

ANALYSIS OF THE IMPLEMENTATION OF GOVERNMENT REGULATION  
ARTICLE 5 PMK NUMBER 20 OF 2021 CONCERNING SALES TAX ON  
LUXURY GOODS ON CONSUMER PURCHASING POWER DURING  
THE COVID-19 PANDEMIC

Amyati<sup>1</sup>, Agustinus Ekensianus Parung<sup>2</sup>, Ryan Fahmi<sup>3</sup>

<sup>1,3</sup>Universitas Bina Bangsa

<sup>2</sup>Universitas Kristen Indonesia

E-mail: amyati@binabangsa.ac.id

**Abstract:** *Trading activities of a country cannot be separated from the imposition of taxes, especially PPn and PPnBM, which are the largest income for Indonesian State treasury revenues especially coming from people who have middle and upper economies. This study aims to determine the effect of the PP Article 5 PMK policy Number 20 of 2021 on people's purchasing power during the covid -19 pandemic. The research method used is descriptive qualitative. This research was conducted at GAIKINDO (Indonesian Automotive Industry Association) by analyzing motor vehicle sales data from three brands, namely, Daihatsu, Honda and Toyota, with periods from November 2020 – to February 2021 and March 2021 – to June 2021. For the Toyota brand, there was an increase of 5,387 units or around 20.15%, for the Daihatsu Brand there was an increase of 2,930 units or around 29.82,% and for the Honda Brand, there was a decrease of 4,423 units or around 27.26%%, in this case, due to a decrease in the number of production and weakening sales in the Japanese market and its exports. Based on the explanation above, it can be concluded that there increase in sales for t, the Toyota and Daihatsu brands due to the PPnBM incentive with a tariff of 100%. This also affects the purchasing power of consumers during the Covid-19 pandemic.*

**Keywords:** *Sales Tax on Luxury Goods, People's Purchasing Power*

## 1. INTRODUCTION

In Indonesia, various sources become state cash receipts, including receipts from the taxation sector. Such as domestic taxes, income taxes, oil and gas, non-oil and gas, value-added tax, land and building taxes (Utami, 2021), BPHTB, excise, other taxes, international trade taxes, import duties, export taxes/levies, non-tax state revenues, SDA receipts, some profit share, other BNBP (Ende & Kusuma, 2017). The source of state revenue that has a considerable influence on the development of a country is taxes. In this case, taxes are the main source of income or income from a country, whose deposits must be made by every taxpayer, both personal and corporate taxpayers. The development of a country depends heavily on its tax sector (budiyono, and Serly, 2021).

The trading activities of a Country cannot be separated from the imposition of taxes, especially PPn and PPnBM, which are the largest income for the cash revenue of the State of Indonesia especially coming from people who have a middle and upper economy (Hasibullah et al., 2020). The emergence of Covid-19 that hit almost all over the world, including in Indonesia, caused the economy in Indonesia to shock both individuals, households, micro and macro industries and even the country's economy in the world. This has resulted in many new problems such as closing schools, the economy getting weaker, state incomes alling due to decreased consumer purchasing power, layoffs, and others. Some sectors have experienced a lot of declines, including the automotive sector. The automotive industry became one of the affected businesses

and experienced a significant decline due to the Covid-19 virus because people will prefer to meet basic needs compared to the needs in the automotive field (Liwe et al., 2021), (Prastiwi, and Anik, 2020).

In this case, the Government is trying to restore and overcome the problem by issuing a PPnBm policy borne by the Government for the 2021 fiscal year (Kristiyanti, 2021), as intended in PMK Regulation No. 20 of 2021 concerning Sales Tax On Luxury Goods for the Delivery of Taxable Goods Classified as Luxury In the Form of Certain Motor Vehicles Borne by the Government for the fiscal year 2021 (Kaban & Kusumastuti, 2019). This is to increase people's purchasing power in the automotive industry to encourage national growth and that to realize government support for the motor vehicle industry sector and the sustainability of the business world of the motor vehicle industry sector as a result of the Corona Virus Disease 2019 (COVID-19) pandemic, it is necessary to provide Sales Tax Incentives on Luxury Goods for the delivery of Taxable Goods classified as a luxury in the form of certain motor vehicles and borne by the Government.

