

## Final Income Tax Article 4 paragraph 2 on Interest on Customer Deposits and Savings

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### ABSTRACT

*The purpose of this study is to determine the application of Final Income Article 4 clause 2 on interest deposit and savings customers at PT Bank Tabungan Negara (Persero) Branch Panakkukang Makassar. The research method used is descriptive quantitative method. The results showed that withholding of Income Tax Article 4 clause 2 shall be on the interest earned one month multiplied by the prevailing tax rate of 20%. The withholding of withholding tax is made via e-Billing no later than the 10th of the following month after the tax period has expired. Reporting is done no later than the 20th of the following month after the tax period ends. Based on this research, it is concluded that the deduction, deposit, and reporting of Income Tax Article 4, clause 2 on interest deposit and savings of customers at PT Bank Tabungan Negara (Persero) Panakkukang Branch Office Makassar is in accordance with applicable tax laws*

## INTRODUCTION (Capital, bold, Times new romance 11 pt)

Prosperity for all the people is of utmost importance to the necessary existence of a national development, where development was essentially a complete Indonesian human development based on Pancasila and the Constitution of 1945 as the state ideology. The development of the national economy continue to move quickly with increasingly complex challenges.

Based on Law No. 10 of 1998 on Banking, the Bank is an entity that collects funds from the public in the form of savings and channel them to the public in the form of loans or other forms in order to improve the living standards of the people.

There are several kinds of products offered by the Bank, one of which is deposits and savings. Under Law No. 10 of 1998, deposits are deposits that can be withdrawn only at a specific time based on the agreement the depositor and the bank. While the savings are deposits that can be withdrawn only under certain agreed conditions, but can not be withdrawn by check, bank draft, or other instrument that is equivalent to them. In addition, the bank plays an important role in the field of taxation.

Under the Act KUP Article 1, clause 1, the tax is a mandatory contribution to the state owed by individuals or entities that are enforceable under the Act by not getting rewarded directly and used for the purposes of state for the greatest prosperity of the people. One of the taxes collected by the Bank's income tax. The income tax is Taxes imposed on the subject of tax on income received or earned in the tax year.

One kind Income is income tax Article 4 (2) is final. The imposition of final income stipulated in the Income Tax Act Article 4 clause (2) above certain income-earning. According to Law No. 36 Year 2008 on Income Tax, income - certain income tax charged to final one of which is interest on deposits and other savings.

PT Bank Tabungan Negara (Persero), Tbk is one company that is engaged in banking, where companies from evading taxes. One is the Final Income Tax Article 4, clause 2, which is a tax on income in the form of interest on deposits and savings in accordance with the Indonesian Government Regulation No. 131 of 2000 Article 1 Clause 1 of that income in the form of interest on deposits and savings as well as the discount rate of Bank Indonesia Certificates withheld that is Final.

PT Bank Tabungan Negara Branch Office Panakkukang Makassar is one of the Branch Office of the PT Bank Tabungan Negara in Makassar and cut off Final Income Tax on interest on deposits and savings.

**Table 1 Income Tax Article 4, clause 2 above Bung Deposits and Savings**

Year	Final Income Tax Article 4, clause 2 on Interest Deposits and savings (USD)
2014	11,584,975,390
2015	11,850,746,821
2016	13,662,458,338

*Source: PT Bank Tabungan Negara Kantor Cabang Panakkukang Makassar (2017)*

Based on Table 1, the amount of income tax article Article 4, clause 2 on Interest Deposits and Savings Customer withheld by the PT Bank Tabungan Negara (Persero) is not the same every year and the number has increased every year. In 2014 the number of income tax article 4 clause 2 above deposit rate cut of Rp 11,584,975,390. In 2015 amounted to Rp 11,850,746,821 and Rp 13,662,458,338 in 2016.

As this study focused on the PT Bank Tabungan Negara (BTN) Branch Panakkukang Makassar for is a new branch office, previously associated problems cutting, deposit, and reporting Final Income Tax Article 4, clause 2 shall be made in PT Bank Tabungan Negara Kantor Cabang Makassar. BTN also apply higher interest rates for deposits and savings. According to the data <http://pusatdata.kontan.co.id/bungadeposito/>, Put the BTN as the first order with the deposit rate is the highest among other

## RESEARCH METHODS

The study was conducted in April and July 2017. The research location chosen is the PT Bank Tabungan Negara Branch Panakkukang Makassar is located at Jalan Hertasning Blok I No. 2 Makassar, 90222.

