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An Evaluation of the Average Effective Tax Rate Policy for Income Tax Article 21 (A Case Study at KPP Setiabudi Tiga)

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Abstract: This study is entitled An Evaluation of the Average Effective Tax Rate Policy for Income Tax Article 21 (A Case Study at KPP Pratama Jakarta Setiabudi Tiga). The research is motivated by the policy issued by the Directorate General of Taxes, which stipulates the use of average effective tax rates as a guideline for withholding Income Tax Article 21 on employment income. The objective of this study is to evaluate the implementation of the average effective tax rate policy based on the evaluation criteria developed by the OECD (2021). This research employs a descriptive qualitative method with a case study approach, using evaluation-type analysis and data collection through interviews and literature review. The results indicate that the application of the average effective tax rate facilitates the tax withholder's calculation of Income Tax Article 21. However, challenges remain regarding taxpayers' understanding and the tax authority's dissemination efforts. In conclusion, the policy has proven to be relatively effective in enhancing administrative efficiency and tax compliance, yet it requires further improvement in taxpayer education and regulatory oversight to achieve optimal implementation.

Keyword: Average Effective Tax Rate, Income Tax Article 21, Tax Compliance, Policy Evaluation, OECD Criteria

INTRODUCTION

Income Tax Article 21 is one of the key tax types that significantly contributes to state revenue. In 2023, revenue from Income Tax Article 21 reached IDR 200.98 trillion, accounting for approximately 10.76% of total national tax revenue, with a growth of 16.40% compared to the previous year (Directorate General of Taxes, 2024). This tax is imposed on income earned by individual taxpayers in relation to employment, positions, services, and activities, using a withholding tax system in which the tax is deducted directly by the employer (Suryani, 2006).

The withholding mechanism for Article 21 Income Tax, prior to the enactment of the Law on the Harmonization of Tax Regulations, was widely considered complex. In practice, there were more than 400 tax withholding schemes applicable depending on the type and nature of income received by the taxpayer (Rachman, 2023). This complexity posed a risk of administrative errors, particularly for withholding agents who were required to consider numerous components such as irregular income, professional expense deductions, and non-taxable income thresholds.

The Average Effective Tax Rate (AETR) is a rate used for the withholding of personal income tax in accordance with Government Regulation No. 58 of 2023, as further elaborated in Minister of Finance Regulation No. 168 of 2023. The purpose of this regulation is to facilitate the calculation of Article 21 Income Tax payable by employers, thereby minimizing errors, while also enabling employees to verify the accuracy of tax withholdings. The regulation is expected to establish a *check and balance* mechanism between employers and employees. In addition, it aims to support the Directorate General of Taxes in building an efficient tax administration system capable of rapidly validating employer calculations.

The AETR applies solely to the calculation of Article 21 Income Tax and is not considered a new tax type or object (Nuraini, 2024). There are two types of AETR: daily and monthly. AETR is classified into three categories A, B, and C with rates ranging from 0% to 34%, depending on gross income and the taxpayer's Non-Taxable Income (PTKP) status at the beginning of the fiscal year. PTKP takes into account marital status and number of dependents.

With the issuance of Government Regulation No. 58 of 2023 and Minister of Finance Regulation No. 168 of 2023, the government simplified the calculation of Income Tax Article 21 by introducing the Average Effective Tax Rate (AETR) mechanism. Under this scheme, tax is calculated by multiplying gross income with a specific rate based on income brackets, without considering other deductibles. This simplification aims to streamline the tax withholding process, enhance compliance, and minimize the risk of miscalculation.

However, the implementation of this policy has not been free from criticism and challenges. One of the main concerns raised is the increase in tax deductions on non-recurring income such as holiday allowances and bonuses, which results in a lower net income received by employees (Putri & Gandhi, 2024; Singgih, 2024). This condition has the potential to cause overpayment at the end of the year for the employer. Although the overpayment can be compensated for the next tax period, the employer must return the excess tax withholding to the employee. In addition, the regulations regarding the withholding of the average effective tax rate for Article 21 income tax require employers to conduct outreach to employees in order to prevent misunderstandings about the provisions. Employers must also make withholding receipts to each employee who receives a deductible tax income. These activities can disrupt the company's cash flow and increase the administrative and financial burden for the company. On the other hand, the policy benefits taxpayers with non-taxable income status, such as single or married individuals without dependents, who earn low to middle income, as it provides more stable tax rates (Aryani & Romanda, 2024).

