

## Analysis of Sales Ratio Assessment as A Test Tool for Accuracy of Determination of Tax Object Sales Value against Market Value Case Study in Kabandungan Village

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**Abstract:** This study aims to analyze the determination of the Tax Object Sales Value (NJOP) for land and buildings in Kabandungan Village, Kabandungan District, and examine the conformity of NJOP with market values. The method used is the Assessment Sales Ratio (ASR) which refers to the provisions established by the Directorate General of Taxes and the International Association of Assessing Officers (IAAO). Primary data was obtained from the Tax Office Pratama Kabupaten Sukabumi and the Kabandungan Village Office. The analysis results indicate variations in the level of conformity between NJOP and market values among the different hamlets in Kabandungan Village. While some hamlets achieve a good level of accuracy, others still fall short of the established standards. Therefore, it is recommended to review the ASR method, conduct further studies on factors influencing NJOP determination, improve coordination among relevant institutions, update and maintain accurate data, and implement training and capacity building in property assessment. This research contributes to understanding and improving the NJOP determination process in Kabandungan Village.

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## **Introduction**

The Tax Object Sale Value (NJOP) is the basis for the imposition of PBB. NJOP is the average price derived from a reasonable sale and purchase transaction. If no sale and purchase transactions occur, NJOP is determined by comparing prices with similar properties or by considering the cost of acquiring or replacing the property (Sari and Jadidah, 2020). According to Article 6 paragraph 2 of the PBB Law, NJOP is revised once every three years by the Minister of Finance, although for certain areas it can be re-evaluated annually based on the economic development of the area, especially if there is an increase in land value. Since the NJOP is based on average selling and buying prices, it may differ from the actual transactions conducted by individuals in the community when applying PBB (Dea, 2020).

The determination of the Tax Object Sale Value (NJOP) by the government may be rejected by the community if the NJOP is higher than the actual market value, except for groups that have an interest in a higher NJOP value (Andriani, 2011). From an economic perspective, the determination of NJOP can benefit certain parties. For example, individuals seeking compensation for land can demand the market price of their land based on the NJOP set by the government, although they may not necessarily agree with the NJOP in terms of payment of Land and Building Tax (PBB) (Sushanty, 2007).

Ideally, the determination of NJOP is a value that is fair and acceptable to all parties involved, regardless of who determines it and for what purpose it is used, such as taxation, insurance, bank guarantees, or compensation (Sushanty, 2007).

Currently, most property valuations for PBB are conducted using the mass valuation method, while individual valuations are relatively rare. This is mainly due to limited manpower, costs, and the vast area and number of tax objects. Mass appraisal has several weaknesses, such as inaccurate data and lack of uniformity in assessing the Tax Object Sale Value (NJOP) (Zulvia, 2018).

In addition to NJOP, "information on land value can also be obtained through the Land Value Zone (ZNT) issued by the Ministry of Agrarian Affairs and Spatial Planning/National Land Agency. Land value zones (ZNT) consist of certain areas that have relatively similar land values, and their boundaries can be imaginary boundaries or based on actual land use" (Febrianti, 2021).

"To ensure fairness, reasonableness, and legal certainty for all parties involved, it is necessary to analyze land valuation. The Assessment Sales Ratio (ASR) method can be used to assess the accuracy of the NJOP that has been determined" (Baisaku et al., 2021).

The ASR method is used to determine, ensure uniformity and fairness, identify market analysis problems, overcome objections to valuation procedures, and solve other related problems. This ratio analysis method commonly used in property valuation for tax purposes compares NJOP (determined property value) with market value. By applying the ASR method based on the standards set by the International Association of Assessing Officers (IAAO), the application of NJOP in relation to the prevailing market value in the community can be evaluated (Baisaku et al., 2021).

Kabandungan Village, like other sub-districts in Sukabumi District, is currently experiencing rapid development. This can be seen from the significant increase in the number of shops and housing developments, which has implications for land availability. As a result, land values and selling prices in this area have increased considerably. This growth is mainly due to the high contours of the land in this region.

