
THE IMPOSITION OF VALUE ADDED TAX (VAT), SALES TAX ON LUXURY GOODS (PPnBM), AND MOTOR VEHICLES TAX (PKB) ON FOUR-WHEEL VEHICLES HAS EFFECTS ON CONSUMERS' PURCHASE POWER?

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ABSTRACT

One of the biggest sources of governmental funding is taxes. One area that generates a significant amount of tax money is the car industry. Each vehicle product is subject to three different forms of taxes, including PPN, PPnBM, and PKB. These levies are put in place to control how much individuals consume. The focus of this research is to examine how the imposition of taxes on the vehicle industry affects the purchasing power of consumers of cars in Malang. This survey includes up to 100 respondents from a sample of those who purchase vehicles in 2021 and receive PPnBM price reduction. Multiple linear regression analysis is used in this study using the SPSS 25 program. Primary data collected through questionnaires is the source of data used. Based on the outcomes of multiple regression analysis, the results of this analysis show that the variables PPN (X1), PPnBM (X2), and PKB (X3) have an impact on purchasing power simultaneously (Y). PPN (X1) has a positively significant impact on purchasing power, according to results that were only partially collected. Purchase power is partially significantly positively impacted by the PPnBM variable (X2). Purchase power is partially significantly positively impacted by the PKB variable (X3). It is clear that vehicle owners receive more status and prestige in their society when higher taxes are collected.

Keywords: PPN, PPnBM, PKB, Purchasing Power

INTRODUCTION

Domestic economic growth is inseparable from the collection of taxes on every item that is considered valuable and every human being. Taxes are subject to different rates and imposition. In the automotive sector, taxation usually consists of Value Added Tax (VAT), Sales Tax on Luxury Goods (PPnBM), and Motor Vehicle Tax (PKB). Value Added Tax as one of the largest contributors to tax revenue is imposed only on the value added and is collected several times in the company's chain link. As an objective tax, Value Added Tax does not differentiate the ability level of its consumers. Consumers with higher abilities are treated the same as consumers with lower abilities.

Apart from Value Added Tax, Sales Tax on Luxury Goods is also used as a means of controlling people's consumption patterns. Muis (2020) states that Sales Tax on Luxury Goods (PPnBM) is a tax charged on taxable goods classified as luxury, both domestically produced and imported. The imposition of sales tax on luxury goods certainly affects the selling price of goods. Society becomes more considerate to buy an item if the tariff charged is too high.

The imposition of a Motor Vehicle Tax has positive and negative impacts, the positive impact is increasing state income from the tax sector and can suppress people's desire to buy private vehicles and switch to using public transportation modes, the negative impact that can arise is that taxpayers can carry out legal smuggling to avoid imposition taxes, especially on larger motorized vehicles. The imposition of this tax in general can affect people's purchasing power towards the interest in buying motorized vehicles.

The imposition of taxes on motorized vehicles has quite an effect on the selling price and the resulting increase in the tax burden affects consumers' purchasing power. People's purchasing power in determining purchasing decisions is influenced by four factors, namely income level, education level, level of need, and selling price. (Rosidi, 2017).

Setting the terms of this waiver policy is a form of the state's presence in the automotive industry, which is currently experiencing difficult times amid the co-19 pandemic. This is because the automotive industry has backward linkage and forward linkage. The increased sales rate will also affect other industrial factor inputs such as the tire industry, glass industry, steel industry, electronics industry, and other industries as well as the workforce that lives in the automotive industry (Zuraya, 2021).

Referring to previous research, the researcher feels that this research is important because one of the factors that can influence consumers to buy goods is purchasing power. This research is in line with research conducted by Fadhilah (2012), Wibowo (2014), Sambur (2015), Latif (2016), Pramesti and Supadmi (2017), Hasibullah et al (2020), and Kasim (2020) who examined the effect of VAT, PPnBM, and PKB on the purchasing power of motor vehicle consumers. The results of the research conducted show that PPn, PPnBM and PKB have a positive effect on consumer purchasing power. This is due to the presence of prestige in increasing social status, so that the higher the selling value of the motorized vehicle will significantly affect consumer purchasing power.

In contrast to research conducted by Suteja (2019). The research results obtained show that VAT, PPnBM and PKB have a negative effect on consumer purchasing power. This result is due to the existence of high taxes that burden consumers. However, with the issuance of a circular regarding the Minister of Finance Regulation Number 20/PMK.010/2021 relating to PPnBM tariff relief, the researcher wants to do further research regarding this tax and its effect on the purchasing power of consumers of four-wheeled motorized vehicles during the Covid-19 pandemic.

