



**SOSIALISASI PERATURAN MENTERI KEUANGAN No. 51 & 52 TAHUN 2025
TENTANG PAJAK EMAS DI SURABAYA**

**SOCIALIZATION OF MINISTRY OF FINANCE REGULATION No. 51 & 52 YEAR 2025
ABOUT GOLD TAX IN SURABAYA**

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Abstrak: Peraturan Menteri Keuangan Nomor 51 Tahun 2025 mengatur mengenai pemungutan Pajak Penghasilan Pasal 22 terkait pembayaran atas penyerahan barang dan kegiatan di bidang impor maupun kegiatan usaha lainnya. Peraturan ini merupakan penyempurnaan dari ketentuan sebelumnya dalam Peraturan Menteri Keuangan Nomor 81 Tahun 2024. Selain pengaturan aspek Pajak Penghasilan Pasal 22 atas kegiatan usaha bulion dalam bentuk perdagangan (*bullion trading*), dengan mempertimbangkan prinsip keadilan dan kesetaraan perlakuan serta memberikan kemudahan administrasi Peraturan Menteri Keuangan 51 Tahun 2025 juga menetapkan bahwa pembelian emas batangan melalui impor maupun pembelian di dalam negeri dikenakan tarif Pajak Penghasilan Pasal 22 yang seragam, yaitu 0,25%. Peraturan Menteri Keuangan Nomor 52 Tahun 2025 juga menegaskan kembali bahwa pemungutan Pajak Penghasilan Pasal 22 tidak dilakukan atas penjualan emas batangan oleh pengusaha emas perhiasan dan/atau batangan kepada beberapa pihak tertentu. Pihak-pihak yang dikecualikan dari pemungutan pajak tersebut meliputi: pertama, konsumen akhir. Kedua, Wajib Pajak yang dikenai Pajak Penghasilan final. Ketiga, Wajib Pajak yang memiliki surat keterangan bebas pemungutan Pajak Penghasilan Pasal 22. Meskipun sudah ada aturan hukum yang mengaturnya, namun sampai saat ini masih banyak pelaku usaha emas eceran di Surabaya yang belum memahami pajak untuk emas. Kegiatan pengabdian kepada masyarakat ini bertujuan untuk memberikan penyampaian materi kepada pelaku usaha emas eceran mengenai aspek pajak emas. Metode pendekatan yang digunakan adalah metode ceramah dan tanya jawab. Target luaran kegiatan pengabdian kepada masyarakat ini adalah terlaksananya kegiatan penyuluhan hukum kepada pelaku usaha emas eceran di Surabaya, dan hasil dari kegiatan ini dapat terpublikasi melalui jurnal pengabdian masyarakat.

Kata Kunci: Emas, Pajak Emas, Pedagang Emas, Konsumen Akhir, Kesetaraan Perlakuan Pajak

Abstract: Minister of Finance Regulation Number 51 of 2025 regulates the collection of Article 22 Income Tax related to payments for the delivery of goods and activities in the import sector and other business activities. This regulation is an improvement on the previous provisions in Minister of Finance Regulation Number 81 of 2024. In addition to regulating the Article 22 Income Tax aspects of bullion business activities in the form of trading (*bullion trading*), by considering the principles of fairness and equality of treatment and providing administrative convenience, Minister of Finance Regulation 51 of 2025 also stipulates that purchases of gold bullion through imports or domestic purchases are subject to a uniform Article 22 Income Tax rate of 0.25%. Minister of Finance Regulation Number 52 of 2025 also reaffirms that the collection of Article 22 Income Tax is not carried out on the sale of gold bullion by gold jewelry and/or bullion entrepreneurs to certain parties. The parties exempted from the tax collection include: first, end consumers. Second, Taxpayers subject to final Income Tax. Third, Taxpayers who have a certificate of exemption from Article 22 Income Tax collection. Although there are legal regulations governing it, until now there are still many retail gold business actors in Surabaya who do not understand the tax on gold. This community service activity aims to provide material to retail gold business actors regarding the aspects of gold tax. The approach method used is lecture and

question and answer method. The target output of this community service activity is the implementation of legal counseling activities for retail gold business actors in Surabaya, and the results of this activity can be published through a community service journal.

