



## OPTIMISATION OF INCOME TAX CALCULATION AND REPORTING FOR DOCTORS: A CASE STUDY OF DOCTOR A IN THE 2024 FISCAL YEAR

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### Abstract

*The medical profession is subject to personal income tax and faces specific challenges in fulfilling its tax obligations, as doctors generally earn income from various sources, both as permanent employees and from private practice. This diversity of income sources makes the process of calculating, withholding, depositing, and reporting income tax under Article 21 more complex and requires precision to comply with applicable regulations. This study aims to analyse and evaluate the procedures for calculating and reporting doctors' income tax in the 2024 tax year through a case study of Doctor A, who earns income as a permanent lecturer at University X and from private practice at University X and PT Y. The research method used is quantitative with a case study approach, with data obtained from the MPC tax consultancy office. Tax calculations were carried out by separating the types of income; namely, income from permanent employment was calculated by taking into account deductible expenses, while income from freelance work used a calculation norm of 50% (fifty percent) of the gross income earned. All income was combined and reported in the annual tax return using form 1770. The results of the study showed that the process of calculating, deducting, depositing, and reporting Income Tax Article 21 on Doctor A's income was in accordance with applicable tax regulations. These findings are expected to serve as a reference for medical personnel in carrying out their tax obligations correctly and complying with applicable regulations.*

**Keywords** : Annual tax notice, income tax article 21, medical profession, tax

### INTRODUCTION

The medical profession is one of the most important professions in society, requiring skills and knowledge of medicine and the profession, thus demanding a high level of dedication in providing services to the general public. This profession has the

main task of maintaining and restoring the health of individuals who are sick, so it is fair to say that doctors play a vital role in caring for the quality of human life in terms of providing diagnosis, prevention and treatment for diseases suffered by the community.

As we all know, doctors in Indonesia usually have more than one source of income, such as private practice, hospital practice, joint practice in clinics, and many more, so the calculation of their income tax is more complicated than other professions.

For doctors, fulfilling their tax obligations is also important in carrying out their duties and responsibilities. The topic of calculating, deducting, and reporting income tax imposed on doctors is quite exciting to discuss due to the renewal of tax regulations on the tax obligations of individual taxpayers, including professionals such as doctors in 2024, which has an impact on the calculation and reporting methods that must be carried out, including for taxpayers who are doctors.

Therefore, it is very important for doctors to understand the latest regulations regarding tax calculation and reporting in accordance with applicable tax provisions, as there are consequences that can be detrimental to medical practitioners if there are delays and/or inaccuracies in reporting their income tax, namely the risk of fines and/or administrative sanctions that must be borne.

Based on the background and issues described above, the author is interested in raising the topic of "**Optimising the Mechanism for Calculating and Reporting Doctors' Income Tax for the 2024 Tax Year (Case Study: Doctor A)**".

Based on the background described above, several issues that can be formulated in this study are as follows:

1. How is the mechanism for calculating personal income tax Doctor A for the 2024 tax year?
2. How does the personal income tax deduction mechanism work Doctor A for tax year 2024?
3. What is the mechanism for paying personal income tax Doctors A for the 2024 tax year?
4. What is the mechanism for reporting personal income tax Doctor A for the 2024 tax year?

5. Are the calculation, deduction, payment, and reporting of income tax under Article 21 for Doctor A in accordance with the applicable tax regulations?

## **Literature Review**

### **1. Tax**

Tax is a mandatory payment to the state made by taxpayers, both individual and corporate taxpayers, where the payment is not accompanied by direct compensation. According to Ihsan (2023), taxes are classified based on their nature, namely Subjective taxes are taxes imposed based on the personal circumstances of each taxpayer, of which income tax is one example, and objective taxes, where the tax rate is imposed without considering the personal circumstances of the taxpayer, of which value added tax (VAT) is one example.

### **2. Income Tax**

Income in Law No. 7 of 2021 is defined as an economic addition obtained by taxpayers, both regular and temporary, which can increase the taxpayer's wealth. Meanwhile, income tax is a type of tax imposed on all income received by taxpayers, both individuals and entities, for services rendered during a tax year that is recognised as the basis for taxation (Wau et al., 2023), including salaries, wages, bonuses, allowances, and many more.

