

# The Influence of Triple Untung (Plus) Program and E-Samsat Implementation Towards Motor Vehicle Tax Compliance During Covid-19 Pandemic

**Mia Dinie Sundari<sup>1</sup>**

Accounting Study Program, Faculty of Economics and Business, Widyatama University Bandung  
[mia.dinie@widyatama.ac.id](mailto:mia.dinie@widyatama.ac.id)

**Steven Permana<sup>3</sup>**

Accounting Study Program, Faculty of Economics and Business, Widyatama University Bandung

**Rania Salsabila<sup>5</sup>**

Accounting Study Program, Faculty of Economics and Business, Widyatama University Bandung

**Navisa Kurniawan<sup>2</sup>**

Accounting Study Program, Faculty of Economics and Business, Widyatama University Bandung

**Rizqi Aulia Fatharani<sup>4</sup>**

Accounting Study Program, Faculty of Economics and Business, Widyatama University Bandung

**Saadah<sup>6</sup>**

Accounting Study Program, Faculty of Economics and Business, Widyatama University Bandung  
[saadah.5507@widyatama.ac.id](mailto:saadah.5507@widyatama.ac.id)

## Abstract

This research aimed to identify the influence of Triple Untung (PLUS) and E-Samsat implementation towards motor vehicle tax compliance during COVID-19 pandemic. The total sample was 100 people, as selected by applying simple random sampling technique, and the data were collected by using a questionnaire. The research processes consisted of Validity, Reliability, and Classical Assumption Tests which consist of Normality, Multicollinearity, and Heteroscedasticity Tests. The next step was conducting Hypothesis Testing, consisted of Coefficient of Determination Test, Simultaneous Test (F Test), and Partial Test (T Test). The results of the study reveal that Triple Untung (PLUS) and E-Samsat implementation simultaneously influence motor vehicle tax compliance during COVID-19 pandemic.

## Keywords

Triple Untung (PLUS), E-Samsat implementation, motor vehicle tax compliance.

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## Introduction

The main income of the country is obtained from taxes, and one of them is Motor Vehicle Tax which has major contribution to local tax revenues towards the structure of the Regional Revenue and Expenditure Expenses. Tax is not only a source of income, but it can also regulate the economy. Therefore, this economy regulation should be applied by the stakeholders of the state, in order to provide safety, welfare, and prosperous for the residents' lives. However, at the beginning of 2020, many countries and even almost all over the world, including Indonesia, were experiencing difficult times due to the impact of COVID-19 virus outbreak which weaken the economy. One of COVID-19 impacts that can be perceived is on regional tax revenues of motor vehicle tax sector. The tax compliance has influences on the local taxes, including the motor vehicle tax. However, due to COVID-19 Pandemic, the taxpayers' compliance to pay the tax has decreased. Hence, it causes the regional revenues from motor vehicle tax obtain a significant decrease, since most residents more focus on primary needs in order to survive in this pandemic era. Therefore, Regional Development Agency Yuniarti, Putri, Sudiby, and Rafinda (2019) of West Java Province provides a solution by conducting Triple Untung (plus) program, and it can help the taxpayers and keep the regional revenue stable. Triple Untung (plus) program is provided by Yuniarti et al. (2019) of West Java Province in order to help the taxpayers. Moreover, Triple Untung (plus) consists of several programs, such as free from BBKBNB II (Transfer of Motor Vehicle Title Fee), exemption from motor vehicle tax fines, free progressive rates arrears, discount on motor vehicle tax, discount on 5<sup>th</sup> year arrears, and discount on BBNKB I (Transfer of Motor Vehicle Title Fee). This program can be utilized by taxpayers from August 1<sup>st</sup> –December 23<sup>rd</sup>, 2020. There are many people who come to SAMSAT (One-Stop Administration Services Office) at the same day, and the large number of people who come with different intentions causes a crowd. It is one of the factors of the decrease of tax compliance, since in this pandemic era, the residents seem to be very careful and avoiding crowded places. Therefore, not only SAMSAT which applies the health protocols, but Yuniarti et al. (2019) also provide services for the taxpayers by providing E-samsat program, and the taxpayers do not have to come to the office, since E-samsat is an electronic-based application service (SAMBARA). However, regarding the level of the effectiveness, E-samsat has not been used optimally due to the residents' understanding limitation in using this application. Thus, the researcher aimed to identify the influence of Triple Untung (plus) and E-Samsat implementation towards motor vehicle tax compliance during COVID-19 pandemic. Based on the backgrounds, this study is entitled "The Influence of Triple Untung (plus) Program and E-Samsat Implementation towards Motor Vehicle Tax Compliance during Covid-19 Pandemic."

