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The Influence of Value Added Tax (PPN), Luxury Sales Tax (PPnBM), and Progressive Motor Vehicle Tax (PKB) on the Purchasing Power of Electric Vehicles in Bandung City Indonesia

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ABSTRACT

The transition from conventional vehicles to electric or battery-based vehicles can be facilitated through policy interventions, especially in the field of taxation, aimed at achieving certain goals. This study aims to determine the effect of Value Added Tax (VAT), Luxury Goods Sales Tax (PPnBM), and Progressive Motor Vehicle Tax (PKB) in Indonesia on the purchasing power of electric vehicles in Bandung City, Indonesia. This study uses primary data collected through a questionnaire with a multiple linear regression analysis method. The sampling technique used is purposive sampling, using the Slovin formula which produces 100 respondents. The collected data was processed using SPSS software version 25. The results of this study indicate that partially, VAT and PKB do not have a significant positive effect on the purchasing power of electric vehicles. Meanwhile, PPnBM has a significant positive effect on the purchasing power of electric vehicles. These findings indicate that PPnBM tax incentives are effective in increasing the purchasing power of electric vehicles, while VAT and PKB incentives require evaluation and adjustment in order to better support the transition to electric vehicles. This research provides an important contribution for policy makers to design more effective tax incentives to encourage the adoption of electric vehicles, in order to achieve the targets of reducing emissions and improving environmental sustainability.

1. INTRODUCTION

Increased trade activity arises due to global economic growth. The economy plays an important role in the development of a country as in the state budget for economic functions amounting to IDR 644.2 trillion (26.1%). State development is highly dependent on the tax sector which is the largest contributor to state revenue as evidenced by the contribution of 77.5% (2022) and 77.7% (2023) of the realization of state revenue (APBN, 2022, 2023). State revenue derived from taxes can be obtained from the level of public consumption which is influenced by their purchasing power (Faizah & Ajimat, 2022). The higher the consumption level of a country, the higher the chance of economic growth. Purchasing power can be affected by a variety of factors including the price of goods and taxes. someone is more likely to buy goods at lower prices. Taxes are also related to the automotive world or in this case vehicles in the form of VAT, PPnBM, and PKB. The price of a vehicle has an element of VAT, and PPnBM in it. Sudarmanto in his book (2021) also states that price can affect the level of demand for an item. Meanwhile, PKB as a tax on vehicle ownership will increase the tax burden (Hasibullah et al., 2020).

The number of motorized vehicles in Bandung City according to Bapenda West Java shows an increase. This increase can have an impact on the environment in the form of air pollution. This is supported Fauzan (2023) which explains that 24% of world CO2 emissions in 2022 were contributed by the transportation sector. Therefore, it is necessary to mitigate efforts, one of which is the presence of electric vehicles. The number of electric vehicles in Bandung City has increased significantly by 272.6%. The adoption of a shift in the use of conventional vehicles to electric or battery-based machines can be started from policy, in this case a policy in the field of taxation carried out to achieve certain goals. This goal is the development of an electric vehicle ecosystem. The government took this step because with policies or

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regulations aimed at consumers and producers as well as the monetary side, the penetration rate of electric vehicles will increase in the market (Al Qodri & Widyastutik, 2023). The government took this step by issuing regulations, including incentives for Value Added Tax (VAT), Sales Tax on Luxury Goods (PPnBM), and Motor Vehicle Tax (PKB). This is done to increase people's purchasing power, which refers to the capacity or capability of an individual to purchase and consume certain goods (Pramesti & Supadmi, 2017)

This research raises the issue of VAT, PPnBM, and PKB as a means of providing tax incentives in Indonesia. Value Added Tax (VAT) is a tax imposed on the delivery of Taxable Goods (BKP), in this case an electric vehicle. Sales Tax on Luxury Goods (PPnBM) is a tax imposed on goods classified as luxury (electric vehicles) and is imposed once upon the first delivery of goods, or import. VAT and PPnBM are regulated by Law No.42 of 2009 which was last amended by the HPP Law. Motor Vehicle Tax (PKB) is a tax imposed on the basis of ownership and/or control of a vehicle with progressive rates. This research wants to see whether VAT, PPnBM, and PKB provided incentives by the government will affect the purchasing power of electric vehicles, especially in the city of Bandung, which is the capital of West Java with the largest number of electric vehicles in West Java. Electric vehicles were chosen as the object of research because they have not been widely discussed in previous research.

