

# **COMPARATIVE ANALYSIS OF MOTOR VEHICLE TAX PAYMENT METHODS: CASE STUDY OF ONE-STOP INTEGRATED ADMINISTRATIVE SERVICE OFFICE IN GREATER BANDUNG**

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## **Abstract**

Motor vehicle tax is one of the contributors to the tax sector so that its handling must be truly optimal so that tax absorption can run optimally. The One-Stop Manunggal Administration Service Office as an institution that handles motor vehicle tax revenue, tries as much as possible to innovate by making new breakthroughs using information technology, namely by bringing up an e-payment tax payment system that aims to facilitate taxpayers in carrying out their obligations to pay motor vehicle taxes.

Whether or not the use of the e-payment system in tax payments is effective is an interesting thing to research, namely by comparing direct tax payments with e-payment tax payments.

The research method used is descriptive-comparative with data sourced from reports from the West Java Province Regional Revenue Office in the form of direct motor vehicle tax payments (cash) and e-payment.

Based on the results of the study, it is known that there is an increase in motor vehicle tax revenue and the comparative test results obtained are different for direct motor vehicle tax payments (cash) with e-payment.

**Keywords:** Motor Vehicle Tax Payment, Comparative Method

## **INTRODUCTION**

National development requires funds that are available and obtained from various sources both domestically and abroad, both private and government sectors. One source of revenue from within the country is from the tax sector. So that the government seeks to accelerate national development, especially in the regions as stated in Law Number 32 of 2004 concerning Regional Government which has been updated with No.9 of 2015 and Law Number 33 of 2004 concerning Financial Balance between the Central Government and Regional Governments. According to Law No. 9/2015 on Regional Government, regional autonomy is the authority of autonomous regions to regulate and manage the interests of local communities according to their own initiatives based on community aspirations in accordance

with statutory regulations. Regional authority includes government authority, starting from the planning system, financing and implementation.

Local governments are given the authority to carry out development independently due to the implementation of regional autonomy, so that local governments are given the freedom to regulate their regional financing and development systems according to their respective potential and capacity, Article 1 point 3 of Law No. 33/2004 on Fiscal Balance between the Central Government and Local Governments states that financial balance between the central government and local governments is a system of fair, proportional, democratic, transparent, and efficient financial sharing in the context of funding the implementation of decentralisation, taking into account the potential, conditions, and needs of the regions, as well as the amount of funding for the implementation of deconcentration and assistance tasks.

One of the tax revenues received by the local government is motor vehicle tax which is a source of local revenue, therefore the local government strives to always increase motor vehicle tax revenue by using a technology that can make it easier for taxpayers to pay motor vehicle tax. The development of technology that continues to develop rapidly, especially since the rolling of the technology era 4.0, the level of technological development is increasingly unstoppable. If in the past technology was the most reluctant thing for people to glance at, over time people who do not know the development of technology will be increasingly left behind. This phenomenon is not something special because the rapid technology as it is today penetrates almost all aspects of life both individuals and society.

In government institutions, the impact of technological advances can also be felt so that government institutions design their work systems inevitably have to combine conventional work with automated work systems. So that the work system both in the nature of service, as well as administration and reporting can be done quickly, precisely and directed with transparent and accountable results. Likewise, the one-roof single administrative system (SAMSAT) office in Greater Bandung has established a motor vehicle tax payment system both directly and e-payment, which has the aim of making it easier for taxpayers to make vehicle tax payments

The Governor of West Java in 2014 issued West Java Provincial Regulation No.12 of 2014 in article 7 Chapter III, stating that the scope of the Metropolitan development and development management area includes:

1. Bodebekkarpur Metropolitan Area (Bogor City, Depok City, Bekasi City, Bogor Regency, Bekasi Regency, Karawang Regency and Purwakarta Regency)
2. Greater Bandung Metropolitan Area (Bandung City, Cimahi City, Bandung Regency, West Bandung Regency, Sumedang Regency)
3. Greater Cirebon Metropolitan Area (Cirebon City, Cirebon Regency, Kuningan Regency, Majalengka Regency, Indramayu Regency)