## Literature Review

### Tax

According to Article 1 number 1 of the KUP Law of Indonesia, "Pajak adalah kontribusi wajib kepada negara yang terutang oleh orang pribadi atau badan yang bersifat memaksa berdasarkan undang-undang, dengan tidak mendapatkan imbalan secara langsung dan digunakan untuk keperluan negara dan sebesar-besarnya kemakmuran rakyat." (Olsen, Kasper, Kogler, Muehlbacher, & Kirchlner, 2019). Meanwhile, according to Stantcheva (2020), tax is people's contribution for the State based on the law (which is coercive) and it does not obtain reciprocal services (contra-achievements) directly and can be used to pay general expenses.

### Motor Vehicle Tax

Motor Vehicle Tax is included in provincial tax, as a part of the Local Tax. Motor Vehicle Tax, as defined in Article 1 points 12 and 13 in the LAW OF THE REPUBLIC OF INDONESIA NUMBER 28 OF 2009, is a tax on ownership and/or control of motor vehicle. In the implementation, it is conducted in SAMSAT, and involves three government agencies, including: Regional Development Agency, Indonesian Regional Police, and PT (Persero) Asuransi Kerugian Jasa Raharja.

### Triple Untung (plus) Program

In this program, there are three 3 advantages for taxpayers. First, Free Motor Vehicle Tax Fines, the exemption from the motor vehicle tax fine is intended for West Java residents who are late in the payment process. However, it is not applied in the exemption of payment for new motorcycles, modifications, auctions/ex-dumps that have not been registered, including changing the

machines. Second, Free of BBNKB II (Transfer of Motor Vehicle Title Fee). These services can be used by residents in West Java area. Third, Free Progressive Rates Arrears. For the last point, it is dedicated to West Java residents who want to apply for BBNKB II for Second Ownership and so on. Then, if the taxpayers still have rates arrears, the rate is only 1.75 percent.

### **E-Samsat Implementation (SAMBARA)**

SAMBARA is an electronic-based application created by Yunianti et al. (2019) of West Java Province that is aimed to check and pay the amount of annual motor vehicle tax compliance, both two-wheeled and four-wheeled in West Java (Yunianti et al., 2019). By using E-SAMSAT during this pandemic, it is very useful for the community. Unfortunately, many residents do not know about the existence of E-SAMSAT services, and this is probably due to a lack of socialization by Yunianti et al. (2019) Jawa Barat.

### **Tax Compliance**

According to Rahayu (2010), tax compliance is an awareness to pay tax in these situations:

1. Taxpayers try to understand all provisions of tax laws and regulations;
2. Fill out the tax form clearly and completely;
3. Calculate the amount of tax carefully and correctly;
4. Pay the taxes on time.

### **The Hypotheses of the Study**

Based on the theoretical frameworks, the hypotheses are as follows:

1. H1: Triple Untung (plus) Program use during COVID-19 Pandemic has any influence on Motor Vehicle Tax Compliance.
2. H2: The implementation of E-SAMSAT during COVID-19 Pandemic has any influence on Motor Vehicle Tax Compliance.
3. H3: Triple Untung (plus) program and the implementation of E-SAMSAT during COVID-19 pandemic have any influence on Motor Vehicle Tax Compliance.

## **Methods**

### **Type of the Research**

In this research, the researcher implemented descriptive method by using quantitative approach. According to Hennink, Hutter, and Bailey (2020) a descriptive research is aimed to identify the dependent variable value, either one or more variable (independent) without making a comparison or correlation with other variables.