From the perspective of companies or employers, the implementation of the AETR policy requires additional administrative adjustments, including internal dissemination and the preparation of withholding tax slips in accordance with regulations. Pelawi & Wijayanti (2025) argue that there are intangible costs involved, such as time pressure, technical uncertainties, and psychological burdens arising from the policy change. Nevertheless, some studies suggest that the policy has been successfully implemented. For example, Parhusip (2024) found that the provisions in Minister of Finance Regulation No. 168 of 2023 have been implemented smoothly, particularly in terms of administrative compliance. These differing views suggest that the impact of the policy may vary depending on the stakeholder's perspective—whether from the tax officials or the taxpayers.

The existing studies on the AETR policy have largely been limited to specific perspectives, either from the standpoint of the withholding agent or the employee and have yet to evaluate the policy comprehensively using a structured policy evaluation framework. Therefore, this research aims to evaluate the Income Tax Article 21 withholding policy under the Average Effective Tax Rate mechanism using the six policy evaluation criteria established by the OECD (2021), defined as relevance, coherence, effectiveness, efficiency, impact, and sustainability. Through this approach, the study seeks to provide a more comprehensive assessment of the extent to which the policy has achieved its objectives from the perspective of various stakeholders.

METHOD

This study employs a descriptive qualitative approach with an evaluative case study design. A case study enables researchers to explore a phenomenon within its real-life context, especially when the boundaries between the phenomenon and context are not clearly defined (Yin, 2003). The qualitative approach was chosen to understand individual or group perspectives on a social issue (Creswell, 2018). Hajaroh (2018) also emphasizes that qualitative methods are particularly useful in conducting evaluations such as implementation assessment, impact identification, and interpretation. In line with the study's objective of evaluating the average effective tax rate policy for Income Tax Article 21 based on six OECD (2021) evaluation criteria: relevance, coherence, effectiveness, efficiency, impact, and sustainability. Thus, the qualitative method aligns with this research's objective to evaluate the policy based on the six OECD (2021) criteria.

The research site was selected at KPP Pratama Jakarta Setiabudi Tiga due to its position as the highest contributor to Income Tax Article 21 revenue within the Kanwil DJP Jakarta Selatan I in 2023 and its coverage of South Jakarta's central business district. KPP Pratama Jakarta Setiabudi Tiga is one of the vertical units of the Directorate General of Taxes that functions as an operating unit that provides tax services directly to taxpayers. The organizational structuring of the vertical units of the Directorate General of Taxes (DGT) is based on legal provisions stipulated in Minister of Finance Regulation No. 210/PMK.01/2017 concerning the Organization and Work Procedures of Vertical Units within the Directorate General of Taxes, as amended by Minister of Finance Regulation No. 184/PMK.01/2020. The DGT is structured into two main components: the central office and operational offices. The central office plays a strategic role in policy design, technical standardization, policy analysis, tax system development, and providing administrative and institutional support. Meanwhile, the operational offices are responsible for implementing technical functions directly in the field both operational and technical support to ensure optimal policy implementation across Indonesia. This organizational structure operates within the institutional framework of the Ministry of Finance, as governed by Presidential Regulation No. 158 of 2024.

The data used consist of primary and secondary sources. Primary data were obtained through semi-structured interviews with informants directly involved in the policy's implementation. Semi-structured interviews (*semi-structured interviews*) are characterized by the use of prepared questions while still allowing flexibility for informants to share additional relevant information beyond the predefined framework. The interview constitutes a structured interpersonal communication process in which two individuals engage in the systematic exchange of information and ideas through a sequence of questions and responses, centered around a specific thematic focus (Sugiyono, 2013). This approach enables deeper exploration of the participants' experiences, perceptions, and insights related to the average effective tax rate policy. Interviews were conducted with five randomly selected corporate taxpayers, two Tax Extension Officers, two Account Representatives at KPP Setiabudi Tiga, and two staff members from the Directorate of Income Tax Regulations II, selected using purposive sampling. Secondary data were sourced from KPP Setiabudi Tiga and included: (1) tax revenue data from 2020–2024; (2) number of monthly Income Tax Article 21 return submissions; (3) Income Tax Article 21 revenue figures; and (4) number of registered taxpayers in 2024.