This research was conducted in the city of Malang. Through the Retail Sales Survey (SPE) obtained from Bank Indonesia Representative Office (KPw) Malang in June, it was recorded that there was economic growth in the personal transportation sector of 14.91 percent compared to the previous month. This is due to a surge in demand due to fiscal incentives. This incentive is the rate of Sales Tax on Luxury Goods Borne by the Government (PPnBM DTP) for motorized vehicles (Novrian, 2021).

In addition, Malang City was chosen because it is one of the cities with the largest vehicle population in Indonesia. Based on the traffic density analysis report reported by Inrix, the company tasked with analyzing and providing traffic management data stated that Malang City ranks fourth as the most congested city in Indonesia with a duration of wasted time in rush hours of 29 hours (Arif, 2022).

LITERATURE REVIEW

Definition of Tax

Taxes can be broadly interpreted as contributions paid by the people who will enter the state treasury based on the law and can be forced without direct remuneration (Mardiasmo, 2016). P. J. A. Adriani defines taxes as contributions that can be forced from the public to the state which are indebted by the taxpayer and the payment process is according to general regulations without getting direct reciprocity and the purpose is to finance public expenditures in connection with the state's duty to administer government.

Judging from some of the descriptions regarding taxes, taxes can be briefly interpreted as a contribution to society, both individuals and entities, which is carried out in the manner regulated in the law, but the benefits cannot be felt immediately.

Tax Implementation Function

There are two tax functions, namely: Budgetair or budget function, Tax as a source of income for the government to carry out state duties, and a regulatory function (regular) which has the function of regulating and implementing government programs in the social and economic sectors (Mardiasmo, 2016).

Purchasing Power Theory

When people make buying and selling transactions, indirectly there is a tax that is imposed in that activity. The tax will then be channeled back to the community in the form of facilities that can improve the welfare of the wider community. Thus the interests of the whole community become a priority.

Sales Tax (VAT)

According to Mardiasmo (2018), VAT is a tax imposed on the added value of goods or services that circulate from producers to consumers. VAT is an indirect tax, which means that the tax bearer (final consumer) does not pay the taxes he bears directly.

Legal Basis of VAT

According to Mardiasmo (2018), the legal basis for Value Added Tax is Law Number 8 of 1983 concerning value-added tax on goods and services and sales tax on luxury goods as amended by Law no 42 of 2009.

Sales Tax on Luxury Goods

PPnBM is defined as another tax that is added after the imposition of Added Tax. The value of certain goods or services that are included in the luxury category. The beginning of the imposition of PPnBM was when Law Number 8 of 1983 concerning Value Added Tax was implemented. Sukardji (2014) says that this tax has a different character from VAT, the differences are as follows: (1) PPnBM is pun//other fees given after VAT; (2) PPnBM is only withdrawn once, namely at the time of import of Taxable Goods (BKP) which are classified as luxury goods.

Mardiasmo (2016) explains that PPnBM subjects consist of two categories, namely taxable entrepreneurs who produce taxable goods that are included in the luxury category and taxable entrepreneurs who import luxury goods.

Legal Basis of PPnBM

The legal basis for PPnBM used is Minister of Finance Regulation (PMK) Number 20/PMK.010/2021 concerning Sales Tax on Luxury Goods for Taxable Delivery Classified as Luxury in the Form of Certain Motorized Vehicles Borne by the Government for the 2021 Fiscal Year.

PPnBM Rates

The imposition of Sales Tax on Luxury Goods based on the group of Taxable Goods classified as a luxury in the form of motorized vehicles is as follows.

Tariff 10%; (a) Motor vehicles with a cylinder capacity with spark ignition or compression ignition engines (diesel/semi-diesel), capable of carrying 10 (ten) to 15 (fifteen) people including the driver; (b) Motorized vehicles other than sedans or station wagons with a cylinder capacity below 1500 CC and using a 1 axle drive system (4X2) and an ignition or compression ignition engine (diesel/semi-diesel), which can carry no more than 10 people including the driver.

Tariff 20%; (a) Motorized vehicles other than sedans and station wagons with a cylinder capacity of not more than 1500 CC to 2500 CC, having a 1 drive axle system (4X2) with an ignition or compression ignition engine (diesel/semi-diesel), capable of accommodating less than 10 people including the driver; (b) Double cabin motor vehicle in the form of an open body or closed body with a cylinder capacity that has a total mass of less than 5 tons, with a 1 drive axle system (4X2), or with a 2 drive axle system (4X4), as well as a spark-ignition or compression-ignition combustion engine (diesel/semi diesel), with a passenger capacity of more than 3 people including the driver.

