

The Effectiveness of Stamp Duty on Tax Revenue

Melinda Wijaya

Universitas Lambung Mangkurat

Corresponding Author: Melinda Wijaya melinda.wijaya@ulm.ac.id

ARTICLE INFO

Keywords: Effectiveness, Tax, Stamp Duty

Received : 20, May

Revised : 21, June

Accepted: 25, July

©2023 Wijaya: This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

Stamp Duty is a tax charged to taxpayers when using official documents. Stamp Duty rates have changed since January 1, 2021, because they follow the provisions of Law Number 10 of 2020. The purpose of this research is to determine the effectiveness of Stamp Duty on tax revenues in 2020–2022. This study uses a qualitative method approach while analyzing data using quantitative analysis techniques with primary and secondary data. Based on the results of data analysis and discussion, it shows that the effectiveness of Stamp Duty tax revenue has reached its target.

INTRODUCTION

Stamp Duty is a tax on documents that is payable from the time the document is signed by the interested parties or the document is completed or submitted to another party if the document is only made by one party. The existence of stamp duty is enforced to optimize state revenue in order to finance national development independently towards prosperity, fair legal justice, adjusting the needs of the community, and aligning stamp duty provisions with applicable laws and regulations.

Stamp Duty is charged to taxpayers who use official documents such as notarial deeds, securities, and other important documents. The subject of stamp duty, or parties who owe Stamp Duty, are parties who receive or benefit from documents, unless the party or parties concerned determine otherwise. The point is that all parties who deliberately use or make use of all types of documents in accordance with customs laws and regulations must pay or attach a stamp duty, either a stamp duty or another form, to the document.

Law Number 10 of 2020 concerning Stamp Duty changed the Stamp Duty rate to Rp 10,000; this rate is a single rate that took effect on January 1, 2021. The purpose of this single stamp duty rate is to provide equality between paper and electronic documents, simplification, and effectiveness through a single rate and electronic stamp duty, as well as partiality to the public and MSMEs with relatively affordable rates.

This study analyzes the effectiveness of changing stamp duty rates from Rp. 3,000 and Rp. 6,000 to a single rate of Rp. 10,000 on tax revenue so that it looks at the sales ratio from 2020 to 2022. Effectiveness is a benchmark that determines the success rate of an organization's success in achieving its goals, so the organization has been running effectively. It is said to be effective if the activity process achieves the final goals and objectives of the policy (Memah, 2013). The greater the output generated towards achieving the specified goals and objectives, the more effective the work process of an organizational unit. If the concept of effectiveness is related to tax collection, then what is meant by effectiveness is how much revenue realization has managed to reach the potential that should have been achieved in a certain period (Ahmad et al., 2020).

Economic factors can affect the effectiveness of stamp duty sales because one of the uses of stamp duty is for sale and purchase agreements and statements (Zaki, 2022). The weakening of the people's economy, especially during the pandemic, reduced the purchasing power of vehicles, land, houses, and others, so that the use of stamp duty also decreased. Another factor is the change in stamp duty rates to Rp. The rampant sale of counterfeit stamp duty can cause losses to society and the state by eradicating the distribution of illegal stamp duty.

The Directorate General of Taxes advises taxpayers that the original stamps are sold according to their nominal value and are distributed by the government through PT Pos Indonesia (Persero). One of them is at the Banjarmasin Regional Indonesian Post Office. With the increase in the nominal stamp duty to Rp. 10,000, the researchers wanted to know the effectiveness of

stamp duty sales, especially at the Banjarmasin Regional Post Office during 2020-2022.

LITERATURE REVIEW

Effectiveness

Effectiveness is the relationship between output and the goals or objectives that must be achieved (Mahmudi, 2010). It is said to be effective if the activity process reaches the final goals and objectives of the policy. The greater the output generated towards achieving the specified goals and objectives, the more effective the work process of an organizational unit.

If the concept of effectiveness is related to tax collection, then the intended effectiveness is how much revenue realization has managed to reach the potential that should have been achieved in a certain period. It can be concluded that effectiveness is related to the implementation of all main tasks, the achievement of goals, timeliness, and active participation of members, is a link between stated goals and results, and shows the degree of conformity between the stated goals and the results achieved.