Additional literature, such as books, journals, and regulations, was also utilized to support the analysis.

The data collection process involved: submitting a permission request through the official portal at https://eriset.pajak.go.id/, scheduling interviews, conducting the interviews, and documenting the results. The interview instruments were developed based on the six OECD (2021) evaluation criteria. Data analysis followed the five-stage process outlined by Bingham and Witkowsky (in Bingham, 2023): (1) organizing, (2) sorting, (3) understanding, (4) interpreting, and (5) explaining the data. The validity of the findings was strengthened through source triangulation by comparing responses across different informants.

RESULT AND DISCUSSION

Relevance

Based on the findings, the Average Effective Tax Rate (AETR) policy for Income Tax Article 21 is evaluated in terms of two dimensions of relevance: policy design quality and the extent to which it meets taxpayers' needs. The policy was introduced to simplify a previously complex and confusing tax calculation system. This change was prompted by numerous inquiries and difficulties experienced by taxpayers and withholding agents under the previous withholding scheme as stipulated in Director General of Taxes Regulation No. PER-16/PJ/2016. Consequently, the Directorate General of Taxes formulated new regulations through Government Regulation No. 58 of 2023, supported by Ministerial Regulation No. 168 of 2023 and Director General of Taxes Regulation No. PER-2/PJ/2024.

In drafting the AETR policy, the DGT involved various external stakeholders, including associations, tax consultants, state-owned enterprises (SOEs), and relevant ministries, to ensure that the policy addressed the diverse needs of stakeholders. The new policy design emphasizes simplicity by applying a direct rate on gross income without involving the previously intricate calculation process. Nevertheless, the policy's implementation has elicited mixed perceptions among users.

Some taxpayers perceived that the policy has provided greater simplicity and convenience, aligning with their need for an easier tax calculation process. They stated that the classification of rates and the simplification of calculations were key factors contributing to this convenience. As a result, tax withholding has become more transparent, allowing taxpayers to estimate the amount to be withheld by their employers without engaging in complex computations.

The policy design refers to the structure of rates and technical provisions intended to offer ease, clarity, and fairness to taxpayers. However, several taxpayers reported that the new policy caused confusion and increased complexity, particularly in understanding the numerous rate variations and calculation mechanisms. This indicates that although the fundamental need for simplification has been addressed, the policy design has not yet achieved full relevance in terms of delivering equal comfort and understanding to all users. Therefore, overall, the relevance evaluation criterion has not been fully met.

Coherence

Coherence policy's emphasizes the importance of synergy and consistency among policies, intergovernmental coordination, and alignment with prevailing norms and standards. Coherence can be assessed in two dimensions: internal coherence, referring to the alignment of the Average Effective Tax Rate (AETR) policy with other tax regulations, and external coherence, which ensures that the AETR policy does not conflict with other governmental regulations. Evaluating policy coherence is essential to ensure the sustainability and effectiveness of the overall tax system.

The government enacted Government Regulation No. 58 of 2023 and Minister of Finance Regulation No. 168 of 2023 to replace previous regulations, namely Minister of

Finance Regulation No. 252 of 2008 and Director General of Taxes Regulation No. PER-16/PJ/2016. These changes were intended to simplify the procedures for withholding and calculating personal income tax, while also providing legal certainty, ease of implementation, and clarity for taxpayers. The AETR policy also supports the objectives of the Tax Harmonization Law, which serves as the main framework for strengthening the national taxation system based on the principles of fairness and legal certainty.

Taxpayers interviewed in this study stated that the AETR policy does not contradict other regulations and is consistent with both tax-related and non-tax-related policies. They noted that the policy is fair, particularly for employees earning below the minimum wage who are exempt from income tax withholding. This indicates that the AETR policy was designed with fairness in mind and does not impose a burden on lower-income earners.

This view was echoed by officials from the Directorate General of Taxes, who affirmed that the AETR policy is consistent with both tax and non-tax regulations. The policy merely simplifies withholding procedures without altering the fundamental principles of taxation. Therefore, it can be concluded that the AETR policy meets the coherence criteria in both internal and external dimensions.