### **3. Annual tax notice**

Annual tax notice is a means of communication used by taxpayers, both individuals and entities, to fulfil their tax obligations. There are two types of tax returns, namely the monthly tax return that taxpayers must report every month and the annual tax return used by taxpayers to report their annual tax obligations. The types of annual tax returns include:

- 3.1 **SPT 1770 SS**, used by individual taxpayers who earn annual income below Rp.60,000,000 and only receive income from one job.

- 3.2 **SPT 1770 S**, used by individual taxpayers with annual income above Rp.60,000,000, whether the income is derived from one or multiple employers.

3.3 **SPT 1770**, intended for individuals who earn income from business activities or employers.

3.4 **SPT 1771** is used by corporate taxpayers, such as companies and other business entities.

#### **4. Definition of Doctors and Tax Aspects**

Law No. 17 of 2023 explains that medical personnel refers to doctors and dentists, namely individuals who devote themselves to the health sector and have the competence, knowledge, and professional skills from professional medical or dental education and require a licence to provide healthcare services. They must have a Practice Licence to practise their profession and are only permitted to have a practice licence in a maximum of three locations. The tax aspects of a doctor, particularly income tax, depend on the source of their income (Kusumaningrum, 2022). A doctor may have more than one source of income, for example, the doctor may be a permanent employee of a university as a lecturer or a permanent doctor at a hospital and also earn income from freelance work, such as practising at a clinic or working as a specialist for a company.

#### **Research Methodology**

This research uses a quantitative method with a case study approach, with the research object being Doctor A, who is a permanent lecturer at University X who not only works as a permanent lecturer but also has freelance work at University X and PT. Y. Data was collected through observation, analysis of tax documents, and technical consultations obtained at the MPC tax consultant office.

#### **Discussion**

##### **1. Mechanism for Calculating Doctor A's Income Tax**

Doctor A is a taxpayer who receives income from two sources, namely as a permanent employee and as an expert or freelance worker. As a permanent employee, Doctor A works at University X as a lecturer and research supervisor. In addition, he also provides services as an expert at University X and PT Y, as shown in Table 4.1. Because Doctor A has more than one employer and income from freelance work, all income

received during the 2024 tax year must be combined to determine the amount of taxable income and income tax payable. Doctor A's gross income for the year 2024 consists of income from permanent employment and freelance work. Doctor A's income as a permanent employee from University X consists of two activities, namely as a lecturer and as a research supervisor.

**Table 4. 1**  
**Details of Doctor A's income**

Type of employment	Activity	Tax period	Gross income (Rp)
Permanent employment	Lecturer	Jan-Dec 2024	350,118,070
	Research supervisor for cosmetics	Jan-Dec 2024	39,484,125
Freelance work	Specialist	January 2024	2,000,000
	Specialist	Jan-Dec 2024	144,000,000
Total			535,602,195

Source: data processed by the author from KKP MPC

To calculate net income as a lecturer, gross income is reduced by job expenses and pension contributions. Details of the calculation of net income as a lecturer are presented in Table 4.2.

**Table 4. 2**  
**Details of the calculation of Doctor A's net income as a lecturer**

Doctor A's income as a lecturer:		
Gross Income		Rp 350,118,070
<b>Less:</b>		
Position expenses/pension expenses	Rp 6,000,000	
Pension contributions or THT/JHT contributions	Rp 4,280,508	
<b>Total deductions</b>		<b>Rp 10,280,508</b>

Net income	Rp 339,837,562
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Source: data processed by the author from KKP MPC

In addition to being a lecturer, Doctor A also receives a fixed income as a research supervisor. As with lecturer income, this income is subject to a 5% position allowance deduction. Details of the net income calculation from this activity are presented in Table 4.3.