## 2. METHODS

The research method used is qualitative descriptive, Qualitative research is an inquiry strategy that emphasizes the search for meaning, understanding, concepts, characteristics, symptoms, symbols, and descriptions of a phenomena focus and multimode, natural and holistic, prioritizing quality, using some c figs, as well as served nanarrative This research was conducted at GAIKINDO (Indonesian Motor Vehicle Industry Association) which is addressed on Jl. not cik di tiro No.1 RT 01/08, Gondangdia, Menteng District, Central Jakarta City, 10350. by analyzing data over the web gaikindo.or.id. Research procedures admitted to this study are observation, initial analysis, report writing, final analysis or conclusion drawn. The data sources used in this study were conducted by snowball sampling and purposive sampling. Snowball sampling is defined as choosing a source of information starting from a little bit, then the longer the number of sources of information until finally it can be known something that wants to be known in its context. The type of data that the authors used in this study are secondary data. Data collection techniques with interview, observation and documentation techniques. The procedure for analyzing information data in this research uses interactive methods and takes place continuously until it is completed. Activities in this research data analysis are data reduction, data presentation, and conclusion or verification. Data validity tests in qualitative research include Credibility, Transferability, Dependence (Dependability), and Confirmability (Confirmability).

## 3. RESULT AND DISCUSSIONS

### 3.1. RESULT

Brand	Model Type	CC	Era			
			Nov-20	Dec-20	Jan-21	Feb-21
Daihatsu	Grand New Xenia 1.3 X MT	1329	200	217	358	133
	Grand New Xenia 1.3 X AT	1329	21	10	52	31
	Grand New Xenia 1.3 R MT	1329	152	139	312	149
	Grand New Xenia 1.3 R AT	1329	11	10	71	29
	Grand New Xenia 1.5 R MT	1496	53	-	6	4
	Grand New Xenia 1.5 R AT	1496	-	-	4	1
	All New Sirion 1.3 MT 2018	1298	20	-	1	19
	All New Sirion 1.3 AT 2018	1298	-	-	5	105
	All New Sirion 1.3 AT 2020	1298	40	-	567	1.069
	Gran Max BV	1298	783	400	-	-
	Gran Max HI FF	1298	77	52	6	24

	Gran Max HI	1298	97	106	37	86
	Gran Max HI	1495	29	47	13	24
	Luxio 1.5 D (New)	1495	45	33	15	4
	Luxio 1.5 X MT (New)	1495	52	73	33	28
	Luxio 1.5 X AT (New)	1495	9	9	5	3
	All New Terios X MT	1496	511	580	-	3
	All New Terios X AT	1496	94	59	611	328
	All New Terios R	1496	240	305	82	56
	All New Terios R	1496	110	91	387	226
	All New Terios Custom MT	1496	2	1	216	39
	All New Terios Custom AT	1496	-	-	5	-
<b>TOTAL</b>			<b>2546</b>	<b>2132</b>	<b>2786</b>	<b>2361</b>

Source. gaikindo.or.id

Brand	Model Type	CC	Nov-20	Dec-20	Jan-21	Feb-21
Honda	Brio RS	1198	371	260	299	263
	Brio Rs	1198	371	260	299	263
	Brio RS	1198	732	1.028	1.091	313
	All New CR-V	1500	141	129	43	60
	All New CR-V Prestige	1500	617	537	229	288
	HR-V S	1497	39	12	54	8
	HR-V S	1497	2	37	12	10
	HR-V E	1497	365	334	601	257
	HR-V E+	1497	1.102	1.054	720	627
	CIVIC 5D E	1500	82	111	81	103
	All New Jazz RS 15	1497	141	58	50	120
	All New Jazz RS 15	1497	498	177	357	370
	New Mobilio S	1497	147	216	119	28
	New Mobilio E	1497	50	71	181	113
	New Mobilio E	1497	98	48	379	133
	New Mobilio RS	1497	-	-	51	28
	New Mobilio RS	1497	63	29	93	32
	BR-V E+	1500	42	22	35	18
	BR-V E+	1500	79	41	58	22
	BR-V E Prestige	1500	52	14	101	75
<b>TOTAL</b>			<b>4621</b>	<b>4178</b>	<b>4554</b>	<b>2868</b>

