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Implementation of BPHTB Exemption under Semarang Mayor Regulation No. 64/2024: Tlogosari Kulon Case Study

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Abstract

Socioeconomic inequality in the city of Semarang remains a fundamental issue, particularly regarding the limited access of low-income communities to land rights due to the fiscal burden of the Land and Building Acquisition Tax (BPHTB). This study aims to analyze the implementation of Semarang Mayor Regulation No. 64 of 2024 on the Exemption from the Land and Building Acquisition Tax for Low-Income Communities through a case study in the Tlogosari Kulon Subdistrict, Semarang City, from the perspective of John Rawls's social justice theory, particularly in guaranteeing the rights of the least advantaged through the mechanism of fairness. The research method used was an empirical legal approach with a case study design, involving in-depth interviews with representatives from Bapenda, Disperkim, Distaru, village officials, and residents categorized as low-income individuals, utilizing qualitative document analysis. The research results indicate a significant implementation gap, characterized by ineffective inter-agency coordination and a digital e-BPHTB infrastructure that remains unintegrated for the automatic verification of MBR status. Administrative complexities and a lack of outreach at the sub-district level have led to administrative exclusion of eligible residents. Without substantive integration between legal norms and technical systems, this policy remains merely formalistic and has yet to yield transformative impacts on social justice. Research recommendations include integrating the e-BPHTB platform with the Integrated Social Welfare Data (DTKS), strengthening the role of sub-districts as administrative facilitators, and synchronizing the exemption policy with the Comprehensive Systematic Land Registration (PTSL) program.

Keywords

BPHTB Exemption, Low-Income Communities (MBR), Social Justice, Policy Implementation, Tlogosari Kulon

A. Introduction

The problems of poverty and socioeconomic inequality remain fundamental issues that require serious attention from both local and central governments in Indonesia, including in the city of Semarang. The unequal distribution of income and limited access to citizens' constitutional rights—particularly regarding land and property tenure and ownership—are key factors that deepen social injustice and hinder the realization of civilized development. Reports indicating that approximately 19%—or roughly 450,000 hectares of land in Central Java that remains uncertified, as well as 348,000 hectares of land still classified as Categories KW 4, 5, and 6 (Letter C), indicates a significant gap in the implementation of land policies, particularly the Comprehensive Systematic Land Registration (PTSL) program. Delays in land certification not only result in uncertainty regarding land ownership status but also have the potential to lead to land disputes, violations of civil rights, and inequitable distribution of benefits derived from land—a critical asset in national development. In fact, land registration is essential for ensuring legal certainty for landowners.[1] Furthermore, regarding the implementation of the policy on the exemption from the Tax on the Acquisition of Land and Building Rights (BPHTB), there is a division of authority among agencies, whereby the Regional Revenue Agency (Bapenda) is only involved in the administrative aspects related to processing the exemption, while substantive criteria and requirements are determined by other technical agencies, such as the Housing and Settlement Agency (Disperkim) and the Spatial Planning Agency (Distaru). To date, the submission of applications for BPHTB exemptions by the public—whether collectively or individually—has not been realized.[2] In contemporary studies, property tax policies have direct implications for low-income communities' access to adequate housing, as a disproportionate tax burden can exacerbate social inequality [3]

The policy of BPHTB exemption for low-income residents in the City of Semarang is a concrete manifestation of Article 44(6)(h) of Law No. 1 of 2022 on Financial Relations between the Central Government and Local Governments (HKPD), which explicitly exempts this group of people from taxation. This national mandate was subsequently

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[1] Dewi, Rosa T., and Asmarani Ramli. 2025. "Analisis Terhadap Kepemilikan Hak Atas Tanah yang Mengalami Tumpang Tindih (Studi Kasus di Kelurahan Muktiharjo Kidul Kota Semarang)." Book Chapter Hukum dan Lingkungan 1 (November): 1595-1632.

[2] "Terbitkan Perwal, Pemkot Semarang Bebaskan BPHTB bagi MBR", Lingkar Jateng, 2025 (Januari), tersedia di: https://lingkarjateng.id/2025/01/terbitkan-perwal-pemkot-semarang-bebaskan-bphtb-bagi-mbr/

[3] Adil, Muhammad, and Syafaruddin Syafaruddin. 2024. "Property Taxes and Their Implications on the Real Estate Market: A Literature Review." Advances in Taxation Research 2 (2): 65-77. https://advancesinresearch.id/index.php/ATR.

implemented through Semarang Mayor's Regulation No. 64 of 2024 as a concrete effort by the local government to reduce fiscal barriers to access to decent housing. The provision for BPHTB exemption for low-income residents (MBR), as stipulated in Semarang Mayor Regulation No. 64 of 2024, constitutes a normative response to the urgent need to address structural issues related to unequal access to this basic need. This policy is aimed at creating a more equitable distribution of asset ownership, thereby reducing social disparities that have the potential to disrupt social stability. When examined from a global perspective, affirmatively designed property tax policies have proven to be an important instrument in achieving distributive justice and improving housing accessibility for vulnerable groups. This perspective is rooted in John Rawls's theory of justice, which views justice as fairness; under the difference principle, economic inequalities in society are considered just only if they provide the greatest benefit to the least advantaged groups—in this case, low-income households (MBR).[4] The implementation of this policy is expected to strengthen public legal awareness and promote a more equitable and sustainable exercise of land rights in accordance with the agrarian principles enshrined in Article 33, Paragraph (3) of the 1945 Constitution, which states: "*The earth, water, and natural resources contained therein are controlled by the state and utilized for the greatest prosperity of the people*."

Within the framework of local government development oriented toward social justice and equitable welfare, the implementation of fiscal regulations that support low-income communities has become one of strategic instrument. Semarang Mayor's Regulation No. 64 of 2024 on the Exemption from the Tax on the Acquisition of Land and Building Rights (BPHTB) for low-income households (MBR) is one of the local government's concrete efforts to promote access to decent and affordable housing. Substantively, this policy aligns with various research findings indicating that

[4] Saleh, A. Khudori. 2004. "Mencermati Teori Keadilan Sosial John Rawls." *Ulul Albab* 5 (1).

local tax instruments, particularly property taxes, have a significant impact on housing affordability and the distribution of social welfare. [5]

Therefore, incomplete data, limitations in cadastral maps, and financing barriers such as the BPHTB for the extremely poor indicate a gap between legal norms (das sollen) and the reality of implementation on the ground (das sein).[6]

Within this framework, the role of local governments particularly sub-districts (kelurahan) as the frontline of administrative services becomes highly strategic. The Sustainable Development Goals (SDGs), particularly Goal 11 (Sustainable Cities and Communities), emphasize that access to safe, affordable, and legal housing is a critical prerequisite for equitable urban development. Neighborhood offices do not merely act as administrative implementers but also serve as oversight mechanisms to ensure the validity of community data, the accuracy of record-keeping, and the targeted distribution of policy benefits. Given the complexity of land administration mechanisms ranging from data verification and field surveys to the imposition of BPHTB fees strict oversight is necessary to ensure that the principles of transparency and accountability are upheld, particularly in the case of Tlogosari Kulon Subdistrict, which will be discussed in this study. This in line with Iswara's findings, which state that poor data synchronization among agencies within the BPHTB verification system in Semarang City has caused service delays and reduced the effectiveness of policy implementation.[7] A critical review of the implementation of Semarang Mayor's Regulation No. 64 of 2024 in the area is

[5] Anthony, Jerry. 2023. "Housing Affordability and Economic Growth." Housing Policy Debate 33 (5): 1187-1205. https://doi.org/10.1080/10511482.2022.2065328.

[6] "Pemprov Jateng dan ATR/BPN Kolaborasi Sertifikasi 450 Ribu Ha Tanah", detik Jateng, 17 April 2025, tersedia di:

[7] Iswara, Septia J., and Fitika Andraini. 2023. "SISTEM VERIFIKASI BPHTB SECARA ONLINE TERHADAP TRANSAKSI JUAL BELI TANAH DAN/ATAU BANGUNAN APABILA TERDAPAT KURANG BAYAR PAJAK." Jurnal Cahaya Mandalika 3 (3). https://doi.org/10.36312/jcm.v3i3.1384.

essential to identify aspects that need improvement in order to achieve substantive justice in accordance with the principles of law and civilized social development.

In response to these issues, local governments play a strategic role in formulating affirmative fiscal policies. Semarang Mayor's Regulation No. 64 of 2024 on BPHTB Exemptions for Low-Income Communities is one form of local policy aimed at reducing economic barriers to the fulfillment of the right to land and housing. This policy aligns with the mandate of Article 33, paragraph (3) of the 1945 Constitution of the Republic of Indonesia, which affirms that the state's control over agrarian resources must be utilized to the greatest extent possible for the people's prosperity. The BPHTB exemption is viewed not only as a fiscal instrument but also as an instrument of social justice and the protection of citizens' constitutional rights.

