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TAXPAYER COMPLIANCE AND THE UTILIZATION OF E-SAMSAT AS DETERMINANTS OF REGIONAL REVENUE STABILITY: A STUDY ON MOTOR VEHICLE TAX IN BULUKUMBA

Chris Dayanti Ginting S*
Fakultas Ekonomi dan Bisnis, Universitas Negeri Makassar (UNM), Sulawesi Selatan, Indonesia, Jalan A. Pangerang Pettarani
E-mail: chris.dayanti@unm.ac.id

Wahyudi Pialanta Ginting S
Fakultas Ekonomi dan Bisnis, Politeknik Unggulan Cipta Mandiri Sumatera Utara, Indonesia, Jln. Bambu I No.102 Medan
E-mail: wahyudipialanta@gmail.com

Ahmad Nashiruddin Mushoddiq Rahman
Fakultas Ekonomi dan Bisnis, Universitas Negeri Makassar (UNM), Sulawesi Selatan, Indonesia, Jalan A. Pangerang Pettarani
E-mail: ahmad.nashiruddin@unm.ac.id

Annisa
Fakultas Ekonomi dan Bisnis, Universitas Negeri Makassar (UNM), Sulawesi Selatan, Indonesia, Jalan A. Pangerang Pettarani
E-mail: anisath550@gmail.com

*Correspondance

ABSTRACT

Regional financial stability plays a pivotal role in sustaining the economic progress of a region. Motor vehicle tax (Pajak Kendaraan Bermotor – PKB) constitutes one of the primary sources of local revenue, and this study seeks to identify the factors influencing taxpayer compliance in strengthening regional revenue stability through PKB payments at the Samsat Office of Bulukumba. The research employs a quantitative design, with the population consisting of all taxpayers registered at the Samsat Bulukumba Office. A total of 100 respondents were selected using an accidental sampling technique. Data were analyzed through multiple linear regression with the IBM SPSS Statistics version 30 software.The empirical findings reveal that taxpayer awareness, the quality of tax services, and the level of understanding and utilization of the e-Samsat system did not significantly enhance public willingness to pay motor vehicle taxes. Conversely, tax sanctions were found to exert a significant influence on compliance, leading to increased PKB payments. These results suggest that stricter enforcement and more rigorous sanctions imposed by the government serve as effective mechanisms to improve motor vehicle tax revenues. Ultimately, this has a substantial impact on strengthening Locally-Generated Revenue (PAD), thereby supporting fiscal sustainability at the regional level.

Keywords: *Affordability of Tax Costs; Ease of Procedures; Tax Sanction.*

INTRODUCTION

At a meeting held by the Indonesian Ministry of Finance (Kemenkeu RI) on January 6, 2025, in Jakarta, it was emphasized that national tax revenues require greater attention in financial reporting. This aligns with the fiscal framework of the 2024 State Budget (APBN), which set a revenue target of IDR 2,842.5 trillion, with taxes constituting the largest share at IDR 1,932.4 trillion. This was followed by Non-Tax State Revenues (PNBP) of IDR 579.5 trillion, while the remainder came from grants. Customs and excise revenues reached IDR 300.2 trillion, or 101.3% of the target (Multi Febriyanti & Hidayat, STIE Makassar Maju, 2025).

Regional development can be assessed through the manner in which local governments manage their jurisdictions. Effective governance, coupled with equitable development, enhances public welfare (Muhammad Tedy Lum & Poniman, 2024). Regional financial stability refers to a condition in which local financial systems function effectively and efficiently, while remaining resilient to economic shocks. Conversely, instability undermines fiscal allocation and hampers regional economic growth (Kurnia, 2025).

Achieving regional revenue stability requires substantial capital to ensure broad fiscal coverage (Tamyn et al., 2025). Such capital is primarily generated through local taxation. Law No. 28 of 2009 on Local Taxes and Levies stipulates that regional taxes are compulsory contributions imposed on individuals and legal entities, mandated by law, and allocated for the welfare of society without direct compensation. Among the key sources of such revenues is the motor vehicle tax (PKB).