One source of local taxes comes from motorised vehicle tax, where motorised vehicles are all two-wheeled vehicles or more along with their trailers used on all types of land roads and are driven by technical equipment in the form of motors or other equipment that functions to convert a certain energy resource into the propulsion of the motorised vehicle concerned, including large moving equipment. Motor vehicle tax is imposed on the type of motor vehicle owned by the tax subject. The size of vehicle tax revenue is influenced by the growth in the volume of motorised vehicles.

**Table 1. Recapitulation of Motor Vehicle Tax Revenue in Greater Bandung**

No	Regency/City	2018	2019	2020	2021	2022	AMOUNT
1	Bandung Regency	Rp 417,156,908,000	Rp 469,743,824,350	Rp 433,450,324,050	Rp 471,986,872,160	Rp 523,869,768,400	Rp 2,316,207,696,960
2	West Bandung Regency	Rp 195,416,578,000	Rp 279,321,128,400	Rp 256,343,768,700	Rp 277,525,991,600	Rp 308,395,480,800	Rp 1,317,002,947,500
3	Sumedang Regency	Rp 84,129,349,000	Rp 98,332,241,400	Rp 90,309,210,700	Rp 98,885,074,450	Rp 106,614,679,896	Rp 478,270,555,446
4	Bandung City	Rp 1,072,535,726,000	Rp 1,329,640,696,300	Rp 1,222,516,837,375	Rp 1,283,953,687,130	Rp 1,371,353,518,415	Rp 6,280,000,465,220
5	Cimahi City	Rp 131,466,902,000	Rp 164,648,764,950	Rp 152,463,618,000	Rp 162,552,318,500	Rp 175,563,875,950	Rp 786,695,479,400
	<b>AMOUNT</b>	<b>Rp 1,900,705,463,000</b>	<b>Rp 2,341,686,655,400</b>	<b>Rp 2,155,083,758,825</b>	<b>Rp 2,294,903,943,840</b>	<b>Rp 2,485,797,323,461</b>	<b>Rp 11,178,177,144,526</b>

**Source: opendata.jabarprov.go.id, 2023**

From the table above, it can be seen that motor vehicle tax revenue in Greater Bandung has fluctuated, especially in 2020 it decreased to Rp.2,155,083,758,825 compared to 2019, this is due to the covid 19 outbreak, which requires people to stay at home, so they have limitations in terms of finance, because the business is done from work from

home. However, in 2021 and 2022 the motor vehicle tax has increased again, because at that time all business lines have started to run normally, so that the economic conditions of the community, especially taxpayers, have begun to stabilise. The highest motor vehicle tax revenue from 2018 to 2022 was obtained by Bandung City amounting to Rp.6,280,000,465,220 or 56.18% and the lowest motor vehicle tax revenue from 2018 to 2022 was obtained by Sumedang Regency, amounting to Rp.478,270,555,446 or 4.28%.

Motor vehicle tax revenue at SAMSAT offices in Greater Bandung is obtained through direct payment methods (cash) and through e-Samsat (through Correspondent Banks). Motor vehicle tax revenue by direct payment is shown below:

