



Tax Relaxation and Its Implications for Motor Vehicle Tax Revenue in South Kalimantan

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ABSTRACT

This study aims to evaluate the effectiveness of tax relaxation policies in increasing revenue from the Motor Vehicle Tax in South Kalimantan Province. A descriptive quantitative approach was employed, utilizing secondary data obtained from UPPD. The analysis reveals that the implementation of tax relaxation has had a positive impact on the realization of PKB and BBNKB. However, the achievement of revenue targets remains suboptimal due to several structural challenges, including overly ambitious target setting and limited outreach and public communication regarding the policy. These findings indicate that the effectiveness of regional fiscal policies is determined not only by the content of the policy itself but also by the quality of its implementation and the supporting public communication strategies

INTRODUCTION

Tax revenue serves as a cornerstone for financing public expenditure, both at the national and sub-national levels. It enables governments to provide infrastructure, education, healthcare, and other essential services. As Musgrave & Musgrave (1989) emphasize, taxation is not only a fiscal tool but also a mechanism for redistributing income and influencing economic behavior. In the context of regional autonomy, local taxes such as Pajak Kendaraan Bermotor (PKB) and Bea Balik Nama Kendaraan Bermotor (BBNKB) play a critical role in supporting regional budgets (Apriliyanti, 2021).

In recent years, the global pandemic and geopolitical instability have significantly disrupted economic activity, resulting in declining revenues and rising fiscal pressure. These external shocks have weakened household purchasing power and reduced the ability of taxpayers to meet their obligations. As Bird & Zolt (2005) note, economic downturns often erode tax compliance and challenge the resilience of tax systems, especially in developing regions.

Recognizing these challenges, the Provincial Government of South Kalimantan introduced a targeted tax relief policy by enacting Governor Regulation No. 188.44/05/KUM/2021. The regulation aims to mitigate the economic burden on taxpayers while simultaneously strengthening local revenue collection. It offers various forms of tax relief, including reductions in the principal amount of PKB and the removal of administrative sanctions for late payments. It also includes exemptions for BBNKB related to second and subsequent vehicle ownership.

This policy can be interpreted as an example of counter-cyclical fiscal intervention at the subnational level. According to Stiglitz (2000), in periods of economic distress, fiscal policy must adjust to cushion the impact on vulnerable segments of society. The tax relaxation offered by the South Kalimantan government represents such an effort, blending fiscal pragmatism with social sensitivity (Norkhalifah, 2023).

However, the success of any fiscal policy lies not only in its formulation but also in its implementation and impact. While the intent of tax relaxation is clear, questions remain about its effectiveness: Has it actually led to increased compliance and revenue collection? To what extent has it addressed chronic issues such as tax arrears, which often hinder optimal revenue performance in local governments?

To answer these questions, this study adopts a documentation study approach, a type of qualitative research that relies on secondary data analysis. As Creswell & Poth (2018) explain, qualitative research seeks to understand the meaning of a phenomenon through comprehensive analysis of non-numerical data sources. In this context, the research draws from official documents, including tax revenue realization reports, historical data, and local government regulations obtained from the Unit Pelaksana Pendapatan Daerah (UPPD) Banjarbaru.

According to Zed (2014), literature-based research is a valid and systematic method to explore policy impacts, especially when field data are limited or the phenomenon involves historical and regulatory components. By

reviewing available documentation, the researcher is able to construct a coherent narrative of the tax relaxation policy and evaluate its fiscal implications without direct interaction with respondents.

The primary objective of this study is to conduct a comparative analysis of tax revenue before and after the implementation of the relaxation policy. In addition, it seeks to examine how the policy has influenced the volume of tax arrears, which remain a major concern for revenue authorities. This analysis is expected to provide valuable insights into the practical outcomes of local fiscal strategies.

Preliminary findings from UPPD Banjarbaru suggest that the tax relaxation policy has had a positive impact on the realization of PKB and BBN-KB I. Revenue data show a notable upward trend in collections following the enactment of the policy. However, these gains have not been without challenges, including inconsistencies in implementation, insufficient public outreach, and limitations in administrative capacity.

These findings resonate with the argument made by Tanzi & Zee (2000), who highlight that tax policy effectiveness depends greatly on administrative feasibility and public awareness. Without adequate dissemination and support structures, even well-designed tax policies may fall short of their intended objectives.