Effectiveness

The evaluation of the Average Effective Tax Rate (AETR) policy for Income Tax Article 21, based on the effectiveness criterion, aims to assess the extent to which the policy has achieved its intended objectives and outcomes. One of the key indicators analyzed is the presence of obstacles and implementation challenges. Based on interviews with five corporate taxpayers, no significant obstacles were identified in the implementation of the policy. However, the main challenge encountered was the communication process with employees, particularly in explaining the changes to the tax calculation mechanism under the new effective rate scheme. Most respondents indicated that their tax liabilities were borne by the company, thus they did not experience any direct technical burden from the policy change.

In terms of fairness, the AETR policy was considered impartial and applied evenly across all taxpayers. Both taxpayers and tax officials agreed that the policy neither significantly benefits nor disadvantages any particular group of taxpayers. Although some taxpayers perceived their monthly tax deductions to be higher, the annual reconciliation using the progressive rates under Income Tax Article 17 ensures a fair outcome.

The primary goal of issuing the AETR policy through Government Regulation No. 58 of 2023 was to simplify the Income Tax Article 21 withholding process. From an implementation perspective, this objective has largely been achieved. Taxpayers reported that the current calculation process is more straightforward, requiring only the multiplication of gross income by the applicable rate. Additionally, some taxpayers noted that the Coretax system automation, which automatically calculates employees' income tax, has reduced the administrative burden in tax reporting.

Overall, the AETR policy has met the effectiveness criterion. No significant implementation barriers were found, the policy is perceived as fair and equitable, and it successfully simplifies the tax calculation process in accordance with its original intent. This demonstrates that the policy effectively addresses the administrative and technical needs of taxpayers in fulfilling their tax obligations.

Efficiency

The efficiency of the Average Effective Tax Rate (AETR) policy is evaluated based on three criteria: time efficiency, cost efficiency, and adequacy of the adjustment period. Interview results regarding time efficiency revealed varying perceptions among taxpayers. Some reported that the AETR policy increased workload due to the number of applicable rate categories and the need to recalculate tax withholdings for previous months. However, for companies with automated tax systems, the policy had no significant impact on processing time. In fact, some taxpayers stated that the calculation process became faster by simply inputting gross income into the system.

Cost efficiency assesses the extent to which the AETR policy affects the overall costs incurred by taxpayers. Most taxpayers stated that the implementation of the policy did not result in additional administrative or financial costs. Taxpayers with adaptable systems did not need to allocate extra budgets for its implementation. However, there were cases where taxpayers had to incur additional costs for system upgrades and internal training to comply with the regulatory changes. This indicates that cost efficiency is contextual, depending on the readiness of each entity's infrastructure and systems.

Regarding the adequacy of the adjustment period, most informants noted that the timeframe between the issuance and enforcement of Government Regulation No. 58 of 2023 was too short. Taxpayers needed sufficient time to understand the new rules, conduct internal socialization, and adjust their systems. Several informants suggested that a longer transitional period would have allowed for a smoother adaptation process.

Overall, the AETR policy is considered to have reasonably met the efficiency criterion in terms of cost, as it did not impose significant financial burdens on the majority of taxpayers. However, in terms of time efficiency and adjustment readiness, the findings indicate that the policy has not fully met the expected standards. The variation in system preparedness among companies was a key factor affecting the outcomes of policy implementation in practice.

Impact

The evaluation of impact aims to assess whether the policy outcomes have been significantly positive or negative. The assessment of the Average Effective Tax Rate (AETR) policy in the withholding of Income Tax Article 21 focuses on two key dimensions: taxpayer perceptions of the policy and its influence on tax compliance. The implementation of the AETR policy generated varied responses among taxpayers. Some reported that their monthly income tax withholdings became higher than under the previous scheme, leading to a sense of discomfort, particularly among employees who felt a more noticeable reduction in their monthly take-home pay. Although regulations stipulate that employers must return any tax overpayments to employees, concerns were raised regarding uncertainty and mistrust among employees over whether such repayments would actually be carried out.

The effect of increased withholding is observable in the year-end status of Income Tax Article 21 Periodic Tax Return, which often result in overpayment. Nevertheless, most taxpayers did not experience a significant impact on their cash flow, largely because the employer serves only as a passive intermediary with limited responsibility beyond the withholding function. Some taxpayers suggested that such overpayments need to be anticipated through proper financial planning, as they can potentially disrupt cash management.

