1. For companies, they should carry out tax planning in accordance with tax regulations applicable, so that in minimizing tax payments can be achieved efficiently.
2. For the company, should have to have evidence - evidence related complete on some of the costs incurred by the company, in order not to violate tax laws and regulations.
3. For tax employees, the company should provide tax training so that the company can implement tax planning legally and completely without having to violate tax regulations in force in Indonesia and quickly and easily adapt to changes in tax regulations.

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