**Table 2. Recapitulation of in-person Motor Vehicle Tax Payments in Greater Bandung**

No	Regency/City	2018	2019	2020	2021	2022	Amount
1	Bandung Regency	Rp 390,522,534,000	Rp 433,766,071,650	Rp 407,177,286,150	Rp 442,895,431,660	Rp 485,653,521,500	Rp 2,160,014,844,960
2	West Bandung Regency	Rp 192,416,239,800	Rp 265,144,170,800	Rp 242,958,435,800	Rp 261,791,164,600	Rp 288,980,600,200	Rp 1,251,290,611,200
3	Sumedang Regency	Rp 82,674,287,400	Rp 85,969,814,100	Rp 76,867,937,000	Rp 86,803,361,350	Rp 95,874,529,896	Rp 428,189,929,746
4	Bandung City	Rp 1,054,092,522,000	Rp 1,263,021,711,100	Rp 1,125,948,541,875	Rp 1,170,480,128,430	Rp 1,248,003,558,215	Rp 5,861,546,461,620
5	Cimahi City	Rp 129,440,543,000	Rp 156,380,920,050	Rp 138,763,770,800	Rp 146,348,738,000	Rp 157,629,728,950	Rp 728,563,700,800
	Amount	Rp 1,849,146,126,200	Rp 2,204,282,687,700	Rp 1,991,715,971,625	Rp 2,108,318,824,040	Rp 2,276,141,938,761	Rp 10,429,605,548,326

Source: [opendata.jabarprov.go.id](https://opendata.jabarprov.go.id), 2023

Based on table 2, it can be seen that the direct payment of Motor Vehicle Tax (Cash) in Greater Bandung during 2018 to 2022 amounted to Rp.10,429,605,548,326. Direct Motor Vehicle Tax payments experienced fluctuations, especially in 2020 when it decreased to Rp.1,991,715,971,625 compared to 2019, this was due to the covid 19 outbreak, where there were restrictions on community activities, so that taxpayers made payments through e-samsat. The highest motor vehicle tax payment was obtained by Bandung City of Rp.5,861,546,461,620 or 56.20% and the lowest motor vehicle tax payment was Sumedang Regency of Rp.428,189,929,746 or 4.11%.

**Table 3. Recapitulation of Motor Vehicle Tax Payment by e-payment in Greater Bandung**

No	Regency/City	2018	2019	2020	2021	2022	Amount
1	Bandung Regency	Rp 26,634,374,000	Rp 35,977,752,700	Rp 26,273,037,900	Rp 29,091,440,500	Rp 38,216,246,900	Rp 156,192,852,000
2	West Bandung Regency	Rp 3,000,338,200	Rp 14,176,957,600	Rp 13,385,332,900	Rp 15,734,827,000	Rp 19,414,880,600	Rp 65,712,336,300
3	Sumedang Regency	Rp 1,455,061,600	Rp 12,362,427,300	Rp 13,441,273,700	Rp 12,081,713,100	Rp 10,740,150,000	Rp 50,080,625,700
4	Bandung City	Rp 18,443,204,000	Rp 66,618,985,200	Rp 96,568,295,500	Rp 113,473,558,700	Rp 123,349,960,200	Rp 418,454,003,600
5	Cimahi City	Rp 2,026,359,000	Rp 8,267,844,900	Rp 13,699,847,200	Rp 16,203,580,500	Rp 17,934,147,000	Rp 58,131,778,600
	Amount	Rp 51,559,336,800	Rp 137,403,967,700	Rp 163,367,787,200	Rp 186,585,119,800	Rp 209,655,384,700	Rp 748,571,596,200

Source: [opendata.jabarprov.go.id](https://opendata.jabarprov.go.id), 2023

Based on table 3, it can be seen that the payment of Motor Vehicle Tax by e-payment in Greater Bandung during 2018 to 2022 amounted to Rp.748,571,596,200. Motor Vehicle Tax payments by e-payment have increased from 2020 to 2022, so that taxpayers have started using e-payment to facilitate motor vehicle tax payments. The highest motor vehicle tax payment was obtained by Bandung City of Rp.418,454,003,600 or 55.90% and the lowest motor vehicle tax payment was Sumedang Regency of Rp.50,080,625,700 or 6.69%.