Keywords: Gold, Gold Tax, Gold Traders, End Consumers, Level Playing Field

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Introduction

Amidst economic uncertainty, the continued rise in gold prices has not dampened public interest in investing in it. Gold remains a top choice due to its precious metal nature, believed to protect wealth from inflation and the risk of emergencies. Gold investment options are now increasingly diverse. Gold is not only available in physical form, but is also traded digitally (Kusuma, 2025). According to data from the Commodity Futures Trading Regulatory Agency (Bappebti), the value of digital physical gold trading in January–September 2024 reached IDR 41.3 trillion, a sharp increase of 1,181 percent compared to IDR 3.22 trillion in the same period the previous year (Rahayu & Djumena, 2024).

The mandate of Law Number 4 of 2023 concerning the Development and Strengthening of the Financial Sector (President of Republic Indonesia, 2023), the Financial Services Authority (Otoritas Jasa Keuangan or OJK) has issued OJK Regulation Number 17 of 2024 concerning the Implementation of Bullion Business Activities (Financial Services Authority, 2024). This regulation provides a legal basis for financial services institutions (Lembaga Jasa Keuangan or LJK) to carry out bullion business activities. Bullion business activities include business activities related to gold in the form of gold savings, gold financing, gold trading, gold custody, and/or other activities.

To support bullion business activities, the government has established special tax regulations to provide legal certainty, fairness, and administrative convenience in imposing income tax on these activities, including gold bullion imports. The simplification of tax regulations is outlined in two regulations issued by the Minister of Finance. First, Ministry of Finance Regulation Number 51 of 2025 concerning Collection of Article 22 Income Tax in Connection with Payment for Delivery of Goods and Activities in the Import Sector or Business Activities in Other Sectors (Ministry of Finance, Peraturan Menteri Keuangan No 51 of 2025, 2025). Second, Ministry of Finance Regulation Number 52 of 2025 (Ministry of Finance, Peraturan Menteri Keuangan No 52 of 2025, 2025) concerning the Second Amendment to Ministry of Finance Regulation Number 48 of 2023 (Ministry of Finance, Peraturan Menteri Keuangan No 48 of 2023, 2023) concerning Income Tax and/or Value Added Tax on the Sale/Delivery of Gold Jewelry, Gold Bars, Jewelry Made Entirely Not from Gold, Gemstones and/or Other Similar Stones, as well as Services related to Gold Jewelry, Gold Bars, Jewelry Made Entirely Not from Gold, and/or Gemstones and/or Other Similar Stones, Carried Out by Gold Jewelry Manufacturers, Gold Jewelry Traders, and/or Gold Bar Entrepreneurs.

Adjustments through Ministry of Finance Regulation Number 52 of 2025 which amends Ministry of Finance Regulation Number 48/2023 are made to the imposition of income tax and

Value Added Tax on the sale or delivery of gold and related services. The definition of sales/delivery of gold and related services is the sale/delivery of gold jewelry, gold bars, jewelry made entirely of non-gold, gemstones and/or other similar stones, as well as services related to gold jewelry, gold bars, jewelry made entirely of non-gold, and/or gemstones and/or other similar stones, carried out by Gold Jewelry Manufacturers and Traders and Gold Bar Entrepreneurs (Hartanto, Susanna, 2024).

Previously, the exemption provisions applied to the sale of gold bullion to Bank Indonesia and the physical digital gold market. For your information, the exemption under Article 22 for gold sales to bullion banks, Bank Indonesia, and the physical digital gold market applies without an exemption certificate. Furthermore, Article 1 of Ministry of Finance Regulation 52/2025 stipulates that Article 22 Income Tax collection on the sale of gold jewelry, gold bullion, non-gold jewelry, and gemstones and/or other similar stones by gold jewelry and/or gold bullion entrepreneurs is also exempt if the transaction is made to: end consumers; taxpayers subject to Final Income Tax on income from businesses with a certain gross turnover and who have a certificate confirmed in the Directorate General of Taxes information system; or taxpayers who hold a certificate of exemption from Article 22 Income Tax collection regarding the exemption from withholding and/or collection of income tax by other parties.

This Ministry of Finance Regulation does not actually regulate changes to tax rates, but rather focuses on adjusting the provisions related to exemptions from collecting Article 22 Income Tax. This Ministry of Finance Regulation consists of two articles: Article I specifically amends paragraph (2) of Article 5 of Ministry of Finance Regulation Number 48 of 2023. Article II stipulates that this provision came into effect on August 1, 2025.

The amendments contained in this Ministry of Finance Regulation add provisions for exemptions from collecting Article 22 Income Tax on the sale of gold bullion by gold jewelry entrepreneurs and/or gold bullion entrepreneurs to financial services institutions that operate bullion services that have obtained permits from the Financial Services Authority (OJK). In addition, the exemption from collecting Article 22 Income Tax remains in effect for the delivery of gold bullion to Bank Indonesia and through the physical digital gold market, in accordance with the provisions in commodity futures trading.

