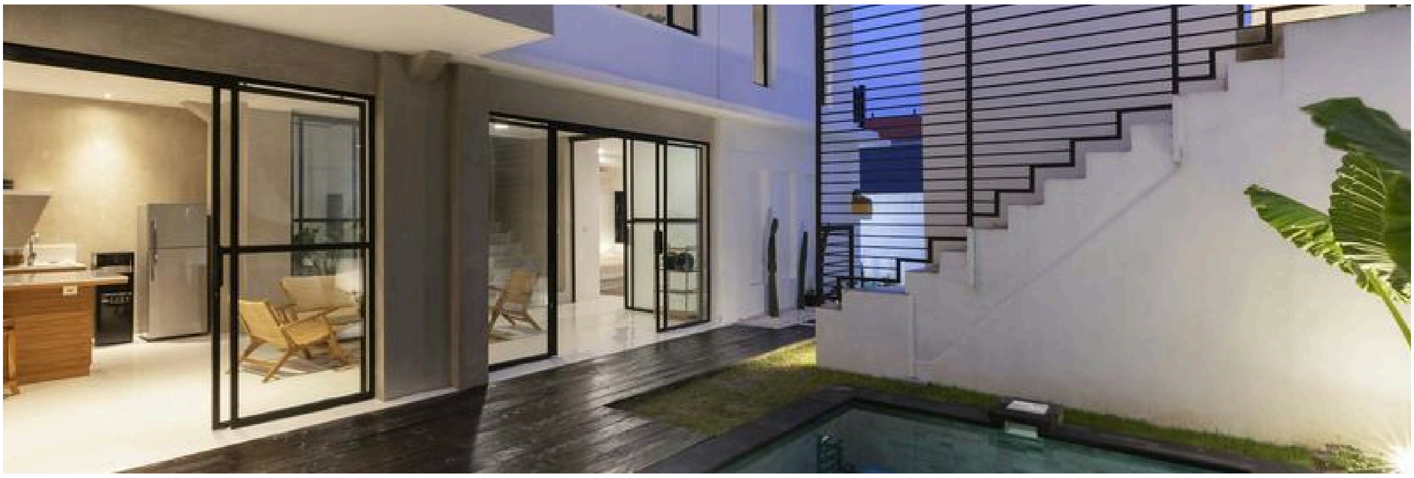

YIELD · BOOKING CHANNELS

Airbnb, Booking.com or direct: what OTA commissions do to villa income

September 24, 2026 · 9 min read · **Yields**

A platform keeps about 15% of every booking before anyone else sees a rupiah. Follow one booking from the guest's card to the owner's account, and the case for taking some reservations direct comes down to simple arithmetic.

Read online: https://riserealbali.com/guides/airbnb-vs-direct-bookings-bali/

IN SHORT

From September 15, 2026, Airbnb charges hosts outside Europe a single 15.5% fee, per its Help Center. Booking.com and Expedia take roughly 15–20%. After the platform, management, running costs, card fees and income tax, a Bali villa owner keeps about 45–55% of what the guest paid. Direct bookings skip the commission and run longer.

15.5%
Airbnb host-only fee, outside Europe, from September 15, 2026

About 15–18%
Booking.com commission, industry estimates

45–55%
share of the guest's payment that reaches the owner

+45.2%
longer stays on direct bookings (Lodgify, 2026)

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What each platform takes

Airbnb is putting every host on a single fee. Under the old split model the host paid about 3% and the guest paid 14–16.5% at checkout. Under the host-only model, the host pays the whole 15.5% and the guest sees no separate service fee. Hosts outside the European Economic Area, Indonesia included, switch on September 15, 2026.

The fee applies to the nightly rate plus cleaning and extra-guest fees, not to taxes. To net what you did before, you'd list about 15% higher. That's roughly what guests already paid once the old service fee went on top.

Booking.com doesn't publish its commission. Its partner help pages mention only a small increase for joining the Preferred program. Industry reviews put the base rate near 15% and Preferred near 18%, and we treat those as estimates. Expedia charges 15–20% depending on location, per industry guides, and Agoda shows its rate only inside the partner account.

Platform commissions for a Bali villa, September 2026

PLATFORM	COMMISSION	HOW FIRM THE NUMBER IS
Airbnb, host-only fee	15.5%	Published by Airbnb
Booking.com, base	About 15%	Industry estimate
Booking.com, Preferred	About 18%	Industry estimate
Expedia	15–20%	Industry guides
Agoda	Not published	Visible in the partner account
Direct booking	0%	Card fees of about 3% apply

Source: Airbnb Help Center, article 1857, Airbnb service fees, as of September 15, 2026; Hostfully and Smoobu, 2026; Booking.com Partner Help; industry commission reviews, 2026

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Where Rp 1,000,000 of a booking goes

Start with what the guest paid and work down. On a Rp 1,000,000 Airbnb booking, the platform keeps Rp 155,000. A mid-market manager takes 15%, running costs another 12%, and card processing about 3%. A tax-resident owner then pays the final 10% income tax on rent.

