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THE EFFECT OF SALES TAX ON LUXURY GOODS (PPNBM), VALUE ADDED TAX (VAT), AND PROGRESSIVE RATES ON CONSUMER PURCHASING POWER IN FOUR-WHEELED MOTOR VEHICLES

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Abstract
This study aims to analyze the influence of Sales Tax on Luxury Goods, Value Added Tax, and Progressive Rates on Consumer Purchasing Power. The population of this study is four-wheeled motor vehicle consumers at SAMSAT Serpong in 2024. This study uses primary data. The sample of this study was calculated using the Slovin formula and the number of samples obtained was 100 four-wheeled motor vehicle respondents. The data analysis technique used descriptive statistical analysis, validity and reliability tests, multiple linear regression, determination coefficients, and hypothesis tests. For quantitative data analysis methods, SPSS version 26 application is used. Based on the results of the analysis, it was stated that Sales Tax on Luxury Goods has a significant effect on Consumer Purchasing Power with a significant level of 0.004 less than α = 0.05. Value Added Tax has a significant effect on Consumer Purchasing Power with a significant level of 0.000 less than α = 0.05. The Progressive Rates has a significant effect on Consumer Purchasing Power with a significant level of 0.032 less than α = 0.05.
Keywords: Consumer Purchasing Power, Progressive Rates, Sales Tax on Luxury Goods, Value Added Tax

INTRODUCTION

Taxes are one of the main sources of state revenue that has a vital role in funding national development, both in the infrastructure, health services, education, transportation, and other social programs (Mulyati, Y. & Ismanto, J. 2021). The government uses tax revenues to encourage economic growth and meet public needs amid increasingly integrated global dynamics. In the era of free trade like today, economic activity between countries has become inevitable and requires large financing, especially for developing countries such as Indonesia (Dewi, A. & Irawati, W., 2022).

One form of tax that has a significant impact on economic activities and public consumption is the Sales Tax on Luxury Goods (PPnBM) and Value Added Tax (VAT). VAT is levied on goods that are classified as luxury, including four-wheeled motor vehicles, and is only collected once upon the first delivery by the manufacturer or upon importation (Purnomolastu, et al., 2019). Meanwhile, VAT is widely applied to the consumption of goods and services, so that it can influence consumer decisions in shopping, especially for high-value goods such as motor vehicles (Hasibullah, et al., 2020).

In addition to VAT and PPnBM, motor vehicle taxes with progressive rates also contribute to shaping the fiscal burden borne by consumers. Progressive rates are applied to second vehicle ownership and so on as an effort to control vehicle density and increase regional revenue (Pratiwi, G. & Selfiani, 2024). This increase in tax rates has a direct impact on people's purchasing power, especially for those in the lower middle class, because it increases the total price that must be paid when buying a vehicle.

Consumer purchasing power is an important indicator in seeing the public's response to fiscal policy. Taxes as a price component affect consumers' rational considerations, especially in the purchase of durable goods such as cars. Increased prices due to taxes can reduce purchasing power, while tax breaks tend to encourage consumption. Previous research has shown that PPnBM and VAT have a significant relationship with vehicle purchase decisions (Faizah, S. & Ajimat 2022). However, research conducted by (Hasibullah, et al., 2020) stating

that VAT does not have a significant effect on the purchasing power of four-wheeled motor vehicles, in contrast to PPnBM which shows a significant influence.

The institution in charge of managing Motor Vehicle Tax financing is the One-Stop Manunggal Administration System (SAMSAT), which is an integrated service system designed to provide convenience in the administrative process for the community.

Based on data from the UPT Bapenda Serpong in early 2025, the number of four-wheeled vehicle registrations was recorded high, dominated by private vehicles with black plates, with minibuses reaching 66,204 units and jeeps 11,630 units. The high ownership of vehicles reflects the increase in consumption and the relatively good economic condition of the community. The application of VAT of 11% on the purchase of new vehicles has proven not to hinder buying interest, as can be seen from the increasing registration trend. This shows that in urban areas such as Serpong, the implementation of VAT in the automotive sector can still be optimized without reducing consumer purchasing power.