**Table 4. Bank Financial Institutions Accepting E-Samsat Payment of Motor Vehicle Tax in Greater Bandung**

No	BANK	2018	2019	2020	2021	2022	AMOUNT
1	BJB	Rp 25,779,668,400	Rp 123,331,604,500	Rp 151,390,162,000	Rp 177,580,196,100	Rp 201,457,538,700	Rp 679,539,169,700
2	BNI	Rp 192,500	Rp 2,224,100,300	Rp 1,717,830,700	Rp 899,765,800	Rp 1,279,855,600	Rp 6,121,744,900
3	MANDIRI	Rp -	Rp 414,066,300	Rp 332,800	Rp -	Rp -	Rp 414,399,100
4	BCA	Rp 5,602,801,200	Rp 11,434,196,600	Rp 10,259,461,700	Rp 8,105,157,900	Rp 6,917,990,400	Rp 42,319,607,800
5	BRI	Rp 706,490,800	Rp -	Rp -	Rp -	Rp -	Rp 706,490,800
6	PERMATA	Rp 2,932,643,200	Rp -	Rp -	Rp -	Rp -	Rp 2,932,643,200
7	NIAGA	Rp 16,537,540,700	Rp -	Rp -	Rp -	Rp -	Rp 16,537,540,700
	AMOUNT	Rp 51,559,336,800	Rp 137,403,967,700	Rp 163,367,787,200	Rp 186,585,119,800	Rp 209,655,384,700	Rp 748,571,596,200

Source: [opendata.jabarprov.go.id](https://opendata.jabarprov.go.id), 2023

Based on table 4, it can be seen that taxpayers in making Motor Vehicle Tax payments by e-payment in Greater Bandung during 2018 to 2022 through the highest bank financial institution is Bank Jabar Banten of Rp.679,539,169,700 or 90.78% this is because Bank Jabar banten is owned by the Regional Owned Bank of West Java Province while the lowest is through Bank Mandiri of Rp.414,399,100 or 0.06%.

In 2018, the method of paying motor vehicle tax in Greater Bandung has implemented two types of payments, namely direct payment and e-payment, especially in 2020 where Indonesia experienced a covid 19 outbreak so that some taxpayers made payments using e-payment so that at that time there was an increase until now, although the

amount is still not comparable to direct payment. The Motor Vehicle Tax revenue comes from the Principal Motor Vehicle Tax and Motor Vehicle Tax Fines, this is because:

1. Taxpayers who have not routinely carried out their obligations to pay motor vehicle taxes
2. The impact of the Covid-19 Pandemic which almost changed the order of life, economic order and various changes in patterns.
3. Lack of awareness of taxpayers to pay their obligations as taxpayers, especially motor vehicle taxes.
4. Lack of socialisation and information delivered or received by citizens, especially taxpayers whose areas are in remote areas.
5. Lack of tax payment reception points provided by the One-Stop Single Administration System (SAMSAT), so that people who will pay taxes become lazy.
6. When making tax payments, it takes a long time because the long queue at the platform provided by the Dispenda is not balanced with the number of taxpayers.

Based on the results of this analysis, the One-Stop Single Administration System (SAMSAT) Office in Greater Bandung seeks to further optimise local revenue from the tax sector, this is in accordance with the provisions of article 126 of Law No. 28 of 2009 concerning local taxes, in this case local revenue in the Regency / City in Greater Bandung.

One of the efforts to optimise tax revenue, especially from motor vehicle tax, the local government through the Regional Revenue Management Center (PPPD) made a breakthrough by changing the method of direct payment at the One-Stop Single Administration System (SAMSAT) Office with limited working hours in each region, to payments that can be made anywhere and anytime with the sophistication of information technology better known as e-payment. Through this application, taxpayers do not need to come and queue at the One-Stop Single Administration System (SAMSAT) office, simply by downloading the e-payment application on the device then just enter the Motor Vehicle Number Sign (TNKB), then the amount of tax value will be detected automatically, after which the amount of tax can be paid directly through bank transfers, e-commerce (Tokopedia, Bukalapak,) or merchants such as alfamart, indomart, or outlets, without having to wait hours queuing.