Motor vehicle tax represents one of the primary pillars of regional income. Every motor vehicle owner is legally obliged to pay taxes in advance on an annual basis (Muhammad Farhan & Harapan Tua RFS, 2025). Given Indonesia's steadily increasing population, it is expected that revenues from motor vehicle taxation will continue to expand correspondingly (Febriana et al., 2024).

Tax revenues are strongly influenced by macroeconomic performance, as economic growth enhances household incomes and thereby strengthens taxpayers' financial capacity to comply. In addition, effective enforcement, taxpayer expansion, and optimization of tax bases play vital roles in maximizing revenue collection. Although taxation remains the dominant source of domestic financing, compliance levels remain suboptimal, with a significant number of taxpayers failing to meet their obligations. This shortfall undermines collective national efforts toward fiscal self-reliance and sustainable development, which inherently require discipline and civic responsibility (Utami Widya Karlina & Mukhlizul Hamdi Ethika, 2020).

Bulukumba Regency, located in South Sulawesi Province, continues to face persistent challenges in motor vehicle tax collection. The following table illustrates a comparison between the number of registered vehicles and the corresponding level of taxpayer compliance, distinguishing between compliant and non-compliant taxpayers (Multi Febriyanti & Hidayat, STIE Makassar Maju, 2025).

Table.1
Comparison between Motor Vehicle Volume and Motor Vehicle Tax Receipts

Year	Number of Registered Motor Vehicles	Number of Settled Motor Vehicle Tax Payments
2018	101803	67576
2019	107938	52380
2020	112767	59480
2021	117836	60346

Source: Statistics Indonesia (BPS) South Sulawes

Based on Table 1, it can be observed that between 2018 and 2020, the number of registered motor vehicles consistently increased; however, this trend was not accompanied by a corresponding rise in taxpayer awareness and compliance in fulfilling their obligations. In 2018, for instance, the number of registered vehicles was 101,803, yet only 67,576 fulfilled their tax obligations. In 2019, the registered vehicles increased to 107,938, while payments declined to 52,380. Similarly, in 2020, out of 112,767 registered vehicles, only 59,480 were paid, and in 2021, 117,836 vehicles were registered but only 60,346 fulfilled their obligations (Dilla Amelia Putri et al., 2022).

In 2023, the Bulukumba government also recorded motor vehicle tax arrears amounting to billions of rupiah, posing a significant burden on local finances. Even in 2024, despite intensified enforcement and public awareness campaigns, Bulukumba's Locally-Generated Revenue (PAD) only reached IDR 173.6 billion, or 85.08% of the targeted IDR 204.096 billion (Dilla Amelia Putri et al., 2022).

The core issue of tax shortfalls lies in the low level of compliance, coupled with limited awareness and inadequate taxpayer knowledge, which hinder effective revenue collection (Apriani et al., 2024). Low tax literacy discourages citizens from fulfilling their obligations (Yusuf et al., 2023). This lack of understanding not only undermines compliance but also reflects weak tax ethics and civic consciousness, given that tax payment constitutes a form of national responsibility (Wijaya, 2021). Supporting this view, Febriana et al. (2024) found that taxpayer awareness, service quality, and tax facilities positively affect compliance, while knowledge and sanctions have little influence. Similarly, Tamyn et al. (2025) conclude that higher taxpayer awareness, supported by service quality and adequate facilities, improves compliance ratios in motor vehicle tax payments.

Taxpayer awareness is therefore a critical determinant of compliance. As emphasized by Nafiah & Warno (2018) and Ria Azura et al. (2022), awareness of tax obligations represents a fundamental component of the taxation system. Within the framework of the Theory of Planned Behavior (TPB), individual awareness significantly shapes taxpayer compliance (Maya Haningrum Purnamasari, 2025).