Based on this background, this study aims to analyze the influence of Sales Tax on Luxury Goods (PPnBM), Value Added Tax (VAT), and Motor Vehicle Tax with Progressive Rates on the purchasing power of four-wheeled motor vehicle consumers. This study seeks to fill the gap from previous findings that still show mixed results and contribute to formulating fiscal policies that are more targeted and in favor of people's purchasing power, especially in the automotive sector which is strategic for the national economy.

LITERATURE REVIEW

Theory Prestise

According to (Santoso A.T & Ratnawati, J., 2023), prestige theory states that individuals feel proud to own certain items because they reflect social status. In the context of motor vehicles, prestige encourages consumers to buy cars even though the prices and taxes are high, including VAT and PPnBM.

Basic Theory of Purchasing Power

This theory was put forward by Prof. Dr. P.J.A. Adriani who stated that taxes function like a pump to take people's purchasing power and transfer it to the state to be returned for public welfare. This theory emphasizes the importance of fairness in tax collection. Taxes such as VAT and PPnBM are relevant because they have a direct impact on consumer purchasing power, especially on luxury goods such as four-wheeled motor vehicles.

Sales Tax on Luxury Goods (PPnBM)

PPnBM is a tax imposed on luxury goods either at the time of production or import, as stipulated in Law No. 42 of 2009. This tax is charged one-time and the rate varies from 10% to 200% depending on the type of item. The goal is to regulate consumption and reduce social inequality.

Value Added Tax (VAT)

VAT is a tax on the consumption of goods and services in Indonesia. VAT is imposed on every production and distribution chain, from producers to end consumers. According to Law No. 42 of 2009 which has been amended by the Law on Harmonization of Tax Regulations (HPP), the current VAT rate is 11%. VAT is objective, indirect, and multi-stage. In the case of motor vehicles, VAT increases the selling price of the vehicle, which can influence a consumer's purchase decision.

Progressive Rates

The vehicle progressive tax rate is imposed on the ownership of more than one unit of vehicle in the same name and address. The legal basis is Law No. 28 of 2009 and Provincial Regulations such as DKI Jakarta No. 1 of 2024. This rate starts from 2% for the first vehicle to

6% for the fifth vehicle and so on. The goal of progressive rates is to control the number of vehicles, reduce congestion, and promote social justice.

Consumer Purchasing Power

Consumer purchasing power refers to a person's financial ability to purchase goods and services that are influenced by income, prices, and taxes. According to the law of demand, high prices lower demand, including in the automotive market. Tax increases can reduce people's purchasing power, especially the lower middle class. However, for consumers who pursue precision, the influence tends to be smaller.

The Effect of PPnBM, VAT, and Progressive Rates on Consumer Purchasing Power

Four-wheeled vehicles are subject to PPnBM and VAT because they are luxury goods and are taxable. Progressive rates based on the value and number of vehicles affect purchasing power. According to research conducted by (Burhan, I., et al., 2022) and (Santoso, A.T & Ratnawati, J., 2023) stated that the positive influence of PPnBM and VAT on purchasing power, but the research (Hasibullah, N.A, et al., 2020) declaring VAT at a progressive rate is insignificant.

H1: It is suspected that PPnBM and VAT with progressive rates have an effect on the purchasing power of consumers of four-wheeled motor vehicles.

The Effect of PPnBM on Consumer Purchasing Power

PPnBM is imposed on luxury vehicles produced or imported. According to (Hasibullah, N.A, et al., 2020) and (Rosiana, A. & Kumala, R., 2022) stated that PPnBM has a positive and significant effect on purchasing power because the prestige value encourages consumers to keep buying.

H2: It is suspected that the imposition of PPnBM has an effect on the purchasing power of four-wheeled vehicle consumers.

The Effect of VAT on Consumer Purchasing Power

VAT is imposed on consumption, including four-wheeled vehicles. The increase in the rates to 11% (PMK 2022) increased the selling price. According to (Fransiska, Y. & Kamil, I., 2023) stated that VAT has a significant effect on purchasing power because the quality and reputation of vehicles are the main considerations of consumers.