The AETR policy appears to support improvements in both formal and material tax compliance. The ease of calculation, clarity of applicable rates, and simplification of reporting procedures have made tax settlement more practical and transparent, thus encouraging taxpayers to report and pay their taxes more consistently. In addition, the desire to comply is also influenced by an increased awareness of potential penalties and sanctions for delays or inaccuracies. However, tax officers noted that overall compliance is still heavily influenced by internal factors, such as taxpayers' understanding of the rules, legal awareness, and behavioral attitudes toward fulfilling tax obligations.

Secondary data from KPP Pratama Jakarta Setiabudi Tiga indicates a positive trend in both the filing and payment of Income Tax Article 21 during the 2020–2024 period. The number of taxpayers filing monthly returns rose from 4,812 in 2020 to 6,208 in 2024. However, the year-on-year growth rate slowed to 6% in 2024, compared to 9% in 2023. Meanwhile, the number of taxpayers making payments increased more significantly, from 748 in 2020 to 3,924 in 2024, though the growth rate also declined to 9% in 2024 from 14% in 2023. Despite the deceleration in growth rates in 2024, these figures demonstrate that the policy has had a generally positive impact on tax compliance.

Sustainability

The sustainability analysis in this study aims to assess the extent to which the Average Effective Tax Rate (AETR) policy for Income Tax Article 21 can be applied consistently and maintained over the long term as a guideline for income tax withholding. Most informants stated that the AETR policy, as regulated under Government Regulation No. 58/2023, has provided clear withholding standards, facilitated administrative processes, and established stability in the implementation of tax obligations. Therefore, the majority of informants expressed hope that the policy could continue to be applied in the long term without significant changes in the near future. Frequent policy changes, they argued, could hinder system adaptation and taxpayers' understanding of the rules.

However, some informants expressed concern over the potential for fiscal inequity resulting from the AETR scheme. They noted that using average effective rates for withholding tends to generate higher tax burdens for certain employees compared to the previous scheme, thereby affecting the net income received. As a solution, they proposed refining the AETR policy's rate structure by introducing more income brackets, which would better reflect the principles of fairness and the individual taxpayer's ability to pay.

Overall, this study concludes that the AETR policy is reasonably well-suited to serve as a long-term withholding guideline for Income Tax Article 21. Nevertheless, it is important to conduct periodic evaluations and make adjustments to the rate structure to ensure continued relevance with evolving economic conditions and taxpayer realities. A policy approach that is consistent, stable, and grounded in field-based evaluations will be essential to sustaining the implementation of AETR in the future.

CONCLUSION

Based on the research findings, the Average Effective Tax Rate (AETR) policy for Income Tax Article 21 demonstrates positive results in simplifying tax calculations and enhancing taxpayer compliance. Under the relevance criterion, the policy addresses the need for administrative simplicity, although differing perceptions remain among users, particularly regarding the complexity of rate variations. In terms of coherence, the AETR policy aligns with both tax and non-tax regulations and supports the broader direction of national tax system reform.

The effectiveness of the policy, as perceived by taxpayers, is reflected in its technical simplicity and the absence of major implementation barriers, though challenges persist in socialization and technical understanding among certain stakeholders. Regarding efficiency, the implementation of AETR has not imposed significant additional costs; however, variations in system readiness and limited adjustment time have posed difficulties for some taxpayers. The impact of the policy is relatively positive, as seen in the upward trend of tax return filing and payments for Income Tax Article 21, although concerns were raised by some taxpayers about higher monthly deductions and uncertainties related to refunding overpayments. Under the sustainability criterion, the policy is deemed viable for long-term implementation due to its procedural clarity and stability, though periodic reviews of the rate structure remain necessary to preserve fiscal equity.

Overall, the policy receives positive evaluations under the criteria of coherence, effectiveness, and impact, indicating that it has met the expected standards. Meanwhile, the criteria of relevance, efficiency, and sustainability yielded neutral results, suggesting that the policy has only partially fulfilled expectations in those areas.

Accordingly, it is recommended that the government, through the Directorate General of Taxes, continue to enhance outreach and socialization efforts, allow sufficient time for adaptation before implementing new policies, and improve the rate structure. The development of digital systems should also be prioritized to ensure equitable tax administration efficiency across all taxpayers. Furthermore, ongoing evaluation is essential to ensure that the policy remains responsive to evolving economic conditions and taxpayer needs.

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