The purpose of this study is to determine, analyse and comparatively describe motor vehicle tax payments at the One-Stop Single Administrative Service Office (SAMSAT) in Greater Bandung.

## **LITERATUR**

### **Tax**

The definition of tax according to the Law of the Republic of Indonesia Number 6 of 1983 concerning General Provisions and Procedures for Taxation as has been amended several times by the Law of the Republic of Indonesia Number 16 of 2009 Article 1 Paragraph (1) in the Taxation Code explains that tax is a mandatory contribution to the state owed by individuals or entities that are compelling based on the law, by not getting a direct reward and used for state purposes for the greatest prosperity of the people. Meanwhile, according to Rochmat Soemitro in Mardiasmo (2016: 1) is the people's contribution to the state treasury based on the law (which can be imposed) by not getting reciprocal services (contraprestasi) which can be directly shown and which are used to pay for public expenses.

### **Motor Vehicle Tax (PKB)**

Based on West Java Provincial Governor Regulation Number 95 of 2020 article 1 point 7, what is meant by motorised vehicles are all vehicles with two or more wheels and their trailers that are used on all types of land roads and are driven by technical equipment in the form of motors or other equipment that functions to convert certain energy resources into the propulsion of the motorised vehicle concerned, as well as motorised vehicles operated on water. Meanwhile, motorised vehicle tax is a tax on the ownership and/or control of motorised vehicles. What is meant by motor vehicle tax calculated for local taxes is Motor Vehicle Tax (PKB) and Transfer of Name Fee or BBN-KB.

The imposition of PKB is regulated in accordance with the provisions of Governor Regulation No. 95 of 2020 as follows:

1. Motor Vehicle Tax for Motorised Vehicles for Public Transport of persons is imposed at 30% (thirty percent) of the Motor Vehicle Tax base with a rate of 1% (one percent) of the tax base.
2. Motor Vehicle Tax for Motorised Vehicles for Public Transport of goods shall be imposed at 60% (sixty per cent) of the Motor Vehicle Tax base with a rate of 1% (one per cent) of the tax base.

3. Motor Vehicle Tax for Electric Motor Vehicles for transportation of private persons and transportation of private goods is imposed at 30% (thirty percent) of the Motor Vehicle Tax base.
4. Motor Vehicle Tax for battery-based Electric Motor Vehicles for transportation of people is set at a maximum of 20% (twenty percent) of the base of the imposition of Motor Vehicle Tax, with a rate of 1% (one percent) of the base of the tax imposition.

### **Motor Vehicle Tax Object**

The object of the motor vehicle tax in article 3 of Law No. 28 of (2009) is the ownership and / or control of motor vehicles. The definition of motorised vehicles is contained in article 1 number 13 of Law No.28 of 2009, namely all wheeled vehicles and their trailers used on all types of land roads, and are driven by technical equipment in the form of motors or other equipment that serves to convert a certain energy resource into the power of motion of the motor vehicle concerned, including heavy equipment and large equipment which in its operation uses wheels and motors and is not permanently attached and motorised vehicles operated on water.

### **Motor Vehicle Tax Subject**

The subject of Motor Vehicle Tax as stated in article 4 of Law No.28 of 2009 is an individual or entity that owns and/or controls Motor Vehicles.

### **Motor Vehicle Tax Payment Methods**

According to Ramadhani et al (2022), payment methods are methods or ways for us to pay for something. There are several types of payment methods that we can choose, either cash or non-cash.

So that the payment method is a regular and systematic way of making payments in a system that submits, validates, and fulfils payment obligations collected through exchanges between individuals and banks or between individuals and other institutions. In terms of the motor vehicle tax payment method used by the One-stop Administration Services Office in Greater Bandung is by direct method and through the application of online payments or e-Samsat.