What reaches you is about Rp 445,000. With a lower management fee or a direct booking in place of the platform, the same booking can leave you Rp 550,000. That's the 45–55% range. It's also how a brochure's 15% gross yield ends up at roughly 8% net.

One Rp 1,000,000 booking, from guest to owner

DEDUCTION	AMOUNT	LEFT
Guest pays	—	Rp 1,000,000
Airbnb fee, 15.5%	– Rp 155,000	Rp 845,000
Management, 15%	– Rp 150,000	Rp 695,000
Running costs, 12%	– Rp 120,000	Rp 575,000
Card processing, about 3%	– Rp 30,000	Rp 545,000
Income tax, resident, 10%	– Rp 100,000	Rp 445,000

> Every line here is a share of the guest's payment, to keep the arithmetic simple. Your management agreement may calculate the fee on a different base, and our management fees guide shows how much that changes.

Source: Rise Real Bali calculation at the rates cited in this guide

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The 10% hotel tax on top

Bali's regional tax on hotel services, PBJT, replaced the old hotel tax under Law 1/2022. It applies to villas, guesthouses, cottages, glamping and private homes rented by the night, not only hotels. Badung charges 10% of what the guest pays.

That's where the familiar "plus-plus" comes from. A 10% service charge goes on first, then 10% tax on the total, so the guest pays 21% above the base rate. Price your villa against competitors on the final number the guest sees, since that's what the platform ranks and the guest compares.

10%
PBJT on hotel services

10%
typical service charge

21%
total "plus-plus" on the rate

Source: Law 1/2022 (HKPD); Badung Regional Regulation 7/2023; Bapenda Jakarta on PBJT hotel services

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Resident or non-resident: 10% or 20%

Your tax status changes the numbers more than your choice of platform. An Indonesian tax resident pays a final 10% of gross rent under PP 34/2017. You become resident once you've spent more than 183 days in Indonesia within any 12-month period, so plan your stays with that in mind.

A non-resident without a permanent establishment pays 20% withholding on Indonesian-source income (PPh 26). Tax treaties usually leave rental income from property to the country where it sits, so they rarely cut that rate. Ten extra points of gross revenue cost a typical villa one to two points of net yield, so work it out before you buy.

Tax resident

- Final 10% of gross rent
- Declares worldwide income in Indonesia
- Needs more than 183 days in the country within 12 months

Non-resident

- 20% withheld from Indonesian income
- No deduction for costs at this rate, however high they run
- A treaty rarely lowers it

Source: PP 34/2017; Income Tax Law, Article 26; Ortax, rental income from Bali villas earned by non-residents, June 2026; Seven Stones Indonesia, 2026

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Why direct bookings get their own line

A direct booking saves the commission, and it's usually a better booking. Lodgify's 2026 industry report, based on more than 1.6 million bookings in the US vacation-rental market, found direct stays ran 45.2% longer than platform stays. Guests also booked 51.3% further ahead, at slightly higher nightly rates.

Longer stays mean fewer cleaning turnovers for the same revenue. Earlier bookings mean fewer last-minute discounts. The data is American, so treat it as direction rather than a Bali forecast. No one publishes the share of direct bookings for Bali villas, and we won't invent one.

The tools are cheap: a booking engine and channel manager run on a monthly subscription with no commission per booking. Indonesian payment gateways charge about 2.9% on cards and a flat fee on bank transfers. A direct booking still needs the villa's license and still carries PBJT.

+45.2%
length of stay, direct vs platform

+51.3%
booking window, direct vs platform

0%
channel commission on a direct booking

Source: Lodgify, 2026 US State of the Industry Report; Midtrans pricing documentation

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What a 30% direct share is worth

Take a villa that grosses Rp 650 million a year. If every booking comes through a platform at 15.5%, commissions cost Rp 100.75 million. Move 30% of revenue to direct bookings and the platform bill drops to Rp 70.5 million. Card fees of 3% on the direct part add Rp 5.85 million.

The net saving is about Rp 24.4 million a year before counting fewer turnovers. The 30% is our illustration. Returning guests, surfers who come back every season and long-stay families are the usual source of direct demand.