This research also departs from the inconsistency of previous research results. Santoso (2023) and Bella (2020) stated that VAT has a positive influence on purchasing power, while according to Ratnasari (2016) it has a negative influence. Research by Hasibullah (2020) and Pramesti (2017) stated that PPnBM has a positive influence on purchasing power. Meanwhile, related to PKB, the results of Santoso (2023) and Faizah (2022) research show a positive influence on purchasing power, while according to Pramesti (2017) and Ratnasari (2016) it has a negative influence on purchasing power. Research is expected to be useful to complement research and add to the diversity of research and is expected to be one of the considerations for stakeholders, namely the government as a policy maker.

2. METHODS

This research uses descriptive quantitative method. The population to be studied is people or consumers who live in the city of Bandung who own or wish to own an electric vehicle. This research data collection was carried out using a questionnaire as primary data given to a number of samples, namely 100 respondents based on the Slovin formula. The sampling technique used was purposive sampling. The questionnaire contains several statements regarding the variables studied, namely VAT (X1), PPnBM (X2), and PKB (X3) as independent variables, and Purchasing Power (Y) as the dependent variable measured on a Likert scale of 1-5 (Strongly Disagree to Strongly Agree). Furthermore, the data was processed using SPSS software version 25 to conduct a measuring instrument test, classical assumption test, and hypothesis testing. This study aims to see the influence of VAT, PPnBM, and PKB on purchasing power, especially electric vehicles as objects as shown in Figure 1.

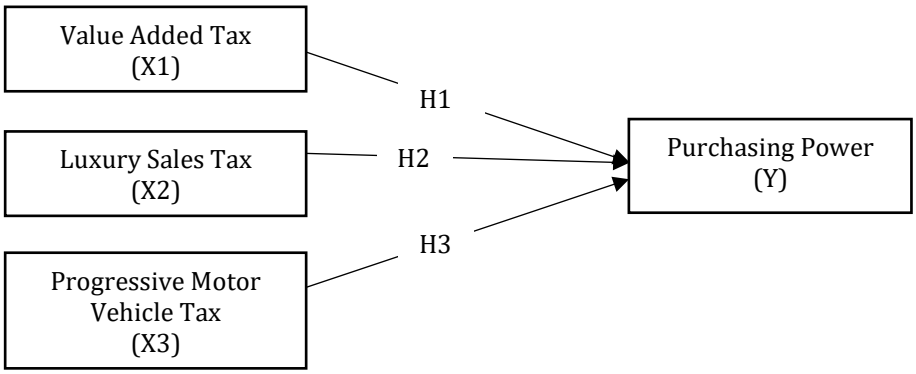


Figure 1. Research Framework

3. RESULTS AND DISCUSSIONS

Based on the results of descriptive statistics as shown in table 1, it is known that the VAT variable has a value range of 16 to 35; an average value of 27.69; and a standard deviation of 3.863. The PPnBM variable has a value range of 24 to 45, an average value of 36.33; and a standard deviation of 4.154. The PKB

variable has a value range of 28 to 50; an average value of 40.07; and a standard deviation of 4.582. Meanwhile, the purchasing power variable has a value range of 20 to 40, an average value of 31.33; and a standard deviation of 4.615.