Alongside behavioral challenges, the rapid development of information technology presents additional barriers, particularly regarding public unfamiliarity with e-Samsat. Digital technology should, in principle, enhance compliance by streamlining payment procedures, reducing average transaction times to approximately 30 minutes compared to long queues at physical offices (Safitri & Sriningsih, 2025). One notable innovation is the launch of the *Samsat Digital Nasional* (SIGNAL) application on September 22, 2021, which enables taxpayers to pay motor vehicle taxes online without visiting Samsat offices. This initiative aligns with the Technology Acceptance Model (TAM), where perceived ease of use and perceived usefulness are pivotal to technology adoption (Putri Aulia & Nuryani, n.d.).

Empirical studies reinforce these claims. Rahman (2022) found that most SIGNAL users expressed satisfaction due to its user-friendly features and efficient processes. Similarly, Prasetyo and Santoso (2022) confirmed that SIGNAL enhances compliance, particularly by saving time and ensuring payment transparency. Supporting evidence from Martaseli, Efendi, and Setiawan (2024) also highlights that the adoption of e-Samsat in Sukabumi significantly improved compliance rates due to greater accessibility and transparency (Tiara Oktavia Putri & Naili Amalia, 2025). Nevertheless, research by Maghfira, Sagita, and Sutisna (2023) in West Java indicates that public utilization of e-Samsat remains relatively low, largely due to limited understanding and inadequate outreach (Muhammad Farhan & Harapan Tua RFS, 2025).

These findings underscore the need for further research into the role of digital literacy and technology utilization in shaping motor vehicle tax compliance, particularly in regions characterized by low digital literacy and limited technological infrastructure (Putri, 2022).

METHODS

This study adopts a quantitative descriptive approach, aiming to test hypotheses through descriptive statistical analysis.Primary data were collected using personally administered questionnaires (Dilla Amelia Putri et al., 2022). The research employed a survey method with structured questionnaires to gather responses. In addition, secondary data were obtained from books, unpublished theses, academic journals, and relevant online articles to provide supporting evidence.

According to Sugiyono, a population represents the entirety of subjects or elements sharing particular characteristics established by the researcher for study, from which conclusions can be drawn (Dilla Amelia Putri et al., 2022). The population in this study consists of motor vehicle taxpayers registered at the Samsat

Office of Bulukumba Regency. A sample of 100 respondents was selected, specifically taxpayers who conducted their payments at the Samsat Office. This sample size was chosen to evaluate whether the quality of services delivered by the Samsat Office met established service standards.

The sampling technique employed was *accidental sampling*, in which respondents are selected based on accessibility and availability at the time of data collection (Dilla Amelia Putri et al., 2022). Data were gathered using structured questionnaires distributed via Google Forms, comprising questions developed from variable indicators. Responses were measured using a five-point Likert scale (Mohammad Aldi Eka Putra et al., 2025).

Data analysis was conducted using the Statistical Package for the Social Sciences (SPSS) software (Al Hakim et al., 2021). SPSS enables complex data management and provides efficient procedures for conducting classical assumption tests and regression analysis, thereby facilitating accurate hypothesis testing and robust conclusions (Mardiatmoko, 2020).

Motor vehicle tax represents one of the largest contributors to Locally-Generated Revenue (PAD). Citizens who own motor vehicles are legally obligated to pay taxes, which are expected to rise in tandem with population growth (Muhammad Farhan & Harapan Tua RFS, 2025; Febriana et al., 2024). Increased PAD strengthens regional financial stability, enabling local governments to support infrastructure development and social services.

This research integrates Tax Compliance Theory and the Technology Acceptance Model (TAM) to explain the dynamics of motor vehicle tax revenue. Tax Compliance Theory emphasizes that compliance depends on awareness, knowledge, moral obligation, and the perceived fairness of enforcement. Higher compliance directly increases PKB revenues, which reinforces fiscal resilience and reduces vulnerability to fluctuations. Conversely, TAM explains how digital tax systems, such as *E-Samsat* and the *SIGNAL* application, influence compliance through perceived ease of use and usefulness. When taxpayers perceive these systems as efficient and user-friendly, adoption increases, thereby improving tax collection effectiveness and expanding the revenue base. Ultimately, both theories converge on the premise that enhanced compliance and effective digital adoption strengthen PAD, ensuring regional fiscal sustainability.