A number of previous studies have examined the BPHTB from various perspectives. Research by Risma Lulu Zulia Maftukha indicates that the implementation of the BPHTB in Semarang City still faces complex administrative obstacles, particularly due to the transition to an electronic payment system.[8] Similar findings were reported by Halim Fatwala in her research on reducing BPHTB to support the Comprehensive Systematic Land Registration (PTSL) program in Kebumen Regency concluded that weak coordination among agencies and one-way communication patterns led to low public participation.[9] Meanwhile, Ayu Novia Yolanda highlighted technical obstacles in the implementation of e-BPHTB in Magelang City, which resulted

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[8] Zulia Maftukha, Risma L., Diah Sulistyani, and Muhammad A. Mahfud. 2021. "DAMPAK PERUBAHAN MEKANISME PENGURUSAN BEA PEROLEHAN HAK ATAS TANAH DAN BANGUNAN DI KOTA SEMARANG DALAM KAITANNYA DENGAN SISTEM PEMBAYARAN SECARA ELEKTRONIK." Universitas Semarang, (Maret).

[9] Fatwala, Halim. 2023. "Implementasi Kebijakan Pengurangan Bea Perolehan Hak atas Tanah dan Bangunan dalam Akselerasi Pelaksanaan Pendaftaran Tanah Sistematis Lengkap Partisipasi Masyarakat." Jurnal Pertanahan Nasional 13 (1): 45-59.

in delays in verification and a low rate of application submission, particularly among low-income communities.[10] Another study by Silvia Hendrayanti confirms that the disproportionate burden of BPHTB widens the gap in land access for low-income households and contradicts the principle of distributive justice.[11] On the other hand, Juita Vandinata Tappubulon et al. found that although BPHTB makes a significant contribution to Local Own-Source Revenue (PAD), the policy has the potential to hinder the well-being of low-income households if it is not accompanied by effective exemption or reduction mechanisms.[12] These findings indicate that the main issue with BPHTB does not lie in its normative legitimacy, but rather in its implementation, institutional coordination, and the policy's support for vulnerable groups.

Although these various studies have made important contributions, most of them still focus on general aspects of the BPHTB, electronic systems, or macro-fiscal analysis, and has not specifically examined the implementation of the BPHTB exemption policy following the issuance of Semarang Mayor Regulation No. 64 of 2024 at the micro level of urban villages. Furthermore, the perspective of social justice as a substantive analytical framework remains relatively limited, particularly in linking local fiscal policies to the principles of distributive justice and land rights.

Based on this gap, this study aims to analyze the

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[10] Yolanda, Ayu N. 2022. "IMPLEMENTASI KEBIJAKAN E-BPHTB DI BADAN PENGELOLA KEUANGAN DAN ASET DAERAH KOTA MAGELANG." Universitas Tidar.

[11] Hendrayanti, Silvia. 2023. "POTENTIAL OF LAND AND BUILDING TRANSFER TAX (BPHTB) IN SEMARANG CITY." *IJEBAR International Journal of Economics. Business and Accounting Research* 7, no. 4 (Desember). https://doi.org/10.29040/ijebar.v7i4.10703.

[12] Tampubolon, Juita V., Joana Siragih, Yan C. Sembiring, and Sabeth Sembiring. 2025. "PENGARUH BEA PEROLEHAN HAK ATAS TANAH DAN BANGUNAN (BPHTB) DAN PAJAK BUMI DAN BANGUNAN PERDESAAN DAN PERKOTAAN (PBB-P2) TERHADAP PENDAPATAN ASLI DAERAH KABUPATEN KARO PERIODE 2020-2023." Seminar Nasional Manajemen dan Akuntansi 3 (Oktober).

implementation of the BPHTB exemption for low-income communities in Tlogosari Kulon Village, focusing on the policy’s effectiveness, inter-agency coordination, and its impact on social justice and legal certainty. Specifically, this study addresses the following research questions: (1) What factors hinder the implementation of the BPHTB exemption policy for low-income households under Semarang Mayor’s Regulation No. 64 of 2024? (2) What policy model can be developed to improve the effectiveness of implementation and distributive justice in the implementation of the BPHTB exemption for low-income communities in Semarang City?

This research employs a normative-empirical approach using a case study method in Tlogosari Kulon Village. Data were collected through in-depth interviews with village officials, relevant agencies (Bapenda, Disperkim, Distaru), and beneficiary communities. In addition, a document analysis was conducted on Mayor’s Regulation No. 64 of 2024, land administration reports, and land ownership data. Data analysis was performed qualitatively using triangulation techniques to ensure the validity of the findings. This study also employs a social justice perspective as its primary analytical framework.

B. Factors Hindering the Implementation of BPHTB Exemptions

1. **Ineffective Inter-Agency Authority and Coordination**

Based on observations, the implementation of the Land and Building Acquisition Tax (BPHTB) exemption policy for Low-Income Communities (MBR) in Semarang City revealed inefficiencies in the distribution of authority and coordination among agencies, particularly between the Regional Revenue Agency (Bapenda), the Housing and Settlement Agency (Disperkim), and the Spatial Planning Agency (Distaru). This situation has undoubtedly hindered the optimal implementation of the policy as stipulated in Semarang Mayor Regulation No. 64 of 2024. Weak inter-agency integration in the implementation of the e-BPHTB system has resulted in low service delivery rates and created administrative uncertainty for the public.[13]

Table 1. Implementation Gap in the BPHTB Exemption Policy.

Legal Norm (Mayor's Regulation 64/2024)	**Empirical Findings in the Field**	**Impact of the Gap**
Integrated involvement of Bapenda, Disperkim,Distaru, and the sub-district office (Article8).	Coordination is ineffective; there is no integrated mechanism. Bapenda focuses only on administrative matters; Disperkim and Distaru work in a piecemeal manner.	Procedural uncertainty for the public; implementation is suboptimal.
Verification of income and asset ownership through official documents (Article 8, paragraph (2), letters b, c, f).	DTKS data as the primary reference at the kelurahan level is not connected to the e-BPHTB of Bapenda.	Eligible low-income households are still subject to the full BPHTB; there is administrative exclusion.
The village head has the authority to issue a decree on income & assets (Article 8, paragraph (2), letters c & f).	The Village Head of Tlogosari Kulon is not yet aware of this policy; there has been no outreach from the City Government.	Lack of preparedness among frontline service providers; verification and facilitation functions are not

[13] A.N, Yolanda. 2022. "Implementasi Kebijakan E-BPHTB di Badan Pengelola Keuangan dan Aset Daerah Kota Magelang." Jurnal Ilmu Pemerintahan dan Kebijakan Publik 9 (1): 55-68.

		functioning.
Measures for simplifying (expected to be integrated).	Lacks an automatic detection feature for MBR status based on DTKS; not yet integrated with data from the Department of Housing and Urban Development, Distaru, and sub-district offices.	Manual verification across agencies; the process is slow, error-prone, and inefficient.
Comprehensive and clear requirements (Article 8, paragraph (2), letters a–j).	High complexity; ambiguous wording of (Article 8, paragraph (3)) create uncertainty; no single, clear application process.	Heavy administrative burden on the MBR (especially in the informal sector); potential for exclusion errors.

Sumber: Author's Research Findings

Normatively, Article 8(1) of Semarang Mayor's Regulation No. 64 of 2024 on Exemption from Land and Building Acquisition Tax (BPHTB) for Low-Income Households stipulates that eligible individuals must submit an application to obtain BPHTB exemption in accordance with applicable laws and regulations. Furthermore, Article 8(2) of Semarang Mayor Regulation No. 64 of 2024 on Exemption from Land and Building Acquisition Tax for Low-Income Residents, it is stipulated that the administrative and substantive requirements that must be met by applicants ranging from proof of citizenship and income criteria as low-income residents to evidence of asset ownership, along with other required administrative documents. This provision implicitly indicates that the implementation of this policy requires the involvement of various agencies with distinct yet interrelated authorities. Furthermore, local fiscal policies involving more than one agency will heavily depend on the effectiveness of horizontal coordination among government organizations, as communication breakdowns between agencies are often the primary cause of public policy objectives not being met.[14] Dawkins, in his study on housing justice, notes that fiscal and administrative barriers to homeownership are the primary causes hindering the social mobility of low-income groups.[15]

Therefore, the fiscal policy of the City of Semarang for the year 2025 demonstrates a phased effort to provide relief on the Land and Building Acquisition Tax (BPHTB) through an incentive scheme in the form of tax discounts, particularly for transactions outside the Comprehensive Systematic Land Registration Program (Non-PTSL) such as sales, gifts, inheritances, or the granting of new rights resulting from the relinquishment of existing rights. This program will be implemented in two phases: from September 1 to October 31, 2025, with a discount rate of up to 30%, followed by the period from November 1 to December 31, 2025, with relief rates ranging from 5% to 25% based on the type of acquisition and the Taxable Value of the Property (NPOP). In its implementation, taxpayers who have taken advantage of these discount facilities are required to undergo verification immediately after payment to ensure validity tax administration. In terms of policy, this program aims to ease the burden on the public while encouraging greater compliance with local tax obligations and optimizing local revenue through an incentive-based approach. However, substantively, this policy remains limited because it only provides a reduction in the tax burden, not a full exemption, and thus does not fully accommodate the needs of low-income households (MBR).