Source. gaikindo.or.id

Brand	Model Type	CC	Nov-20	Dec-20	Jan-21	Feb-21
Toyota	All New Avanza 1.3 G BMC 2015	1298	-	1	-	-
	All New Avanza 1.3 G A/T BMC 2015	1298	-	-	1	1
	All New Avanza Veloz 1.3 BMC 2015	1329	-	-	-	-

All New Avanza Veloz 1.5 BMC 2015	1495	-	-	-	1
Avanza 1.3 A/T Transmover	1298	-	-	1	-
New Avanza 1.3 E 2019	1298	196	240	313	204
New Avanza 1.3 E A/T 2019	1298	59	73	62	34
New Avanza 1.3 G 2019	1298	1.864	1.417	1.198	862
New Avanza 1.3 G A/T 2019	1298	336	528	296	182
New Avanza 1.5 G 2019	1495	38	22	-	-
New Avanza Veloz 1.3 2019	1329	342	236	213	145
New Avanza Veloz 1.3 A/T 2019	1329	184	136	115	42
New Avanza Veloz 1.5 2019	1495	639	794	464	320
New Avanza Veloz 1.5 A/T 2019	1495	230	423	245	130
Sienta G 1.5	1497	3	-	-	-
Sienta G 1.5 CVT	1497	-	1	-	-
Sienta V 1.5	1497	5	-	1	-
Sienta V 1.5 CVT	1497	45	7	8	20
Sienta Q 1.5 CVT	1497	22	2	6	14
Sienta V 1.5 CVT Welcab	1497	5	6	4	2
New Rush 1.5 S MT Mi TRD Sportivo Ultimo	1500	-	-	-	-
New Rush 1.5 S MT Mi TRD Sportivo Ultimo AT	1500	-	-	-	-
ALL New Rush 1.5 G	1496	68	145	358	125
ALL New Rush 1.5 G A/T	1496	100	96	281	134
ALL New Rush 1.5 TRD Sportivo	1496	1.407	1.784	1.882	998
ALL New Rush 1.5 TRD Sportivo A/T	1496	1.270	2.128	1.106	903
All New Yaris 1.5 Haykers	1500	-	-	-	-
New Yaris 1.5 TRD CVT 3 Airbags	1496	267	272	188	102
New Yaris 1.5 TRD CVT 7 Airbags	1496	126	166	67	16
<b>TOTAL</b>		<b>7206</b>	<b>8477</b>	<b>6809</b>	<b>4235</b>

Source. gaikindo.or.id

From the above data, it can be concluded that sales increased in March 2021 after being given a PPnBM tax incentive policy with a prevailing rate of 100%, which the Government budgeted through the 2021 State Budget, which was intended to restore motor vehicle sales during the Covid-19 Pandemic as it is currently.

### 3.2. Discussions

The impact of pp article 5 PMK policy number 20 of 2021 affects two brands namely Daihatsu and Toyota, and the results are declared positive this is supported by an increase in sales after the enactment of the PPnBM tax incentive, in addition to the Toyota brand is a brand that dominates the market as evidenced by sales data before the enactment of the PPnBM tax incentive for the period November 2020 - February 2021 touched at 26,727, and when the tax incentive was imposed in the period March - June increased by 5,387 units, so did the Daihatsu brand sales before the enactment of the PPnBM tax incentive for the period November 2020 - February 2021 touched at 9,825, and when the tax incentive was imposed in the period March - June increased by 2,930 units, in addition, the increase occurred based on the release of Sales

Tax on Luxury Goods (PPnBM) budgeted by the Government through the State Budget in 2021, with the distribution of tariffs by period, for the period March - June 2021 will be subject to a 100% tariff, for the period June - August 2021 will be charged a tariff of 50% and the last period, namely September - December 2021 with a rate of 25%.