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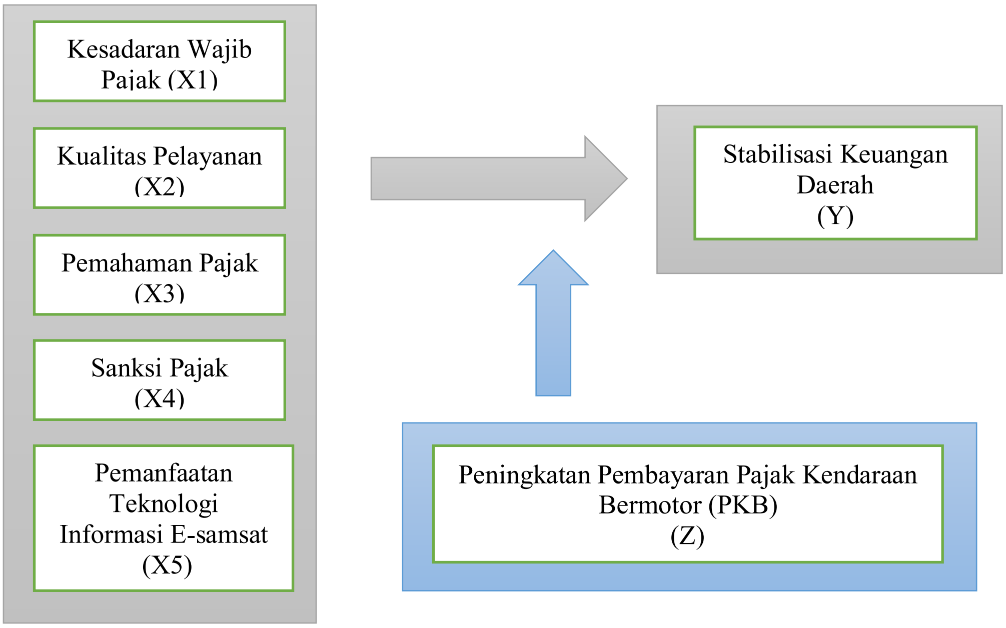
Figure. 1
Conceptual Framework



Source: Author's Own Compilation

H1: Taxpayer Awareness (*X1*) has a significant effect on Regional Revenue Stability (*Y*) through the enhancement of Motor Vehicle Tax Payments (*Z*).

H2: Service Quality (*X2*) has a significant effect on Regional Revenue Stability (*Y*) through the enhancement of Motor Vehicle Tax Payments (*Z*).

H3: Tax Knowledge (*X3*) has a significant effect on Regional Revenue Stability (*Y*) through the enhancement of Motor Vehicle Tax Payments (*Z*).

H4: Awareness of Tax Sanctions (*X4*) has a significant effect on Regional Revenue Stability (*Y*) through the enhancement of Motor Vehicle Tax Payments (*Z*).

H5: The Utilization of E-Samsat (*X5*) has a significant effect on both Regional Revenue Stability (*Y*) and the enhancement of Motor Vehicle Tax Payments (*Z*).

RESULTS AND DISCUSSION
RESULTS

Validity and Reliability Testing

Based on the results of the calculations, it was found that each statement item demonstrated a Pearson correlation value (*r-calculated*) greater than the *r-table* value of 0.0001. Consequently, it can be concluded that all research instruments are valid. Moreover, the questionnaires are deemed reliable, as the

Cronbach's Alpha values for all variables exceeded the threshold of 0.60 (Tiara Oktavia Putri & Naili Amalia, 2025).