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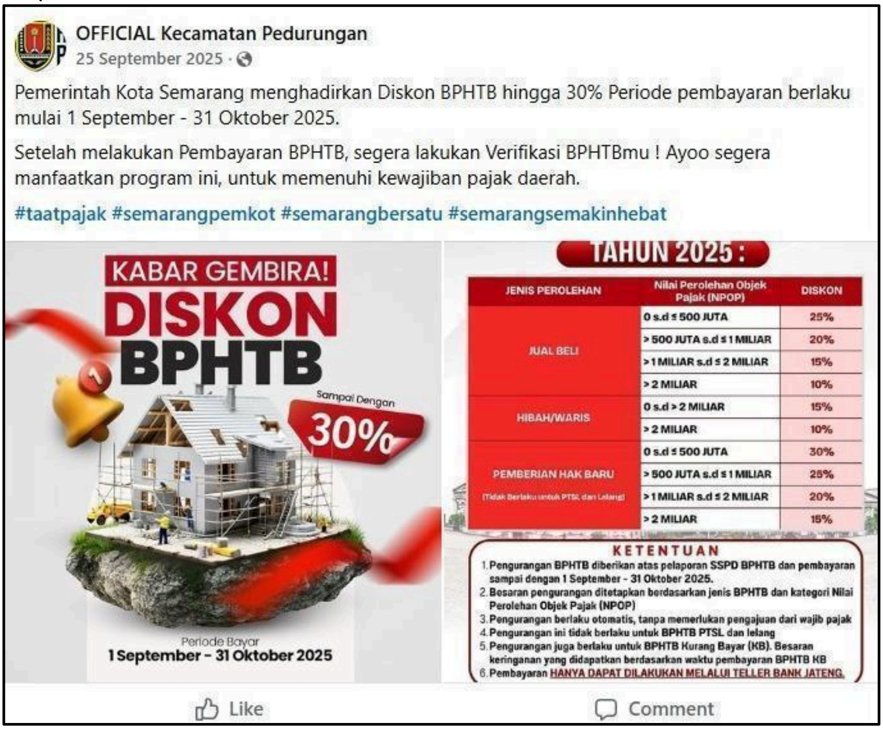
[14] D., Pratama, and Suryani. 2021. "Koordinasi Antarinstansi dalam Implementasi Kebijakan Fiskal Daerah." *Jurnal Administrasi Negara* 12 (3): 210-224.

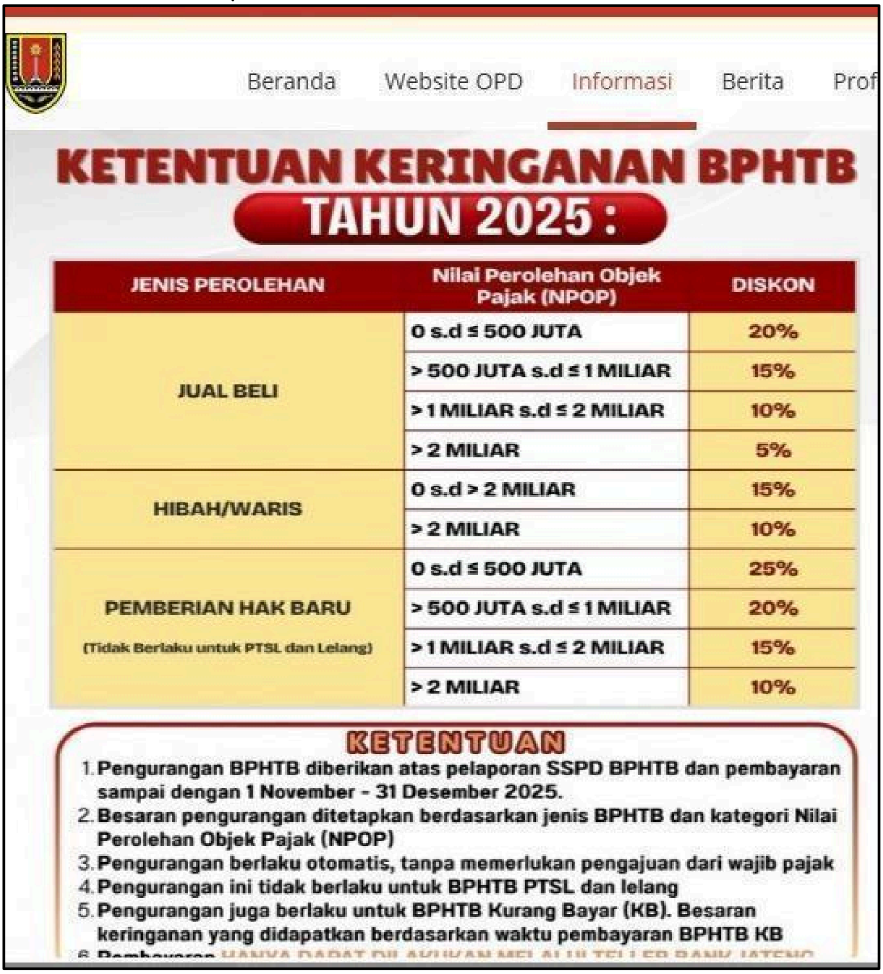
[15] Dawkins, Casey. 2021. "Realizing housing justice through comprehensive housing policy reform." International Journal of Urban Sciences 25 (25(sup1)): 266-281. https://doi.org/10.1080/12265934.2020.1772099.

Figure 1. BPHTB Discount Program: September 1 – October 31, 2025



Source: https://web.facebook.com/kecpedurungan/posts/pemerintah-kota-semarang-menghadirkan-diskon-bphtb-hingga-30-periode-pembayaran-/826771526535340/?_rdc=1&_rdr#

Figure 2. Non-PTSL BPHTB Discount Program, November 1–December 31, 2025



Beranda Website OPD Informasi Berita Prof

KETENTUAN KERINGANAN BPHTB TAHUN 2025 :

JENIS PEROLEHAN	Nilai Perolehan Objek Pajak (NPOP)	DISKON
JUAL BELI	0 s.d ≤ 500 JUTA	20%
	> 500 JUTA s.d ≤ 1 MILIAR	15%
	> 1 MILIAR s.d ≤ 2 MILIAR	10%
	> 2 MILIAR	5%
HIBAH/WARIS	0 s.d > 2 MILIAR	15%
	> 2 MILIAR	10%
PEMBERIAN HAK BARU (Tidak Berlaku untuk PTSL dan Lelang)	0 s.d ≤ 500 JUTA	25%
	> 500 JUTA s.d ≤ 1 MILIAR	20%
	> 1 MILIAR s.d ≤ 2 MILIAR	15%
	> 2 MILIAR	10%

KETENTUAN

1. Pengurangan BPHTB diberikan atas pelaporan SSPD BPHTB dan pembayaran sampai dengan 1 November - 31 Desember 2025.
2. Besaran pengurangan ditetapkan berdasarkan jenis BPHTB dan kategori Nilai Perolehan Objek Pajak (NPOP)
3. Pengurangan berlaku otomatis, tanpa memerlukan pengajuan dari wajib pajak
4. Pengurangan ini tidak berlaku untuk BPHTB PTSL dan lelang
5. Pengurangan juga berlaku untuk BPHTB Kurang Bayar (KB). Besaran keringanan yang didapatkan berdasarkan waktu pembayaran BPHTB KB

Source: https://jangli.semarangkota.go.id/informasi/bphtbnonptsl

In line with this, Bapenda has authority over tax administration, particularly regarding the receipt, verification, and processing of Local Tax Payment Slips (SSPD) BPHTB as referred to in Article 8, paragraph (2), subparagraphs (h) and (i) of Semarang Mayor Regulation No. 64 of 2024 on the Exemption from Land and Building Acquisition Tax for Low-Income Communities. The optimization of Bapenda's functions in local tax services is heavily influenced by its ability to verify data quickly, accurately, and integrated with other agencies, particularly in electronic-based services.[16] On the other hand, the Department of Housing and Urban Development (Disperkim) has the authority to provide technical recommendations regarding housing units for low-income households (MBR), as stipulated in Article 8, Paragraph (2), Letter j of Semarang Mayor's Regulation No. 64 of 2024 on the Exemption from Land and Building Acquisition Taxes for Low-Income Households. This role is quite significant because determining the status of low-income housing must take into account housing suitability standards, affordability, and alignment with local housing policies.[17] Additionally, the Spatial Planning Agency (Distaru) plays a role in ensuring compliance with spatial planning regulations as well as the legal status of the land and building properties submitted. Weak verification of spatial data within land policies can lead to legal disputes and undermine legal certainty for the public.[18] Furthermore, sub-district and village governments, as reflected in Article 8, paragraph (2), letters c and f of Semarang Mayor Regulation No. 64 of 2024 on the Exemption from Land and Building Acquisition Taxes for Low-Income Communities, possess administrative authority to issue income certificates and asset ownership certificates. The success of implementing social welfare-based policies depends heavily on the accuracy of data verification at the village level, as the government unit closest to the community.[19]

[16] Kurniawan. 2024. "Optimalisasi Pelayanan Pajak Daerah melalui Sistem Verifikasi Digital pada Badan Pendapatan Daerah." *Jurnal Pajak dan Keuangan Daerah* 8 (1): 44-58.