However, despite existing legal regulations, many retail gold traders in Surabaya still lack an understanding of gold taxes. This community service activity aims to educate retail gold traders on the tax aspects of gold. taxpayers of gold business are expected to be able to implement tax regulations for gold especially Ministry of Finance Regulation No. 51 & 52 of 2025, in terms of calculation, payment, and reporting of taxes correctly, completely, and on time

Method

Community service was conducted in the form of a tax webinar with the theme of Socialization of Ministry of Finance Regulation No. 51 & 52 of 2025 about Gold Tax in Surabaya. It is one method of tax counseling that can help to improve the tax knowledge and comprehension of taxpayers in gold business. This community service activity was carried out by the Faculty of Vocational Studies, Airlangga University together with the EFirst Group. The method used in this community service was online lectures or webinars. This community service activity was carried out on Saturday, November 22, 2025 from 09.00 to 12.00 WIB online using zoom media.

Participants in this community service activity reached 122 participants from various regions in Indonesia with a dominance of participants from Surabaya and East Java. The stages carried out to implement this community service activity include:

1. Preparation Stages including:
 - a. Designing the content of activities and webinar materials.
 - b. Making webinar modules.
 - c. Making pre-tests & post-tests by the committee.
2. Implementation Stage including:
 - a. Pre-test
 - b. Material Presentation
 - c. Questions & Answers
3. Evaluation Stage including:
 - a. Post test
 - b. Participants' Feedback
4. Review Stage including:
 - a. Processing results of the answers (Comparing Pre-test & Post test results)
 - b. Recapitulation of Participants' Feedback

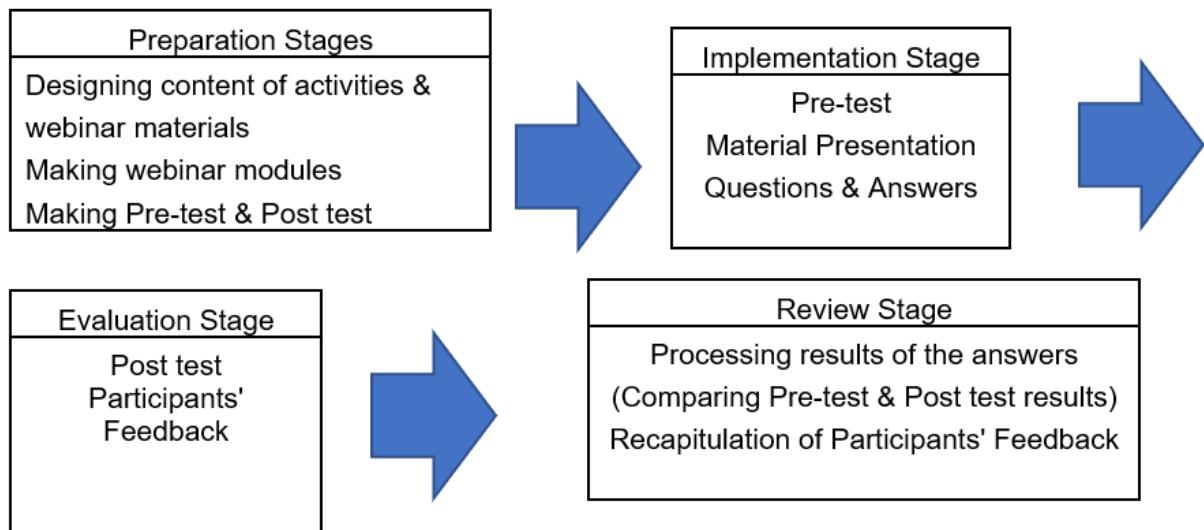


Figure 1. Method Used in Community Services

Results and Discussions

Many retail gold traders in Surabaya still lack an understanding of gold taxes. This community service activity aims to educate retail gold traders on the tax aspects of gold. taxpayers of gold business are expected to be able to implement tax regulations for gold especially Ministry of Finance Regulation No. 51 & 52 of 2025, in terms of calculation, payment, and reporting of taxes correctly, completely, and on time.