Stamp Duty Tax

Tax is a mandatory contribution from a person or entity to the state that is coercive in accordance with the law without any direct reward. (Ayza, 2017; Mardiasmo, 2010, 2016; Mardiasmo., 2017), one type of tax is Stamp Duty Tax. Law Number 10 of 2020 regulates Stamp Duty. Regulations regarding Stamp Duty are not solely based on the interest of collecting taxes but on the principles as stated in Article 2, namely: a. simplicity; b. Efficiency; c. justice; d. legal certainty; e. expediency. The object of stamp duty is explained in Article 3, paragraph 1, of Law Number 10 of 2020. Stamp duty is imposed on documents made as a tool to explain an incident that is civil in nature and on documents used as evidence in court. Further elaborated in Article 3 paragraph (2) and Elucidation of Article 3, namely:

- a. What is meant by "events of a civil nature" are events that fall within the scope of civil law regarding persons, goods, contracts, evidence, and expiration. These documents include:
 1. A letter of agreement, statement letter, statement letter, or other similar letter, along with copies thereof;
 2. Notary deed along with its gross, copy, and excerpt;
 3. Deed of Officials for Making Land Deeds, along with copies and excerpts thereof;
 4. Securities in any name and in any form;
 5. Securities transaction documents, including futures contract transaction documents,
 6. Tender documents in the form of excerpts of auction minutes, minutes of auction minutes, copies of auction minutes, and auction minutes gross;
 7. Documents stating the amount of money with a nominal value of more than Rp. 5,000,000.00 (five million rupiahs) which:

- mention the receipt of money; or
- contains an acknowledgment that the debt has been fully or partially repaid,

8. Other documents stipulated by Government regulations

- b. Stamp Duty is imposed on documents used as evidence in court, namely:
- 1) Documents on which stamp duty has not been paid in full, including documents whose stamp duty has not been paid in full, but has expired; and
 - 2) Documents that were previously not subject to stamp duty because they are not included in the definition of object stamp duty based on the provisions in this article.

Stamp Duty rates are regulated in Article 5, which states that: Documents as referred to in Article 3 are subject to Stamp Duty at a fixed rate of Rp. 10,000.00 (ten thousand rupiah). However, there are further arrangements regarding this Stamp Duty rate so that the applicable rates may change as stipulated in Article 6, namely:

- a. The amount of the limit on the nominal value of documents subject to stamp duty can be lowered or increased according to national economic conditions and people's income levels.
- b. The amount of stamp duty can be lowered or increased according to national economic conditions and people's income levels.
- c. Documents as objects of Stamp Duty may be subject to Stamp Duty at different fixed rates in the context of implementing government programs and supporting the implementation of monetary and/or financial sector policies.
- d. Changes in the amount of the limit on the nominal value of documents subject to stamp duty, the amount of stamp duty, or documents and different fixed rates are stipulated in a government regulation after consultation with the People's Representative Council of the Republic of Indonesia.

Article 7 regulates several Documents that are not subject to Stamp Duty, namely, among others:

- a. Documents related to the traffic of people and goods;
- b. All forms of diplomas;
- c. Receipt of payment of salary, waiting money, pension, allowance, and other payments related to work relations, as well as the letter submitted to receive the said payment;
- d. Evidence of receipt of state funds from the state treasury, regional government treasuries, banks and other institutions appointed by the state based on statutory provisions;
- e. Receipts for all types of taxes and for other revenues that can be equated with that originating from the state treasury, local government treasury, banks and other institutions appointed based on the provisions of laws and regulations;
- f. Receipt of receipt of money made for internal organizational purposes;
- g. Documents specifying deposits of money or securities, payment of deposits to depositors by banks, cooperatives and other bodies that organize money deposits, or issuance of securities by custodians to customers;
- h. pledge letter;
- i. profit sharing sign, interest, or yield from securities, in whatever name and form; and
- J. Documents issued or produced by Bank Indonesia in the context of implementing monetary policy.

Article 8 explains when stamp duty is payable, namely: a. When the Document is signed; b. When the document is finished; c. When the document is submitted to the party for whom the document is made; d. When the document is submitted to the court, for the document to be used as evidence in court. e. When the document is used in Indonesia for civil documents made abroad. f. The Minister can determine other times when stamp duty is payable.

METHODOLOGY

Data Types and Sources

The data needed in the preparation of the results of this study are divided into two types, namely: a. Primary data, namely data obtained by the author by going directly to the object of research and conducting interviews and observations. B. Secondary data, namely supporting data obtained from documents and reports related to the problem under study

Data Collection Technique

The types of data used are primary data and secondary data. To collect the data using the documentation method.