Data used in this research is quantitative data. According to Indrawan and Yaniawaty (2014), quantitative data is data that is numbers, but can be quantified are subsequently processed by using the formula of statistical work. The quantitative data in this study of the data total number of cuts and tax returns Tax Period of article 4 clause 2.

Sources of data in this research is secondary data. According to Ibrahim (2015), secondary data is the data in the form of all forms of documents, either in written form or photo to provide an overview of the state of the object to be studied. Secondary data in this study is the data processed from PT Bank Tabungan Negara Branch Office Panakkukang Makassar form of deposits and savings account, the total amount of deductions, and tax return Tax Period of article 4 clause 2.

Data analysis techniques used by the author in this research is quantitative descriptive analysis. According to Ibrahim (2015), quantitative descriptive research is to analyze the data in ways that describe or depict the data that has been collected as without intending to make conclusions apply to the public, and generalization.

In this study, describing the calculation of Final Income Tax Article 4, clause 2 of some customers who have deposits and savings at the PT Bank Tabungan Negara Branch Office Panakkukang Makassar. Moreover, to deposit and reporting views of recapitulation final income tax payment Article 4, clause 2 during March, April, May, June and July have been fully paid and reported by the PT Bank Tabungan Negara Branch Office Panakkukang Makassar

## RESULTS AND DISCUSSION

### Final Income Tax Article 4 clause 2 above Interest Rate Deposits and Savings Customer at the PT Bank Tabungan Negara Branch Panakkukang Makassar

#### *Deposit Interest Rate and Savings*

One of the products offered by the PT Bank Tabungan Negara Branch Panakkukang Makassar are subject to Final Income Tax Article 4, clause 2 of the above deposits. Here is the deposit rate offered by the PT Bank Tabungan Negara Branch Office Panakkukang Makassar

**Table 2 Deposit Interest Rate Counter**

strata balance	Period (Months)					
	1	2	3	6	12	24
<100 Jt	5:50%	5.75%	5.75%	5:50%	5:25%	5:00%
≥ 100 Jt sd <500 Million	6:25%	6:00%	6:00%	5.75%	5:50%	5:25%
≥ 500 Jt sd ≤ 2 M	5.75%	6:00%	6:00%	5.75%	5:50%	5:25%
> 2 M	6:00%	6:25%	6:25%	6:00%	5:50%	5:25%

Source: PT Bank Tabungan Negara Branch Office Panakkukang Makassar

In addition to the deposit, there is another product offered by PT Bank Tabungan Negara Branch Office Panakkukang Makassar is savings. One type of savings that are subject to Final Income Tax Article 4, clause 2 of the Savings BTN Batara. Here is a savings interest rate BTN Batara:

**Table 3 Counter Interest Rate Savings BTN Batara**

strata balance	Interest Rates (Month)
<1 Jt	0%
1 Jt sd <25 Jt	1:00%
25 Jt sd <100 Million	1:25%
100 Jt sd <500 Million	1:50%
500 Mt of sd ≤ 2 M	2:00%
> 2 M	to 2.50%

Source: PT Bank Tabungan Negara Branch Office Panakkukang Makassar (2017)

The data used to determine the application of income tax article 4, clause 2 on Interest Deposits and savings on Customer PT Bank Tabungan Negara (Persero) Branch Panakkukang Makassar is data on the number of savings customers, savings deposits, and the amount of income tax article 4, clause 2 on the Deposit and Savings paid by the PT Bank Tabungan Negara Branch Office Panakkukang Makassar for 5 months (March, April, May, June, and July). The data is processed by comparing the amount of the deposit each month. The processed data will then be used to be a material conducting interviews with employees of the unit Transaction Processing (TP).

### Interest and Income Tax Withholding Final Article 4 Clause 2 above Customer deposits in the PT Bank Tabungan Negara (Persero) Branch Office Panakkukang Makassar

The samples were obtained from the PT Bank Tabungan Negara Branch Office Panakkukang calculation can be described as follows:

On March 10, 2017, Mrs. X keep their funds on deposit with the PT Bank Tabungan Negara Branch Office Panakkukang Rp 180.000.000, - with a term of 1 month disbursement

Calculation of interest:

Interest (before tax)

=  $\frac{\text{pokok} \times \text{rate} \times \text{jumlah hari bulan berjalan}}{365}$

=  $\frac{\text{Rp } 180.000.000 \times 6.25\% \times 31}{365}$

= Rp 955,479.45

Final Income Tax = Rate x 20%

= USD \$ 955,479.45 x 20%

= Rp 191,095.89

Net interest

= Interest Deposit - Final Income Tax

= Rp 955,479.45 - 191,095.89 USD

= Rp 754,383.56

Based on the PMK Number 26 / PMK.010 / 2016 on withholding tax on interest on deposits and savings as well as discounted certificates of Bank Indonesia, article 3, clause 1 income tax rates Article 4, clause 2 on interest from savings and discount rate of Bank Indonesia Certificates, as well as

interest from deposits other than deposits denominated in US dollar and in rupiah currency with funds sourced from export proceeds are subject to 20% of the gross amount.