The implementation of this community service began with a pre-test, then followed by a session of providing material by the resource person and a question and answer session then ended with an evaluation of the activity through a post-test to the participants, processing the results of the answers from the pre-test & post-test and related to the implementation of the webinar. The webinar module presented during this webinar was made in a powerpoint file. The material explanation includes the concept of Article 5 of Ministry of Finance Regulation Number 52/2025 which reaffirms that Article 22 Income Tax is not levied on the sale of gold bullion by gold jewelry and/or gold bullion entrepreneurs to certain parties.

The parties exempt from this tax include: first, end consumers. Second, taxpayers subject to final income tax, namely those with a certain gross turnover and who have submitted a photocopy of a certificate that has been confirmed as accurate in the Directorate General of Taxes information system. Third, taxpayers who hold a certificate of exemption from Article 22 Income Tax collection in accordance with the provisions of tax laws and regulations governing the exemption from withholding and/or collection of Income Tax by other parties. As a form of administrative convenience, this exemption from Article 22 Income Tax collection is granted without the need for a Certificate of Exemption. Therefore, the public need not worry when purchasing gold bullion, as such transactions are not subject to Article 22 Income Tax collection.



Figure 2. Opening of the Community Services Activity about Ministry of Finance Reg No 51/2025

Ministry of Finance Regulation Number 51 of 2025 regulates the collection of Article 22 Income Tax in connection with payments for the delivery of goods and activities in the import sector, as well as other business activities. This PMK refines the previous provisions stipulated in Finance Minister Regulation Number 81 of 2024, with a primary focus on regulating the Article 22 Income Tax aspects of bullion trading. Finance Minister Regulation Number 51 of 2025 consists of four chapters and fifteen articles, which comprehensively regulate the collection

mechanisms, exemptions, and procedures for reporting and tax administration related to bullion business activities. One crucial part of this regulation is Chapter II, which specifically regulates the collection mechanism for Article 22 Income Tax in the context of gold bullion trading.

Article 2, paragraph (1) letter i, of this Ministry of Finance Regulation stipulates that Financial Services Institutions (LJK) that conduct bullion business activities and have obtained a permit from the Financial Services Authority (OJK) are added as parties required to collect Article 22 Income Tax. This addition reflects the strategic role of LJK in the gold bullion trading ecosystem, both physically and digitally. Furthermore, Article 3, paragraph (1) letter h stipulates that purchases of gold bullion by LJK are subject to Article 22 Income Tax of 0.25% of the purchase price, excluding Value Added Tax (VAT). This provision provides legal certainty regarding the applicable tariffs for gold bullion purchases by financial institutions.

However, there is an exception as stipulated in Article 4 paragraph (1) letter e number 8), namely that payments by bullion LJK with a maximum value of IDR 10,000,000.00 (ten million rupiah) are not subject to Article 22 Income Tax. This exception aims to provide administrative convenience and encourage efficiency in tax administration. Article 5 paragraph (8) confirms that Article 22 Income Tax on the purchase of gold bullion by bullion LJK is payable and collected at the time of purchase. This provision clarifies the time of tax liability, thereby increasing compliance and accuracy in tax reporting and collection.