Data Analysis Method

In this study, using the descriptive analysis method, namely a study by collecting, compiling, processing, and analyzing numerical data, in order to provide an overview of a particular situation so that conclusions can be drawn, (Arikunto S, 2004). Calculation of the numbers using the formula to measure the effectiveness of Stamp Duty tax can be done using the formula:

$$\text{Sales Ratio} = \frac{\text{Sales Realization}}{\text{Sales Targets}} \times 100\%$$

Source : (Mahmudi, 2010)

RESULT AND DISCUSSION

To find out the effectiveness of stamp duty sales at the Banjarmasin Post Office, it is necessary to know in advance the meaning of sales and how big the target is set by the Banjarmasin Post Office for the 2020–2022 research year. Sales are activities that consist of transactions for the sale of goods or services (Mulyadi, 2010). The sales target is the target or condition limit that has been set to be achieved (Departemen Pendidikan Indonesia, 2018). While the target is the amount of goods or services that must be sold, which has been previously set by a company using both credit and cash (Swastha, 2010). Swastha, 2010), The following is data from the stamp duty sales target for 2020–2022.

Table 1. Target Stamp Sales for 2020–2022

Number	Nominal Value	Year		
		2020	2021	2022
1	3.000	300.000 Stamp	100.000 Stamp	-
2	6.000	1.200.000 Stamp	200.000 Stamp	-
3	10.000	-	1.600.000 Stamp	2.000.000 Stamp

Source: Processed Data, 2023.

During 2020, there were 2 stamps that were sold, namely those with a nominal value of Rp. 3,000 and Rp. 6,000. For a nominal value of Rp. 3,000, there is a sales target of 300,000 Stamps, while for a nominal value of Rp. 6,000, there is a sales target of 1,200,000 Stamps. Furthermore, in 2021, there will be an additional Stamp with a nominal value of Rp. 10,000. For a nominal value of Rp. 3,000, it has a sales target of 100,000 stamps; a nominal value of Rp. 6,000 has a sales target of 200,000 stamps; and a nominal value of Rp. 10,000 has a sales target of 1,600,000 Stamps. Then, in 2020, only stamps with a nominal value of Rp. 10,000 will be sold, and the sales target is 2,000,000 stamps.

Based on the table above, it can be seen that the sales targets set for the 2020–2022 range vary each year. This target is used as a reference in achieving the realization of Stamp sales at the Banjarmasin Post Office. After knowing the target set by Banjarmasin Post Office, you can now see the realization of Stamp sales from 2020 to 2022 to see what kind of achievements have been obtained. It should be noted that realization is a real action or a movement or change from plans that have been made or worked on (Azizah et al., 2021). The following is data on the realization of Stamp Sales at the Banjarmasin Post Office for 2020–2022.

Table 2. Realization of Stamp Sales during 2020-2022

Number	Nominal Value	Year		
		2020	2021	2022
1	3.000	520.200 Stamp	60.450 Stamp	-
2	6.000	1.901.347 Stamp	173.058 Stamp	-
3	10.000	-	2.081.132 Stamp	2.393.280 Stamp

Source: Processed Data, 2023.

During 2020, there were 2 stamps that were sold, namely those with a nominal value of Rp. 3,000 and Rp. 6,000. For a nominal Rp. 3,000, there is a realization of 520,200 Stamps, while for a nominal value of Rp. 6,000, there is a realization of 1,901,347 Stamps. Furthermore, in 2021, there will be an additional Stamp with a nominal value of Rp. 10,000. For a nominal value of Rp. 3,000, it has realized sales of 60,450 stamps; a nominal value of Rp. 6,000 has

realized sales of 173,058 stamps; and a nominal value of Rp. 10,000 has a sales target of 2,081,132 Stamps. Then, in 2022, only Stamps will be sold with a nominal value of Rp. 10,000 and a sales target of 2,393,280.

Based on the table above, it can be seen that the realization of Stamp sales during 2020–2022 has different realization figures. In 2020 and 2021, with a nominal value of Rp. 3,000, we realized sales of 520,200 Stamps for 2020 and 60,450 stamps for 2021. This shows that there was a decrease in the number of stamp purchases of 459,750 stamps. Meanwhile, with a nominal value of Rp. 6,000 for 2020, it has realized sales of 1,901,347 Stamps and 173,058 stamps in 2021. This shows that there was a decrease in the number of stamp purchases of 1,728,289 stamps. Furthermore, it can be seen that the realization of Stamp sales during 2021–2022 has different realization figures. With a nominal value of Rp. 10,000 for 2021, it has realized sales of 2,081,132 Stamps and 2,393,280 stamps in 2022. This shows that there was an increase in the number of stamp purchases of 312,148 stamps. Effectiveness is the relationship between output and goals, or it can also be said to be a measure of how far the level of results, policies, and procedures are from the organization (Beni, 2016). Effectiveness is also related to the degree of success of an operation in the public sector, so an activity is said to be effective if it has a major influence on the ability to provide community services, which is a predetermined target. Calculation of the numbers using the formula to measure the effectiveness of Stamp Duty tax can be done using the formula:

$$\text{Sales Ratio} = \frac{\text{Sales Realization}}{\text{Sales Targets}} \times 100\%$$