The implication is that regional governments must not only design adaptive fiscal policies but also invest in institutional capacity and taxpayer engagement. As Bird (2010) points out, tax compliance is influenced by both policy clarity and the perceived fairness and efficiency of enforcement.

Given this context, the present study aims to provide a holistic evaluation of the tax relaxation policy in South Kalimantan, focusing specifically on its fiscal impact in the motor vehicle sector. The results of this research are expected to inform future policy formulation, offering recommendations for improving the effectiveness, equity, and sustainability of regional tax administration.

LITERATURE REVIEW

Definition of Tax

Tax is a mandatory contribution from the community to the state based on legislation, without direct compensation, used to finance state expenditures for the public interest (Mardiasmo, 2016). Taxes have coercive characteristics, do not provide direct remuneration, and are used for public services and national development.

Seligman, as cited in Halim (2020), defines tax as a compulsory contribution from individuals to the government to finance state expenditures for public purposes, regardless of any specific benefits received by the taxpayer. Therefore, tax serves as a vital instrument for the state to ensure the continuity of government operations and the welfare of society.

According to Eric (2019), tax is the primary source of domestic revenue. The capacity of the national budget heavily depends on tax revenue levels, making tax a strategic factor in determining the state's ability to finance routine activities as well as development projects.

Types of Tax: Central and Regional Taxes

In Indonesia, taxes are divided into two main categories: central taxes and regional taxes. Central taxes are managed by the Directorate General of Taxes (DGT) and allocated for national financing. Meanwhile, regional taxes are mandatory contributions to local governments, either at the provincial level (Regional Taxes Level I) or district/city level (Regional Taxes Level II), used to fund local needs and services.

One significant form of regional tax is the Motor Vehicle Tax (PKB) and the Vehicle Ownership Transfer Fee (BBNKB). Both types of taxes contribute substantially to the Regional Original Revenue (PAD), thus their management is crucial for regional finances.

Motor Vehicle Tax and Tax Arrears

According to Law No. 28 of 2009 concerning Regional Taxes and Regional Retributions, PKB is imposed on the ownership and/or control of motor vehicles. In practice, this tax is paid by vehicle owners through official agencies such as Samsat. However, data shows that the PKB arrears in South Kalimantan are quite high, reaching IDR 900 billion before revalidation, which reduced it to IDR 740 billion (Safrizal ZA, 2021).

The main factors for these arrears include vehicles that are severely damaged, lost, repossessed by leasing companies but not reported, as well as the taxpayers' economic inability to pay on time. This situation indicates the need for fiscal strategies that are not only repressive but also empathetic to the conditions of the community.

Motor Vehicle Tax Relief Policy

Tax relief is a form of fiscal incentive provided by the government to the public, especially during economic crises, such as the COVID-19 pandemic. This relief includes principal tax discounts, elimination of penalties and late payment interest, and exemption of vehicle ownership transfer fees for the second and subsequent ownership transfers.

The South Kalimantan Provincial Government implemented this relief policy twice in 2021, during August 9–October 9 and October 21–December 1. The policy received a positive response, with thousands of taxpayers taking advantage of the program, including those whose vehicle taxes had long been overdue.

Effectiveness of Tax Relief on Regional Revenue

Based on data from the Banjarbaru Regional Revenue Implementation Unit (UPPD), revenues from PKB and BBNKB increased during the relief periods. In 2021, PKB realization reached 102.92% of the target, and BBNKB reached 70.17%. However, in 2022, PKB realization declined to 90.97%, and BBNKB to 85.35%. This indicates that the tax relief policy was effective in increasing revenue in the short term, though fluctuations still occur depending on social and economic conditions.

From these observations, it can be concluded that tax relief is an effective instrument to encourage taxpayer compliance and reduce arrears in the short term. However, the sustainability of its effectiveness depends on clear policy communication, adequate administrative support, and the fiscal capacity of the region (Rahmawati, 2022).