### **Sample and Data Sources**

The samples were selected by applying simple random sampling technique, while the researcher shared a questionnaire that consists of several questions related to Triple Untung (plus) program, E-Samsat implementation, and Tax Compliance in SAMSAT of Bandung City.

### **Variable Operationalization**

The variables of this study consisted of Triple Untung (plus) program and E-Samsat as the Independent Variables, and Vehicle Motor Tax Compliance as the Dependent Variable.

## **Data Collection Method and Testing**

The data collection method was conducted by collecting secondary data and using a questionnaire. After the data had been collected, the tests consisted of three stages, as follows:

1. The data quality testing, such as:
  - a. Validity;
  - b. Reliability.
2. Classical Assumption Test, such as:
  - a. Normality Testing;
  - b. Multicollinearity Test;



- c. Heteroscedasticity Test.
- 3. Hypothesis Testing:
  - a. Coefficient of Determination Test;
  - b. Simultaneous Test (F test);
  - c. Partial Test (T test).

## Result and Discussion

### Validity Testing

The Validity Testing on Independent Variable: Triple Untung (PLUS) Program

Variable	Question Item	r count	r table	Information
Triple Untung (plus) Program (X1)	P1	0.692	0.196	Valid
	P2	0.789	0.196	Valid
	P3	0.851	0.196	Valid
	P4	0.603	0.196	Valid

**Source:** Data were processed using SPSS 25, 2021

Based on the results of Validity, it reveals that the calculated r value in the 4 statement items of the Triple Untung (plus) has r count of each > from r table, or 0.196, and is positive. In other words, the statement items in the Triple Untung (plus) program as independent variable is categorized as valid.

The Validity Testing on Independent Variable: E-SAMSAT Implementation

Variable	Question Item	r count	r table	Information
E-Samsat implementation (X2)	P5	0.831	0.196	Valid
	P6	0.873	0.196	Valid
	P7	0.858	0.196	Valid
	P8	0.887	0.196	Valid
	P9	0.833	0.196	Valid

**Source:** Data were processed using SPSS 25, 2021

Based on the results of the Validity, it indicated that the r count value in the 5 items of the statement variable for the implementation of E-SAMSAT has r count value of each > from r table, or 0.196, and has a positive value. In other words, the statement items on E-SAMSAT as the independent variable is categorized as valid.

The Validity Testing on Independent Variable: tax compliance

Variable	Question Item	r count	r table	Information
Tax compliance (Y)	P10	0.773	0.196	Valid
	P11	0.831	0.196	Valid
	P12	0.878	0.196	Valid
	P13	0.824	0.196	Valid
	P14	0.880	0.196	Valid
	P15	0.839	0.196	Valid

**Source:** Data were processed using SPSS 25, 2021

Based on the result of the Validity, it indicates that the calculated r value on the 6 statement items of the taxpayer compliance variable has a r count value of each > from r table, or 0.196, and it is positive. In other words, the statement item on the taxpayer compliance as the dependent variable is categorized as valid.

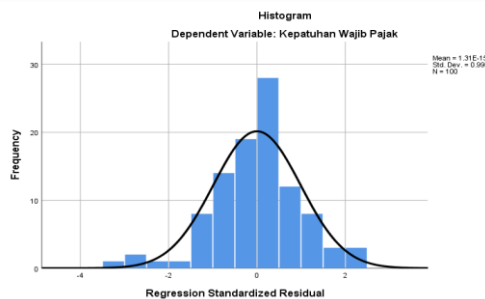
**Reliability test**

Variable	Reliability Coefficient	Cronbach Alpha	Alpha Value	Information
Triple Untung (plus) Program (X1)	4 statements	0.679	0.60	Reliable
E-SAMSAT Implementation (X2)	5 statements	0.909	0.60	Reliable
Tax Compliance(Y)	6 statements	0.914	0.60	Reliable

**Source:** Data were processed using SPSS 25, 2021

According to the result of the reliability, Triple Untung (plus) program and E-SAMSAT implementation as the independent variables, and tax compliance as the dependent variable have cronbach alpha values > 0.60 of 0.679, 0.909, and 0.914, and have a high reliability value. Hence, Triple Untung (plus) program and the implementation of E-SAMSAT as independent variables, and tax compliance as the dependent reliable are categorized as reliable.