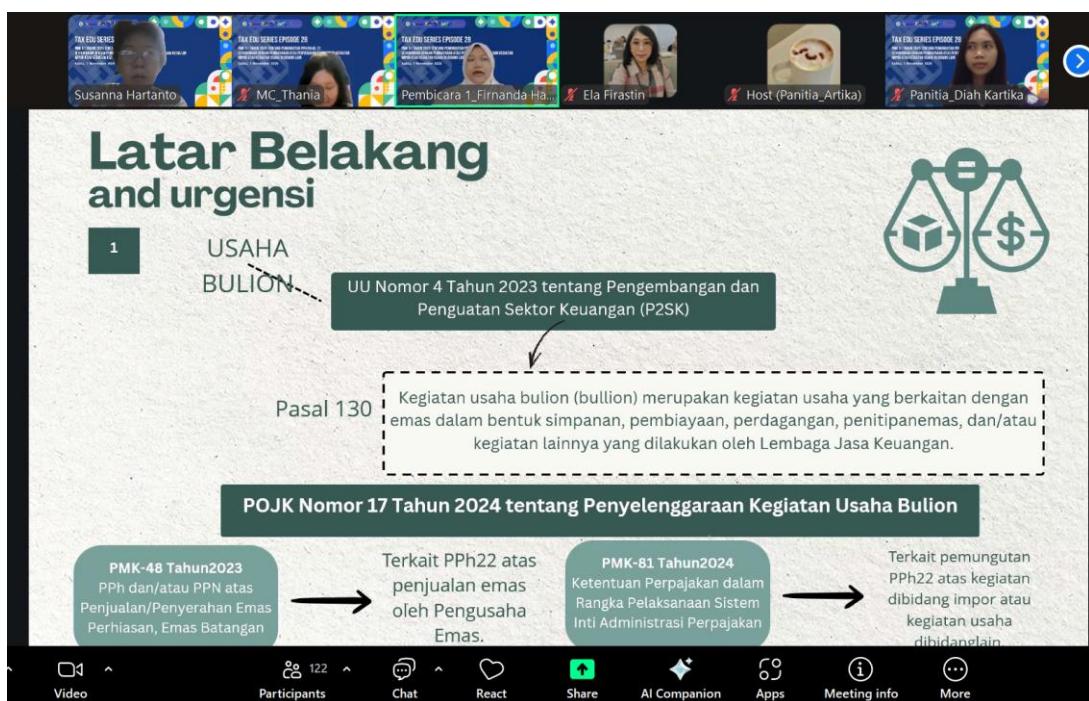


Figure 3. Presentation about Ministry of Finance Reg No 52/2025

This provision stipulates that imports of gold bullion are subject to a tariff of 0.25% (zero point twenty-five percent) of the import value. This regulation is contained in the appendix to the Minister of Finance Regulation, which adds a list of imported gold bullion items subject to Article 22 Income Tax. Previously, Article 219 paragraph (1) letter f of PMK Number 81 of 2024 concerning Tax Provisions for the Implementation of the Core Tax Administration System stated

that imported gold bullion to be processed into gold jewelry for export purposes is exempt from Article 22 Income Tax collection, provided that an Import Exemption Certificate for Article 22 Income Tax is obtained. Meanwhile, pursuant to Minister of Finance Regulation Number 48 of 2023, domestic purchases of gold bullion are subject to Article 22 Income Tax collection at the same rate, namely 0.25% of the selling price. Taking into account the principles of fairness and equal treatment and to provide administrative convenience.

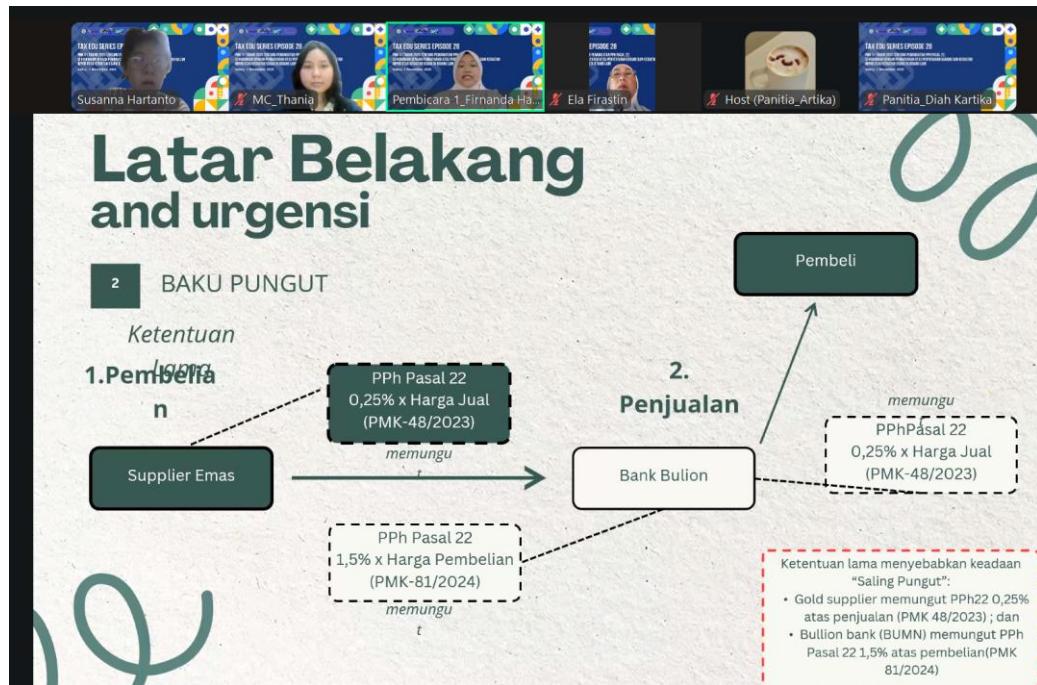


Figure 4. Question and Answer Session with All Participants

Many taxpayers in gold business are still confused about the gold tax imposed on the public. This condition mentioned during questions and answer session. There were lots of participants asked about gold tax for end user which has to be charged by the gold retail seller. End consumers, or individuals who purchase gold, are not subject to this 0.25% tax. End consumers who purchase gold bullion through LJK Bulion, such as pawnshops, gold shops, or other official gold sales outlets will not be charged with Article 22 Income Tax.