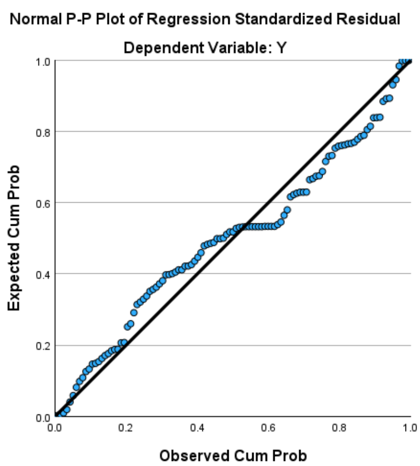
Validity testing serves to ensure that the questionnaires employed are indeed capable of accurately measuring the intended variables. Two methods are commonly applied: the Pearson bivariate correlation and the corrected item-total correlation. The Pearson bivariate correlation, in particular, is widely used for validity testing with statistical software such as SPSS (Al Hakim et al., 2021). The decision criteria are as follows: (a) if the *r-calculated* value exceeds the *r-table*, the item is significantly correlated with the overall score and thus considered valid; (b) if the *r-calculated* value does not exceed the *r-table*, the item is deemed invalid (Al Hakim et al., 2021).

Classical Assumption Testing

In conducting multiple linear regression analysis based on the Ordinary Least Squares (OLS) method, classical assumption testing is a critical prerequisite. This process ensures that the regression model is unbiased, consistent, and provides valid estimations of the specified equation (Hutagaol, 2025). Violations of these assumptions may distort analytical outcomes; therefore, careful attention to their testing and application is essential.

The classical assumption tests typically employed include normality testing, multicollinearity testing, heteroscedasticity testing, and autocorrelation testing. As Ghozali (2018:161) notes, the purpose of the normality test is to assess whether the residuals in the regression model follow a normal distribution. The Kolmogorov-Smirnov method was employed, with the criterion that data are considered normally distributed if the significance value exceeds 0.05; conversely, a significance value below 0.05 indicates non-normality (Mar'atush Sholihah et al., n.d.).

Figure. 2



Source: Data Processed with SPSS, 2025

It is evident that the plotted points follow the diagonal line, indicating that the data in this study are normally distributed. According to Ghozali (2012), a regression model is considered to have a normal distribution if the points in the P-P plot align with the diagonal pattern. Therefore, as the points in the P-P plot of this study are arranged along the diagonal, it can be concluded that the normality test confirms that the regression model exhibits a normal distribution (Ananda et al., 2024).

Multicollinearity Test

Multicollinearity refers to a condition in which the independent variables within a regression model exhibit perfect or near-perfect linear relationships, indicated by very high correlation coefficients (approaching or equal to 1). An ideal regression model should not present such perfect or near-perfect correlations among its explanatory variables. The presence of multicollinearity can lead to indeterminate regression coefficients and substantially inflated standard errors, thereby undermining the reliability and precision of the model estimates (Tala & Karamoy, 2017).

Table. 2

Coefficients•							
		Unstandardized		**Standardized**			
Coefficients		**Coefficients**					
Collinearity Statistics							
Model	**B**	**Std. En·or**			**Si2.**	**Tolerance**	**VIF**
(Constant)	- 0,079	0,623					
XI	-0,092	0,114	-0,092	-0,812	0,419	0,285	3,508
X2	0,332	0,102	0,320	3,253	0,002	0,382	2,621
X3	0,180	0,098	0,148	1,830	0,070	0,561	1,782
X4	0,007	0,106	0,006	0,061	0,951	0,372	2,687
XS	0,221	0,128	0,193	1,722	0,088	0,292	3,424
X6	0,352	0,127	0,319	2,782	0,006	0,281	3,561
a. Dependent Variable: Y							