Calculation of Final Income Tax Article 4, clause 2 in the PT Bank Tabungan Negara Branch Office Panakkukang Makassar in accordance with the PMK No. 26 / PMK.010 / 2016. PT Bank Tabungan Negara Branch Office Panakkukang Makassar multiplying 20% with interest income of USD 955,479.45 so Final Income Tax Article 4, clause 2, which was cut in deposit Mrs. X is Rp 191,095.89

- a. On May 15, 2017, Ms. A save its own funds amounting to Rp 7,000,000, - at the PT Bank Tabungan Negara Branch Office Panakkukang in the form of deposits with maturities of 3 months.

Calculation of interest:

Interest (before tax)

$$= \frac{\text{pokok} \times \text{rate} \times \text{jumlah hari bulan berjalan}}{365}$$

$$= \frac{\text{Rp } 7.000.000 \times 5.75\% \times 92}{365}$$

$$= \text{Rp } 101,452.05 \text{ (3 months)}$$

$$\text{Monthly interest} = \text{USD } 101,452.05: 3 \text{ months}$$

$$= 33817.35$$

Calculation of Final Income Tax Article 4, clause 2 in the PT Bank Tabungan Negara Branch Office Panakkukang Makassar in accordance with the PMK No. 26 / PMK.010 / 2016. According to PMK No. 26 / PMK.010 / 2016 on withholding tax on interest on deposits and savings as well as discounted certificates of Bank Indonesia, where the interest on deposits and savings as well as a nominal SBI discount does not exceed USD 7,500,000.00 and is not a number that is broken - broken, do not subject to Final Income Tax Article 4, clause 2.

#### **Interest and Income Tax Withholding Final Article 4 Clause 2 on the Customer Savings in the PT Bank Tabungan Negara (Persero) Branch Office Panakkukang Makassar**

PT Bank Tabungan Negara Branch Office Panakkukang Makassar to calculate the interest savings account using the lowest balance and apply the number of days in one year was 365 days in the count.

The amount of savings rate is calculated from the amount of the lowest balance in the reporting month multiplied by the interest rate per year is then multiplied by the number of days in the reporting month and divided by the number of days in a month.

The samples were obtained from the PT Bank Tabungan Negara Office Panakkukang calculation can be described as follows

**Table 5 Transactions on account of Capital N in March 2017**

date	Debit	Credit	Balance
			USD 22,248,218.90
03/05/17	USD 6500.00		USD 22,241,718.90
03/05/17	USD 170.000,00		USD 22,071,718.90
03/06/17		USD 6,600,000.00	USD 28,671,718.90
07/03/17	USD 600.000,00		USD 28,071,718.90
07/03/17		USD 25,000,000.00	USD 53,071,718.90
08/03/17	USD 6500.00		USD 53,065,218.90
08/03/17	Rp 1.500.000,00		USD 51,565,218.90
08/03/17		USD 38,600,000.00	USD 90,165,218.90
09/03/17		Rp 770,958.90	USD 90,936,177.80
10/3/17		USD 95,000,000.00	USD 185,936,177.80
10/3/17	USD 180,003,000.00		USD 5,933,177.80
12/3/17		USD 7,500,000.00	USD 13,433,177.80
14/3/17	Rp 400.000,00		USD 13,033,177.80

date	Debit	Credit	Balance
21/3/17		USD 10,000,000.00	USD 23,033,177.80
26/3/17		USD 10,000,000.00	USD 33,033,177.80
26/3/17		USD 10,000,000.00	USD 43,033,177.80
27/3/17		USD 3,000,000.00	USD 46,033,177.80
27/3/17	USD 1,000,000.00		USD 45,033,177.80
28/3/17	Rp 12.000,00		USD 45,021,177.80

Source: PT Bank Tabungan Negara Branch Office Panakkukang Makassar

Lowest balance at \$ 5,933,177.80 and interest rate savings gained 1.25% (savings of Rp 25 million to less than US \$ 100 million), then:

$$\begin{aligned} \text{Interest on savings} &= ST \times I \times \frac{T}{365} \\ &= \text{rp } 5,933,177.80 \times 1.25\% \times \frac{30}{365} \\ &= \text{USD } \$ 6095.73 \end{aligned}$$

Under PP 123 Year 2015 regarding Income Tax on Savings and Deposit Interest and Discount Bank Indonesia certificates, income by way of interest derived from deposits and savings as well as SBI discount received by the taxpayer in the country and permanent subject to income tax which is final. The amount of income tax withheld is 20% of the gross amount. Capital owned savings balance N in March were valued at USD45,021,177.80 (Exceeding Rp.7.500.000), subject to Final Income Tax Article 4 Clause 2 with a tax rate of 20%.