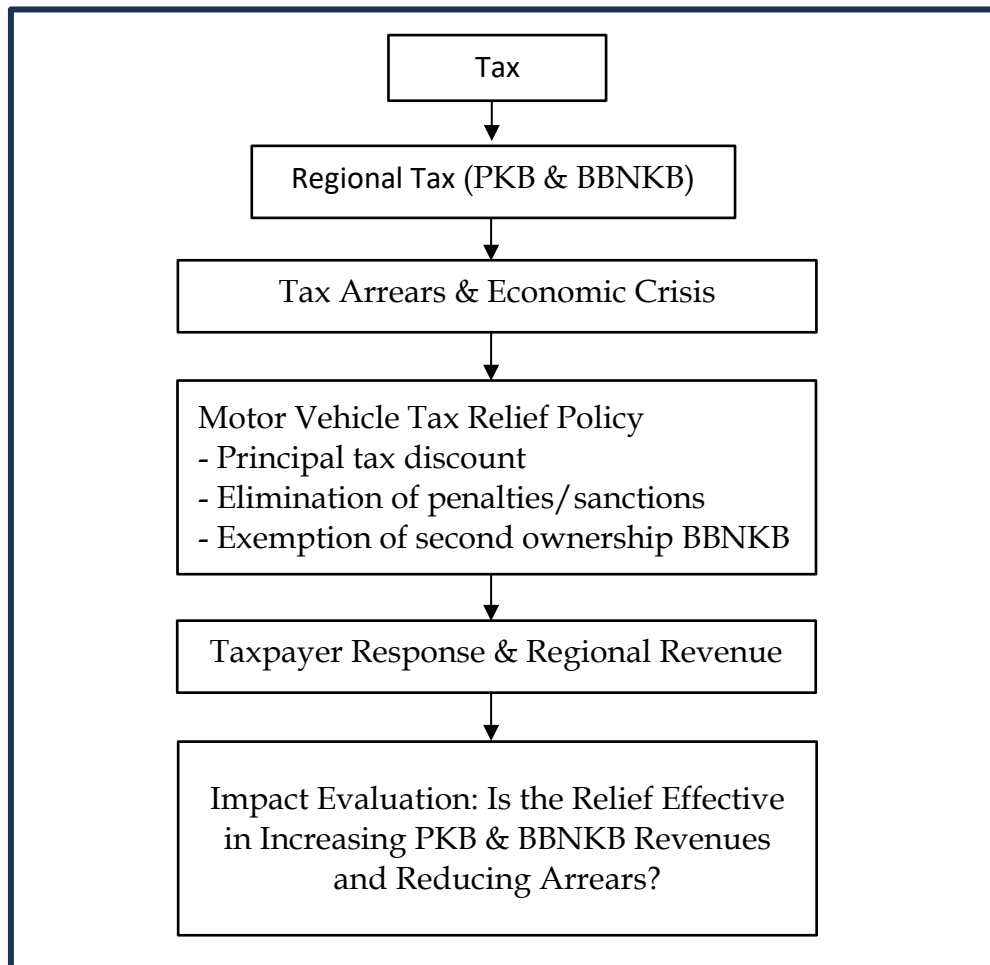


Figure 1. Conceptual Framework

METHODOLOGY

This study employs a qualitative research approach through the use of literature-based documentation methods. As articulated by Creswell and Poth (2015), qualitative research is designed to explore and interpret the meaning individuals or groups ascribe to a particular phenomenon, especially in complex socio-political or policy contexts. Rather than focusing on statistical generalization, the emphasis lies in achieving depth of understanding through the analysis of non-numerical data, including textual, legal, and archival sources.

In the context of this study, the phenomenon under investigation is the regional tax relaxation policy implemented by the Provincial Government of South Kalimantan, specifically concerning PKB and BBNKB. The research does not rely on primary data collection through field surveys or interviews; instead, it prioritizes the interpretive examination of official documents, regulatory frameworks, historical tax data, and secondary literature. This approach is particularly appropriate when analyzing institutional policies and their macro-level impacts over time.

The primary data sources include regional government regulations (such as gubernatorial decrees), tax revenue realization reports, historical datasets on PKB and BBNKB collected from the Unit Pelaksana Pendapatan Daerah (UPPD) in Banjarbaru, and relevant academic publications and news articles that provide

context to the formulation and reception of the policy. As Zed (2014) explains, literature-based research, or library research, does not necessitate fieldwork but rather involves rigorous and systematic analysis of written sources that are critically selected, interpreted, and synthesized.

The strength of this methodology lies in its ability to construct a comprehensive narrative of the policy's development and evaluate its effectiveness over time. As emphasized by Wijaya (2022), literature-based research involves not only the strategic reading of texts but also the critical interpretation of conceptual structures and empirical content to build a coherent analytical framework. It enables researchers to identify trends, patterns, and inconsistencies that may not be visible through quantitative methods alone.