Table 1. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. deviasi
PPN	100	16	35	27,69	3,863
PPnBM	100	24	45	36,33	4,154
PKB	100	28	50	40,07	4,582
Daya Beli	100	20	40	31,33	4,615
Valid N (listwise)	100				

Table 2. Validity Test

Variabel	No.	R Count	Significance	Description
PPN (X1)	1	0,588**	0,000	Valid
	2	0,512**	0,000	Valid
	3	0,568**	0,000	Valid
	4	0,556**	0,000	Valid
	5	0,695**	0,000	Valid
	6	0,695**	0,000	Valid
	7	0,692**	0,000	Valid
PPnBM (X2)	1	0,530**	0,000	Valid
	2	0,496**	0,000	Valid
	3	0,545**	0,000	Valid
	4	0,608**	0,000	Valid
	5	0,567**	0,000	Valid
	6	0,625**	0,000	Valid
	7	0,454**	0,000	Valid
	8	0,509**	0,000	Valid
	9	0,628**	0,000	Valid
PKB (X3)	1	0,676**	0,000	Valid
	2	0,437**	0,000	Valid
	3	0,617**	0,000	Valid
	4	0,652**	0,000	Valid
	5	0,625**	0,000	Valid
	6	0,522**	0,000	Valid
	7	0,340**	0,001	Valid

Based on table 2, it is known that all items of the independent variable instrument (VAT, PPnBM, and PKB) and the dependent variable (consumer purchasing power) are declared completely valid because the significance value is <0.05.

Table 3. Reliability Test

Variabel	Cronbach's Alpha	N of Items	Description
PPN (X1)	0,725	7	Reliable
PPNBM (X2)	0,708	9	Reliable
PKB (X3)	0,704	10	Reliable
Daya Beli (Y)	0,814	8	Reliable

Based on table 3, the reliability test results show that the VAT, PPnBM, PKB, and Purchasing Power instruments each have a Cronbach's Alpha value of 0.725; 0.708; 0.704; and 0.814. This shows that all instruments are declared reliable. The test results can be said to be reliable if they produce Cronbach $\alpha \geq 0.7$ (Budiastuti dan Bandur, 2018).

Table 4. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters	Mean	0,000000000
	Std. Deviation	0,697456
Most Extreme Differences	Absolute	0,082
	Positive	0,062
	Negative	-0,82
Test Statistic		0,082
Asymp. Sig. (2-tailed)		0,093

Table 4, presents the data from the one sample Kolmogorov-Smirnov test results conducted using SPSS software version 25. The results show that the data is normally distributed because it fulfils the condition that the significance value is above 0.05 (0.093>0.05).

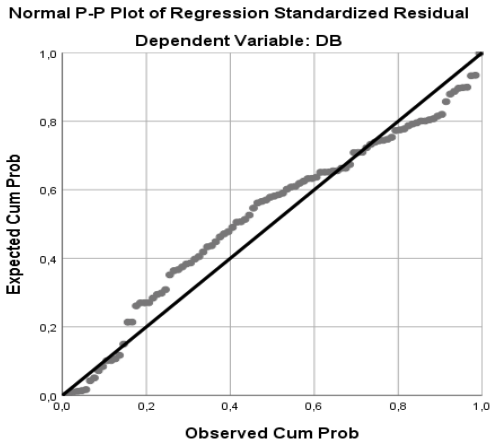


Figure 2. Normality Test

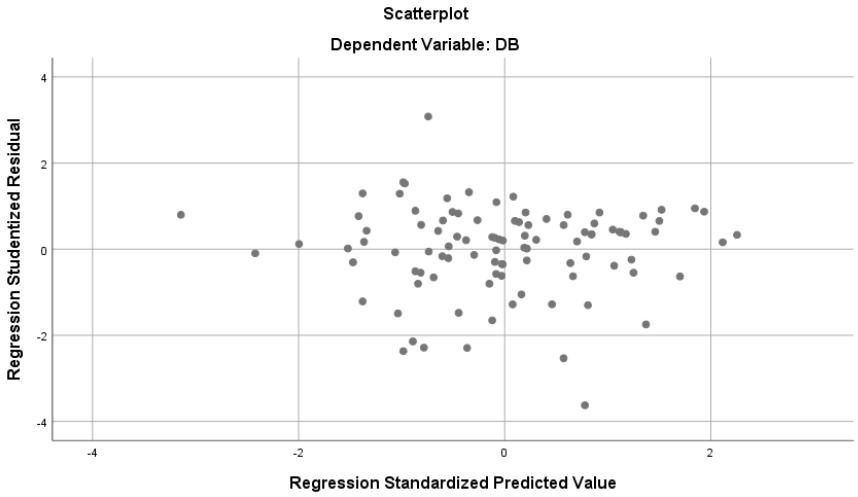
Based on the results of the normality test using the normal probability-plot in Figure 2, it is concluded that the data in this study are normally distributed. This is because the resulting points spread and follow the direction of the diagonal line so that the regression model fulfils the assumption of normality.