[17] Lestari. 2023. "Kebijakan Perumahan Sosial dan Perlindungan Masyarakat Berpenghasilan Rendah di Kawasan Perkotaan." *Jurnal Pembangunan Wilayah dan Kota* 19 (2): 133-147.

[18] Hidayat. 2023. "Verifikasi Data Tata Ruang dalam Penyelenggaraan Kebijakan Pertanahan dan Kepastian Hukum Hak Atas Tanah." *Jurnal Rechtsvinding* 19 (2): 133-147.

[19] Sari, and Wibowo. 2025. "Peran Kelurahan dalam Validasi Data Kesejahteraan Sosial untuk Implementasi Bantuan Kebijakan Publik." *Jurnal Governance dan Kebijakan Sosial* 10 (1): 75-90.

Table 2. Analysis of the Division of Authority and the Effectiveness of Inter-Agency Coordination

Agency	**Legal Basis (Perwali 64/2024)**	**Role & Normative Authority**	**Findings Implementation in the Field**
Bapenda	Article 8, paragraph (2), letters h & i	Verification & Processing SSPD BPHTB; tax of tax administration.	Operates independently without socioeconomic data (DTKS) from other agencies. The e-BPHTB system is not integrated.
Disperkim	Article 8, paragraph (2), letter j	Provides technical recommendations regarding MBR housing (suitability, price, etc.).	Performing technical functions independently, without coordination with Bapenda in the verification process of exemption applications.
Distaru	(Implicit in the verification of the property's legal status)	Ensuring compliance with spatial planning and the legality of the land/building.	Performs only the technical aspects; not involved in the fee collection process or

			PBG for MBR (based on interviews).
Kelurahan	Article 8, paragraph (2), subparagraphs c & f	Issues a decision on income and a decision on; initial verification of residents' actual conditions.	Unaware of the policy (interview with the Subdistrict Head). Has not yet received outreach or technical guidance from the City Government.

Source: Author's Research Findings

Although the division of authority has been systematically regulated in principle, in practice there is a lack of coordination among agencies. For example, in an interview on April 9, 2026, with Mr. Antonius Hendro Sulistiyo, Deputy Coordinator for Development and Rehabilitation, he stated that the Spatial Planning Agency only handles the technical aspects, not matters related to fees or building permits for low-income communities. This aligns with the theory of public policy implementation proposed by George C. Edward III, who states that the success of policy implementation is influenced by four main variables: communication, resources, disposition, and bureaucratic structure.[20] In this case, the weak coordination among agencies indicates problems in the areas of communication and bureaucratic structure, as there is no effective and integrated coordination mechanism among policy implementers.

[20]George Edwards III, "The Presidency and Public Policy Making",University Pittsburgh Press,1985.

Furthermore, this ineffective coordination also contradicts the principles of good governance, particularly the principles of coordination, accountability, and transparency as stipulated in Law No. 30 of 2014 on Government Administration and also Law No. 25 of 2009 on Public Services. From the perspective of administrative law, any public policy involving more than one agency should be supported by clear coordination mechanisms to prevent overlapping authority or implementation gaps.

1. The Complexity and Ambiguity of Administrative Procedures for Low-Income Families

The provisions of Article 8 of Semarang Mayor Regulation No.64 of 2024 on the Exemption from Land and Building Acquisition Tax for Low-Income Communities normatively sets forth the requirements that must be met by Low-Income Communities to obtain an exemption from the Land and Building Acquisition Tax (BPHTB). However, upon closer examination, the structure of these regulations reveals a fairly high level of administrative complexity, particularly for groups that, due to their socioeconomic circumstances, have limited access to information, formal documents, and administrative services. From a public administration perspective, the longer the chain of verification and proof that citizens must complete, the greater the potential for maladministration and exclusion errors in public policy. This aligns with the views of Tanjung and Ginting, who explain that the implementation of BPHTB policy within the framework of the Comprehensive Systematic Land Registration (PTSL) program is often hindered by numerous administrative requirements that are disproportionate to the capacity of low-income communities to provide the requested formal documents.[21]

[21] Tanjung, Ayu L., Budiman Ginting, Bastari Mathon, and Jelly Leviza. 2024. "Kebijakan BPHTB Terutang Dalam Rangka Pendaftaran Tanah Sistematis Lengkap di Kabupaten Nias." *Jurnal Media Akademik (JMA)* 2 (1).

This complexity is reflected in the numerous requirements that applicants must cumulatively fulfill, as stipulated in Article 8, paragraph (2), letters a through as per letter j of Semarang Mayor's Regulation No. 64 of 2024 on the Exemption from Land and Building Acquisition Tax for Low-Income Individuals. These requirements are not limited to basic administrative matters, such as possession of an ID card (KTP), but also include proof of income through bank statements or income certificates, proof of asset ownership status via certificates from subdistricts and villages, and the obligation to attach tax documents such as the Local Tax Payment Slip (SSPD) for BPHTB as well as verification evidence from banks. One study confirms that BPHTB and PPh incentives in the land rights transfer process have not been fully effective because the public still faces lengthy administrative hurdles, particularly during the verification and proof of economic status stages for beneficiaries.[22] For low-income groups most of whom work in the informal sector meeting these requirements can pose significant difficulties due to their limited ability to provide the required formal documents.

Table 3. Root Causes and Impacts of Administrative Complexity on Low-Income Communities

Type of Requirements (Article 8)	**Challenges for MBRs (Informal Sector)**	**Negative Impacts**
Proof of income (bank/letter from employer)	Most MBRs work in the informal sector (no official supervisor, cash transactions, no regular bank statements).	Cannot meet formal requirements; must obtain an income certificate of village head

[22] Maulina, Meyliana, Qonita Marseli P. Yushi, Gandung S. Saputra, and Ghea R. Hairy. 2024. "Analisis Kebijakan Insentif Bea Peralihan Hak Atas Tanah dan Bangunan serta Pajak Penghasilan Terhadap Pembayaran Pajak Peralihan Hak Atas Tanah." *Qawanin Jurnal Ilmu Hukum* 5 (1): 18-31.

		(additional procedure).
Single asset certificate from the subdistrict & neighborhood	Cross-level bureaucratic processes (RT/RW → village → subdistrict) consumes time, effort, and money.	Potential for exclusion errors because community members are unwilling or unable to complete the lengthy process.
The phrase “other requirements” (Article 8, paragraph 3)	There is no legal certainty; requirements may be added at any time by technical agencies.	Increases uncertainty and psychological burden for applicants.
SSPD BPHTB & bank verification evidence	Procedurally, MBR must still go through the general tax process before receiving an exemption.	Counter productive to the objective of exemption; creates a contradictory initial burden.