Source: Data Processed with SPSS, 2025

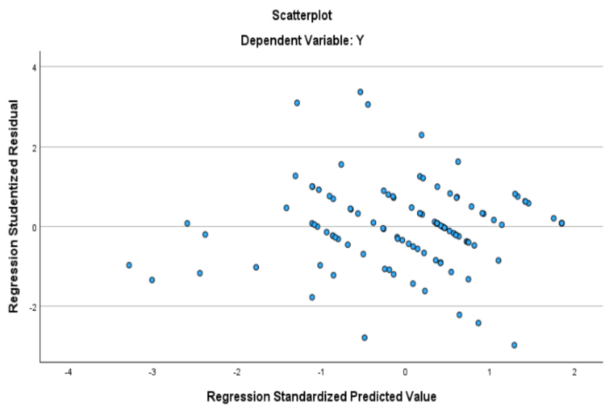
The results presented in the multicollinearity test table indicate that the Variance Inflation Factor (VIF) values for all six independent variables are ≤ 10. Accordingly, it can be concluded that the model is free from multicollinearity, ensuring that the independent variables do not exhibit problematic correlations.

Heteroskedasticity Test

Heteroskedasticity refers to a condition in which the variance of the residuals is not constant across all observations in a regression model. To assess this, the Glejser

Test was employed. This test involves regressing the independent variables against the absolute values of the residuals. Here, residuals are defined as the difference between the observed values of the dependent variable (Y) and the predicted values of Y, while the absolute values represent their positive magnitudes. If the significance level of the relationship between the independent variables and the absolute residuals exceeds 0.05, it can be concluded that heteroskedasticity is not present in the model (Mardiatmoko, 2020).

Figure 3.
Heteroskedasticity Test



Source: Data Processed with SPSS, 2025

The scatterplot illustrates that the data points do not form a specific pattern, thereby indicating the absence of heteroskedasticity within the regression model.

Multiple Linear Regression Analysis

Multiple linear regression refers to the linear relationship between two or more independent variables (X1, X2, …, Xn) and a dependent variable (Y). This analysis is employed to determine the direction of the relationship—whether positive or negative—between each independent variable and the dependent variable. Additionally, it is used to predict the value of the dependent variable when the independent variables experience an increase or decrease. The initial step involves estimating the regression equation, followed by conducting classical assumption tests. It is important to note that these assumption tests are performed after, rather than before, the regression model has been estimated (Astriawati, Department of Marine Engineering, Yogyakarta Maritime, n.d.).

Hypothesis Testing

Hypothesis testing constitutes a logical process within quantitative scientific research and falls within the domain of inferential statistics. It employs statistical testing tools, with the results serving as the foundation for subsequent analysis (Hutagaol, 2025). Far from being a mere formal procedure, hypothesis testing is a methodological necessity, as its outcomes enable researchers to draw valid conclusions and guide future investigations. This necessity arises because hypotheses represent provisional statements whose validity remains uncertain. Therefore, they must be subjected to statistical testing to determine whether the proposed assumptions should be accepted or rejected, thereby establishing their significance (Yam & Taufik, 2021).

Table.3
Coefficient of Determination (R²)

Model Summary					
Model	R	R Square	Adjusted R Square	Std. E1Tor of the Estimate	Durbin-Watson
I	.785'	0,617	0,594	1,09455	2,011
a. Predictors: {Constant), X3.Xl, X2. X4, XS b. Dependent Variable: Y					

Source: Data Processed with SPSS, 2025

The Adjusted R-Square value is 0.594, or 59.4%. This indicates that the dependent variable—namely, the selection of a career as a public accountant—is explained by the independent variables, which include taxpayer awareness, service quality, taxpayer understanding, tax sanctions, and the adoption of the e-Samsat system. The remaining 46.1% (100% – 53.9% = 46.1%) is influenced by other variables not incorporated in this study.

Table. 4
Simultaneous Test (F-Test)

ANOVA'						
Model		Sum of Squares	df	Mean Square	F	Sig.
I	Regression	200,341	6	33,390	27,871	
	Residual	124,596	104	1,198		
	Total	324,937	110			
a. Dependent Variable: Y						
b. Predictors: (Constant) X3, XI,X2, X4, XS						

Source: Data Processed with SPSS, 2025

Based on the results of the F-test, it is concluded that the significance value of the joint effect of X1, X2, X3, X4, and X5 on Y is 0.001, which is lower than the 0.05 threshold. Furthermore, the calculated F-value of 27.871 exceeds the critical F-table value of 2.35. Therefore, the hypothesis is accepted, indicating that all independent variables (X) collectively exert a statistically significant influence on the dependent variable (Y).

