

INTISARI

Tujuan dari penelitian ini untuk mengetahui prosedur dan pengelolaan dana produk tabungan dan deposito nasabah yang ada di PT. BPRS Barokah Dana Sejahtera telah sesuai dengan Fatwa MUI serta untuk mengetahui pemotongan, pencatatan dan pelaporan PPh Final Pasal 4 Ayat 2 atas tabungan dan deposito pada setiap produk penghimpunan dana yang ada di PT. BPRS Barokah Dana Sejahtera telah sesuai dengan Peraturan Menteri Keuangan No. 136/PMK.03/2011.

Dalam penelitian ini, bagian akunting dari kantor pusat PT. BPRS Barokah Dana Sejahtera menjadi narasumber penelitian. Jenis penelitian yang digunakan penelitian kualitatif dengan metode analisis deskriptif. Teknik pengumpulan data yang dilakukan dalam penelitian adalah observasi, wawancara, serta studi kepustakaan.

Hasil penelitian yang telah dilakukan oleh penulis adalah produk tabungan dan deposito yang ada di PT. BPRS Barokah Dana Sejahtera telah sesuai dengan Fatwa MUI. Salah satu objek pajak dalam PPh Final Pasal 4 Ayat 2 adalah tabungan dan deposito. Pemotongan terhadap PPh Final Pasal 4 Ayat 2 yang dilakukan oleh PT. BPRS Barokah Dana Sejahtera sebesar 20% dari bonus atau bagi hasil yang diberikan. Dalam pelaporan PPh Final Pasal 4 Ayat 2 PT. BPRS Barokah Dana Sejahtera merekap data nasabah pada tanggal 9 bulan berikutnya dan melaporan pada tanggal 10 bulan berikutnya. Penyetoran dilakukan dengan menggunakan bank lain yang telah berkerja sama dengan KPP Yogyakarta. Sehingga PT. BPRS Barokah Dana Sejahtera telah sesuai dengan Peraturan Pemerintah No.136/PMK.03/2011.

Kata kunci: *Tabungan dan Deposito Berbasis Syariah, PPh Final Pasal 4 Ayat 2, PT. BPRS Barokah Dana Sejahtera, Peraturan Pemerintah No.136/PMK.03/2011*

ABSTRACT

The objective of the research was to find out the procedure and management of product fund of the saving and deposit of the consumers in PT. BPRS Barokah Dana Sejahtera that had been in apt with MUI Decree and to discover the withholding, recording, and reporting of final tax income in article 4 paragraph 2 on the saving and deposit in every product of fund accumulation in PT. BPRS Barokah Dana Sejahtera that had been in apt with Minister of Finance Regulation No. 136/PMK.03/2011.

In the research, the accounting department of the headquarters of PT. BPRS Barokah Dana Sejahtera became the source of the research. The research was qualitative in nature, with descriptive analytical method. The data collecting techniques conducted in the research were observation, interview, and literature study.

The result of the research that has been conducted by the researcher was that the product of the saving and deposit in PT. BPRS Barokah Dana Sejahtera had been in apt with MUI Decree. One of the tax objects in final tax income in article 4 paragraph 2 was saving and deposit. The withholding towards final tax income in article 4 paragraph 2 done by PT. BPRS Barokah Dana Sejahtera as much as 20% of the bonus or profit sharing given. In the reporting final tax income in article 4 paragraph 2, by PT. BPRS Barokah Dana Sejahtera recapitulated the data of the consumers on the 9th of the next month and reported on the 10th of the next month. The payment was done by using the other bank that has cooperated with KPP Yogyakarta. Therefore, PT. BPRS Barokah Dana Sejahtera had been in apt with the Government Regulation No. 136/PMK.03/2011.

Keywords : Sharia Based Saving and Deposit, Final Tax Income in Article 4 Paragraph 2, PT. BPRS Barokah Dana Sejahtera, Government Regulation No. 136/PMK.03/201