Tax calculation:

Final Income Tax

= Interest Rate x Savings Tax Article 4, clause 2

= USD \$ 6095.73 x 20%

= USD \$ 1219.15

Interest net = Interest Savings - Final Income Tax

= USD 6095.73 - USD 1219.15

= USD \$ 5686.58

Mrs. N interest income in March was cut Final Income Tax Article 4 Clause 2 of Rp 1219.15

**Table 6 Mr O transactions on the account in June 2017**

date	Debit	Credit	Balance
03/06/17	USD 50000.00		Rp 450,027.00
06/04/17	USD 50000.00		Rp 400,027.00
06/05/17		Rp5,000,000.00	USD 5,400,027.00
06/05/17	USD 500,000.00		USD 4,900,027.00
07/06/17	USD 7500.00		USD 4,892,527.00
08/06/17	Rp 2.000.000,00		USD 2,892,527.00
06/09/17	Rp 1.500.000,00		USD 1,392,527.00
10/6/17	USD 1,000,000.00		Rp 392,527.00
12/6/17		Rp5,000,000.00	USD 5,392,527.00
12/6/17	USD 1,000,000.00		USD 4,392,527.00
13/6/17	USD 1,000,000.00		USD 3,392,527.00
18/6/17	USD 1,000,000.00		USD 2,392,527.00
19/6/17	Rp 1.500.000,00		Rp 892,527.00
23/6/17		Rp 2.000.000,00	USD 2,892,527.00
25/6/17	Rp 400.000,00		USD 2,492,527.00
25/6/17	Rp 2.000.000,00		Rp 492,527.00

Source: PT Bank Tabungan Negara Branch Office Panakkukang Makassar

Lowest balance ie USD 450,027.00 and the interest rate savings gained 0% (savings of less than Rp 1,000,000), then:

$$\begin{aligned}\text{Interest on savings} &= ST \times I \times \frac{T}{365} \\ &= \text{Rp } 450,027.00 \times 0\% \times \frac{30}{365} \\ &= \text{Rp } 0\end{aligned}$$

In accordance with the interest rates offered by the PT Bank Tabungan Negara Branch Office Panakkukang Makassar, if the savings account balance is less than US \$ 1 million, then earn interest at 0%. Mr. O has a savings balance of Rp492,527.00 (less than US \$ 1 million), the father of O earn interest income of Rp 0 (do not earn interest).

#### **Deposit Final Income Tax Article 4 Clause 2 on Interest Deposits and Savings Customer on PT Bank Tabungan Negara (Persero) Branch Panakkukang Makassar Since March 2017,**

Deposit Final Income Tax Article 4 Clause 2 of the interest on deposits and savings in the PT Bank Tabungan Negara Branch Office Panakkukang Makassar carried out using electronic tax payment system (Billing System). Tax payment using the Billing System to make deposits more easily, more quickly and more accurately. Depositing with Billing code is done through teller Panakkukang Makassar BTN Branch Offices and deposits made by the Chief of Operations Section PT Bank Tabungan Negara Branch Office Panakkukang Makassar then obtain proof of depositing the form Receipt of State (BPN). Deposit Final Income Tax Article 4 clause 2 shall be made no later than the 10th calendar month following the month when the tax becomes due.

In accordance with Regulation Directorate General of Tax No. PER-26 / PJ / 2014 on Tax Payment System Electronic in article 3, clause 5 explains that BPN including prints, copies, and copies of, his position is equated with the SSP in order to implement provisions of the law - tax laws

**Table 7**  
**Realization Deposit Final Income Tax Article 4, clause 2 above and Savings Deposit Interest PT Bank Tabungan Negara Branch Office Panakkukang Makassar**

Month	realization Deposit	Information
March	10 April 2017	On time
April	May 9, 2017	On time
May	June 9, 2017	On time
June	July 10th, 2017	On time
July	August 7, 2017	On time

Source: PT Bank Tabungan Negara Branch Office Panakkukang Makassar (2017)