Source : (Mahmudi, 2010)

To find out the level of effectiveness of Stamp sales at the Banjarmasin Post Office, see the following table: The following is the Target Number of Stamp Sales and Their Realization at the Banjarmasin Post Office for each year, namely 2020, 2021, and 2022.

Table 3. Stamp Sales Targets and Their Realization in 2020

2020				
Nominal	Sales Targets	Realization	Percentage (%)	Explanation
3.000	300.000 Stamp	520.200 Stamp	173%	Very Effective
6.000	1.200.000 Stamp	1.901.347 Stamp	158%	Very Effective

Source : Processed Data, 2023

In the table, it can be seen that during 2020, with a nominal value of Rp. 3,000, it has a sales target of 300.00 Stamps and actual sales of 520,200 Stamps. This shows that the level of effectiveness reaches 173% and is said to be very effective. Whereas for a nominal value of Rp. 6,000, it has a sales target of

1,200,000 stamps and actual sales of 1,901,347 stamps. This shows that the level of effectiveness reaches 158% and is said to be very effective. Calculation of the numbers using the formula to measure the effectiveness of Stamp Duty tax can be done using the formula:

$$\text{Sales Ratio} = \frac{\text{Sales Realization}}{\text{Sales Targets}} \times 100\%$$

Source : (Mahmudi, 2010)

Calculations for 2020

1. Rp. 3.000

$$= \frac{520.200}{300.000} \times 100\% = 173\%$$

2. Rp. 6.000

$$= \frac{1.901.347}{1.200.000} \times 100\% = 158\%$$

Table 4. Stamp Sales Targets and Their Realization in 2021

2021				
Nominal	Sales Targets	Realization	Percentage (%)	Explanation
3.000	100.000 Stamp	60.450 Stamp	60%	Ineffective
6.000	200.000 Stamp	173.058 Stamp	86%	Less Effective
10.000	1.600.000 Stamp	2.081.132 Stamp	130%	Very Effective

Source : Processed Data, 2023

In the table above, it can be seen that during 2021, with a nominal value of Rp. 3,000, it has a sales target of 100,000 Stamps and actual sales of 60,450 Stamps. This shows that the level of effectiveness only reaches 60% and is said to be ineffective. The reason for the ineffectiveness was because the actual sales were below the set target and below the effectiveness limit, which was 75%. While a nominal value of 6,000 has a sales target of 200,000 stamps and actual sales of 173,058 stamps, this shows that the level of effectiveness has reached 86% and is said to be less effective. The reason for the ineffectiveness was because the actual sales were less than the specified target, and this achievement was classified as less effective, starting from 75% to 89%.

And for a nominal value of Rp. 10,000, it has a sales target of 1,600,000 stamps and actual sales of 2,081,132 stamps; this shows that the level of effectiveness reaches 130% and is said to be very effective. The reason is said to be very effective because the realization of sales exceeds the target set and exceeds the maximum limit of effectiveness, which is > 100%. Calculation of the numbers using the formula to measure the effectiveness of Stamp Duty tax can be done using the formula:

$$\text{Sales Ratio} = \frac{\text{Sales Realization}}{\text{Sales Targets}} \times 100\%$$

Source : (Mahmudi, 2010)

Calculations for 2021

$$\begin{array}{lll}
 1. \text{ Rp. 3.000} & 2. \text{ Rp. 6.000} & 3. \text{ Rp. 10.000} \\
 = \frac{60.450}{100.000} \times 100\% & = \frac{173.058}{200.000} \times 100\% & = \frac{2.081.132}{1.600.000} \times 100\% \\
 = 60\% & = 86\% & = 130\%
 \end{array}$$

Table 5. Stamp Sales Targets and Realization for 2022

2022				
Nominal	Sales Targets	Realization	Percentage (%)	Explanation
10.000	2.000.000 Stamp	2.393.280 Stamp	119%	Very Effective