Therefore, it becomes important to assess the accuracy of NJOP determination in relation to market value. This assessment aims to determine the ratio, uniformity, and fairness in the determination of NJOP. The problem that arises is the determination of the Tax Object Sale Value (NJOP) of land that is different from the actual market value in Kabandungan Village, Kabandungan Sub-district. This difference is mainly due to the relatively static NJOP because it is not consistently adjusted. On the other hand, market values tend to be dynamic, following developments that occur. The Valuation Sales Ratio method is used to account for these changes and ensure accuracy (Baisaku et al., 2021). This can be seen in table 1.

Table 1. Comparison of NJOP and ZNT in Kabandungan Village, Kabandungan Sub-district, Sukabumi District

NO	VILLAGE NAME	NJOP	ZNT	DIFFERENCE
1	KABANDUNGAN	4.000	50.000	(36.000)
		20.000	75.000	(55.000)
		25.000	250.000	(225.000)
		7.150	20.000	(12.850)
		10.000	30.000	(20.000)
2	TUGUBANDUNG	14.000	50.000	(36.000)
		20.000	60.000	(40.000)
		25.000	150.000	(125.000)
		7.150	20.000	(12.850)
		10.000	30.000	(20.000)
3	CIPEUTEUY	14.000	50.000	(36.000)
		20.000	60.000	(40.000)
		25.000	150.000	(125.000)
		7.150	20.000	(12.850)
		10.000	30.000	(20.000)
4	CIHAMERANG	14.000	50.000	(36.000)
		20.000	60.000	(40.000)
		25.000	100.000	(75.000)
		7.150	20.000	(12.850)
		10.000	30.000	(20.000)
5	MEKARJAYA	14.000	50.000	(36.000)
		20.000	60.000	(40.000)
		25.000	100.000	(75.000)
		7.150	20.000	(12.850)
		10.000	30.000	(20.000)
6	CIANAGA	14.000	50.000	(36.000)
		20.000	60.000	(40.000)
		25.000	100.000	(75.000)

Source: Kabandungan Village, Kabandungan Subdistrict, 2022

From table 1. above, it can be seen that there are differences in the use of rates on land in Kabandungan Village, Kabandungan Subdistrict. The NJOP in Kabandungan Village is valued at Rp. 25,000 while according to the ZNT it is valued at Rp. 250,000 so there is a difference of Rp. 225,000.

The determination of the Tax Object Sales Value (NJOP) plays a crucial role in the imposition of Property Tax (PBB). NJOP represents the average price derived from reasonable sale and purchase transactions or by comparing prices with similar properties or considering the cost of acquisition or replacement (Sari and Jadidah, 2020). However, discrepancies between NJOP and actual market values can lead to dissatisfaction among the community. Therefore, analyzing the accuracy of NJOP determination and its conformity with market values becomes essential.

The present study focuses on the analysis of the determination of NJOP for land and buildings in Kabandungan Village, Kabandungan District, with a specific emphasis on assessing the conformity between NJOP and market values. The research aims to investigate the variations in the level of conformity between NJOP and market values among different hamlets within Kabandungan Village. By employing the Assessment Sales Ratio (ASR) method, which adheres to the guidelines established by the Directorate General of Taxes and the International Association of Assessing Officers (IAAO), the study aims to evaluate the accuracy of NJOP implementation.

The primary data for this research is obtained from the Tax Office Pratama Kabupaten Sukabumi and the Kabandungan Village Office. The analysis of the data reveals variations in the conformity levels between NJOP and market values across different hamlets within Kabandungan Village. While some hamlets exhibit a good level of accuracy, others fall short of the established standards. These findings contribute to understanding the NJOP determination process in Kabandungan Village and pave the way for potential improvements.

The research's hypotheses include: (1) There are variations in the level of conformity between NJOP and market values in different hamlets within Kabandungan Village; (2) Certain factors influence the determination of NJOP; (3) Coordinating efforts among relevant institutions, updating and maintaining accurate data, and implementing training and capacity building can enhance the accuracy of property assessment. Through an examination of these hypotheses, the study aims to provide insights into the NJOP determination process and contribute to its improvement in Kabandungan Village.