#### **Direct Payment (Cash)**

Motor vehicle tax payment on the spot is a tax payment service provided by SAMSAT in Greater Bandung. Taxpayers come directly to the One-stop Administration Services Office in Greater Bandung by depositing a sum of money for tax payments, the value of which can be directly asked to the motor vehicle tax revenue officer, and taxpayers can directly receive valid proof of motor vehicle tax payment.

#### **Non-Cash Payment (e-payment)**

Electronic payment systems act as a catalyst in the economic development of many developing countries.(Asante et al,2019). The electronic payment system (e-payment system) is one of the modern methods to facilitate the completion of transactions. (Alhammadi & Tariq,2020).The implementation of e-payment at Samsat using electronic samsat (e-Samsat) is a motor vehicle tax payment service facility used through the National Samsat Online application (Samolnas) and paid through a designated Bank ATM or e-banking. This service aims to make it easier for taxpayers to pay their taxes so that it is expected to increase and affect tax revenue.

The use of electronic samsat services through the National Samsat Online application (Samolnas) can be done as follows:

- a. Download the National Samsat Online (Samolnas) application on the Android Play Store
- b. Select the motor vehicle tax menu and click the registration menu
- c. Then a notification will appear, the Proof of Payment Obligation (TBPKP) and the vehicle number certificate (STNK) endorsement sticker will be sent to the address listed on the STNK. Here the taxpayer is then asked to make a decision, whether to agree or disagree, then click the agree button.

- d. Then a form will appear that must be filled in, namely the vehicle's police number, Family Identification Number (NIK), the last five digits of the frame number, telephone number, and email.
- e. Fill in the form carefully and with the correct data, then click continue. The system will process the data for approximately one minute. If the data entered is correct, complete data about the vehicle you will pay tax on will appear as well as the amount of tax to be paid.
- f. Click the agree button to get the payment code. The code will be used to pay the tax through the banking E-Channel (e-banking or ATM)

## METHOD

The nature of research in this study is comparative descriptive. In this study the authors used secondary data, namely data obtained indirectly. Data obtained through data that has been collected from other parties, namely based on the annual report on the results of motor vehicle tax revenue from the Regional Development Planning Agency of West Java Province, as follows:

1. Data on motor vehicle tax payments directly at the One-Stop Single Administration System (SAMSAT) Office in Greater Bandung.
2. Data on motor vehicle tax payments through e-payment at the One-Stop Single Administration System (SAMSAT) Office in Greater Bandung

Population is a generalisation area consisting of objects / subjects that have certain qualities and characteristics set by researchers to study and then draw a conclusion. (Sugiyono, 2018: 80). The population of this study is the financial report of the One Roof Single Administration System (SAMSAT) Office at the Regional Development Planning Agency of West Java Province from 2018 to 2022. The sample is part of the number and characteristics possessed by the population (Sugiyono, 2018: 81). The sampling technique used in this study is a non-probability sampling technique where this technique takes samples that will not provide opportunities or opportunities for each element or member of the sample to be selected. The sample in this study is the financial report of the One Roof Single Administration System (SAMSAT) Office at the Regional Development Planning Agency of West Java Province for the period 2018 to 2022.

The t value test aims to determine whether there are differences in direct motor vehicle tax payments and e-payments. The test used is the t test with the t-count as follows:

$$t \text{ count} = \frac{\frac{\sum D}{n}}{\frac{s}{\sqrt{n}}} \quad \text{dan} \quad s = \sqrt{\frac{1}{n-1} \left\{ \sum D^2 - \frac{(\sum D)^2}{n} \right\}}$$

Dengan :

$\sum D$  = the average of the subtraction of the first data and the second data

$D = X_1 - X_2$

$N$  = amount of data

Knowing there is a difference with the hypothesis acceptance criteria as follows:

1. If t count < t table, it means  $H_0$  is in the acceptance area, meaning  $H_a$  is rejected. This means that there is no difference between direct payment of motor vehicle tax and e-payment.
2. If t count > t table, it means  $H_0$  is in the rejection area, meaning  $H_a$  is accepted. This means that there is a difference between direct payment of motor vehicle tax and e-payment.

