

Ex Post-Evaluation of the E-Samsat Service on Vehicle Taxpayer Compliance in Magetan

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Abstract

This study aims to assess the ex post effectiveness of the E-Samsat implementation on the discipline of motor vehicle tax payments in Magetan Regency, as well as to examine the role of public trust as a mediating variable. This research employs a quantitative method with an explanatory survey design. Primary data collection was conducted using a Likert-scale questionnaire administered to 57 taxpayers selected via purposive sampling. Data analysis was performed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) based on SmartPLS software. Empirical testing showed that the quality of E-Samsat services has a positive and significant impact on both public trust and taxpayer compliance. Furthermore, public trust makes a tangible contribution to promoting compliance and acts as a partial mediator linking technical service quality to compliant behavior. In conclusion, the adoption of digital service innovations requires not only operational ease but must also ensure system reliability and transparency to build the trust that motivates public tax compliance.

Keywords: *E-Samsat, Ex Post Evaluation, Public Trust, Taxpayer Compliance, Digital Service.*

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A. INTRODUCTION

Motor Vehicle Tax (PKB) is one of the local tax obligations that vehicle owners must fulfill periodically. Compliance with this obligation is not only related to the taxpayer's willingness to pay the specified amount but also encompasses timeliness, administrative accuracy, and the initiative to fulfill the obligation without waiting for forced collection or amnesty programs. Taxpayer compliance is influenced by a multidimensional set of factors, including the level of tax awareness, the strictness of administrative sanctions, the quality of public services, and the ease of access to payment methods (Astuti & Merkusiwati, 2021; Mahardika & Budiasih, 2020). Consistently addressing these factors will foster administrative discipline among the public, ultimately leading to stability in local government revenue.

As a form of innovation in public service governance to eliminate conventional administrative barriers, the government has implemented digital services based on an electronic application, or E-Samsat. Payments for Vehicle Tax (PKB), the Mandatory Road Traffic Accident Fund Contribution (SWDKLLJ), and annual parking subscriptions in East Java Province can now be made through various digital channels such as *marketplaces*, *e-wallets*, *Online Bank Payment Points* (PPOB), and minimarket networks (East Java Provincial Revenue Agency, n.d.). This innovation aligns with the principles of *good governance*, where information technology serves as a medium to

bring government services closer to citizens. This digitalization is projected to enhance the quality of public services through time efficiency, procedural convenience, system reliability, information transparency, and the responsiveness of service providers—ultimately eliminating barriers of space and time (Situmorang & Agustin, 2021).

Although digital infrastructure is available, the adoption of technology does not automatically guarantee the effectiveness of services, particularly in Magetan Regency. According to the 2025 Magetan Subdistrict Government Agency Performance Report (LKJIP), there is a strategic emphasis on evaluating the quality of public services based on performance accountability oriented toward tangible *outcomes* in the community (Magetan Subdistrict, Magetan Regency, 2025). On the other hand, according to the *East Java Province Open Data Dataset Details*, Magetan Regency's Vehicle Tax (PKB) revenue realization as of November 2025 stood at Rp72,872,669,300, or 98.18% of the total target of Rp74,222,000,000 (East Java Provincial Government, 2025). The remaining shortfall of 1.82%—or approximately Rp1.34 billion—indicates that the implementation of the E-Samsat system still faces adaptation challenges in the field, including both technical and procedural obstacles as well as *behavioral resistance* from taxpayers.

Therefore, an evaluation of E-Samsat needs to be conducted retrospectively or *ex post*. The *ex post* evaluation in this study is not merely aimed at measuring the existence of the application but at determining whether E-Samsat is truly perceived as more efficient and practical compared to conventional Samsat services based on users' actual experiences. Beyond technical quality, digital transformation is fundamentally designed to minimize physical contact between taxpayers and officials. The reduction in direct interaction theoretically narrows the scope for illegal fees, brokerage, or other maladministration practices that have long plagued traditional bureaucracy.

In this context, public trust (*fides publica*) emerges as a fundamental aspect that bridges the gap between the quality of digital services and tax compliance. Taxpayers not only demand fast service but also absolutely require the assurance that the system they use is secure, transparent, and accountable

(Rahayu et al., 2023). *Fides publica* refers to taxpayers' perceptions of integrity, transparency in billing details, protection of personal data, and the accountability of the administering institutions. However, digitization does not always guarantee the growth of trust if the public continues to experience transaction failures, unclear procedures for printing payment receipts, or slow handling of customer complaints.