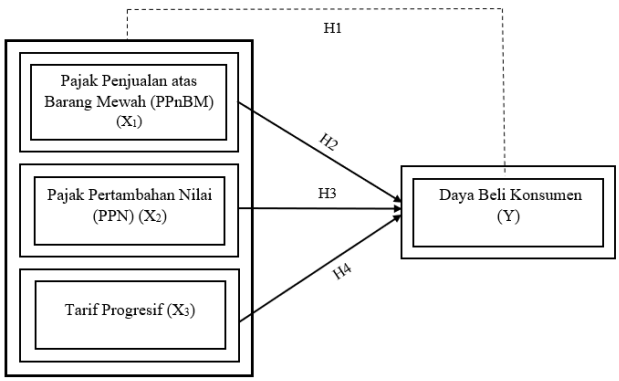
H3: It is suspected that the imposition of VAT has an effect on the purchasing power of consumers of four-wheeled motor vehicles.

The Effect of Progressive Rates on Consumer Purchasing Power

Progressive rates are applied based on the number of vehicles owned. Although it increases the tax burden, this does not necessarily reduce buying interest, especially for consumers who are pursuing prestige. (Indirayuti, A. 2019) stated that progressive rates do not hinder the purchase of luxury vehicles.

H4: It is suspected that the imposition of progressive rates has an effect on the purchasing power of consumers of four-wheeled motor vehicles.

Picture 1 Frame of Mind



METHODS

This type of research uses a quantitative approach with primary data through the distribution of questionnaires. The method used was a survey, with data collection through questionnaires and structured interviews. The research was conducted at SAMSAT Serpong, South Tangerang City. The research time was carried out from November 2024 to March 2025, starting from problem observation to data processing. The research population is four-wheeled vehicle taxpayers in SAMSAT Serpong. Sampling technique using *purposive sampling*. Technique *purposive sampling* is a sample determination technique with certain considerations. According to the sampling, it is based on considerations and criteria that have been determined in advance by the researcher. The sample criteria used are four-wheeled motor vehicle taxpayers registered with SAMSAT Serpong. The researcher conducted a questionnaire to taxpayers by distributing questionnaire papers directly at the research site. This study uses the measurement of (Sugiyono, 2019)*Likert scale* with the Strongly Agree (SS), Agree (S), Neutral (N), Disagree (TS), and Strongly Disagree (STS) questions.

Table 1 Operational Research Variables

No.	Variabel	Indikator	Skala
1.	Daya Beli Konsumen (Y) (Faizah S. & Ajimat, 2022), (Hasibullah, dkk., 2020)	1. Pendapatan Konsumen 2. Harga Barang 3. Nilai Pajak 4. Kebutuhan 5. Kemampuan Daya Beli	*Likert*
2.	Pajak Penjualan atas Barang Mewah (PPnBM) (X1) (Rosiana, A. & Kumala, R., 2022)	1. Penggolongan PPnBM 2. Pengenaan PPnBM 3. Tarif PPnBM 4. Fungsi PPnBM 5. Tujuan PPnBM 6. Pemungutan PPnBM	*Likert*
3.	Pajak Pertambahan Nilai (PPN) (X2) Rosiana, A. & Kumala, R., 2022)	1. Tarif PPN 2. Kepatuhan terhadap PPN 3. Pengenaan PPN 4. Sistem Pengenaan PPN 5. Nilai Jual Barang 6. Harga Barang 7. Mekanisme Pengenaan PPN	*Likert*
4.	Tarif Progresif (X3) (Indirayuti, A., 2019)	1. Pengenaan Tarif 2. Kepemilikan Kendaraan Bermotor Roda Empat 3. Kepatuhan Membayar Pajak	*Likert*

Source: Processed Author, 2025

RESULTS AND DISCUSSION

Descriptive Statistical Test Results

Based on the statistical results, it can be seen that the PPnBM variable (X1) has a value range of 15 to 29, the VAT variable (X2) has a value range of 15 to 33, the progressive rates variable (X3) has a value range of 7 to 20, and the purchasing power variable (Y) has a value range of 14 to 27. The average value of the PPnBM variable was 20.18 and the standard deviation was 2.283. The VAT variable has an average value of 22.64 and a standard deviation of 3.463. The progressive rate variable has an average value of 14.60 and a standard deviation

of 3.463. The average value of the consumer purchasing power variable has an average of 20.42 and a standard deviation of 2.723.