Table 5. Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
PPN	0,495	2,022
PPNBM	0,469	2,134
PKB	0,493	2,029

Table 5 shows that VAT, PPnBM, and PKB in this study have a tolerance value of 0.495; 0.469; and 0.493, respectively. The tolerance value is above 0.10. Therefore, it can be concluded that this model is free from multicollinearity symptoms.

Figure 3. Heteroscedasticity Test



Based on Figure 3, it can be identified that the points spread randomly spread above and below the 0 axis and do not form a certain pattern. Therefore, it can be concluded that the regression model is free from heteroscedasticity. Heteroscedasticity is not indicated if in the graph there is a certain pattern visible and the distribution is not above or below the zero point of the Y axis (Widana & Muliani, 2020).

Table 6. Multiple Linear Regression Analysis

Model		Unstandardized B
1	(Constant)	3,878
	PPN	0,039
	PPNBM	0,480
	PKB	0,223

The results of multiple linear regression testing produce a coefficient that can reflect the cause-and-influence relationship between the independent variable and the dependent variable after fulfilling several requirements such as the measuring instrument test and the classical assumption test. Based on the table above, the multiple linear regression equation can be formulated as follows, along with a description that can be analysed.

Y = 3,878 + 0,039.X1 + 0,480.X2 + 0,223.X3 + e

Description:

1. The constant of 3.878 means that if the independent variables, namely VAT, PPnBM, and PKB are 0 (zero), or neither increase nor decrease, or constant, then the value of purchasing power is 3.878.
2. The VAT regression coefficient is 0.039. This shows that if VAT increases by 1 unit, then purchasing power will increase by 0.039 units with the assumption that other variables are considered constant.
3. The PPnBM regression coefficient is 0.480. This shows that if PPnBM increases by 1 unit, then purchasing power will increase by 0.480 units, assuming other variables are considered constant.
4. The PKB regression coefficient is 0.223. This shows that if PKB increases by 1 unit, then purchasing power will increase by 0.223 units, assuming other variables are considered constant.

Table 7. Correlation Coefficient Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimates
1	0,625	0,391	0,372	3,657

The value obtained from the correlation coefficient analysis is used to interpret how closely the independent and dependent variables are related. The greater the coefficient result obtained, the greater the relationship between variables or the better the relationship between the independent variable and the dependent variable.

Table 8. Correlation Coefficient (R) Interval

Correlation Coefficient (R) Interval	Relationship Description
0,00 – 0,199	Very low
0,20 – 0,399	Low
0,40 – 0,599	Moderate
0,60 – 0,799	Strong
0,80 – 1,000	Very Strong

Based on table 8, a correlation coefficient value of 0.625 is obtained from the R column. This correlation coefficient value indicates a strong relationship between VAT, PPnBM, and PKB as independent variables on purchasing power (dependent variable).

Table 9. Determination Coefficient Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimates
1	0,625	0,391	0,372	3,657

The coefficient of determination analysis can provide an overview of the total percentage of variation in the dependent variable Y which can be explained by the independent variable (X). Based on table 9, the coefficient of determination is 0.391 which comes from the R Square (R^2) column. This shows that the influence of the independent variable on the dependent is 39.1%. In other words, the independent variables namely VAT, PPnBM, and PKB have the ability to explain the dependent variable purchasing power by 39.1%, while 60.9% is explained by other variables not explained in this study.