Tariff 30%. Motorized vehicles that can carry less than 10 passengers including the driver, in the form of; (a) Sedan/station wagon motor vehicles with a cylinder capacity of more than

1500 CC and spark-ignition or compression ignition engines (diesel/semi-diesel), and transport motor vehicles not exceeding 10 passengers including the driver and van; (b) Motorized vehicles other than sedans or station wagons with a cylinder capacity of up to 1500 CC, having a 2-axle drive system (4X4), as well as spark ignition or compression ignition engines (diesel/semi-diesel).

Vehicle Tax

Referring to Law Number 28 of 2009 concerning Regional Taxes and Regional Levies, Motor Vehicle Tax is defined as a tax on ownership and/or control of motorized vehicles. Motor Vehicle Tax is managed by the Level 1 Region, namely the Provincial Government, so the regulations are regulated by a Governor Regulation (Pergub).

According to the Governor Regulation (Pergub) of East Java Province No. 9 of 2010 concerning Regional Taxes, Motor Vehicle Tax or hereinafter abbreviated as PKB is a tax that is borne by the taxpayer as long as he owns the vehicle he has purchased. In this case, the intended motorized vehicles are all motorized vehicles used on land roads.

METHODS

Types of Research

Type this research is quantitative research with the aim of examining the effect of Value Added Tax (VAT), Sales Tax on Luxury Goods (PPnBM) and Motor Vehicle Tax (PKB) on the purchasing power of consumers of four-wheeled motorized vehicles in the city of Malang.

The Scope of Research

In order to analyze the imposition of PPnBM on four-wheeled motorized vehicles, the research object used in this study is consumers of four-wheeled motorized vehicles in the Malang City area with the criteria of a company whose several product units receive PPnBM relief and are registered at GAIKINDO. The Retail Sales Survey (SPE) obtained from Bank Indonesia Representative Office (KPw) Malang noted that there was economic growth in the personal transportation sector of 14.91 percent compared to the previous month. This is due to a surge in demand due to fiscal incentives. This incentive is the rate of Sales Tax on Luxury Goods Borne by the Government (PPnBM DTP) for motorized vehicles (Novrian, 2021). In relation to the research conducted, the city of Malang was chosen because it is the fourth most congested city in Indonesia after Surabaya, Jakarta, and Denpasar with a duration of 29 hours during rush hour (Arif, 2022).

Population and Sample

Population

Population is a collection of entities in the form of people, goods, and events that have certain characteristics with placement in an area and meet certain conditions related to the problem. The population in this study is people who buy new cars in the city of Malang.

Sample

Sugiyono (2018) said that the sample is the number and characteristics of the population. The sampling technique in this study was purposive sampling. Purposive sampling is a sampling technique based on certain criteria. This technique was chosen in order to obtain a sample according to the desired criteria. The population in this study is very large, therefore in determining the number of research samples, the researcher uses the Lemeshow formula with the formula:

$$n = \frac{Z^2 P (P - 1)}{d^2}$$

Where :

- N : number of samples
- z : z score at 95% confidence = 1.96
- p : maximum estimate = 0.5

d : sampling error = 10%

With the formula above, it can be seen that:

$$n = \frac{Z^2 P(1 - P)}{d^2} = \frac{1.96^2 \times 0.5(1 - 0.5)}{0.1^2} = 96$$

Based on the calculations using the above formula, the total number of samples for this study is 96 and to avoid data errors and/or invalid data, the research samples are rounded up to 100 samples.

Sampling Technique

The sampling technique aims to facilitate researchers in determining the sample to be studied. This technique is basically divided into two, namely probability sampling techniques and non-probability sampling. Sampling in this study uses a purposive sampling technique. The sample for this research was taken from consumers of four-wheeled vehicles who received PPnBM incentives according to the criteria in Minister of Finance Regulation (PMK) Number 20/PMK.010/2021.

Data and Data Types

The types of data used in this research are primary data and secondary data. Primary data is data obtained directly from the source while secondary data is data obtained through an intermediary or indirectly from the source concerned. Primary data was obtained through a questionnaire related to information on car sales data for the Malang city area. Secondary data was obtained from the Central Bureau of Statistics (BPS) for Malang City regarding the number of four-wheeled vehicles.