According to Sugiyono (2016), literature reviews also serve as the foundation for constructing theoretical and conceptual frameworks, allowing scholars to contextualize their research within existing academic discourse. This method is particularly valuable for studies focused on public policy evaluation, where the objective is not to test hypotheses *per se*, but to derive interpretive insights that inform both practice and theory.

In this research, literature analysis is deployed to assess the fiscal implications of the tax relaxation program, with a specific emphasis on PKB and BBNKB realization before and after the implementation period. This methodological choice facilitates a critical evaluation of policy instruments, their implementation barriers, and their alignment with the broader goals of regional fiscal autonomy and public compliance.

While the policy in question has already been enacted, its effectiveness and long-term sustainability remain subjects of inquiry. Thus, rather than adopting a rigid hypothesis-testing framework, this study relies on interpretive reasoning supported by empirical documentation and legal references. The ultimate aim is to draw logical, evidence-based conclusions and propose policy recommendations grounded in qualitative synthesis.

RESULTS AND DISCUSSION

Realization of Provincial Tax Revenue Targets at UPPD Banjarbaru

The year 2021 marked the implementation of a tax relaxation policy in response to the economic fallout caused by the COVID-19 pandemic. Among the incentives offered was a tax amnesty, which included the elimination of administrative sanctions such as interest and penalties for Motor Vehicle Tax (PKB) and the second and subsequent Motor Vehicle Title Transfer Fee (BBNKB II). This policy was considered effective and well-received, leading to its application in two separate periods: from August 9 to October 9, 2021, and again from October 21 to December 1, 2021.

This initiative was regulated under the Governor of South Kalimantan Regulation No. 188.44/05/KUM/2021 concerning the provision of principal arrears reductions and administrative sanction waivers for PKB, progressive PKB, and BBNKB II. As depicted in the corresponding data, this tax relaxation policy positively influenced regional tax revenue at UPPD Banjarbaru, particularly in PKB and BBNKB I collections.

Provincial Tax Revenue Before and After the Tax Relaxation Policy

Table 1. Provincial Tax Revenue Before and After the Tax Relaxation Policy

Category	2020 (Pre-Relaxation)	2021 (Post-Relaxation)
PKB	Rp 79,900,667,995	Rp 89,386,813,300
PKB Arrears	Rp 5,843,764,950	Rp 6,764,545,235
BBNKB I	Rp 43,017,515,400	Rp 61,507,808,000
BBNKB II	Rp 189,156,300	Rp 1,221,790,200

This table indicates a notable increase in revenue from PKB and BBNKB I follow the implementation of the relaxation policy in 2021. Particularly, BBNKB I revenue surged from Rp 43 billion to Rp 61.5 billion. Similarly, BBNKB II revenue increased significantly, albeit from a smaller base, rising from Rp 189 million to Rp 1.2 billion.

Provincial Tax Revenue Target and Realization at UPPD Banjarbaru in 2021

Table 2. Provincial Tax Revenue Target and Realization at UPPD Banjarbaru in 2021

Revenue Category	Target (2021)	Realization (2021)
PKB and PKB Arrears	Rp 83,315,000,000	Rp 85,744,432,945
BBNKB I and BBNKB II	Rp 64,000,000,000	Rp 44,908,671,700

In 2021, the UPPD Banjarbaru exceeded its target for PKB revenue, reaching 102.92% of the target. This success is partially attributable to the implementation of online tax payment services, which facilitated easier compliance during pandemic-related restrictions. However, the combined revenue from BBNKB I and II fell short, achieving only 70.17% of the target.

Provincial Tax Revenue Target and Realization at UPPD Banjarbaru in 2022

Table 3. Provincial Tax Revenue Target and Realization at UPPD Banjarbaru in 2022

Revenue Category	Target (2022)	Realization (2022)
PKB and PKB Arrears	Rp 105,700,000,000	Rp 96,151,358,535
BBNKB I and BBNKB II	Rp 73,500,000,000	Rp 62,729,598,200

In 2022, despite a general increase in total tax receipts compared to 2021, none of the revenue categories met their respective targets. PKB realization amounted to 90.97% of the target, while BBNKB I and II combined reached 85.35%. One contributing factor was the lack of effective public outreach regarding the tax relaxation policy, despite its continued implementation.