Table. 5
t-Statistic Test (Partial Test)

	Coefficients'					
		Unstandardized Coefficients		Standardized Coefficients		
	Model	**B**	**Std.Error**	**Beta**	**T**	**Sig.**
1	(Constant)	.079	0,623		-0,127	.899
	XI	-0,092	0,114	-0,092	-0,812	0,419
	X2	0,332	0,102	0,320	3,253	0,002
	X3	0,180	0,098	0,148	1,830	0,070
	X4	0,007	0,106	0,006	0,061	0,951
	X S	.22 1	0,128	0,193	1,722	0,088

Source: Data Processed with SPSS, 2025

Partial Significance Test (t-Test Results)
The results of the partial significance test (t-test) are as follows:

Taxpayer Awareness (X1): The significance value is 0.419, which exceeds the 0.05 threshold, indicating that taxpayer awareness does not exert a statistically significant effect on regional financial stability.

Service Quality (X2): The significance value is 0.002, which is less than 0.05, suggesting that service quality exerts a statistically significant effect on regional financial stability.

Taxpayer Understanding (X3): The significance value is 0.070, which is greater than 0.05, demonstrating that taxpayer understanding does not significantly influence regional financial stability.

Tax Sanctions (X4): The significance value is 0.951, which is higher than 0.05, implying that tax sanctions do not have a significant impact on regional financial stability.

Utilization of E-Samsat Technology (X5): The significance value is 0.088, which is greater than 0.05, indicating that the utilization of e-Samsat technology does not significantly affect regional financial stability.

DISCUSSION

The Relationship between Taxpayer Awareness (X1) and Regional Revenue Stability (Y) through Increased Motor Vehicle Tax Payments (Z).

The significance value for Taxpayer Awareness (X1) is 0.419, which is greater than 0.05. This indicates that taxpayer awareness does not exert a statistically significant influence on regional fiscal stability. These findings are consistent with Wardani and Rumiyatun (2017), who concluded that taxpayer awareness does not significantly affect compliance with motor vehicle tax obligations (Utami Widya Karlina & Mukhlizul Hamdi Ethika, 2020).

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According to Irianto in Arum (2012:18), taxpayer awareness can be categorized into two forms: first, the realization that taxes represent a civic contribution to national development; second, the understanding that delays in tax payments impose severe disadvantages on the state by reducing fiscal capacity. Prior research has shown that awareness positively affects tax compliance, suggesting that taxpayers with higher awareness tend to be more compliant in fulfilling their motor vehicle tax obligations (Utami Widya Karlina & Mukhlizul Hamdi Ethika, 2020).

However, the present findings contradict Ilhamsyah et al. (2016), who identified a positive and significant link between taxpayer awareness and motor vehicle tax compliance. From a theoretical perspective, these results diverge from both Tax Compliance Theory and the Attitude-Behavior Framework, which posit that taxpayer awareness stimulates greater tax payments, while Fiscal Stability Theory underscores the necessity of such payments for regional revenue stability. The inconsistency may stem from the government's active dissemination efforts—such as campaigns, banners, and public guidance—that enhance awareness but may not necessarily translate into sustained fiscal stability.

The Relationship between Service Quality (X2) and Regional Revenue Stability (Y) through Increased Motor Vehicle Tax Payments (Z).

The significance value for Service Quality (X2) is 0.002, which is below the 0.05 threshold, indicating a statistically significant relationship between service quality and regional fiscal stability. The very low p-value provides strong evidence to reject the null hypothesis, thereby supporting the alternative that service quality positively influences fiscal stability.

This finding highlights the broader implication that improvements in public service delivery extend beyond citizen satisfaction, exerting a domino effect on fiscal health. Efficient and transparent services strengthen public trust, which in turn fosters greater compliance with tax and levy payments. Such compliance contributes directly to the enhancement of local revenue (PAD) and reinforces fiscal stability.