**Table 4.3**

**Details of Doctor A's income as a research supervisor**

Name of income provider	Tax period	Income Gross (Rp)	Job expenses	Deductions (Rp)	Net income (Rp)
University X	Jan 2024	39,484,125	5	1,974,206	37,509,919

Source: data processed by the author from KKP MPC

In addition to his income as a permanent employee, Doctor A also earns income from freelance work as a health expert at University X and PT Y. PT Y is a private company engaged in the production and marketing of herbal medicines and health supplements. In accordance with PER-17/PJ/2015, because his work as an expert is included in the category of freelance work as a doctor in the Jakarta area, his net income is determined based on the net income calculation norm of 50% of gross income.

Based on net income as a lecturer and research supervisor, the total net income from Doctor A's permanent job can be calculated as follows:

**Table 4.4**

**Recapitulation of net income from permanent employment**

Type of activity	Net income (Rp)
Lecturer	339,837,562
Research supervisor	37,509,919
Total net income	377,347,481

Source: data processed by the author from KKP MPC

These details are explained in Table 4.5. After all net income is added up, the total net income of Doctor A for the 2024 tax year is obtained. To calculate the amount of income tax still payable, the total net income is reduced by the tax-exempt income according to Doctor A's status, which is TK/0 amounting to IDR 54,000,000, resulting in the PKP, which is then used as the basis for calculating the income tax payable based on the progressive rate under Article 17 of the Income Tax Law.

**Table 4. 5**

**Details of Doctor A's income from freelance work**

No	Name of income provider	Activity	Tax Period	Income Gross (IDR)	Rate NPPN (50%)	Net Income (Rp)
1	University X	Specialist	January 2024	2,000,000	50	1,000,000
2	PT. Y	Specialist	Jan– Dec 2024	144,000,000	50	72,000,000
Total				146,000,000		73,000,000

Source: data processed by the author from KKP MPC

The following is the calculation of the income tax payable by Doctor A for the year 2024:

**Table 4. 6**

**Calculation of income tax payable by Doctor A for the 2024 tax year**

<b>Doctor A's Income:</b>	
Net income related to employment	Rp 377,347,481
Net income from freelance work	Rp 73,000,000

<b>Total net income</b>		<b>Rp 450,347,481</b>
<b>Less:</b>		
Zakat		0
Loss compensation		0
<b>PTKP (TK/0)</b>		
Taxpayer		(IDR 54,000,000)
<b>Taxable income (PKP)</b>		<b>IDR 396,347,000</b>
<b>Income tax payable</b>		
• 5% × IDR 60,000,000	Rp 3,000,000	
• 15% × Rp 190,000,000	Rp 28,500,000	
• 25% × IDR 146,347,000	Rp 36,586,750	
		<b>Rp 68,086,750</b>

Source: data processed by the author from KKP MPC

From the above calculations, the total income tax payable on Doctor A's total income for the 2024 tax year is IDR 68,086,750.

## 2. Income Tax Withholding Mechanism for Doctor A

Income tax deduction under Article 21 is the process of tax collection by the income provider from the taxpayer, which is then deposited into the state treasury. This deduction is made by each employer before paying income to Doctor A. The amount of tax deducted serves as a tax credit, which is an advance payment that can be taken into account to reduce the amount of income tax payable when filing the annual tax notice.

This tax credit includes Income Tax Article 21 deducted by University X based on Doctor A's status as a permanent employee, Income Tax Article 21 deducted by

University X and PT Y based on Doctor A's income as an expert or non-employee, and Income Tax Article 25 paid by Doctor A himself on a monthly basis throughout 2024.

As proof that the withholding has been carried out, each withholding agent issues an income tax Article 21 withholding slip, which contains details of income, gross income deductions, and the amount of income tax withheld. This document also lists the identity of the withholding agent and the income recipient, as well as the method of tax calculation. This evidence is the main basis for calculating tax credits and is attached to the annual tax notice.

Withholding on fixed income from University X is carried out using the average effective rate each month from January to November, and recalculated using the progressive rate in Article 17 at the end of the year.