Table 2 Descriptive Statistical Test Results

	N	Minimum	Maximum	Mean	Hours of deviation
Consumer Purchasing Power	100	14	27	20,42	2,723
PPnBM	100	15	29	20,18	3,283
VAT	100	15	33	22,64	3,463
Progressive Rate	100	7	20	14,60	4,225
Valid N (listwise)	100				

Source: Processed Author, 2025

Validity Test Results

In this study, the number of samples is (N = 100), so to find out the value of the table is as follows: rtable = (n – 2) = (100 – 2) = (98). The results of the validity test in this study can be seen in the table as follows:

Table 3 Validity Test Results

Variabel	Indikator	r hitung	r tabel	Keterangan
Pajak Penjualan atas Barang Mewah (X1)	X.1	0,753	0,1966	Valid
	X.2	0,715	0,1966	Valid
	X.3	0,613	0,1966	Valid
	X.4	0,607	0,1966	Valid
	X.5	0,578	0,1966	Valid
	X.6	0,645	0,1966	Valid
	X.7	0,607	0,1966	Valid
Pajak Pertambahan Nilai (X2)	X.1	0,605	0,1966	Valid
	X.2	0,656	0,1966	Valid
	X.3	0,586	0,1966	Valid
	X.4	0,584	0,1966	Valid
	X.5	0,634	0,1966	Valid
	X.6	0,560	0,1966	Valid
	X.7	0,645	0,1966	Valid
	X.8	0,656	0,1966	Valid
Tarif Progresif (X3)	X.1	0,880	0,1966	Valid
	X.2	0,891	0,1966	Valid
	X.3	0,907	0,1966	Valid
	X.4	0,869	0,1966	Valid
Daya Beli Konsumen (Y)	X.1	0,722	0,1966	Valid
	X.2	0,636	0,1966	Valid
	X.3	0,652	0,1966	Valid
	X.4	0,571	0,1966	Valid
	X.5	0,503	0,1966	Valid
	X.6	0,610	0,1966	Valid
	X.7	0,561	0,1966	Valid

Source: Processed Author, 2025

Based on table 2, it can be seen that all questions for all variables are declared valid, because the calculated value > rtable (0.1966).

Reliability Test Results

The results of the reliability test for all variables in this study can be seen as follows:

Table 4 Reliability Test Results

Variabel	Crobanch's Alpha	Standard	Information
PPnBM (X1)	0,769	0,7	Reliabel
PPN (X2)	0,766	0,7	Reliabel
Progressive Rate (X3)	0,909	0,7	Reliabel
Consumer Purchasing Power (Y)	0,719	0,7	Reliabel

Source: Processed Author, 2025

Based on table 3 above, it can be seen that the statement on PPnBM (X1) has an alpha value (0.769) > 0.7, VAT has an alpha value (0.766) > 0.7, the progressive rate (X3) has an alpha value (0.909) > 0.7, and consumer purchasing power (Y) has an alpha value (0.719) > 0.7.

Normality Test Results

The results of the normality test in this study can be seen as follows:

Table 5 Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parametersa,b	Mean	,0000000
	Hours of deviation	2,35179809
Most Extreme Differences	Absolute	,052
	Positive	,052
	Negative	-,042
Test Statistic		,052
Asymp. Sig. (2-tailed)		,200c,d

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

Source: Processed Author, 2025

Based on the SPSS output, it is known that the significance value is 0.200 > 0.05 which is concluded that the data is normally distributed.

Heteroscedasticity Test

The results of the heteroscedasticity test in this study can be seen as follows:

Table 6 Heteroskedsticity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Itself.
1	(Constant)	4,099	1,516		2,703	,008
	PPnBM	-,048	,045	-,108	-1,053	,295
	VAT	-,037	,043	-,089	-,873	,385
	Progressive Rate	-,031	,036	-,089	-,862	,391

Source: Processed Author, 2025

In this study, the heteroscedasticity test used the glycer test. From the results presented in table 5, it can be concluded that the dependent variable and the independent variable have a significance value of more than 0.05 so that heteroscedasticity does not occur.