RESULTS

According to Sugiyono (2018), the T-test is a temporary answer to the problem formulation, which explains the relationship between two or more variables. The results of the t-test can be seen in Coefficients in the sig column. with the following criteria: (1) If the sig value < 0.05, there is a partial influence between the independent variables on the dependent variable; (2) If the sig value > 0.05, then there is no effect between the independent variables on the dependent variable partially, according to Table 1.

Table 1 shows the results of the research hypotheses (H1, H2, and H3) as follows:

First Hypothesis Testing

The results of the analysis show that the sig value of the VAT variable test result (X1) on Purchasing Power (Y) is 0.001 with an error rate of 5%. These results can be concluded that the sig value of 0.001 is smaller than the error rate of 0.05 (0.001 < 0.05).

The significance test can also be seen by comparing the t-count value with t-table at an error rate of 5%, if the t-count value is greater than the t-table value, the relationship between the independent and dependent variables is said to have a significant effect and vice versa. Calculating the t value using the formula $df = n - k$, namely $100 - 4 = 96$ of 1.660. The test results

state that the calculated t value is greater than t table ($3.418 > 1.660$) so there is a significant relationship. So it can be concluded that VAT (X1) has a significant positive effect on Purchasing Power (Y).

Second Hypothesis Testing

The results of the analysis show that the sig value calculated for PPnBM (X2) to Purchasing Power (Y) is 0.000 with an error rate of 5%. These results can be concluded that the sig value of 0.000 is smaller than the error rate of 0.05 (0.000 < 0.05).

The significance test can be seen by comparing the t-count value with the t-table at an error rate of 5%, if the t-count value is greater than the t-table value, the relationship between the independent and dependent variables is said to have a significant effect and vice versa. Calculating the value of t count with the formula $df = n - k$, namely $100 - 4 = 96$ of 1.660. The test results state that the calculated t value is greater than t table ($6.308 > 1.660$) so there is a significant relationship. So it can be concluded that PPnBM (X2) has a significant positive effect on Purchasing Power (Y).

Testing the Third Hypothesis

The results of the analysis show that the sig value calculated by PKB (X1) to Purchasing Power (Y) is 0.000 with an error rate of 5%. These results can be concluded that the sig value of 0.000 is smaller than the error rate of 0.05 ($0.001 < 0.05$).

The significance test can also be seen by comparing the t-count value with the t-table at an error rate of 5%, if the t-count value is greater than the t-table value, the relationship between the independent and dependent variables is said to have a significant effect and vice versa. Calculating the t value using the formula $df = n - k$, namely $100 - 4 = 96$ of 1.660. The test results state that the calculated t value is greater than the t table ($4.007 > 1.660$) so there is a significant relationship. So it can be concluded that PKB (X3) has a significant positive effect on Purchasing Power (Y).

Table 1. Statistical Test Results (T Test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig
		B	Std. Error	Beta		
1	(Constant)	,321	1,599		,206	,837
	PPN	,250	,073	,244	3,418	0,001
	PPnBM	,480	,076	,466	6,308	0,000
	PKB	,263	,066	,281	4,007	0,000
a. Dependent Variable: Purchase Power						

Source: Processed Data, 2022

Table 2. Simultaneous Parameter Test Results (F)

ANNOVA ^a						
Model		Sum Of Square	Df	Mean Square	F	Sig
1	Regression	250,161	3	83,387	68,662	,000 ^b
	Residual	116,589	96	1,214		
	Total	366,750	99			
a. Dependent Variable : Purchase Power						
b. Predictors: (Constant), PPN, PPnBM, PKB						

Source: Processed Data, 2022

In the results of the F test above, the calculated F value obtained is 68.662 while the F table value = $f(n - k - 1) = f(100 - 3 - 1) = 96$, the calculated value is 2.70. It can be seen that the calculated F value is greater than the F table ($68.662 > 2.70$) so that the hypothesis can be accepted. The F test also gets a sig value of 0.000b, which is less than 0.05. These results can be concluded that simultaneously the variables VAT (X1), PPnBM (X2), and PKB (X3) have a positive and significant effect on Purchasing Power (Y).

DISCUSSION

The Influence of Partial VAT on Consumer Purchasing Power of Four-Wheeled Vehicles

The results of the analysis on the VAT variable show a significance value of 0.001, this value is less than 0.05. On the other hand, the calculated t value is also greater than t table

(3.448 > 1.660). Therefore it can be concluded that VAT has a significant positive effect on the purchasing power of people in the Malang City area, so it can be concluded that the first hypothesis is accepted. The results in this study are in line with research conducted by Pramesti (2017), Dyah (2010), and Fadhillah (2012) which state that VAT has a significant positive effect on consumer purchasing power.