Source: Author’s Research Findings

The lack of clarity in administrative procedures is also evident in the coordination mechanism among agencies, which is not explicitly regulated in the provision. Article 8 of Semarang Mayor’s Regulation No. 64 of 2024 on the Exemption from Land and Building Acquisition Taxes for Low-Income Communities only sets forth substantive and administrative requirements without providing clarity regarding the application process, verification stages, or the division of roles among the agencies involved—such as the Regional Revenue Agency (Bapenda), the Housing and Settlement Agency (Disperkim), the Spatial Planning Agency (Distaru), as well as subdistrict and village governments. This results in applicants lacking certainty regarding the procedures they must follow, including to which agency the application should be submitted and how The verification process is carried out. Therefore, the systems and procedures for collecting local taxes, including BPHTB, require a clear division of authority among agencies so that services do not cause confusion among the public and ensure legal certainty for tax payers.[23] Furthermore, according to Abduh's research, the effectiveness of local tax services heavily depends on a clear institutional structure and integrated coordination channels between technical and administrative divisions. If the division of authority is not clearly defined, the verification process and service delivery may potentially cause delays and uncertainty for the public.[24]

Furthermore, the provision in Article 8(3) of Semarang Mayor Regulation No. 64 of 2024 on the Exemption from Land and Building Acquisition Tax for Low-Income Residents which states that applicants must also meet other requirements in accordance with applicable laws and regulations actually has the potential to create legal uncertainty. This phrasing opens the possibility of additional requirements beyond those previously mentioned, thereby increasing the administrative burden on applicants. Such a situation is clearly inconsistent with the principles of legal certainty and ease of service as stipulated in Law No. 25 of 2009 on Public Services, which requires procedures that are simple, clear, and easily understood by the public. Nopriani further explained that legal certainty in tax administration can only be achieved if procedures service formulated in a simple,

[23] Nasution, Ahmad F. 2019. "Implementasi Peraturan Walikota Binjai Nomor 47 Tahun 2017 Tentang Sistem dan Prosedur Pemungutan Pajak Bumi dan Bangunan Perdesaan dan Perkotaan dan BPHTB." *Repositori Universitas Medan Area*. https://repositori.uma.ac.id/jspui/bitstream/123456789/13620/1/171801013%20-%20Ahmad%20Fauzan%20Nasution%20-%20Fulltext.pdf.

[24] Abduh, Zulfikar. 2019. "Efektivitas Pemungutan Pajak Bumi dan Bangunan dalam Meningkatkan PAD Kabupaten Indragiri Hilir Tahun 2018." *Repository Universitas Islam Riau*. https://repository.uir.ac.id/8137/1/151010132.pdf.

transparent, and easy for the public to understand.[25]

2. Data Gaps and Information Infrastructure

One of the main obstacles in implementing the exemption from the Land and Building Acquisition Tax (BPHTB) for Low-Income Communities (MBR) based on Semarang Mayor Regulation No. 64 of 2024 is the existence of data gaps and the lack of integration of information infrastructure among relevant agencies, particularly between the Regional Revenue Agency (Bapenda), the Housing and Settlement Agency (Disperkim), the Spatial Planning Agency (Distaru), subdistricts, and urban villages. Normatively, Article 8 of Semarang Mayor Regulation No. 64 of 2024 on the Exemption from Land and Building Acquisition Tax for Low-Income Communities requires verification of the applicant's income status, ownership of a single asset, compliance of the residential property, and technical recommendations from relevant local government agencies. In reality, this process is still carried out only partially because each agency uses different databases that are not yet connected within an integrated service system. The effectiveness of e-government services heavily depends on institutional coordination and data integration across agencies; without data synchronization, the verification process will proceed slowly and risks causing the policy to miss its intended targets.[26]

Bapenda, as the agency authorized to manage BPHTB administration, focuses only on taxation and the

[25] Nopriani. 2019. "Analisis Strategi Pemungutan Tunggakan Pajak Bumi dan Bangunan dalam Pemenuhan dan Peningkatan Realisasi Target PBB." *Repository STIE Pembangunan Tanjungpinang*. https://ejournal.up45.ac.id/index.php/maksipreneur/article/download/469/446.

[26] Andriani, Yevi, Sri Suwitri, and Tri Yuniningsih. 2023. "Penerapan E-Goverment Melalui Sistem Informasi Kesejahteraan Sosial Next Generation (SIKS-NG) Sebagai Aplikasi Pengolah Data Kemiskinan di Kabupaten Bengkulu Selatan." *Jurnal Agregasi : Jurnal Aksi Reformasi Government Dalam Demokrasi* 11 (2): 129-147. DOI10.34010/agregasi.v11i2.11255.

verification of payment documents, whereas Determining MBR status requires socioeconomic data from the Housing and Urban Development Agency (Disperkim), the Social Affairs Agency, and sub-districts via the Integrated Social Welfare Data (DTKS). The issue is that this data is not automatically linked to the e-BPHTB system accessed through the official website of the Semarang City Revenue Agency (Bapenda). Although residents substantively qualify as MBR, the system still treats them as general taxpayers required to pay BPHTB at the standard rate. The main weakness in DTKS management at the local level lies in the lack of optimal continuous updates and weak data interoperability between agencies, meaning that social welfare data cannot yet be effectively utilized to support cross-sectoral public services. This situation classifies them as general taxpayers who are required to pay BPHTB at the standard rate. This situation highlights a disconnect between legal norms and the digital infrastructure needed for their implementation.[27] The digitization of BPHTB often faces implementation challenges because the electronic system is not yet capable of facilitating cross-sectoral verification and still relies on manual cross-agency checks.[28]

Data gaps are also evident at the village level, which serves as the frontline of administrative services. Based on an interview on March 10, 2026, with Mr. Hananto Lesworo, who serves as the Head of Tlogosari Kulon Village, it was revealed that village officials have not received official briefings regarding the implementation of Semarang Mayor's Regulation No. 64 of 2024, and were not even aware of the BPHTB exemption program for low-income households (MBR). In Article 8, paragraph (2), subparagraphs (c) and (f) of Semarang Mayor Regulation

[27] Widyaningsih, Dyan, Ruhmaniyati, and Nina Toyamah. 2022. *Mendorong pemutakhiran berkelanjutan terhadap data terpadu kesejahteraan sosial: kertas kerja SMERU*. N.p.: SMERU Research Institute.

[28] Rosadi. 2025. "Efektivitas Kebijakan Digitalisasi Pajak Bea Perolehan Hak Atas Tanah dan Bangunan di Provinsi Daerah Khusus Jakarta." *Journal of Syntax Literate* 10 (11): 9290-9297.

No. 64 of 2024 on the Exemption from Land and Building Transfer Tax The Acquisition of Land and Building Rights for Low-Income Communities explicitly assigns a role to the village head in issuing income certificates and certificates stating that the property in question is the applicant's sole asset. The village officials' lack of knowledge regarding these regulations indicates weak vertical information dissemination from the city government to the lowest level of government. The success of social policy implementation depends on the sub-district's capacity to verify data and on the local officials' understanding of the regulations.

In addition to institutional issues, limitations in information technology infrastructure also pose a significant obstacle. The e-BPHTB system implemented by the Semarang City Government is indeed intended to simplify administrative procedures, but it does not yet include a feature for automatically detecting MBR status based on DTKS data or other welfare data. For example, research conducted by Tarigan, Liem, and Shebubakar shows that the success of e-BPHTB heavily depends on the integration of tax object data, population data, and socioeconomic data. Without such integration, digital systems actually risk widening access disparities, as low-income individuals with limited digital literacy must still navigate lengthy and unpredictable manual processes.[29] Furthermore, according to Vivekanda's study on comprehensive urban land data updates, the lack of synchronization between geospatial data, land data, and local tax data leads to duplicate verification processes and slows down public services.[30] If we focus on BPHTB,

[29] Tarigan, Gavriela A., Jose M. Liem, Muhamad S. Rahman Shebubakar, and Murni Cahaya. 2025. "Kontribusi Pajak Bumi dan Bangunan (PBB) dan Bea Perolehan Hak Atas Tanah dan Bangunan (BPHTB) Terhadap Pendapatan Asli Daerah (PAD) di Kota Tangerang." *Journal of Accounting and Finance Management* 6 (2): 550-66. https://doi.org/10.38035/jafm.v6i2.1856.

[30] Vivekananda, Gipih S. Vivekananda, Bambang Suyudi, and Susilo Widiyantoro. 2026. "Integrasi Data Pertanahan Dalam Pembaruan Data Pajak Bumi Dan Bangunan Perdesaan Dan Perkotaan Di Cakranegara

this situation results in delays in the issuance of exemption decisions and may even cause the public to lose the opportunity to receive fiscal incentives to which they are entitled. The principle of good governance requires transparent, accountable, and efficient public services, as mandated by Law No. 25 of 2009 on Public Services.

C. The Role of the Sub-District Office as the Frontline of Administrative Services

1. The Subdistrict Office as a Facilitator with Limited Capacity

Pursuant to Article 8(2) of Semarang Mayor's Regulation No. 64 of 2024 on the Exemption from Land and Building Acquisition Tax for Low-Income Communities, the village head has administrative authority related to the process of verifying data on residents who submit applications for exemption from the Land and Building Acquisition Tax (BPHTB) for Low-Income Communities (MBR). This authority can be traced to several provisions that explicitly designate the village head as the party authorized to provide administrative information regarding the socioeconomic conditions of applicants. The village head's authority constitutes the implementation of public service functions at the level closest to the community. The village office holds a strategic position as the frontline government unit responsible for verifying administrative population data, providing social services, and overseeing the validity of community data, as it is the institution that most directly understands the actual conditions of its residents.[31]

Utara, Kota Mataram." *Jurnal Tunas Agraria* 9 (1): 85-116. https://doi.org/10.31292/jta.v9i1.501.