According to the Table 7, for the tax period in March 2017, the deposit was made on 10 April 2017 while the deposit limit which is on April 10, 2017, so that any deposit made on time. For the month of April 2017 tax period, the deposit was made on May 9, 2017, while the deposit limit, ie on May 10, 2017, so that any deposit made on time. For the tax period in May 2017, the deposit was made on June 9, 2017, while the deposit limit, ie on June 10, 2017, so that any deposit made on time. For the tax period in June 2017, the deposit was made on July 10, 2017 while the limit for the deposit, ie on July 10, 2017, so that any deposit made on time. For the tax period in July 2017, the deposit was made on August 7, 2017, while the deposit limit, ie on August 10, 2017, so that any deposit made on time. All deposits for the tax period from March to July 2017 is evidenced through e-billing codes and Receipt of State

#### **Reporting Final Income Tax Article 4 Clause 2 on Interest Deposits and Savings Customer on PT Bank Tabungan Negara (Persero) Branch Office Panakkukang Makassar**

At the time of PT Bank Tabungan Negara Branch Office Panakkukang Makassar to deposit a tax on final income tax article 4, clause 2 on deposit and savings account automatically the PT Bank Tabungan Negara Branch Office Panakkukang Makassar has reported tax. At the time of deposit, the PT Bank Tabungan Negara get Receipt of State (BPN). According to Rule DGT No. PER-05 / PJ / 2017 on tax payments electronically, BPN is a document issued by the Bank / POS Perception of the

transaction revenues by an impression NTPN and NTB or NTP as a means of other administration whose position is equated with the Tax Payment.

In BPN include elements of State Revenue Transaction Number (NTPN). NTPN is the number of payment receipt or remittance to the State Treasury Receipt listed on the State and published by the settlement system managed by the Directorate General of Treasury, Ministry of Finance. Therefore, the State Savings Bank Branch Office Panakkukang Makassar no longer need to submit tax final income tax article 4, clause 2 on deposit and savings account to the Tax Office (KPP)

**Table 8 Reporting Realization Final Income Tax Article 4, clause 2 above and Savings Deposit Interest PT Bank Tabungan Negara Branch Office Panakkukang Makassar**

Month	realization Reporting	Information
March	10 April 2017	On time
April	May 9, 2017	On time
May	June 9, 2017	On time
June	July 10th, 2017	On time
July	August 7, 2017	On time

Source: PT Bank Tabungan Negara Branch Office Panakkukang Makassar (2017)

According to the Table 8, for the tax period in March 2017, reporting was done on 10 April 2017 while the limit for reporting that on April 20, 2017, so that reporting is done on time. For the month of April 2017 tax period, the reporting was done on May 9, 2017 while reporting limit, ie on May 20, 2017, so that reporting is done on time. For the tax period in May 2017, the reporting was done on June 9, 2017 while reporting limit, ie on June 20, 2017, so that reporting is done on time. For the tax period in June 2017, the reporting was done on July 10, 2017 while reporting limit, ie on July 20, 2017, so that reporting is done on time. For the month of July 2017 tax period of reporting was done on August 7, 2017 while reporting limit, ie on August 20, 2017, so that reporting is done on time. All reporting for the fiscal period from March to July 2017 is evidenced through the State Revenue Transaction Number (NTPN) which is attached as Exhibit Revenue (BPN)

## CONCLUSION

The conclusion of this study are Total interest on deposits and savings in the PT Bank Tabungan Negara Branch Office Panakkukang Makassar nominal over Rp7.500.000 and is not a value that is fragmented - broken taxable Final Income Tax Article 4 Clause (2) in accordance with the current rate, which is 20% according by PMK Number 26 / PMK.010 / 2016 on withholding tax on interest on deposits and savings as well as discounted certificates of Bank Indonesia

PT Bank Tabungan Negara Branch Office Panakkukang Makassar depositing Final Income Tax Article 4, clause 2 on Interest Deposits and savings before the date ten (10) month following the end of the taxable period in accordance with the PMK No. 242 / PMK.03 / 2014 on Procedures for payment and remittance of taxes so that any deposit made on time

PT Bank Tabungan Negara Branch Office Panakkukang Makassar report Final Income Tax Article 4, clause 2 on Interest Deposits and savings prior to the date of 20 (twenty) months after the end of the taxable period in accordance with the PMK No. 80 / PMK.03 / 2010 on the Determination of Payment Due Date and Payment of Tax Determination Tax Payment Points, and Terms of Payment, Deposit and Tax Reporting, as well as the procedure for payment delay so Pengangsuran and reporting that is timely.

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