The higher the VAT rate charged, the higher the selling price of the vehicle. Some people tend to choose vehicles with high prices in order to gain recognition in their environment. This is in line with the prestige theory which states that social rewards in the form of honor or prestige are obtained by someone because of their ability to obtain something (related to wealth or prestige items) which then makes them different when compared to other people in their environment (Feb, 2015).

The Partial Effect of PPnBM on the Purchasing Power of Four-Wheeled Vehicle Consumers

The results of the analysis on the PPnBM variable show a significance value of 0.000, this value is less than 0.05. On the other hand, the calculated t value is also greater than t table (6.308 > 1.660). Therefore it can be concluded that PPnBM has a significant positive effect on the purchasing power of the people of Malang City, so it can be concluded that the second hypothesis is accepted. The results obtained in this study are in line with research conducted by Hasibullah (2020), Rati (2016), Pramesti (2017) which states that PPnBM has a significant positive effect on consumer purchasing power.

The more expensive and more luxurious the vehicle will significantly affect the purchasing power of consumers of motorized vehicles. Luxury goods will increase the value of prestige and self-confidence of someone in their environment. Moreover, in 2021 the government issued a PPnBM rate relief policy for twenty one vehicles from seven companies. The impact is to make people's interest in buying four-wheeled vehicles even higher. This is in line with Sugiarto's law of demand theory (2002) which states that if the price of an item rises, the quantity demanded will decrease, and vice versa if the price of an item falls, the quantity demanded will increase.

The Partial Effect of PKB on Consumer Purchasing Power of Four-Wheeled Vehicles

The results of the analysis on the PKB variable show a significance value of 0.000, this value is less than 0.05. On the other hand, the calculated t value is also greater than t table (4.007 > 1.660). Therefore it can be concluded that PKB has a significant positive influence on the purchasing power of people in the Malang City area, so it can be concluded that the third hypothesis is accepted. Relatively sufficient income makes the community feel that they are not burdened with the selling price of goods, in this case the selling price of motorized vehicles. People still buy motorized vehicles even though the amount of the tax burden on a vehicle has increased (Chaerannisah, 2014).

The results of this study are in line with Murthi's research (2015) which states that CLA has a significant positive effect on consumer purchasing power. Meanwhile, different results were obtained from research conducted by Pramesti (2017) which stated that PKB has a negative effect on consumer purchasing power because the imposition of PKB rates makes people feel burdened even though they can afford to buy a vehicle.

The Effect of PPN, PPnBM, and PKB Simultaneously on the Purchasing Power of Four-wheeled Vehicles

Based on the results of the F test that has been carried out, the significant value obtained is 0.000 less than 0.05 and the calculated F value of 68.662 is greater than F table 2.70 so that this simultaneous test obtains significant positive results between VAT, PPnBM, and PKB on purchasing power. Based on the results of the analysis that has been done, the research respondents think that owning a vehicle with a high price will add prestige to life in their environment.

Referring to the prestige theory presented by Eisenstandt (1968) which states that prestige is a basis of social respect for one's personality. Related to this research, the application of VAT, PPnBM, and PKB rates can affect people's purchasing power. People tend to choose vehicles with high prices in order to get quality and recognition in the environment.


CONCLUSION

VAT has a significant positive effect on the purchasing power of consumers of four-wheeled motorized vehicles in the Malang City area. This result is consistent with the results of research owned by Pramesti (2017), Dyah (2010), and Fadhilah (2012) which states that VAT has a positive effect on people's purchasing power. People will choose the vehicle with the best quality. The better the quality of the vehicle, the higher the VAT rate charged. Consistent with research conducted by Hasibullah (2020), Pramesti (2017), and Rati (2016) which states that PPnBM has a positive effect on people's purchasing power. People tend to choose the best quality vehicles to increase their prestige. This prestige itself is a social award that is obtained by someone in their environment (Eisenstadt, 1968). PKB has a significant positive effect on consumer purchasing power. These results are consistent with Chaerannisah's research (2014) which states that people still buy vehicles even though there are PKB rates. The people don't mind the tariffs set as long as they don't exceed the ability to pay taxes. Simultaneously (together) the VAT, PPnBM, and PKB variables have a positive effect on purchasing power. This means that VAT, PPnBM, and PKB can increase the purchasing power of motorized vehicle consumers.

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