This finding aligns with the academic debate in previous research. Situmorang and Agustin (2021) emphasized in their study that the successful implementation of the E-Samsat program cannot proceed independently from a technical standpoint but must be accompanied by educational efforts that instill a sense of security in app users. Some studies, such as that conducted by Rahayu et al. (2023), demonstrate that the implementation of E-Samsat has a positive and significant association with building trust and compliance among motor vehicle taxpayers. However, other empirical studies indicate that the presence of E-Samsat does not always have a

drastic impact on compliance if it is not accompanied by strong digital literacy and public *trust* in the integrity of the local government as a whole (Suriyani et al., 2024; Mahardika & Budiasih, 2020). These differing findings underscore that digital tools serve merely as facilitators, while the key to compliance hinges heavily on users' sociological perceptions and cumulative experiences.

Based on a review of the existing literature, most studies still focus on the direct effects of E-Samsat implementation, taxpayer awareness levels, and tax penalties on compliance in isolation (Astuti & Merkusiwati, 2021; Mahardika & Budiasih, 2020). Although previous studies have examined E-Samsat, there are still several research *gaps* that underpin the urgency of this study. First, research evaluating the effectiveness of E-Samsat services *ex post* through a direct *comparative analysis* between digital and conventional experiences remains very limited. Second, previous studies in Magetan Regency rarely integrated the analysis of secondary data on regional performance indicators (LKJIP and *Open Data*) with taxpayers' primary perceptions. Third, the variable of public trust (*fides publica*) has often been merely mentioned as an implicit assumption or a byproduct of the convenience of digitization, but its role as a mediating variable—which absolutely bridges the gap between the quality of technical services and the transformation of compliant behavior—has not yet been explicitly tested.

This study aims to fill this gap through a direct survey of motor vehicle taxpayers in Magetan Regency. This evaluation tests the hypothesis that the quality of E-Samsat services (Independent Variable/X) does not merely provide administrative convenience but must be proven capable of tangibly fostering *fides publica* (Intervening Variable/Z), which, in the long run, acts as the primary driver of taxpayer discipline and compliance (Dependent Variable/Y).

This study uses Magetan Regency as the research location, utilizing primary data collected through questionnaires administered to motor vehicle taxpayers. The questionnaire data were used to measure respondents' perceptions regarding the quality of E-Samsat services, public trust, and tax compliance. Thus, this study does not claim that tax revenue or the level of administrative compliance in Magetan has increased prior to the availability of official data on revenue, transaction volume, or tax arrears. The scope of the investigation is limited to an empirical examination of taxpayers' experiences and perceptions as service users.

The choice of a questionnaire-based approach allows for the direct collection of information from the public who use the E-Samsat service. Respondents can assess whether E-Samsat saves time, facilitates payments, provides clear and reliable information, and is able to offer assistance when problems arise. Respondents can also assess whether these experiences increase their trust in the service provider and encourage more disciplined tax payment.

This research is important because evaluating public services requires not only information regarding the existence of a program but also assessments from service users. The Magetan Subdistrict LKjIP uses performance reports as an accountability tool, a source of information on performance achievements, and evaluation material

for future planning. Although this document is not a specific report on E-Samsat and does not directly demonstrate the compliance rate of motor vehicle taxpayers, the principles of accountability and performance evaluation contained therein are relevant to the need to empirically assess the impact of public services.

Based on this description, this study focuses on an ex post evaluation of the E-Samsat service regarding the compliance of motor vehicle taxpayers in Magetan. The study analyzes the quality of the E-Samsat service as the independent variable, public trust or *fides publica* as the intervening variable, and taxpayer compliance as the dependent variable. The relationships tested include the effect of service quality on public trust, the effect of service quality on compliance, the effect of public trust on compliance, and the mediating role of public trust in the relationship between E-Samsat service quality and taxpayer compliance.

Nevertheless, several research gaps remain. First, studies on the effectiveness of E-Samsat specifically in Magetan Regency are still limited. Second, previous research has primarily tested direct effects between variables rather than evaluating the service retrospectively based on user experiences after the service was used. Third, comparisons between E-Samsat and conventional Samsat services have not been a primary focus in terms of time efficiency, practicality, reliability, transparency, and responsiveness. Fourth, public trust has not always been positioned as an intervening variable explaining the relationship between digital service quality and taxpayer compliance.

The purpose of this study is to fill this gap through an ex post evaluation based on a questionnaire administered to motor vehicle taxpayers in Magetan. This study examines whether the quality of E-Samsat services not only provides technical convenience but also builds public trust, which ultimately encourages taxpayer compliance.

This study aims to describe and analyze the level of E-Samsat service quality, public trust, and motor vehicle taxpayer compliance in Magetan Regency, examine the effect of E-Samsat service quality on public trust and taxpayer compliance, and analyze the role of public trust as an intervening variable mediating the effect of E-Samsat service quality on taxpayer compliance.