The COVID-19 pandemic posed a substantial threat to Indonesia's socio-economic fabric, disrupting public health systems and undermining economic stability. One of the direct consequences was the decline in household income and purchasing power, which in turn led to a reduction in the public's ability to

meet their tax obligations. As tax revenues are crucial for both central and regional governments, this posed a major fiscal challenge.

In response to these economic strains, the government of South Kalimantan enacted a regional tax relaxation policy in 2021. The primary objective was to reduce the financial burden on taxpayers and simultaneously stimulate local revenue. The policy, governed by Governor Regulation No. 188.44/05/KUM/2021, introduced comprehensive relief measures. These included full waivers of administrative penalties such as interest and fines, and partial or total reductions in the principal tax obligations, particularly for Motor Vehicle Tax (PKB) and the Second Vehicle Title Transfer Fee (BBNKB II).

The tax relaxation initiative was implemented in two phases: the first from August 9 to October 9, 2021, and the second from October 21 to December 1, 2021. The dual-phase implementation underscores the government's recognition of the pandemic's prolonged impact and the need for continued economic stimulus.

Table 1 illustrates the direct outcomes of this policy, indicating notable increases in the revenue collection of PKB and BBNKB I during 2021. Specifically, PKB revenue rose from Rp 79.9 billion in 2020 to Rp 89.38 billion in 2021, reflecting a clear positive response from the taxpayers following the introduction of the relaxation measures.

Meanwhile, BBNKB I revenue also experienced substantial growth, increasing from Rp 43.01 billion in 2020 to Rp 61.5 billion in 2021. This surge can be attributed to the reduction in transaction costs and penalties, which may have encouraged delayed vehicle transfers to be processed during the relaxation period.

However, the policy's effect was uneven across different revenue categories. As detailed in Table 2, although the PKB target for 2021 was exceeded—achieving 102.92% of the planned amount—BBNKB (I and II) collections did not meet expectations. The combined BBNKB realization only amounted to 70.17% of the target, suggesting that the incentive structure may have been more appealing for PKB payers than for BBNKB transactions.

This discrepancy may be due to behavioral differences between routine taxpayers (PKB) and those engaged in vehicle ownership transfers (BBNKB), the latter of which may have been postponed further due to economic uncertainty, despite the incentives. It also highlights that a one-size-fits-all policy may not be equally effective across all tax categories.

Moving into 2022, Table 3 presents a more complex picture. While actual revenue collected increased compared to 2021, the targets set for both PKB and BBNKB were not met. PKB revenue reached Rp 96.15 billion against a target of Rp 105.7 billion, translating to only 90.97% realization. Similarly, BBNKB revenue reached Rp 62.73 billion out of the Rp 73.5 billion target, achieving only 85.35%.

Interestingly, the revenue from BBNKB II dropped significantly in 2022, from Rp 1.89 billion in 2021 to Rp 1.22 billion. This decline contradicts the overall upward trend in total revenue and suggests diminishing marginal returns from the relaxation policy over time, particularly when taxpayer interest wanes or external economic conditions worsen.

One possible reason for this underperformance is the aggressive upward adjustment of revenue targets in 2022. These targets may not have been realistically aligned with economic conditions, especially considering the sluggish pace of recovery in consumer confidence and purchasing power post-pandemic.

Additionally, the effectiveness of the tax relaxation policy in 2022 appears to have been compromised by inadequate dissemination. Many taxpayers may have remained unaware of the continued benefits or misunderstood the scope of the relief, which in turn dampened participation rates.

Communication strategy plays a crucial role in the success of any fiscal policy, particularly one that depends on voluntary compliance. In this case, the limited reach of public information campaigns likely undermined the full potential of the relaxation policy.

Despite these setbacks, the increase in actual revenue collection from 2021 to 2022 signals a moderately positive trajectory. Even without meeting the targets, the year-on-year growth suggests that the tax administration was able to maintain and slightly improve its performance under challenging conditions.

Furthermore, the data points to a nuanced conclusion: while short-term incentives can stimulate compliance, they are insufficient in isolation. A sustainable improvement in tax revenue requires a mix of effective communication, administrative efficiency, and economic recovery.

Another important factor is the accessibility of payment methods. The UPPD Banjarbaru's initiative to provide online services during the pandemic likely played a pivotal role in enabling taxpayers to fulfill their obligations safely and conveniently.

The strategic implication here is that policy design must not only consider the structure of financial incentives but also the institutional mechanisms that support them (Subhan & Junaidy, 2024). Online tax platforms, flexible payment schedules, and data-driven outreach campaigns are essential components of a successful tax policy.