Nevertheless, the results diverge from Public Service Theory, which asserts that citizens are more likely to comply with regulations, including tax obligations, when they experience high-quality public services. In this context, quality encompasses convenience, efficiency, and comfort in tax payment processes (Anggurela et al., 2025).

The Relationship between Taxpayer Understanding (X3) and Regional Revenue Stability (Y) through Increased Motor Vehicle Tax Payments (Z).

The significance value for Taxpayer Understanding (X3) is 0.070, greater than 0.05, suggesting no statistically significant effect on regional fiscal stability.

However, prior studies show contrasting evidence. For instance, research in Malang revealed that taxpayers with sufficient knowledge and understanding of tax regulations demonstrated higher compliance in paying motor vehicle taxes (Kepatuhan Wajib Pajak, n.d.). This discrepancy may suggest that while understanding facilitates compliance at the individual level, its aggregate impact on fiscal stability may be diluted by external economic and institutional factors.

The Relationship between Tax Sanctions (X4) and Regional Revenue Stability (Y) through Increased Motor Vehicle Tax Payments (Z).

The significance value for Tax Sanctions (X4) is 0.951, well above the 0.05 threshold, indicating no significant impact on regional fiscal stability. Contrary to the initial interpretation, this high p-value implies insufficient evidence to reject the null hypothesis, thereby suggesting that tax sanctions alone are ineffective in stabilizing local fiscal systems.

This outcome aligns with prior findings (Sucipto, 2018; Amelia Mutiara Putri & Tati Rosyati, 2025), which noted that sanctions often fail to enhance compliance due to weak enforcement and low taxpayer awareness. Empirical studies also highlight that non-sanction factors—such as simplified administrative procedures, user-friendly technology, and positive service experiences—tend to be more influential in strengthening compliance and revenue (Kuncoro & Haryanto, 2020). Furthermore, external determinants such as commodity price fluctuations, central government transfers, and local expenditure efficiency may overshadow the role of sanctions in fiscal stability (Wijaya, 2019).

The Relationship between the Utilization of E-Samsat Technology (X5) and Regional Revenue Stability (Y) through Increased Motor Vehicle Tax Payments (Z).

The significance value for the use of E-Samsat technology (X5) is 0.088, greater than 0.05, indicating no statistically significant influence on fiscal stability.

Although digitalization is widely expected to enhance efficiency and revenue collection, adoption remains uneven. Research by Firdaus and Prasetyo (2019) revealed that low digital literacy and insufficient public outreach hinder widespread use of e-samsat, particularly in rural areas. Technical issues—such as unstable servers, poor system integration, and limited coordination with partner banks—further reduce its effectiveness (Santoso & Wibowo, 2021).

Moreover, the impact of e-samsat on fiscal stability may be indirect. While it facilitates compliance, its effectiveness depends on complementary factors such as revenue management efficiency and budget allocation policies (Dewi & Purnomo, 2020). Structural challenges, including inaccurate vehicle databases and persistent tax avoidance, limit the system's potential to significantly enhance regional fiscal stability (Hidayat, 2018; Rinny Meidiyustiani, 2022).

CONCLUSION

Based on the results of this study, it can be concluded that **tax sanctions** are the only variable that exerts a statistically significant influence on regional fiscal stability. In contrast, taxpayer awareness, taxpayer understanding, service quality, and the utilization of e-samsat technology all produced significance values greater than 0.05, indicating that these variables do not significantly affect fiscal stability.

This finding is consistent with **Deterrence Theory**, which posits that taxpayers act as rational agents who weigh the costs and benefits of compliance versus non-compliance. The imposition of sanctions increases the perceived cost of violating tax regulations, thereby motivating individuals to comply with their obligations.

Consequently, tax sanctions emerge as the most decisive factor in strengthening fiscal stability, underscoring their effectiveness as a policy instrument to enhance compliance and sustain regional revenue performance.

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