**Method of calculating Income Tax Article 21:**

For January – November = Monthly Income × TER
For the end of the year (December) = Annual Taxable Income × Article 17 Rate

From Table 4.7, it can be seen that University X has deducted and deposited income tax of IDR 40,459,250 from Doctor A's fixed income during 2024. This amount constitutes the main part of the tax credit in the annual tax notice.

**Table 4. 7**

**List of non-final withholding certificates related to employment**

Name Withholder	Date of deduction	Income Gross (Rp)	Deduction income income (IDR)	Income Net (Rp)	Income Tax Deducted (IDR)
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University X	30/12/2024	350,118,070	10,280,508	339,837,562	40,459,250
	10 January 2025	39,484,125	1,974,206	37,509,919	0
<b>Total</b>		<b>389,602,195</b>	<b>12,254,714</b>	<b>377,347,481</b>	<b>40,459,250</b>

Source: data processed by the author from KKP MPC

Meanwhile, the income from freelance work earned by Doctor A from University X and PT Y is subject to Income Tax Article 21 for non-employees, calculated using the formula:

$$\text{Gross Income} \times 50\% \times \text{Article 17 Rate}$$

Based on the table above, the amount of income tax that has been deducted and paid from tax-free income is IDR 3,900,000. This figure also adds to the total tax credit owned by Doctor A.

**Table 4. 8**  
**List of non-final withholding slips from freelance work**

Name of withholding agent	Date Withholder	Gross income (IDR)	Deduction basis (IDR)	Article rate 17	Income Tax Deducted (Rp)
(1)	(2)	(3)	(4) = (3) × 50%	(5)	(6) = (4) × (5)
University X	04/02/2024	2,000,000	2,000,000	15	300,000

PT Y	25/01/2024	12,000,000	6,000,000	5	300,000
	25/02/2024	12,000,000	6,000,000	5	300,000
	24 May 2024	12,000,000	6,000,000	5	300,000
	25 June 2024	12,000,000	6,000,000	5	300,000
	29/07/2024	12,000,000	6,000,000	5	300,000
	09/05/2024	12,000,000	6,000,000	5	300,000
	25/09/2024	12,000,000	6,000,000	5	300,000
	11 May 2024	12,000,000	6,000,000	5	300,000
	29/11/2024	12,000,000	6,000,000	5	300,000
	31/12/2024	12,000,000	6,000,000	5	300,000
<b>Total</b>		<b>146,000,000</b>			<b>3,900,000</b>

Source: data compiled by the author from KKP MPC

In addition to being deducted by other parties, Doctor A also makes payments himself in the form of monthly instalments of income tax under Article 25, as shown in the following table:

**Table 4.9**  
**Income Tax Article 25 Instalments**

No	Tax Period	Amount (Rp)	Payment Date
1	March	858,500	29/04/2024
2	April	858,500	29/05/2024
3	May	858,500	20/03/2024

4	June	858,500	08/07/2024
5	July	858,500	12/08/2024
6	August	858,500	11/09/2024
7	September	858,500	15/10/2024
8	October	858,500	29/11/2024
9	November	858,500	28/12/2024
10	December	858,500	28/12/2024
	Amount	8,585,000	

Source: data processed by the author from KKP MPC

After obtaining the income tax payable (Table 4.6), it is then reduced by all tax credits, such as income tax withheld by the employer, income tax paid by the taxpayer, and monthly instalments of income tax under Article 25. By including all amounts of income tax withheld by others or paid directly into the tax credit section, the taxpayer can determine whether there is still an outstanding tax payment (Article 29 income tax) or, conversely, an excess that can be claimed back (refund) or offset. The following is the final breakdown of Doctor A's income tax calculation for the 2024 tax year:

**Table 4. 10**

**Calculation of income tax still owed (Article 29 income tax) for the 2024 tax year**

<b>Tax payable</b>		<b>Rp 68,086,750</b>
<b>Tax credit</b>		
<b>Income tax withheld by another party:</b>		
Income tax withheld from permanent employment (Table 4.7)	Rp 40,459,250	
Income tax withheld from freelance work (Table 4.8)	Rp 3,900,000	
<b>Total income tax withheld</b>		<b>Rp 44,359,250</b>
Income tax payable by the taxpayer		Rp 23,727,500

Monthly income tax under Article 25 (Table 4.9)		(Rp 8,585,000)
Income tax still payable (Article 29)		<b>Rp 15,142,500</b>

Source: data processed by the author from KKP MPC

Based on the above calculations, it can be concluded that there is an income tax shortfall of IDR 15,142,500 for the 2024 tax year that must be paid by Doctor A. This shortfall will be reported in the annual tax notice and paid as Income Tax Article 29, in accordance with applicable tax regulations.