In sum, the tax relaxation policy in South Kalimantan yielded mixed results. It effectively boosted PKB and BBNKB I revenue in 2021, particularly through short-term incentives and improved service delivery. However, its extended implementation in 2022 did not achieve the same level of success, due largely to ambitious targets and limited public engagement.

Future tax policy frameworks should incorporate lessons from this experience. More realistic target setting, continuous taxpayer education, and robust digital infrastructure can enhance both the equity and efficiency of local taxation.

Ultimately, the findings from Banjarbaru underscore the importance of adaptive policy-making in times of crisis. While tax relaxation is a viable fiscal tool for economic recovery, its success depends on timely execution, public trust, and institutional agility.

CONCLUSION

Based on the foregoing discussion regarding the realization of Motor Vehicle Tax (PKB) revenue, it can be inferred that the implementation of the tax relaxation policy exerted a positive influence on the collection of Motor Vehicle Tax in Banjarbaru. This assertion is substantiated by a comparative analysis of PKB revenue across two consecutive periods. Specifically, PKB revenue increased from Rp 85,744,432,945 in 2020–2021 to Rp 99,501,950,235 in 2021–2022. Similarly, the revenue derived from the Transfer of Motor Vehicle Title Fees (BBNKB) also demonstrated an upward trajectory, rising from Rp 44,908,671,700 in 2020–2021 to Rp 62,914,940,950 in 2021–2022.

The data further indicate that in 2021, PKB revenue exceeded its predetermined target, achieving a realization rate of 102.92%. This suggests that the policy's initial implementation was successful in enhancing taxpayer compliance and stimulating revenue collection. Nevertheless, despite a higher nominal collection in 2022, the actual realization fell short of the target, reaching only 90.97%. This underachievement implies that while the policy maintained some momentum, its effectiveness began to wane in the absence of certain critical enablers.

Regarding BBNKB revenues, a more consistent improvement was observed, not only in absolute terms but also in relation to target realization. In 2022, the combined revenue from BBNKB I and BBNKB II amounted to Rp 62,729,598,200, reflecting a realization rate of 85.35% against the set target of Rp 73,500,000,000. This represents a marked improvement compared to the previous year (2021), where the realization stood at only 70.17%, with a total revenue of Rp 44,908,671,700 against a target of Rp 64,000,000,000.

These findings suggest that while the tax relaxation policy was initially effective in mitigating the economic constraints imposed by the COVID-19 pandemic and in enhancing tax compliance, its long-term efficacy was subject to several limiting factors. Chief among these was the enduring impact of the pandemic on the regional economy, which continued to suppress consumer spending and investment capacity well into 2022.

Moreover, the overly ambitious revenue targets set by the provincial administration may have undermined the perceived effectiveness of the policy. Unrealistic target-setting, particularly in a post-crisis recovery context, can distort performance evaluations and fail to account for the lagging effects of macroeconomic disruptions on taxpayer behavior.

A further constraining factor was the insufficient dissemination of information regarding the tax relaxation scheme. Despite its fiscal advantages, many potential beneficiaries may not have been adequately informed about the policy's provisions, eligibility criteria, or administrative procedures. This lack of outreach significantly limited public participation and prevented the policy from achieving its full intended impact (Zaini et al, 2023).

Taken together, the results of this study highlight a dual narrative. On one hand, tax relaxation policies – when well-implemented – can serve as effective short-term instruments for bolstering tax compliance and local revenue mobilization during periods of economic distress. On the other hand, their

sustained impact is contingent upon complementary strategies, including realistic fiscal planning, continuous taxpayer education, and robust administrative support.

Hence, moving forward, policymakers must ensure that revenue targets are based on empirical forecasting and grounded in economic realities. Additionally, greater emphasis should be placed on taxpayer outreach through multi-platform communication strategies, ensuring that all eligible parties are aware of tax relief initiatives and understand how to access them.

In conclusion, the tax relaxation policy in South Kalimantan can be regarded as a pragmatic response to an extraordinary fiscal challenge. While it yielded positive results in the short term – evident in the increased revenues and improved compliance rates – it also exposed systemic vulnerabilities in policy execution and public communication. Future iterations of such policies would benefit from a more integrated approach that balances financial incentives with administrative clarity and strategic dissemination.

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