Multicollinearity Test

The results of the multicollinearity test in this study can be seen as follows:

Table 7 Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	BRIGHT
1	(Constant)		
	PPnBM	,963	1,038
	VAT	,981	1,019
	Progressive Rate	,950	1,052

Source: Processed Author, 2025

In this study, it was known that the tolerance values and VIF PPnBM (X1) were Tolerance with a value of 0.963 > 0.10 and VIF with a value of 1.038 < 10 which means that multicollinearity did not occur. The Tolerance value in the VAT variable (X2) is with a value of 0.981 > 0.10 and VIF with a value of 1.019 < 10 which means that multicollinearity does not occur. The tolerance and VIF values of progressive rates (X3) are Tolerance with a value of 0.950 > 0.10 and VIF with a value of 1.052 < 10 which means that multicollinearity does not occur.

Multiple Linear Regression Analysis Test Results

The results of the determination coefficient test in this study can be seen as follows:

Table 8 Multiple Linear Regression Analysis Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Itself.
		B	Std. Error	Beta		
1	(Constant)	6,747	2,484		2,716	,008
	PPnBM	,218	,075	,263	2,929	,004
	VAT	,328	,070	,417	4,685	,000
	Progressive Rate	,127	,058	,196	2,171	,032

Source: Processed Author, 2025

From these results, if written in standardized form, the regression equation is as follows:

Y = 6.747 + 218X1 + 328X2 + 127X3 + e

The explanation from the table above is as follows:

1. The regression equation above shows that the value of the constant is 6.747. This states that if the variables of PPnBM (X1), VAT (X2), and progressive rate (X3) are considered to be worth 0 percent, then consumer purchasing power (Y) is 6.747%.
2. The regression coefficient in PPnBM (X1) is 0.218, this is stated that the PPnBM variable (X1) shows that with an increase of 1% in consumer purchasing power (Y), there will be an increase in PPnBM of 0.218%
3. The regression coefficient on VAT (X2) is 0.328, this is stated that the VAT variable (X2) shows that with an increase of 1% in consumer purchasing power (Y), there will be an increase in PPnBM of 0.328%.
4. The regression coefficient in the progressive rates (X3) is 0.127, this is stated that the progressive rates variable (X3) shows that with an increase of 1% in consumer purchasing power (Y), there will be an increase in PPnBM by 0.127%.

Determination Coefficient Test Results

The results of the determination coefficient test in this study can be seen as follows:

Table 9 Determination Coefficient Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,504a	,254	,231	2,388

Source: Processed Author, 2025

The results of the determination coefficient test analysis showed that the value of the determination coefficient (Adjusted R Square) was 0.231. This means that 2.31% of the variation in consumer purchasing power is explained by independent variations (PPnBM, VAT, and progressive rates), while the rest (100% - 2.31%) are variables that were not included in the research model.

Simultaneous Test (F Test)

The results of the f test in this study can be seen as follows:

Table 10 Simultaneous Test Results (F)

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Itself.
1	Regression	186,463	3	62,154	10,897	,000b
	Residual	547,564	96	5,704		
	Total	734,027	99			

Source: Processed Author, 2025

Based on table 9 above, it shows that from the results of the F test, the Fcal value of 10.897 > F was obtained$_{table}$ 2.70 with a significant level of 0.000 < 0.05. Because the significant level is less than 0.05, it can be said that PPnBM, VAT, and progressive rates have a simultaneous effect.

Partial Test (t-test)

The results of the t-test in this study can be seen as follows:

Table 11 Partial Test Results (t-test)

Coefficientsa						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Itself.
1	(Constant)	6,747	2,484		2,716	,008
	PPnBM	,218	,075	,263	2,929	,004
	VAT	,328	,070	,417	4,685	,000
	Progressive Rate	,127	,058	,196	2,171	,032

Source: Processed Author, 2025

Based on table 10 above, it can be seen that the statement of the variable PPnBM (X1) has a probability value of t of 2.929 with a significance value of 0.004. The VAT variable (X2) has a probability value of t of 4.685 with a significance value of 0.000. The progressive rate variable (X3) has a probability value of t of 2.171 with a mean value of 0.032.