### 3. Income Tax Payment Mechanism for Doctor A

After the calculation was made and it was determined that Doctor A still had to pay Rp15,142,500 in income tax under Article 29 (underpayment), the tax payment process was carried out. The payment begins with the creation of a *billing* code through the official Directorate General of Taxes *online* page by filling in the tax identification number data, tax type (411125), deposit type (200), tax period, and deposit amount in accordance with the income tax payable, which is IDR 15,142,500. After obtaining the *billing* code, Doctor A can proceed with the payment process through a tax collection bank, post office, digital banking application, or *e-commerce platform* that provides tax payment features. After the payment is successful, Doctor A will receive a state receipt for the electronic tax payment, which includes the state revenue transaction number as valid proof of tax payment. This state revenue transaction number is important and must be recorded for annual tax reporting purposes. Income tax under Article 29 is paid once a year and must be paid before the deadline for annual tax notice reporting, which is 31 March for individual taxpayers. The payment of the underpaid Income Tax by Doctor A was made on 18 March 2025. If the payment is made after this deadline, a penalty in the form of interest for late payment will be imposed in accordance with the provisions of Article 9 paragraph (2a) of the general taxation provisions law, calculated based on the monthly interest rate of the unpaid tax amount.

#### **4. Income Tax Reporting Mechanism for Doctor A**

In the case of Doctor A, there was an underpayment of IDR 15,142,500. After the payment was made and the state revenue transaction number was obtained, the tax return could be filed. After completing the form and uploading all supporting documents, the filing was completed with a verification code sent via *email*, and an electronic receipt was obtained as proof that the filing had been completed. The deadline for filing annual tax notice for individuals is no later than 31 March of the year following the end of the tax year. Doctor A's annual tax notice for the 2024 tax year was filed on 20 March 2025, which is still within the deadline for filing annual tax notice for individual taxpayers, namely 31 March 2025. If the report is submitted after the deadline, an administrative penalty in the form of a fine of IDR 100,000 will be imposed in accordance with applicable tax regulations.

#### **5. Compliance with Tax Calculation, Withholding, Payment, and Reporting Income under Article 21 for Doctor A in accordance with the applicable tax regulations**

Doctor A, as an individual taxpayer, earns income from two types of activities, namely as a permanent employee and as an expert (freelance work). First, income as a permanent employee is obtained from University X as a lecturer and research supervisor. Because there is a direct employment relationship, this income is included in income from employment and is subject to Article 21 income tax withholding by the employer. Net income is calculated by deducting job expenses and pension contributions, in accordance with the provisions of Article 6 paragraph (1) of the Income Tax Law as amended by the Harmonisation of Tax Regulations (HPP Law). Second, Doctor A also receives income from University X and PT Y as an expert without an employment relationship. This income is categorised as income from freelance work. Since Doctor A does not maintain accounting records, net income is calculated using the net income calculation standards at 50% of gross income, in accordance with PER-17/PJ/2015.