However, there was a decrease in the Honda brand due to the increase in the number of production due to the increase in pandemic cases, resulting in the enactment of Restrictions on Community Activities (PPKM) and increasing sales in the Japanese market (Regyna et al., 2022). In this case, it shows the influence of consumer purchasing power on four-wheeled motor vehicles because the public is interested in reducing tax prices so that the price of cars will be slightly cheaper because, in this time, the community will prioritize basic needs over luxury goods such as cars, on the one hand, the impact of tax incentive for sellers/sellers experiences a significant increase in sales, This can restore sales that had decreased due to the Covid-19 virus that hit the world including in Indonesia, this also has a positive impact on sellers because by selling vehicles this can reduce the impact of unemployment when auto-sold cars production runs. In addition, the impact from the government side is that in addition to restoring national growth from the automotive sector, the State also hopes to pay annual taxes because with the relaxation of this tax, the Government does not get its taxes, but car sales will increase, and the economy can turn around again (Nasution, 2019). As an illustration, here is an example of an incentive calculation of PPnBM tax: a person buying a motor vehicle in the period March-May 2021 is then entitled to an incentive PPnBM tax of 100% is taken into account as follows:

A buys a Honda Brio RS CVT brand motor vehicle for Rp. 196,200,000, then is taken into account as follows: The price of the Car Is Rp. 196,200,000, if viewed from the specifics of Honda Brio which has CC below 1500 and fueled by fire and garden drive (4x2) then, in this case, it will be subject to a tariff of 20%, then  $20\% \times \text{Rp. } 196,200,000$  equals Rp. 39,240,000 will be subject to the Government by being charged in the 2021 State Budget. If A buys a motor vehicle in the second period that is June - August, then the calculation is as follows:

$20\% \times \text{Rp. } 196,200,000$  is equal to Rp. 39,240,000, because for the second period only applies a tariff of 50% then the result of  $\text{Rp. } 39,240,000 \times 50\%$  met the result is Rp. 19,620,000. This amount will be charged to the Government Budget in 2021.

#### **4. CONCLUSIONS**

Based on the results and analysis of the discussion of the implementation of PMK Article 5 Number 20 of 2021, it can be concluded as follows:

- a. The sale of motor vehicles for three brands, namely Toyota, Daihatsu and Honda, before the tax incentive was already quite good because various circles widely knew the three brands of society.
- b. The implementation of the relaxation of PPnBM tax by the provisions of the Regulation of the Minister of Finance has stated in article 5 No. 20 of 2021 that the incentive rate of PPnBM tax, namely, 100% (one hundred percent) of the PPnBM owed for the Tax Period march 2021 to the Tax Period of May 2021, 50% (fifty percent) of the PPnBM owed for the Tax Period June 2021 until the Tax Period of August 2021, 50% (fifty percent) of the PPnBM owed for the Tax Period June 2021 until the Tax Period of August 2021, and 25% (twenty-five percent) of PPnBM payable for tax period September 2021 to December 2021 tax period
- c. The impact of pp article 5 PMK policy number 20 of 2021 affects two brands, namely Daihatsu and Toyota, and the results are declared positive this is supported by an increase in sales after the enactment of the PPnBM tax incentive, in addition to the Toyota brand is a brand that dominates the market as evidenced by sales data before the enactment of the PPnBM tax incentive for the period November 2020 - February 2021 touched at 26,727, and when the tax incentive was imposed in the period March - June increased by 5,387 units, so did the Daihatsu brand sales before the enactment of the PPnBM tax incentive for the period

November 2020 - February 2021 touched at 9,825, and when the tax incentive was imposed in the period March - June increased by 2,930 units.