This study aims to analyze the determination of NJOP for land and buildings in Kabandungan Village and examine its conformity with market values. The findings of this research have the potential to guide future improvements in the NJOP determination process, including the review of the ASR method, the identification of factors influencing NJOP determination, enhanced coordination among relevant institutions, accurate data management, and the implementation of training and capacity building programs in property assessment.

**Research Method**

The type of research used in this research is quantitative research. The research object used in this study was the sale and purchase of vacant land that occurred in Kabandungan Village, Kabandungan District, Sukabumi Regency. In this study, secondary data was used to obtain information regarding specific factors that influenced the level of PBB P2 tax determination in Kabandungan Village, Kabandungan District. The data analysis technique used in this study is the Assessment Sales Ratio (ASR) method.

**Result and Discussion**

To get the land value/m2 or market price, first analyze the determination of fair market value. From the results of the analysis of determining fair market value, the land value / m2 will be obtained as follows:

Table 2. List of Analysis of Determination of Fair Market Value

No	Tax object address (Transaction Data)	Transaction price/Bid (Rp/M <sup>2</sup> )	Adjustments (%)	Adjustment Result (Rp/M <sup>2</sup> )	Fair Market Value (Rp/M <sup>2</sup> )
1	Cimanggu Hamlet	250.000	10%	25.000	225.000
2.	Babakan Hamlet	500.000	10%	50.000	450.000
3.	Cibeureum Hamlet	300.000	10%	30.000	270.000
4.	Cipanas Hamlet	150.000	10%	15.000	135.000
5.	Pajagan Hamlet	300.000	10%	30.000	270.000
6.	Tangkolo Hamlet	300.000	10%	30.000	270.000

*(Source: Tax Service Office (KPP) Pratama Kabupaten Sukabumi and Kabandungan Village Office)*

In this test the author uses the Assessment Sales Ratio method. Based on the decision of the Directorate General of Taxes in the Procedure for Calculating Each, Key Performance Indicator (KPI). Assessment Sales Ratio is a comparison of the average Tax Object Sales Value (NJOP) of the PBB that has been determined compared to the average market price. Market price data is obtained from fair market value. With the following equation:

$$ASR = \frac{AV}{SV}$$

*Source: Supriyanto (2011: 151)*

Description:

ASR = Assessment Sales Ratio

AV = Assessment value (NJOP)

SV = Sales value (land market value)

Table 3. List of NJOP in Kabandungan Village

No	Hamlet name	NJOP (Rp/M <sup>2</sup> )	Market Price (Rp/M <sup>2</sup> )
1	Cimanggu Hamlet	128.000	225.000
2.	Babakan Hamlet	103.000	450.000
3.	Cibeureum Hamlet	128.000	270.000
4.	Cipanas Hamlet	48.000	135.000
5.	Pajagan Hamlet	160.000	270.000
6.	Tangkolo Hamlet	160.000	270.000

(Source: Tax Service Office (KPP) Pratama Kabupaten Sukabumi and Kabandungan Village Office)

Based on the data obtained above, the Assessment Sales Ratio calculation for 2023 is carried out as follows:

1. Cimanggu Hamlet is classified as (>Rp 114.000,00 s/d Rp 142.000,00)

$$\frac{128.000/m^2}{225.000/m^2} \times 100\% = 57\%$$

In Cimanggu Hamlet, a percentage of 57% was obtained, which means that this area is still in the developing / strategic area.

2. Babakan Hamlet is included in the classification (>Rp 91.000,00 s/d Rp114.000,00)

$$\frac{103.000/m^2}{450.000/m^2} \times 100\% = 23\%$$

In Babakan Hamlet, which has a percentage of 23%, which means that this area is not yet included in the less developed area so that the percentage imposed is still low.

3. Cibeureum Hamlet is classified as (>Rp 114.000,00 s/d Rp142.000,00)

$$\frac{128.000/m^2}{270.000/m^2} \times 100\% = 47\%$$

In the Cibeureum Hamlet area, a percentage of 47% is obtained, which means that this area is still classified as a less developed area so that the percentage charged is still low.