However, the regulation also stated in Minister of Finance Regulation Number 52 of 2025, which exempts gold tax for parties other than end consumers, namely:

- Taxpayers (individuals, corporations, or entrepreneurs) who have been subject to final income tax and whose tax has been accurately confirmed through the Directorate General of Taxes (DGT) system.
- Taxpayers who hold a Tax Certificate of Goods Clearance (SKB) in accordance with the provisions of the law.

The tax exemptions stipulated in Minister of Finance Regulation Number 52/2025 were created by the government to support gold investment, facilitate access to gold purchases, and simplify previously overlapping regulations. This explains the official regulations issued by the government regarding gold taxes. If you want to invest in gold bullion, you don't need to worry

about being taxed. This new regulation provides legal certainty and convenience for you to invest more safely and comfortably.

The pre-test and post-test questions were conducted online using Google Form. The form of questions used was multiple choice questions. The results of the participants' pre-test and post-test were analyzed. The post-test results showed that there was an increase in correct answers in the post-test results by an average of 10%-20% compared to the participants' pre-test results. This shows that there was an increase in participants' knowledge and understanding after being given material through webinar activities.

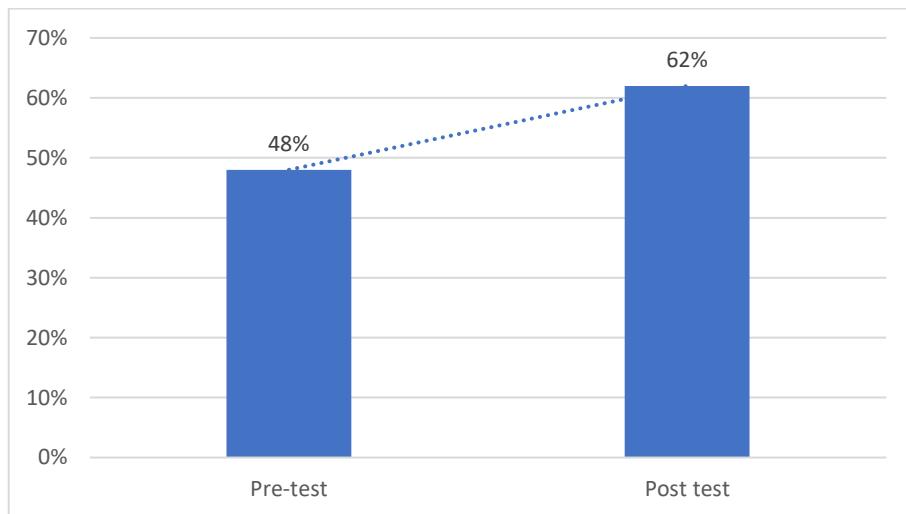


Figure 4. Pre-test and Post-test Results of Participants

Overall, this event can be said to be successful with the increase in knowledge and understanding of taxpayers in gold business.. The target was met with the results of the pre-test and post-test carried out by the taxpayers in gold business participants at the beginning and end of the event which experienced an increase in correct answers.

The results of the evaluation of the activities from the participants also showed that the gold business participants were happy to gain knowledge and understanding related to the latest taxation for gold business and wanted the activity to be held again, especially if it was face-to-face and with a longer time so that participants could consult regarding the implementation of gold taxes and tax problems faced by the taxpayers in gold business (such as the Letter of Request for Explanation of Data and or Information (SP2DK) and tax audits).

Conclusion

Community service activities in the form of taxation webinar with the theme of Socialization of Ministry of Finance Regulation No. 51 & 52 of 2025 about gold tax in Surabaya. The increase in knowledge of gold business taxpayers is shown through an increase in correct answers in the participants' post-test results by an average of 10%-20% compared to the correct answers in the participants' pre-test results.

After attending this training, taxpayers of gold business are expected to be able to implement tax regulations for gold especially Ministry of Finance Regulation No. 51 & 52 of

2025, in terms of calculation, payment, and reporting of taxes correctly, completely, and on time. The limitation of this community service activity is that this activity is carried out online and the time is more limited to provide a deep understanding of taxation for gold business taxpayers. Therefore, face-to-face tax training is needed to provide assistance to gold business taxpayers in implementing tax reporting correctly, completely, and on time.

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