

**ABSTRAK**  
**PENGENAAN PAJAK PENGHASILAN ATAS BUNGA SIMPANAN**  
**TABUNGAN DI BANK BERDASAR PERATURAN PEMERINTAH NO.131**  
**TAHUN 2000**  
**“Suatu Tinjauan Berdasar Peraturan Pemerintah Republik Indonesia**  
**Periode Tahun 1980an sampai dengan Periode Tahun 2000”**

Malaely Winenti Sari  
Universitas Sanata Dharma Yogyakarta  
2002

Undang-undang Pajak Penghasilan di Indonesia telah mengalami beberapa kali perubahan, yang terakhir adalah dengan dikeluarkannya Undang-undang Nomor 17 Tahun 2000. Ketentuan-ketentuan formal yang berkaitan dengan pajak penghasilan pada umumnya diperjelas dengan Peraturan Pemerintah, Keputusan Menteri Keuangan, Surat Keputusan Dirjen Pajak dan Surat Edaran Dirjen Pajak. Dalam tulisan ini, penulis berusaha menelusuri beberapa hal, diantaranya adalah latar belakang pengenaan pajak penghasilan atas bunga tabungan, mempelajari apakah tarif pajak yang terjadi antara periode 1980-an sampai tahun 2000 selalu berubah-ubah, serta untuk mempelajari alasan-alasan pengenaan pajak atas bunga simpanan tabungan, yang peninjauannya dilihat hanya melalui peraturan-peraturan pemerintah secara kronologis. Berbagai hal yang menjadi pertimbangan pengenaan pajak penghasilan yang tertuang dalam Peraturan Pemerintah No. 131 Tahun 2000 juga termuat dalam tulisan ini.

Data-data diperoleh dengan mengumpulkan berbagai literatur pendukung serta ketentuan-ketentuan resmi yang telah dipublikasikan. Penelitian dilakukan dengan menggunakan alat analisis historikal, yaitu pengumpulan informasi secara sistematis mengenai data-data masa lalu dan analisis non statistika yang artinya tidak terdapat perhitungan sistematis dalam memecahkan permasalahan melainkan hanya mengandalkan berbagai literatur pendukung seperti misalnya Peraturan Pemerintah.

Hasil penelitian menunjukkan bahwa ternyata besarnya tarif dalam Peraturan-peraturan Pemerintah mengenai Pajak Penghasilan atas bunga bank tidak banyak mengalami perubahan. Tarif sebesar 15% dikenakan di tahun 1980-an, perubahan terjadi justru di akhir tahun 2000, yang mulai berlaku di awal tahun 2001 sebesar 20%. Ada dua hal yang menjadi pertimbangan pemerintah dalam menaikkan pajak penghasilan dari 15% menjadi 20%, yakni (1) untuk membiayai pengeluaran negara dalam melaksanakan pembangunan yang semakin meningkat, oleh karena itu peran serta seluruh lapisan masyarakat dalam ikut memikul pembiayaan pembangunan perlu terus ditingkatkan melalui pelaksanaan undang-undang perpajakan yang makin mantap, (2) meningkatnya pendapatan masyarakat dimana dana yang dihimpun oleh bank melalui piranti pengerahan dana dalam bentuk deposito, tabungan dan Sertifikat Bank Indonesia telah semakin berkembang, sehingga pengenaan pajak atas bunga dan diskonto perlu disesuaikan.

**ABSTRACT**  
**INCOME TAX UPON SAVINGS INTEREST IN THE BANK**  
**BASED ON “GOVERNMENT REGULATION” NO. 131 TAHUN 2000”**

**“An Observation Based on the Government Regulation of The Republic of  
Indonesia in a Period of 1980 until 2000”**

Malaely Winenti Sari

Sanata Dharma University

Yogyakarta

2002

The income tax rule in Indonesia had been through several changes, the last was by the issue of *Undang-Undang Nomor 17 Tahun 2000*. Formal stipulations related to income tax were generally stated in more detail within Government Regulation, Decree of Finance Minister, Decree of Direktorat General of Taxation, and Announcement by Direktorat General of Taxation. Through this thesis, the reseach was trying to investigate several things, such as the background of income tax upon savings interest, studying whether the tax tariff between the period of the year 1980 until the year 2000 went through some changes, and to investigate some reasons that may cause saving interest were being changed. The investigation were conducted only by studying the government rule chronologically. Some considerations that influenced the income tax as stated in the Government Regulation No. 131 tahun 2000 were also included in this thesis.

Data were obtained by collecting various supporting documentations and official stipulations that had been published. Investigation were conducted using historical analysis tool and non-statistical analysis, which means there were no systematic calculation in the problem solving but only using various supporting documentations such as Government Regulation.

The investigation came up with the fact that the tax tariff in the government Regulation above income tax upon savings interest in the bank was not significant. Tariff of 15% were applied in the year of 1980's. The changing occurred in the end of the year 2000, which were then applied in the beginning of the year 2001 as much as 20%. There were two main considerations that made the government increased the tax, which were (1) to cover government expense in performing the increasing state development. The people of Indonesia were expected to support the state development expense through a better tax stipulations. (2) The increase of people's income which was shown by the growth of fund being raised by the banks through monetary instruments such as fixed deposit, savings and certificate of the Bank of Indonesia, so the tax upon saving interest were to be adjusted.