[31] Putri, Berliana, and Oktarizka Reviandani. 2023. "Penerapan E-Government Melalui Pelaksanaan Program KTP Digital di Kelurahan Dr. Soetomo Kota Surabaya." *IJPA- The Indonesian Journal of Public Administration* 9 (1). https://journal.uta45jakarta.ac.id/index.php/admpublik/article/viewFile/6829/2528.

Article 8, paragraph (2), letter b of Semarang Mayor Regulation No. 64 of 2024 on the Exemption from Land and Building Acquisition Fees for Low-Income Communities sets forth the criteria for Low-Income Communities based on monthly income levels. This provision categorizes applicants' income into several groups, namely: unmarried applicants with a maximum income of Rp 7,000,000.00 (seven million rupiah), married applicants with a maximum income of Rp 8,000,000.00 (eight million rupiah), and participants in the People's Housing Savings Program (Tapera) with a maximum income of Rp 8,000,000.00 (eight million rupiah). The establishment of these income thresholds indicates that MBR status must be based on objective and verifiable economic data. Socioeconomic verification is crucial to ensure that the BPHTB exemption policy does not miss its intended targets. Validating the economic status of the community through the examination of social and income data is a key element in ensuring the effectiveness of social assistance programs and preventing inclusion errors in the distribution of policy benefits.[32]

Article 8(2)(c) of Semarang Mayor Regulation No. 64 of 2024 on the Exemption from Land and Building Acquisition Tax for Low-Income Communities states that the income amount referred to in subparagraph (b) must be substantiated by supporting documents in the form of bank statements or income certificates issued by the head of the workplace or the village head. This provision indicates that the village head has the administrative authority to issue income certificates for residents who work in the informal sector or do not have official proof of income from their workplace. Here, the village head serves as the party conducting the initial verification of the economic conditions of residents in their area in order to ensuring that the applicant's income data aligns with the MBR criteria

[32] Vidyastuti, Vannisa L., Mas Halimah, and Hilman A. Halim. 2022. "Implementasi Program Keluarga Harapan di Kelurahan Margasuka Kecamatan Babakan Ciparay Kota Bandung." *JANE (Jurnal Administrasi Negara)* 14 (1): 426-431. https://journals.unpad.ac.id/jane/article/viewFile/41340/18123.

established in the regulations.

The village head's authority is also stipulated in Article 8, paragraph (2), letter f of Semarang Mayor Regulation No. 64 of 2024 on the Exemption from Land and Building Acquisition Tax (BPHTB) for Low-Income Communities, which states that the property submitted for BPHTB exemption must be the sole land or building asset to be owned by the applicant. This requirement must be substantiated by a certificate from the subdistrict and village offices, accompanied by a family card. The village head also has the authority to issue a certificate stating that the applicant truly owns only one land or building asset, based on population administration data and factual knowledge regarding the conditions of the community within the village's jurisdiction.

Therefore, it can be concluded that the village head's authority under Article 8, paragraph (2), letters b, c, and f of Semarang Mayor Regulation No. 64 of 2024 on Exemption from Land and Building Acquisition Tax for Low-Income Communities is of an administrative and verifying nature. The village head serves as a government official at the village level tasked with providing administrative information regarding the socioeconomic conditions of applicants as well as the ownership status of land or building assets. This role is certainly crucial to ensuring that the policy of exempting low-income residents from BPHTB is implemented in a targeted, transparent manner, and in accordance with the principles of social justice. The quality of public services at the sub-district level determines the success of social policy implementation, as sub-districts serve as the starting point for verification, facilitation, and oversight of the community's administrative rights.[33]

2. Suboptimal Data Verification and Oversight Functions

Pursuant to Article 8 of Semarang Mayor Regulation No. 64 of 2024 on the Exemption from Land and Building

[33] Fajri, Restu, and Sri Maulidiah. 2025. "Kualitas Pelayanan Publik Di Kelurahan Simpang Empat Pekanbaru Kota." *Jurnal Pemerintahan dan Politik* 10 (4): 864-881. https://doi.org/10.36982/jpp.v10i4.5848.

Acquisition Fees for Low-Income Communities, individuals seeking assistance and/or support in the construction or acquisition of housing for low-income households (MBR) are required to submit an application in accordance with the provisions of applicable laws and regulations. The primary requirement that applicants must meet is Indonesian citizenship, as evidenced by possession of a Resident Identity Card (KTP) as official identification.

Applicants must meet the criteria for Low-Income Households (MBR), which are determined based on monthly income. These income categories consist of several criteria, including married applicants with a maximum monthly income of Rp 7,000,000.00 (seven million rupiah); and married applicants with a maximum monthly income of Rp 8,000,000.00 (eight million rupiah). To verify this income level, applicants must submit supporting documents such as bank statements or income certificates issued by their employer or the local village head.

Furthermore, the property proposed for exemption from the Land and Building Acquisition Tax (BPHTB) must meet certain criteria as stipulated in applicable regulations. The maximum floor area of the proposed house is 36 (thirty-six) square meters for single-family homes and apartment units. For self-help housing construction, the maximum permitted floor area is 48 (forty-eight) square meters. In accordance with legal regulations setting price limits for homes intended for low-income households (MBR) to ensure they remain in the category of relatively affordable housing, the acquisition price of the proposed property must be adjusted accordingly.

Another requirement that must be met by the applicant is that the housing unit submitted as the basis for the BPHTB exemption application must be the sole land or building asset owned by the applicant. This requirement must be substantiated by a certificate issued by the relevant subdistrict and village governments and supported by a Family Card (Kartu Keluarga). Applicants are also required to ensure that they have never previously received or applied for a BPHTB exemption, so that the granting of such exemptions can be carried out fairly and effectively, and does not lead to policy abuse. To ensure the application is administratively complete, the applicant is required to attach a Local Tax Payment Slip (SSPD) for BPHTB as proof of tax reporting or payment. In addition, the applicant must also attach verification from a financial institution to confirm the validity of the financial data submitted in the application. If the property in question is part of a housing complex for low-income communities, the applicant must attach a letter of recommendation from the local government agency responsible for housing and residential area affairs as a form of administrative support for the related BPHTB exemption application.[34]

Regardless, based on an interview on March 10, 2026, with Mr. Hananto Lesworo, who serves as the Head of Tlogosari Kulon Village, it was stated that in the practice of administrative services at the village level, the Integrated Social Welfare Data (DTKS) is regarded as the primary tool for identifying individuals classified as Low-Income Residents (MBR). The Village Head's statement confirms that if a resident submits an application related to a policy that requires proof of economic status, the village office will, in principle, verify the applicant's eligibility by checking their inclusion in the DTKS. According to him, Individuals registered in the DTKS can generally be assumed to meet the criteria for low-income groups, so this data can serve as the basis for initial verification in public services.

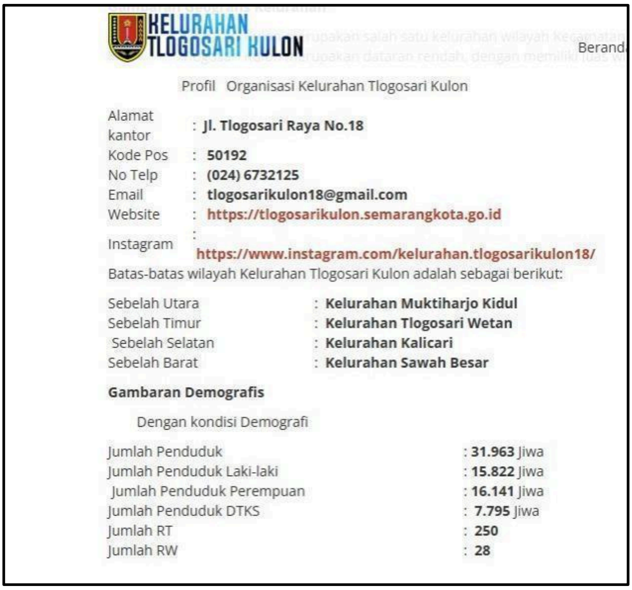
Regarding Semarang Mayor's Regulation No. 64 of 2024 on the Exemption from Land and Building Acquisition Tax for Low-Income Communities, a March 10, 2026, interview with Mr. Hananto Lesworo, who serves as the Head of Tlogosari Kulon Village, revealed that to date, there has been no concrete implementation of this policy at the village level. Based on the information provided, the village office has never received any outreach, guidance, or delegation of technical authority from the city government or relevant

[34] Semarang, Wali Kota. 2024. "PERATURAN WALI KOTA SEMARANG NOMOR 64 TAHUN 2024 TENTANG PEMBEBASAN BEA PEROLEHAN HAK ATAS TANAH DAN BANGUNAN BAGI MASYARAKAT BERPENGHASILAN RENDAH." Semarang: Pemerintah Kota Semarang.

agencies regarding the implementation mechanism for the aforementioned BPHTB exemption. The Village Head also stated that he only became aware of this policy after it was discussed in this study.