Table 10. Partial Test (T-Test)

	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	T	Sig.
(Constant)	3,878	3,552		1,092	0,278
PPN	0,039	0,135	0,033	0,288	0,774
PPNBM	0,480	0,129	0,432	3,714	0,000
PKB	0,223	0,114	0,221	1,949	0,054

The purpose of this test is to determine how the independent variable affects the dependent variable. The T test is done by comparing the T table and T value. The ttable value used is obtained from the value of α = 5% and the degree of freedom (df) so as to get the result α/2 = 0.025 and the df value (n-k-1) = 100-3-1 = 96. Furthermore, the ttable value obtained from (α/2, (n-k-1)) = (0.025, 96) is 1.98498. The interpretation can be described as follows:

1. Value Added Tax/VAT (X1)
   The tcount value of VAT shows a number of 0.288 and a significance value of 0.744. The tcount value when compared to the t table is smaller (0.288<1.98498), while the significance value is greater (0.744>0.050) so that H1 is rejected. This indicates that there is no significant positive influence between VAT (X1) and Purchasing Power (Y).
2. Sales Tax on Luxury Goods / PPnBM (X2)
   The PPnBM tcount value shows a number of 3.714 and a significance value of 0.000. The tcount value when compared to the t table is greater (3.714> 1.98498), while the significance value is greater (0.000 <0.050) so that H2 is accepted. This indicates that there is a significant positive influence between PPnBM (X2) and Purchasing Power (Y).
3. Motor Vehicle Tax (X3)
   The tcount value shows a number of 1.949 and a significance value of 0.54. The tcount value when compared to the t table is smaller (1.949 <1.98498), while the significance value is greater (0.054>0.050) so that H1 is rejected. This indicates that there is no significant positive influence between PKB (X1) and Purchasing Power (Y).

Discussion

The Influence of Value Added Tax on Electric Vehicle Purchasing Power

Based on the test, it is found that the VAT variable does not have a significant positive influence on the purchasing power of electric vehicles. This is indicated by the t-test result that the t-count value is smaller than the t-table with a significance value above 0.050 so that H1 is rejected. So, it can be concluded that the VAT variable has no significant positive influence on the purchasing power of electric vehicles. The imposition of VAT does not significantly predict people's purchasing power because the rate is relatively

small. Although the current VAT rate is 11%, the findings show that VAT does not cause people's purchasing power to decrease or increase (Febrisha & Kadunci, 2023). This is also due to the nature of VAT, which is a subjective tax where high and low income people are subject to the same VAT.

Another factor is because the price of electric vehicles is still considered quite high for now. with the presence or absence of VAT, people still think that the price is still high so that their purchasing power does not increase or decrease. In line with prestige theory, humans need reputation, appreciation, or prestige for being able to own an electric vehicle whose price is still considered quite high. People who buy it do not really take into account the VAT, whose rate is considered quite small coupled with incentives that make the tax even smaller. The results of this study are in line with the research of Hasibullah (2020) and Sambur (2015) which state that VAT has no influence on purchasing power. However, this study is not in line with Santoso (2023) and Pramesti (2017), which show a positive influence of VAT on purchasing power.

The Influence of Sales Tax on Luxury Goods on the Purchasing Power of Electric Vehicles

Based on the test results, it is found that the PPnBM variable has a significant positive influence on the purchasing power of electric vehicles. This is indicated by the tcount value which is greater than the ttable (3.714>1.98498) with a significance value smaller than 0.05 (0.000<0.05) so that H2 is accepted. So, it can be concluded that PPnBM has a significant positive influence on the purchasing power of electric vehicles. The price of an electric vehicle has an element of PPnBM in it. If the price increases, the PPnBM decreases so that the purchasing power also increases. The function of PPnBM itself is to control the level of public consumption. PPnBM is taken into account in buying a vehicle because it can significantly increase the selling price, which itself is higher than VAT. The more luxurious and expensive the vehicle, the higher the tax burden, which will affect people's purchasing power (Hasibullah et al., 2020).