All net income from both sources is combined to determine taxable income, as required in the *self-assessment* system. After deducting non-taxable income based on unmarried status without any liability status in accordance with regulation Number 168 of 2023, taxable business owner is subject to the progressive income tax rate in Article 21 based on PP Number 58 of 2023. In this regulation, the progressive income tax rate ranges from 5% to 35%, depending on the taxable income bracket. After the income tax payable is calculated based on the taxable business owner, a deduction is made for the taxpayer's tax credit. All taxation steps reflect compliance with the *self-assessment* system and the principle of tax liability. Based on Law No. 7 of 2021 concerning Harmonisation of Tax Regulations (HPP Law) and Government Regulation No. 58 of 2023, the withholding of Income Tax Article 21 is an obligation of the income provider to the taxpayer on income obtained from permanent employment or freelance work. In this case, both University X and PT Y are obliged to withhold income tax under article 21 in accordance with the applicable rates and provisions. The deduction must also be accompanied by official deduction evidence containing information such as the identity of the income provider, the amount of gross income, and the amount of tax deducted in accordance with the Director General of Taxes Regulation PER-2/PJ/2024, which supports electronic reporting through the *e-bupot* system. Each withholding agent issues a withholding certificate that includes information on income, deductions, and income tax withheld. Doctor A has also made independent instalment payments of income tax under Article 25 during the current year. All taxes that have been withheld and paid are calculated as tax credits in the annual tax notice. After the tax credit is calculated, the remaining income tax payable must be paid as income tax under Article 29. This shows that the tax withholding mechanism on Doctor A's income has been carried out in accordance with the latest tax regulations. Since Doctor A still has an underpayment (income tax under Article 29), Doctor A is required to pay the tax to the state treasury independently. The payment is made by creating a *billing* code through the *online* DGT, by selecting tax type 411125 and deposit type 200. After that, payment can be made through the official channels of the Directorate General of Taxes. The payment of Doctor A's underpaid income tax was made on 18 March 2025 before the reporting process. This

process shows that the tax payment was made on time and in accordance with the applicable tax laws. Doctor A's income tax reporting under Article 21 was carried out through an annual personal tax notice submitted using the DJP *online* service using form 1770 because he had an income above IDR 60 million and also had more than one source of income. This report covers all income received by Doctor A during the 2024 tax year, both from his work as a permanent lecturer and from his freelance work as an expert. In accordance with Article 3 paragraph (3) of the KUP Law, the deadline for reporting the annual personal tax notice is 31 March of the following year. For the 2024 tax year, the report must be submitted no later than 31 March 2025. Doctor A reported his tax return on 20 March 2025, which is considered timely and in accordance with the provisions. If the annual tax notice is reported after the deadline, based on Article 7 paragraph (1) of the KUP Law, the taxpayer will be subject to administrative sanctions in the form of a fine of IDR 100,000 for the annual tax notice for Individuals.

## **CONCLUSION**

1. The calculation of Income Tax Article 21 on the income received by Doctor A is carried out by combining the net income from two types of employment, namely as a permanent employee (lecturer) and as a specialist (freelance work). For income from employment as a permanent employee, gross income is reduced by job expenses and pension contributions to obtain the net income amount . Meanwhile, income from freelance work is calculated using the net income calculation norm with a percentage of 50%. Next, the total net income from both sources is reduced by the non-taxable income to obtain taxable income, which is used as the basis for calculating income tax due in accordance with the rates set out in Article 17 of the Income Tax Law
2. Income tax withholding is conducted by each employer in accordance with the regulations. As a permanent employee, withholding is done monthly at an average effective rate, then recalculated at the end of the year using a progressive rate. Meanwhile, that, income as a specialist is deducted based on the Income Tax Article 21 rate for non-employees. All taxes withheld become tax credits in the

- final calculation. Doctor A also pays monthly instalments of income tax under Article 25 independently each month as a form of tax compliance.
3. After all tax credits are taken into account, the remaining income tax payable article 29 paid on 18 March 2025 before the reporting process with the deadline for filing annual tax returns for individuals is 31 March the following year after the tax year ends.
  4. Annual tax return reporting by Doctor A for the 2024 tax year was done on 20 March 2025, which is still within the deadline for the submission of annual tax returns for individual taxpayers, which is 31 March 2025.
  5. After the author compared the implementation of Doctor A's tax obligations, it can be concluded that all stages, from calculation it can be concluded that all stages, from calculation, withholding, payment, to the reporting of income tax carried out by Doctor A are in accordance with the applicable tax regulations.

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