The Effect of Sales Tax on Goods, Value Added Tax, and Progressive Rates on Consumer Purchasing Power

Based on the results of the simultaneous test, it was shown that the variables of PPnBM, VAT, and Progressive Rates together had a significant effect on the Consumer Purchasing Power of four-wheeled vehicles, with a significance value of 0.000 < 0.05 and Fcal 10.897 > Ftable 2.70. The results of the determination coefficient test showed an Adjusted R^2 value of 0.231, which means that the three independent variables explain 23,1%. Variation in consumer purchasing power, the rest is influenced by other factors. This research is in line with research (Burhan et al., 2022) and (Santoso, A.T & Ratnawati, J., 2023) which states that PPnBM and VAT with progressive rates have a positive effect on consumer purchasing power. However, in contrast to Hasibullah et al. (2020) who found that progressive rate VAT does not have a significant effect on purchasing power.

The Effect of Sales Tax on Luxury Goods on Consumer Purchasing Power

Based on the results of the partial test, it is shown that the PPnBM variable has a tcal value = 2,929 > table and significance 0.000 < 0.05, so it can be concluded that PPnBM has a significant effect on consumer purchasing power. Thus, the H1 hypothesis is accepted. These results are consistent with research (Hasibullah et al., 2020) and (Rosiana A., & Kumala R.,

2022) which found that PPnBM had a positive and significant effect on the purchasing power of four-wheeled vehicles. The higher the luxury of the vehicle, the greater the selling value and the PPnBM rate charged. This significantly influences consumers' decision to buy a vehicle due to the added value and prestige aspects.

The Effect of Value Added Tax on Consumer Purchasing Power

Based on the results of the partial test, it was shown that the VAT variable had a thcount = 4.685 > ttable and a significance value of 0.000 < 0.05. Therefore, it can be concluded that VAT has a significant effect on consumer purchasing power, so the H2 hypothesis is accepted. These results are in line with the findings (Franciscan, Y. & Kamil I., 2023) which states that VAT has a significant positive effect on the purchasing power of four-wheeled vehicles. The reputation and prestige of consumers who choose high-quality vehicles also affect purchasing power, even though they are subject to higher taxes. This shows that the increase in VAT rates does not necessarily reduce purchasing power, because some consumers continue to buy vehicles for status and value-added reasons.

The Effect of Progressive Rates on Consumer Purchasing Power

Based on the results of the partial test, it is shown that the Progressive Rates variable has a tcal value = 2.170 > ttable and a significance value of 0.032 < 0.05, so it can be concluded that the Progressive Rates has a significant effect on the purchasing power of four-wheeled vehicle consumers, and the H3 hypothesis is accepted. The implementation of progressive rates does not reduce consumer purchasing power, because it is influenced by factors such as social status, economy, and the level of community needs. These findings are in line with (Faizah, S. & Ajimat, 2022) which states that progressive rates have an effect on purchasing power, especially for consumers with high incomes. This shows that some people can still afford to buy a vehicle even though the tax burden has increased, because they have financial ability and consider the prestige factor.

CONCLUSION

The results of the study show that Sales Tax on Luxury Goods (PPnBM), Value Added Tax (VAT), and Progressive Rates have a significant influence on the Purchasing Power of Four-Wheeled Motor Vehicle Consumers, both partially and simultaneously. Partially, each variable showed a significant influence on the decline in purchasing power, indicating that an increase in the tax burden may reduce consumer interest and ability to purchase a vehicle. Simultaneously, the three variables reinforce each other's impact on purchasing power, showing that the combination of tax policies has an important role in determining people's consumption behavior. Thus, the government needs to consider the impact of tax policy on the automotive sector, especially in maintaining a balance between state revenue and people's purchasing power.

Suggestion

Based on the results of the research and discussion of the variables of Sales Tax on Luxury Goods, Value Added Tax, and Progressive Rates on Consumer Purchasing Power in Four-Wheeled Motor Vehicles, the researcher provided several suggestions to obtain a larger and representative number of respondents, it is suggested that the next study expand the scope of the sampling area or consider the use of different sample determination formulas to improve accuracy data. Further research is expected to use different research methods in order to produce more quality data.

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