Based on the results of a field interview on April 15, 2026, with Mr. Agus Subagyo who is registered in the Integrated Social Welfare Data (DTKS) as a participant in the BPJS PBI (Social Security Administration for Premium Assistance Recipients) program in Tlogosari Kulon Village it was found that he had never received any information or outreach regarding the Land and Building Acquisition Tax (BPHTB) exemption program as stipulated in Semarang Mayor's Regulation No. 64 of 2024. In practice, Mr. Agus regularly receives various updates regarding assistance programs for Low-Income Communities (MBR) through official communication channels, such as the DTKS WhatsApp group facilitated by the subdistrict office. However, regarding the BPHTB exemption policy, no information was ever conveyed neither through direct notifications nor outreach via those communication channels. Instead, the individual was only aware of a BPHTB relief program in the form of a discount offered by the Semarang City Government. This situation highlights a disparity in the dissemination of policy information , which results in affirmative programs not reaching the target groups who should be priority beneficiaries. Consequently, the policy's objective of achieving distributive justice has not yet been optimally realized.

Figure 3. Number of DTKS Participants in Tlogosari Kulon Subdistrict



KELURAHAN TLOGOSARI KULON

Profil Organisasi Kelurahan Tlogosari Kulon

Alamat kantor	:	**Jl. Tlogosari Raya No.18**
Kode Pos	:	**50192**
No Telp	:	**(024) 6732125**
Email	:	**tlogosarikulon18@gmail.com**
Website	:	**https://tlogosarikulon.semarangkota.go.id**
Instagram	:	**https://www.instagram.com/kelurahan.tlogosarikulon18/**

Batas-batas wilayah Kelurahan Tlogosari Kulon adalah sebagai berikut:

Sebelah Utara	:	**Kelurahan Muktiharjo Kidul**
Sebelah Timur	:	**Kelurahan Tlogosari Wetan**
Sebelah Selatan	:	**Kelurahan Kalicari**
Sebelah Barat	:	**Kelurahan Sawah Besar**

Gambaran Demografis

Dengan kondisi Demografi

Jumlah Penduduk	: **31.963** Jiwa
Jumlah Penduduk Laki-laki	: **15.822** Jiwa
Jumlah Penduduk Perempuan	: **16.141** Jiwa
Jumlah Penduduk DTKS	: **7.795** Jiwa
Jumlah RT	: **250**
Jumlah RW	: **28**

Source:https://tlogosarikulon.semarangkota.go.id/geografisdanpenduduk

D. Policy Recommendations to Improve Implementation Effectiveness and Distributive Justice

1. Establishing an Integrated Team and a One-Stop Service Protocol at the Subdistrict Level

The Semarang City Government has implemented an electronic service system through the e-BPHTB platform as an effort to simplify administrative procedures for the collection of the Land and Building Acquisition Tax (BPHTB), which can be accessed via the official website of the Semarang City Regional Revenue Agency (Bapenda). The implementation of this system has not yet been fully able to accommodate the BPHTB exemption policy for Low-Income Communities (MBR) as stipulated in Semarang Mayor Regulation No. 64 of 2024. Functionally, e-BPHTB is still limited to general BPHTB filing and payment services, lacking features that can identify, verify, and classify applicants eligible for exemptions based on socioeconomic criteria. The digitization of the local tax system will only be effective if supported by cross-sectoral data integration and the system's ability to automatically verify taxpayer status; therefore, the service must not be limited to administrative aspects alone but must also ensure substantive fairness in the implementation of fiscal policies.[35]

In addition to these limitations, the implementation of e-BPHTB also faces various technical and administrative obstacles in the field. One of the main problems is taxpayers' low level of understanding regarding the use of electronic systems, which often leads to errors in the data entry process. The system is also prone to data discrepancies during data entry. The system is also prone to data discrepancies during the matching and printing of e-BPHTB documents, which necessitates data corrections. This correction process tends to take a relatively long time ranging from two weeks to one month thereby hindering the efficiency of public services. In line with the research conducted by Suriani and Arsyiah, it is discussed that the implementation of the BPHTB collection policy indicates that technical obstacles such as data entry errors, low digital literacy among taxpayers, and the length of the administrative correction process are dominant factors that has resulted in the electronic BPHTB service not yet operating optimally.[36]

The absence of beneficiary detection or classification features within the system results in all taxpayers being treated equally without considering the socioeconomic

[35] Kinanti, Kartika A., and Yulian A. Chandra. 2025. "Digital Integration In Tax Systems: Literature Review On Enchancing Efficiency And Ensuring Compliance." *Assets Jurnal Ilmiah Ilmu Akuntasi,Keuangan dan Pajak* 9 (1). https://doi.org/10.30741/assets.v9i1.1508.

[36] Suriani, Lilis, and Wa O. Arsyiah. 2024. "Implementasi Kebijakan Pemungutan Bea Perolehan Hak Atas Tanah dan Bangunan (BPHTB) di Badan Pendapatan Daerah Kota Baubau." *Administratio Jurnal Ilmiah Ilmu Administrasi Negara* 13 (3). https://doi.org/10.55340/administratio.v13i3.1741.

conditions that form the basis for affirmative policies. Although a digital one-stop service system has been implemented procedurally, substantively, the BPHTB exemption policy has not yet been integrated into the system. This causes individuals who actually meet the MBR criteria to still pay BPHTB just like other taxpayers. The implementation of e-government in tax services must be able to accommodate the principle of equity in taxation—that is, differentiated treatment for vulnerable groups—so that fiscal policies are not merely formalistic but truly reflect the principle of social justice.[37]

From the perspective of administrative law, this situation indicates an implementation gap between the legal norms (das sollen) stipulated in the Mayor's Regulation and actual implementation practices on the ground (das sein). The digitization of services that is not accompanied by the integration of policy substance has the potential to create administrative exclusion—a condition in which the policy's target groups are unable to access their rights due to limitations in the administrative system. Referring to Law No. 25 of 2009 on public services, this law prioritizes convenience, clarity, and support for vulnerable groups. Electronic-based public service innovations can only be considered is successful if the system is able to reach the segments of society that most need the services, rather than adding administrative barriers due to technological complexity and limited access to information.[38]

From the perspective of George C. Edward III's policy

[37] Resmi, Kunti S., Tania Y. Arnanda, Binti I. Aminatul Latifah, Anang S. Cahyono, and Muharsono. 2025. "Perbandingan Implementasi Electronic Government (E-GOV) Pelayanan Pajak di Indonesia dan Jepang." *Journal of Governance and Public Administration (JoGaPA)* 2 (2). https://journal.ppmi.web.id/index.php/jogapa/article/download/1673/1399

[38] Efelian Feblianto, Diffa A., and Djoko Widodo. 2024. "Implementasi E-Kios Dalam Mempercepat Pelayanan Publik Sebagai Inovasi Pemerintah di Kelurahan Pradah Kalikendal Kota Surabaya." *Journal of Administrative and Sosial Science* 5 (1). https://journal-stiayappimakassar.ac.id/index.php/jass/article/download/726/754

implementation theory, this issue can be categorized as a weakness in the areas of resources and bureaucratic structure, particularly regarding the readiness of the information technology system as an instrument for policy implementation. The e-BPHTB system has not been comprehensively designed to accommodate the need for MBR data verification and inter-agency integration, such as with the Department of Housing and Urban Development (Disperkim), the Department of Transportation (Distaru), and local governments that have the authority to issue supporting data. The success of public service digitization depends on the system's ability to integrate cross-sectoral data so that verification and validation processes can proceed automatically, quickly, and accurately, thereby avoiding the creation of new administrative barriers for the public.[39] Weak coordination among agencies, the lack of integration among service information systems, and the lack of synchronization in the distribution of authority among local government agencies are the main factors causing the implementation of electronic-based public service policies to fall short of optimal performance, even though the necessary regulations are in place. A fragmented bureaucratic structure without clear coordination mechanisms ultimately leads to procedural uncertainty and hinders the effectiveness of policy implementation in fieldwork.[40] As a result, the BPHTB exemption policy was not effectively implemented despite the availability of digital infrastructure.

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[39] Nugroho, Rossi A., and Yuyun Purbokusumo. 2020. "E-Government Readiness: Penilaian Kesiapan Aktor Utama Penerapan E-Government di Indonesia." *Jurnal IPTEKKOM (Jurnal Ilmu Pengetahuan & Teknologi Informasi* 22 (1): 1-17. https://jkd.komdigi.go.id/index.php/iptekkom/article/download/2337/1362.

[40] Amalia, Virdha M., Lazuwardy A. Warsito, and Haidar Aziz. 2025. "Analisis Tantangan dan Implementasi Sistem Pemerintahan Berbasis Elektronik (SPBE) di Indonesia Timur." *Jurnal Ilmu Sosial dan Ilmu Administrasi Negara* 9 (2).