Rp 650 mn villa: all bookings on a platform vs 30% direct, our illustration

LINE	ALL PLATFORM	30% DIRECT
Platform commissions, 15.5%	Rp 100.75 mn	Rp 70.5 mn
Card fees on direct, 3%	—	Rp 5.85 mn
Total channel cost	Rp 100.75 mn	Rp 76.4 mn
Saving	—	About Rp 24.4 mn

Source: Rise Real Bali calculation, illustrative inputs

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Hotel occupancy is the wrong input

Most models go wrong on occupancy. Horwath HTL's branded-hotel sample put Bali occupancy at 73.2% for 2025, and BPS counted 64.87% for all star hotels in June 2026. A private villa lives in a different market.

AirROI's data for Canggu, the island's largest villa market with 3,920 active listings, shows 36.2% occupancy at an average Rp 3.79 million a night over the last 12 months. Revenue per listing came to about Rp 376 million, down 23.1% from a year earlier. When an owner brings us a model at 80% occupancy, our first question is where that number came from. If it's hotel data, the model starts over.

Source: Horwath HTL, Bali Hotel & Branded Residences 2026, March 2026; BPS Bali, August 4, 2026; AirROI, Canggu, trailing 12 months, September 2026

Model it on a real villa

Put the platform mix, management fee and your tax status into the yield calculator, or ask us to model a villa from the catalog. Area pages for Canggu and Seminyak show local rates and occupancy.

For the rest of the cost side, read our guides on management fees and guarantees and occupancy by month.

What this means for buyers

01 Airbnb's host-only fee of 15.5% applies to Bali hosts from September 15, 2026.

02 About 45–55% of what the guest pays reaches the owner.

03 Check your tax status before you buy: 10% or 20% of gross rent moves net yield by one to two points.

04 Model occupancy on villa data, around 36% for the average Canggu listing, not hotel figures above 60%.

FAQ

What commission does Airbnb charge villa hosts in Bali?

From September 15, 2026, hosts outside the European Economic Area pay a single host-only fee, 15.5% for most hosts, per Airbnb's Help Center. It's charged on the nightly rate plus cleaning and extra fees, not on taxes.

What commission does Booking.com charge in Bali?

Booking.com doesn't publish its rates. Industry reviews put the base commission near 15% and about 18% with the Preferred program. It's calculated on the full amount the guest pays, excluding the tourist levy.

How much of a booking does a villa owner keep?

About 45–55%. On a Rp 1,000,000 Airbnb booking, the platform, management, running costs, card fees and a resident's 10% income tax leave roughly Rp 445,000. A direct booking or a lower management fee pushes it toward Rp 550,000.

Do I pay 10% or 20% tax on Bali rental income?

Residents pay 10% of gross rent as a final tax under PP 34/2017. A non-resident without a permanent establishment pays 20% withholding (PPh 26). You count as resident after more than 183 days in Indonesia within any 12-month period.

Is Airbnb income in Bali worth it for a villa?

It can be, as long as you model it on villa data. The average Canggu listing earned about Rp 376 million over the last 12 months at 36.2% occupancy (AirROI). A well-managed villa beats that average, but a model built on hotel occupancy won't hold.

How we know this

Airbnb's fee and switch date come from its Help Center as of September 15, 2026, confirmed by two host-software publishers. Booking.com, Expedia and Agoda don't publish their commissions, so those figures are industry estimates, marked as such. Tax rates come from Law 1/2022, Badung Regional Regulation 7/2023 and PP 34/2017, checked against two practitioners' notes. The direct-booking figures come from Lodgify's 2026 report on the US market, and we use them as direction only. Occupancy is from Horwath HTL, BPS Bali and AirROI, and we keep hotel and villa figures apart. The Rp 1,000,000 walk-through and the 30% direct example are our calculations. We don't rate any platform or management company.

— Airbnb Help Center, article 1857, Airbnb service fees, as of September 15, 2026

— Hostfully and Smoobu on the Airbnb host-only fee, 2026

— Booking.com Partner Help, commission and the Preferred program

— Law No. 1 of 2022 (HKPD) and Badung Regional Regulation No. 7 of 2023, PBJT

— Government Regulation No. 34 of 2017; Income Tax Law, Article 26

— Ortax, rental income from Bali villas earned by non-residents, June 2026

— Lodgify, 2026 US State of the Industry Report

— Midtrans pricing documentation

— Horwath HTL, Bali Hotel & Branded Residences 2026

— BPS Bali, hotel occupancy release, August 4, 2026

— AirROI, Canggu short-term rental data, trailing 12 months, September 2026

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Questions about this guide?

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This guide online: riserealbali.com/guides/airbnb-vs-direct-bookings-bali/