4. Cipanas Hamlet is classified as (>Rp 41.000,00 s/d Rp55.000,00)

$$\frac{48.000/m^2}{135.000/m^2} \times 100\% = 35\%$$

In Tangkolo Hamlet, a percentage of 35% is obtained, which means that this area is not yet classified as a developed area so that the percentage charged is still low.

5. Pajagan Hamlet is classified as (>Rp 142.000,00 s/d Rp 178.000,00)

$$\frac{160.000/m^2}{270.000/m^2} \times 100\% = 59\%$$

In Pajagan Hamlet, a percentage of 59% is obtained, which means that this area is

classified as a developing area because the percentage charged is quite large.

6. Tangkolo Hamlet is classified as (>Rp 142.000,00 s/d Rp 178.000,00)

$$\frac{160.000/m^2}{270.000/m^2} \times 100\% = 59\%$$

In Tangkolo Hamlet, a percentage of 59% is obtained, which means that this area is still classified as a developing area so that the percentage imposed is relatively large.

Table 4. Results of NJOP Accuracy Level of Each Region

No	Street Name	Assessment Sales Ratio	NJOP Accuracy Level
1.	Cimanggu Hamlet	57%	Accurate
2.	Babakan Hamlet	23%	Not Accurate
3.	Cibeureum Hamlet	47%	Not Accurate
4.	Cipanas Hamlet	35%	Not Accurate
5.	Pajagan Hamlet	59%	Accurate
6.	Tangkolo Hamlet	59%	Accurate

(Source: Primary data)

The following can be seen the results of the comparison of research on the level of accuracy of determining the NJOP of land with the Assessment Sales Ratio method:

Table 5. Research Comparison Results on the Accuracy Level of NJOP Determination with the Assessment Sales Ratio method

No	Street Name	NJOP (Rp/M <sup>2</sup> )	Market Price (Rp/M <sup>2</sup> )	Assessment Sales Ratio	NJOP Accuracy Level
A. Strategic Area					
1	Cimanggu Hamlet	128.000	225.000	57%	Accurate
2	Pajagan Hamlet	160.000	270.000	59%	Accurate
3	Tangkolo Hamlet	160.000	270.000	59%	Accurate
B. Non Strategis					
4	Babakan Hamlet	103.000	450.000	23%	Not Accurate
5	Cibeureum Hamlet	128.000	270.000	47%	Not Accurate
6	Cipanas Hamlet	48.000	135.000	35%	Not Accurate

(Source: Tax Service Office (KPP) Pratama Kabupaten Sukabumi and Kabandungan Village Office)

## Conclusion

The research findings reveal notable insights regarding the conformity of NJOP with market values in various hamlets within Kabandungan Village. Several hamlets, including Cimanggu,

Babakan, Cibereum, and Cipanas, demonstrate a low level of conformity between NJOP and market values. Conversely, Pajagan and Tangkolo hamlets have achieved a higher level of conformity. This discrepancy underscores the need for targeted efforts to improve the alignment of NJOP with market values in the aforementioned hamlets. Furthermore, the research highlights the non-uniformity in NJOP determination for land and buildings across different hamlets in Kabandungan Village. The observed variation in NJOP determination indicates suboptimal uniformity in property valuation practices within the region. To address this issue, it is crucial to implement more intensive and consistent efforts in property valuation, aiming to enhance the uniformity of NJOP determination and ensure consistent property valuation across all hamlets in Kabandungan Village. The assessment of the ASR method reveals that not all hamlets in Kabandungan Village meet the standards established by the Directorate General of Taxes and IAAO. Some hamlets fall short of achieving the required level of conformity between NJOP and market values as per the set standards. Therefore, there is a pressing need for dedicated and consistent endeavors in property valuation and adjustments using the ASR method. These efforts aim to achieve conformity with the standards set by the Directorate General of Taxes and IAAO, ensuring fairness in property tax determination and accurate NJOP assessments aligned with the actual market values prevalent in Kabandungan Village.

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