## RESULT AND DISCUSSION

The One-Stop Single Administration System (SAMSAT) office in Greater Bandung implemented a motor vehicle tax revenue service system that initially relied on direct motor vehicle tax revenue services and could also be through e-payment through the e-Samsat application.

Based on the tax revenue period used as research material, the recapitulation of motor vehicle tax revenue for both direct payment and e-payment is as follows:

**Table 5 Recapitulation of Motor Vehicle Tax Revenue With Direct Payment and E-Payment**

TAHUN	LANGSUNG	E-PAYMENT
2018	Rp 1,849,146,126,200	Rp 51,559,336,800
2019	Rp 2,204,282,687,700	Rp 137,403,967,700



2020	Rp	1,991,715,971,625	Rp	163,367,787,200
2021	Rp	2,108,318,824,040	Rp	186,585,119,800
2022	Rp	2,276,141,938,761	Rp	209,655,384,700
<b>JUMLAH</b>	<b>Rp</b>	<b>10,429,605,548,326</b>	<b>Rp</b>	<b>748,571,596,200</b>

Sumber: [opendata.jabarprov.go.id](http://opendata.jabarprov.go.id), 2023

Table 5 shows that motor vehicle tax revenue from the direct tax payment system is higher than motor vehicle tax revenue from the indirect payment system (e-payment). In 2020 where there was a covid 19 outbreak where the government imposed restrictions on community activities so that taxpayers making motor vehicle tax payments with the direct payment system decreased and on the other hand tax payments through the indirect system (e-payment) increased, as well as the amount of motor vehicle tax revenue decreased compared to 2019, this is because many taxpayers had to lose their jobs, In 2021, although there is still an effect of covid 19, economic development is slowly improving and vehicle tax revenues are also increasing, both those made by the direct payment system and the indirect payment system (e-payment), this also indicates that taxpayers have used payment services through e-payment increasingly, because taxpayers will find it easy to make motor vehicle tax payments quickly without queuing and anywhere.

Hypothesis testing is used to test whether there is a difference between tax revenue through the direct payment system and the e-payment system. To test whether there is a difference between the direct payment system and the e-payment system, the t test is used. The test is carried out with a one-sided test, which only compares the value of motor vehicle tax revenue. Calculation by comparing motor vehicle tax revenue both directly and e-payment in the 2018 period with the 2022 period.

$$D = X1 - X2 = 9,681,033,952,126$$

$$D^2 = 1.88096 \times 10^{25}$$

$$n = 5$$

$$S = 127,579,802,269$$

$$\text{Then } t \text{ count} = \frac{\frac{\sum D}{n}}{\frac{s}{\sqrt{n}}}$$

$$= 33,936$$

Based on the calculation results obtained t count of 33.936, with a significant level of 0.05 for the t test. When viewed based on the one-sided t test table for a significance of 0.05, the t table value is 2.776, this indicates that the value of t count is greater than t table, then based on the initial hypothesis test if  $t \text{ count} > t \text{ table}$  means  $H_0$  is in the rejection area, it means  $H_a$  is accepted. This means that there is a difference between cash and e-payment in motor vehicle tax payments.

## CONCLUSION

Based on the results of the author's research, the following conclusions can be drawn:

1. The development of direct motor vehicle tax payments still tends to dominate the results of motor vehicle tax revenue compared to e-payment. This is because there are still many who do not fully understand the procedures for paying motor vehicle tax by means of e-payment, but when viewed from the amount of motor vehicle tax revenue through e-payment it has also increased from 2018 to 2022.
2. The results of comparative testing show that there are differences between direct payment of motor vehicle tax and payment of motor vehicle tax through e-payment at the One-stop Administration Services Office (SAMSAT) in Greater Bandung.

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