Source : Processed Data, 2023

In the table above it can be seen that during 2022 with a nominal value of Rp. 10,000 it has a sales target of 2,000,000 Stamps and actual sales of 2,393,280 Stamps. This shows that the level of effectiveness reaches 119% and is said to be very effective. The reason is said to be very effective because the realization of sales exceeds the target set and exceeds the maximum limit of effectiveness, which is > 100%. Calculation of the numbers using the formula to measure the effectiveness of Stamp Duty tax can be done using the formula:

$$\text{Sales Ratio} = \frac{\text{Sales Realization}}{\text{Sales Targets}} \times 100\%$$

Source : (Mahmudi, 2010)

Calculations for 2022

$$\begin{array}{l}
 1. \text{ Rp. 10.000} \\
 = \frac{2.393.280}{2.000.000} \times 100\% = 119\%
 \end{array}$$

CONCLUSIONS AND RECOMMENDATIONS

Based on Stamp sales data, it can be concluded that Stamp sales at the Banjarmasin Post Office can be said to be effective because in 2020, 2021, and 2022, the realization of Stamp sales was more dominant than exceeding the target rather than being less than the specified target amount. This proves that a single tariff of Rp. 10,000 can boost state tax revenues.

Even though there was concern that the single tariff of Rp. 10,000 would not be effective because it coincided with the volume of business transactions, which had decreased since the 2020 pandemic, this did not happen because several government agencies asked for an Rp. 10,000 stamp as a condition in their official documents.

The advice that can be given to enforce this regulation is that there must be strict sanctions related to counterfeiting and repeated use of seals. This is

also regulated to prevent the falsification of a document (Azizah et al., 2021; Pamungkas, 2017; Sehudin & Winanto., 2021; Tansuria, 2013).

REFERENCES

- Ahmad, B., Romadhoni, B., Adil, M., Ekonomi, F., & Bisnis, D. (2020). *Efektivitas Pemungutan Pajak Kendaraan Bermotor* (Vol. 3).
- Arikunto S. (2004). *Prosedur penelitian suatu pendekatan praktek*. . Rineka Cipta.
- Ayza, B. (2017). *Hukum Pajak Indonesia*. . Penerbit Kencana.
- Azizah, T. N., Tektona, R. I., & Fahamsyah, E. (2021). Pengaturan Bea Meterai Dalam Kegiatan Perdagangan Elektronik di Indonesia Menurut Teori Tujuan Hukum. *Jurnal Unpak*, 7(1).
- Beni, P. (2016). *Konsep dan Analisis Efektivitas Pengelolaan Keuangan Daerah di Era Otonomi*. Buku 1. Taushia.
- Departemen Pendidikan Indonesia. (2018). *Kamus Besar Bahasa Indonesia*. Balai Pustaka.
- Mahmudi. (2010). *Analisis Laporan Keuangan Pemerintah Daerah*. Sekolah Tinggi Ilmu Manajemen.
- Mardiasmo. (2010). *Perpajakan, edisi revisi 2010*. Andi.
- Mardiasmo. (2016). *Perpajakan*. Penerbit Andi.
- Mardiasmo. (2017). *Perpajakan*. . Andi.
- Memah, E. W. (2013). Efektivitas dan Kontribusi Penerimaan Pajak Hotel dan Restoran Terhadap PAD Kota Manado. *Jurnal EMBA*, 1(3), 871–881.
- Mulyadi. (2010). *Sistem Akuntansi Edisi ke-3*. Salemba Empat.
- Pamungkas, A. Anggi. (2017). Tinjauan Yuridis Fungsi Bea Meterai dalam Memberikan Kepastian Hukum Terhadap Surat Perjanjian. *Jurnal Repertorium*, 4(2).
- Sehudin, A., & Winanto. (2021). Tinjauan Yuridis Fungsi Bea Meterai dalam Memberikan Kepastian Hukum terhadap Surat Perjanjian. *Prosiding Konstelasi Ilmiah Mahasiswa Unissula (KIMU) Klaster Hukum*.
- Swastha. (2010). *Manajemen Pemasaran : Analisa dan Perilaku Konsumen*. . BPFE UGM.
- Tansuria, B. I. (2013). *Bea Meterai Pajak Atas Dokumen di Indonesia*. . Graha Ilmu.
- Zaki, M. R. S. (2022). *Pengantar Ilmu Hukum dan Aspek Hukum Dalam Ekonomi*. . Kencana Prenada Media.