**Normality Test**



**Source:** Data were processed using SPSS 25, 2021



**Source:** Data were processed using SPSS 25, 2021

Based on the histogram graph and plot graph, the histogram graph gives a distribution pattern that deviates to the right, which means that the data is normally distributed. The P-plot image shows the dots that follow and spread around the diagonal line and follow the direction of the diagonal line, so it can be concluded that the regression model meets the assumption of normality. Besides, the normality test in this study also used the Kolmogorov-Smirnov One-sample test.

Based on the results of the Normality Test using the Kolmogorov-Smirnov Test, the Asymp value. Sig. (2-tailed) of 0.200 > 0.05. In other words, the residuals have been normally distributed, which means that the basic assumptions of normality are met.

### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.18408122
Most Extreme Differences	Absolute	.071
	Positive	.064
	Negative	-.071
Test Statistic		.071
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

a. Test distribution is Normal.  
 b. Calculated from data.  
 c. Lilliefors Significance Correction.  
 d. This is a lower bound of the true significance.

**Source:** Data were processed using SPSS 25, 2021

### Multicollinearity Test

### Coefficients<sup>a</sup>

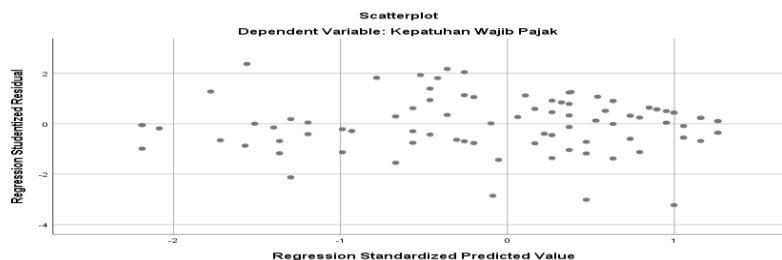
Model		Collinearity Statistics	
		Tolerance	VIF
1	Program Triple Untung (plus)	.680	1.471
	Penerapan e-Samsat	.680	1.471

a. Dependent Variable: Kepatuhan Wajib Pajak

**Sumber :** Data diolah dengan SPSS 25, 2021

Based on the results of multicollinearity test, the VIF value of Triple Untung (plus) program and E-Samsat implementation as dependent variables have less than 10 and has a tolerance value (TOL) of not less than 0.1. It can be concluded that the two independent variables, Triple Untung (plus) program and E-Samsat implementation, does not obtain multicollinearity problems.

### Heteroscedasticity Testing



**Source:** Data were processed using SPSS 25, 2021

Based on the scatterplot, the data points are spread above and below or around 0. The points do not collect only above or below data, and the spread of data points does not form a wavy pattern that widens and then narrows again. Hence, it can be concluded that the data does not obtain heteroscedasticity. Heteroscedasticity test in this study was also carried out using Glejser test in order to predict the heteroscedasticity.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.378	1.093		2.176	.032
	Program Triple Untung (plus)	.070	.072	.118	.966	.336
	Penerapan e-Samsat	-.086	.057	-.184	-1.515	.133

a. Dependent Variable: res2

**Source:** Data were processed using SPSS 25, 2021

Based on the results of Heteroscedasticity Test, the significance value of Triple Untung (plus) program and E-Samsat have value of  $> \alpha 0.05$  of 0.336 and 0.133. In other words, the data are homoscedasticity or does not obtain heteroscedasticity problems.

### Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.789 <sup>a</sup>	.622	.614	2.206

a. Predictors: (Constant), Penerapan e-Samsat, Program Triple Untung (plus)  
b. Dependent Variable: Kepatuhan Wajib Pajak

**Source:** Data were processed using SPSS 25, 2021

Based on the results of the Coefficient of Determination Test, the value of the coefficient of determination is 0.622. Since there were two independent variables, the adjusted r square value is used to measure the proportion of the influence of the independent variable on the dependent variable. The adjusted r-square coefficient of 0.614 indicates that the proportion of the effect of Triple Untung (plus) program and E-Samsat implementation on motor vehicle tax compliance in Bandung, as many as 61.4 percent while the remaining is 38.6 percent (100-61.4 percent) is influenced by other variables not examined.

### Simultaneous Test (F test)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	777.989	2	388.995	79.899	.000 <sup>b</sup>
	Residual	472.251	97	4.869		
	Total	1250.240	99			

a. Dependent Variable: Kepatuhan Wajib Pajak

b. Predictors: (Constant), Penerapan e-Samsat, Program Triple Untung (plus)

**Source:** Data were processed using SPSS 25, 2021

Based on the results of F test, the value of sig. F (Statistic) of 0.000 is smaller than the 0.05 level of significance and the value of F statistic is  $>$  than F table, which is 110,494  $>$  3.09. This means that the Triple Untung (plus) program and E-Samsat implementation simultaneously influence tax compliance. In other words, the research model is appropriate. Based on these statistical results, the third hypothesis which states that Triple Untung (plus) program and E-Samsat implementation during the Covid-19 pandemic has any influence on Motor Vehicle Tax Compliance is accepted.

## Partial Test (T Test)

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	6.183	1.625		3.803	.000
	Program Triple Untung (plus)	.288	.108	.203	2.678	.009
	Penerapan e-Samsat	.736	.085	.656	8.670	.000

a. Dependent Variable: Kepatuhan Wajib Pajak

**Source:** Data were processed using SPSS 25, 2021

Based on the results of the Partial T Test above, then:

1. Hypothesis 1 = Triple Untung Program (plus) during COVID-19 pandemic period has any influence on motor vehicle tax compliance.

Based on Table 4.11, the value of sig. in Triple Untung (plus) program variable < critical probability value ( $\alpha = 5\%$ ) is  $0.009 < 0.05$  and the  $t$  arithmetic value >  $t$  table is  $2.678 > 1.984$ . Hence, the triple profit (plus) program has an influence on tax compliance. Based on these statistical results, the first hypothesis which states that Triple Untung (plus) program during COVID-19 Pandemic has any influence on Motor Vehicle Tax Compliance is accepted.

2. Hypothesis 2 = E-SAMSAT implementation during COVID-19 pandemic has any influence on motor vehicle tax compliance.

The sig value of E-SAMSAT implementation < critical probability value ( $\alpha = 5\%$ ) is  $0.000 < 0.05$  and the  $t$  arithmetic value >  $t$  table is  $8.670 > 1.984$ . Hence, the implementation of E-SAMSAT has an influence on tax compliance. Based on these statistical results, the second hypothesis which states that the implementation of E-SAMSAT during covid-19 pandemic has an effect on motor vehicle tax compliance is accepted.

## Conclusion

Based on the results of the study, the conclusions are as follows:

1. COVID-19 pandemic has any influence on tax compliance in SAMSAT of Bandung City, resulting in the level of regional revenue which obtains a significant decrease, as smaller than the revenue in 2015.

2. Triple Untung (plus) program has an influence on tax compliance in SAMSAT of Bandung City during COVID-19 Pandemic since it can help the taxpayers.

3. The implementation of E-SAMSAT has an influence on tax compliance in SAMSAT of Bandung City during COVID-19 Pandemic since it helps people to pay taxes online easily.

## Suggestion

Based on the results of the study, the researchers suggest that the SAMSAT in Bandung City should play an active role in conducting Triple Untung (plus) in paying arrears and implementing E-SAMSAT by using online motor vehicle tax payment services, especially for people who cannot access the latest information through mobile phones. Besides, it is suggested to provide a socialization of how to use SAMBARA application (E-SAMSAT) which has many advantages during COVID-19 Pandemic.

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