Table 4. Evaluation Evaluation Based on Edwards' Theory of Implementation III

Variables (Edward III)	**Real Implementation**	**Conclution / Weakness**
Communication	Outreach regarding Perwali 64/2024 did not reach the sub-districts and low-income communities. Sub-district heads and DTKS participants were unaware of the program.	Failure-There was no effective-vertical information transfer from policy makers to in the field.
Resources	The e-BPHTB system is not integrated with the DTKS. Human resources at the urban village level arem untrained and lack a mandate.	Failure - Digital infrastructure is inadequate; the capacity of the implementing (at the sub-district level) is not prepared.
Disposition (Attitude of Implementers)	Bapenda, Disperkim, and Distaru work independently (sectoral ego). No initiative integrated coordination.	Failure—There is no shared commitment to implement the policy in collaborative.
Bureaucratic Structure	No mechanism clear coordination mechanism between agency.	Failure-Fragmented bureaucratic structure is fragmented; it

	There is no single application procedure uniform. There are no standard operating procedures (SOPs).	does not support cross-sectoral policy implementation sectors.

Source: Author's Research Findings

2. Administrative Administrative for Low-Income Families by the Village Administration

Administrative assistance for Low-Income Communities (MBR) provided by the Tlogosari Kulon Subdistrict Administration is a concrete manifestation of the community empowerment functions carried out by subdistrict officials particularly the subdistrict head and local community institutions such as the Subdistrict Community Empowerment Board (LPMK), the Community Self-Reliance Board (BKM), and the Family Welfare Empowerment (PKK). From an institutional perspective, the sub-district serves as a facilitator and motivator that systematically gathers, absorbs, and manages community aspirations including those of the MBR group through community discussion mechanisms based on active public participation.

This administrative support includes coordination and guidance activities aimed at enhancing the community's capacity to utilize various existing empowerment programs, such as training in entrepreneurial skills and the management of local resource potential. Low-income communities are expected to achieve greater self-reliance and sustainable well-being. Although the institutional role of supporting bodies such as the LPMK has not yet demonstrated in its implementation, the Subdistrict Government continues to play a strategic role as the spearhead in community organization and empowerment through administrative assistance that is inclusive and participatory.[41]

This is aimed at realizing the goals of poverty alleviation and improving community well-being, which are an integral part of urban village governance within the framework of regional autonomy. Well-organized and coordinated administrative support serves as a crucial instrument in fostering the development of self-reliant and empowered urban village communities.

3. Integrating the BPHTB Exemption Program with the PTSL Program

The Comprehensive Systematic Land Registration (PTSL) is a national strategic program implemented by the Ministry of Agrarian Affairs and Spatial Planning/National Land Agency (ATR/BPN) to provide legal certainty regarding land ownership rights through simultaneous and comprehensive land registration within a single village or kelurahan. This program aims to accelerate the issuance of land certificates for the public, particularly economically disadvantaged groups who have long faced administrative and financial barriers in obtaining legal recognition of their land rights. PTSL serves not only as an instrument for asset legalization but also as a means of legal protection and equitable access to agrarian resources for low-income communities.

In its implementation, one of the main obstacles that frequently arises in the PTSL program is the obligation to pay the Land and Building Acquisition Tax (BPHTB). BPHTB is essentially a local tax imposed on the acquisition of rights to land and/or buildings, which legally remain in effect even if the acquisition process is conducted through the PTSL scheme. This situation often poses a challenge for Low-Income Communities (MBR), as even though they obtain land certificates through the

[41] Ginting, Harif S. 2021. "Peran Pemberdayaan Lembaga Masyarakat Kelurahan Meranti Kecamatan Rumbai Kota Pekanbaru Dalam Musyawarah Pembangunan Kelurahan." *Repository Universitas Islam Riau.*https://repository.uir.ac.id/6907/1/M.%20Harif%20Suranta%20Ginting.pdf.

PTSL program, they are still required to fulfill fiscal obligations that do not always align with their economic capacity. This aligns with Puspitasari's findings, which state that the BPHTB burden in the land certification program is one of the main obstacles to accelerating asset accumulation among the urban poor.[42]

From the perspective of George C. Edward III's policy implementation theory, these fiscal barriers in the PTSL program reflect weaknesses in resource allocation and bureaucratic structure. The lack of alignment between national land certification targets and local tax policies indicates a fragmented bureaucratic structure, in which vertical agencies (ATR/BPN) and local governments (Bapenda) lack an automatically integrated coordination mechanism. This situation inevitably creates an implementation gap between the legal norms (das sollen)—which promise simplified asset legalization—and the reality on the ground (das sein), where the public continues to bear high costs. Without resource support in the form of an information technology system capable of cross-sectoral verification of data on low-income households, the tax exemption policy will remain difficult for eligible PTSL participants to access.

To overcome these obstacles, substantive integration between the PTSL program and the BPHTB exemption scheme is required through strengthened communication and data synchronization. A strategic solution that can be pursued is to directly link the e-BPHTB system with the Integrated Social Welfare Database (DTKS) and land registration data at the sub-district level. By through this integration, the low-income (MBR) status of PTSL participants can be automatically verified by the system, thereby eliminating the need for lengthy and complex manual administrative procedures. Furthermore, strengthening the role of the kelurahan as administrative

[42] Puspitasari, Werry, Adianto, and Meita Istianda. 2026. "Implementasi Kebijakan Bea Perolehan Hak Tanah Dan Bangunan (BPHTB) Terhutang Di Kantor Pertanahan Kabupaten Indragiri Hulu." *Jurnal Niara* 18 (3): 949-963.

facilitators is crucial for providing inclusive assistance to residents, to ensure that the fiscal incentives under Mayor's Regulation No. 64 of 2024 truly serve as a catalyst for accelerating equitable land certification.

Table 5. Strategic Policy Recommendations Based on Findings.

Recommendations	**Basis Issue**	**Action Concrete Implementation**	**Success Indicators**
Integration of Data & Digital Infrastructure	e-BPHTB is not connected with DTKS, Disperkim, Distaru, and subdistricts (B.3)	1. Connect the e -BPHTB system to the DTKS database in real time. 2. Provide an automatic verification feature for MBR status and single asset.	Automate the MBR verification process; reduce is short.
Strengthening the Role of Neighborhood Units	The sub-district office is unaware of the policy; the facilitation and verification functions are not yet optimal (C.2 & D.2)	1. Intensive Intensive outreach on Municipal Regulation No. 64/2024 to all sub-district heads and subdistricts staffs. 2. Provide technical guidance and training verification of MBR data based	Urban villages can serve as (single entry point) for BPHTB exemptions.

		on the DTKS. 3. Provide administrative assistance for MBR (especially in the informal sector).	
Protokol One-Stop Service Protocol at the Subdistrict	Inter-agency coordination is not effective; procedures are unclear (B.1& B.2)	1. Form an Integrated Team (Bapenda, Disperkim, Distaru, Subdistrict). 2. Establish standard operating procedures operating procedures) for the application process from the sub-district office to the issuance of a decision.	There is certainty regarding the process and completion time; the public does not need to deal with multiple agencies.
Integration with the PTSL Program	MBR PTSL participants are still burdened with BPHTB, which hinders (D.3)	1. Link the scheme for automatic in the PTSL process. 2. Make the sub-district as facilitators of MBR verification for the PTSL program.	Eliminate double taxation; accelerate land certification for low-income households achieved.

Source: Author's Research Findings

E. Conclusion

The implementation of Semarang Mayor Regulation No. 64 of 2024 in Tlogosari Kulon Subdistrict has not yet been fully effective due to a significant implementation gap between legal norms and on-the-ground practices. Although this policy was designed as an instrument of social justice for low-income households (MBR), its implementation remains hampered by weak coordination among agencies as well as an e-BPHTB digital infrastructure that is not yet capable of automatically identifying and verifying applicants based on socioeconomic criteria. This situation is exacerbated by complex administrative procedures for vulnerable groups and a lack of outreach at the sub-district level, resulting in eligible residents still being burdened by tax obligations just like general taxpayers.

As a concrete step to improve the policy's effectiveness, the Semarang City Government needs to implement cross-sectoral data integration by linking the e-BPHTB system directly to the Integrated Social Welfare Database (DTKS) to minimize verification errors and administrative barriers. Furthermore, strengthening the role of sub-district offices through clear technical mandates and inclusive administrative support is essential so that local officials can function as effective facilitators for residents in the informal sector. Integrating the BPHTB exemption program with the Comprehensive Systematic Land Registration (PTSL) program is also a strategic solution to eliminate the double fiscal burden, so that accelerating land certification can provide legal certainty and tangible economic benefits for the most vulnerable communities.

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