## REFERENCES

- Budiyono, Serly Andini Restu Putri. "The influence of total taxpayer of personnel and per capita income on income tax in indonesia 2017-2019." *Annals of the Romanian Society for Cell Biology* (2021): 1997-2003.
- Ende, E., & Kusuma, J. W. (2017). Peran Citra Merek, Persepsi Harga, Persepsi Risiko Terhadap Minat Beli Produk Smartphone Merek Xiaomi. *Sains: Jurnal Manajemen Dan Bisnis*, 9(2), 341–358. <https://doi.org/10.35448/jmb.v9i2.4169>
- Hasibullah, N. A., Mursalim, M., & Su'un, M. (2020). Analisis Pengaruh PPn, PPnBM, dan PKB dengan Tarif Progresif Terhadap Daya Beli Konsumen Kendaraan Bermotor Roda Empat Di Makassar. *Journal of Accounting and Finance (JAF)*, 1(1), 86–101. <https://doi.org/10.52103/jaf.v1i1.119>
- Kaban, A. A. R., & Kusumastuti, S. Y. (2019). Faktor-Faktor yang Mempengaruhi Pernjualan Mobil Sedan di Indonesia dan Memprediksi Penerimaan Pajak Penjualan atas Barang Mewah (PPnBM) Kendaraan Mobil Periode 2013-2017. *Jurnal Ekonomi KIAM*, 30(1), 44. [https://doi.org/10.25299/kiat.2019.vol30\(1\).3880](https://doi.org/10.25299/kiat.2019.vol30(1).3880)
- Kristiyanti, L. M. S. (2021). The implementation of good corporate governance, village apparatus performance, organizational culture, and its effects against village fund management accountability (Case study of Tulung District, Klaten Regency). *Annals of the Romanian Society for Cell Biology*, 1985-1996.
- Liwe, A. G., Budiarto, N. S., & Pontoh, W. (2021). PENILAIAN KEPUTUSAN INVESTASI SAHAM DALAM PENERAPAN INSENTIF PAJAK PENJUALAN ATAS BARANG MEWAH (PPnBM) BAGI PERUSAHAAN GO PUBLIC DI ERA PANDEMI COVID-19 (STUDI KASUS PADA PERUSAHAAN SEKTOR OTOMOTIF). *Jurnal Ipteks Akuntansi Bagi Masyarakat*, 5(1), 1. <https://doi.org/10.32400/jiam.5.1.2021.34272>
- Nasution, L. H. (2019). KETENTUAN TENTANG PPN DAN PPnBM PADA PERUSAHAAN PERTAMBANGAN UMUM DAN PERTAMBANGAN MINYAK, GAS BUMI SEBAGAI PEMUNGUT PAJAK. *JURNAL INFORMASI, PERPAJAKAN, AKUNTANSI, DAN KEUANGAN PUBLIK*, 2(2), 159–167. <https://doi.org/10.25105/jipak.v2i2.4432>
- Prastiwi, I. E., & Anik, A. (2020). The impact of credit diversification on credit risk and performance of Indonesian banks. *Global Review of Islamic Economics and Business*, 8(1), 013-021.
- Regyna, T. F., Agustina, D., & Pramadista, F. N. (2022). Dampak Daya Beli Konsumen Kendaraan Bermotor Terhadap Pajak Pertambahan Nilai (PPN) dan Pajak Penjualan Atas Barang Mewah (PPnBM). <https://osf.io/preprints/d56eu/>
- Utami, W. B. (2021). Influence of Investment Decisions (PER), Policy of Dividend (DPR) and Interest Rate against Firm Value (PBV) at a Registered Manufacturing Company on Indonesia Stock Exchange in 2015-2018. *Annals of the Romanian Society for Cell Biology*, 1972-1984.