Current regulations stipulate that PPnBM is incentivised which is expected to increase people's purchasing power. This causes the price of electric vehicles to be lower and affects purchasing power. The manufacturer Morris Garage with its product MG4 EV after using the CKD (locally assembled) scheme received this PPnBM incentive so that the price dropped to Rp200 million which made it more affordable. In line with the purchasing power principle theory, tax collection is based on the interests of the community, in this case, purchasing power. The Esteem Needs can be fulfilled because they can buy electric vehicles. Electric vehicles are considered to raise their prestige and become a status symbol as well as a sign that they care about the environment and modern lifestyle. Meanwhile, this research is in line with the research of Santoso (2023), Hasibullah (2020), Pramesti (2017), and Sambur (2015) which states that PPnBM has a significant positive influence on purchasing power.

The Influence of Motor Vehicle Tax on Electric Vehicle Purchasing Power

Based on the test results, it is found that the PKB variable does not have a significant positive influence on the purchasing power of electric vehicles. This is indicated by the t-test result that the t-count value is smaller than the t-table (1.949<1.98498) and the significance value is greater than 0.05 (0.054>0.050) so that H3 is rejected. So, it can be concluded that the PKB variable has no significant positive influence on purchasing power. Motor Vehicle Tax (PKB) is imposed on the basis of ownership and/or control of a vehicle that is subject to progressive rates based on the level of ownership. PKB has no influence on purchasing power because the PKB rate is not too large so that people are not too burdened by PKB plus currently PKB is given incentives by the government (Bella & Latrini, 2020). However, this does not necessarily affect purchasing power because the contribution of PKB is relatively small compared to the price of the vehicle itself. The need for private vehicles also makes the application of PKB progressive tariffs not affect purchasing power, and only increases Regional Original Revenue (Rosidi, 2017).

The Purchasing Power Theory emphasises that tax collection, in this case PKB, is based on the interests of the community. The tax is returned to the community in the form of infrastructure such as roads and adequate facilities. Meanwhile, the need for prestige, a level of prestige, or individual social status obtained from buying luxury goods, becomes a symbol of social status and shows concern for the environment due to ownership of electric vehicles. Even though PKB will be imposed, people will still buy it because of the need for appreciation, recognition, prestige level, or socio-economic status. Meanwhile, the results of this study are in line with the research of Hasibullah (2020), Bella (2020), and Rosidi (2017) which state that Motor Vehicle Tax (PKB) has no influence on purchasing power.

4. CONCLUSION

Value Added Tax (VAT) has no significant positive influence on the purchasing power of electric vehicles seen from the significance value> 0.05 so that H1 is rejected. This is because VAT has a relatively small rate, plus the legal character of VAT is an objective tax that does not differentiate between people's abilities. In the presence or absence of VAT, the price of electric vehicles remains high so that purchasing power is not affected. Sales Tax on Luxury Goods (PPnBM) has a significant positive influence on the purchasing power of electric vehicles seen from the significance value <0.05 so that H2 is accepted. This is because PPnBM is included in the price of the vehicle, if the price increases, PPnBM increases, so purchasing power is affected. The current PPnBM incentive can also affect purchasing power. Motor Vehicle Tax (PKB) has no significant positive influence on the purchasing power of electric vehicles seen from the significance value> 0.05 so that H3 is rejected. This is because the PKB rate is relatively small compared to the price of the electric vehicle itself so that people do not feel burdened. This research is expected to be one of the information or references for regulators as a consideration of whether policies, especially VAT, PPnBM, and PKB, are appropriate to increase the interest and purchasing power of electric vehicles. Future research is expected to continue and explain in more detail the variables studied because electric vehicles are still classified as new technology, improve the shortcomings of this study, and expand the research sample. Future research is also expected to be able to add or complete independent variables to find out what variables are sufficient to influence the purchasing power of electric vehicles, such as price and income.

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