B. LITERATURE REVIEW

1. E-Samsat Service Quality

E-Samsat is a form of service innovation that utilizes technology to make it easier for the public to pay motor vehicle taxes. Through this service, taxpayers do not always have to visit a Samsat office in person because payments can be made via the electronic services provided. The quality of E-Samsat services can be assessed based on ease of use, clarity of information, speed of service, system reliability, and the service's ability to assist users when they encounter problems. With easy-to-use

and reliable services, the public is expected to find it easier to fulfill their tax obligations.

Research by Megayani and Noviori (2021) shows that the E-Samsat program has a positive effect on motor vehicle taxpayer compliance. Research by Oktavianingrum et al. (2021) also indicates a positive and significant effect of the E-Samsat online information system on motor vehicle taxpayer compliance. However, the findings of Darmawan and Wirasedana (2022) indicate that service quality does not affect compliance among motor vehicle taxpayers. These differing results suggest that service quality still requires further study, particularly across different regions and service conditions.

2. Public Trust

Public trust in this study relates to taxpayers' belief that the E-Samsat service can be used safely and provides services tailored to their needs. Taxpayers need to feel confident that their payments are accurately recorded, the information provided is accurate, and the data used in the payment process is secure. Therefore, trust does not arise solely from the existence of digital services but is also influenced by the public's experience when using those services.

Trust in the government is also linked to taxpayer compliance. Darmawan and Wirasedana (2022) found that trust in the government has a positive and significant effect on the compliance of motor vehicle taxpayers. These results indicate that the higher the taxpayers' trust in the government, the more likely they are to fulfill their obligations. In this study, public trust is used as an intervening variable to examine whether the quality of E-Samsat services can build taxpayer trust, which in turn is related to their compliance.

3. Motor Vehicle Taxpayer Compliance

Motor vehicle taxpayer compliance can be seen in taxpayers' willingness to fulfill their obligations in accordance with applicable regulations. Compliance is not only related to tax payments but also encompasses timeliness and taxpayers' willingness to fulfill their obligations. In this study, compliance is assessed based on respondents' perceptions of their own behavior in fulfilling their motor vehicle tax obligations.

Convenience in service delivery can be one factor that helps taxpayers fulfill their obligations. Megayani and Noviori (2021) found that the E-Samsat program has a positive effect on motor vehicle taxpayer compliance. Similar results were also found by Wiguna and Hidayat (2023), who demonstrated that the implementation of E-Samsat can influence motor vehicle taxpayers' compliance. Meanwhile, Oktavianingrum et al. (2021) found that the implementation of the E-Samsat online

information system has a positive and significant effect on the level of compliance among motor vehicle taxpayers.

4. Relationships Among Variables and Hypothesis Development

Good E-Samsat service quality can provide a more convenient and comfortable experience for taxpayers. When the service is easy to use, the information provided is clear, and transactions can be completed smoothly, taxpayers are likely to have greater trust in the service. Based on this relationship, this study examines the effect of E-Samsat service quality on public trust.

In addition to its relationship with trust, the quality of E-Samsat services may also be linked to taxpayer compliance. Services that are easier and more practical can help taxpayers pay their taxes on time. Several previous studies have shown that the implementation of E-Samsat influences compliance among motor vehicle taxpayers (Megayani & Noviari, 2021; Oktavianingrum et al., 2021; Wiguna & Hidayat, 2023).

Public trust may also be linked to taxpayer compliance. Taxpayers who trust the government will be more confident that the taxes they pay are properly managed and recorded. Darmawan and Wirasedana (2022) found that trust in the government has a positive effect on motor vehicle taxpayers' compliance. Thus, public trust in this study is viewed not only as a result of service quality but also as a factor that can link service quality to taxpayer compliance.

The research hypotheses propose that E-Samsat service quality has a positive effect on public trust and motor vehicle taxpayer compliance, while public trust also positively influences taxpayer compliance. Furthermore, public trust is hypothesized to mediate the relationship between E-Samsat service quality and motor vehicle taxpayer compliance in Magetan Regency.

C. METHOD

1. Research Approach and Type

This study employs a quantitative approach with an explanatory survey design. This approach was chosen because the study aims to test relationships among variables, namely the effect of E-Samsat service quality on public trust and motor vehicle taxpayer compliance, as well as the role of public trust as an intervening variable. The selection of these variables refers to previous studies that examined the relationship between E-Samsat implementation, service quality, and trust in government with motor vehicle taxpayer compliance (Darmawan & Wirasedana, 2022; Megayani & Noviari, 2021; Oktavianingrum et al., 2021; Wiguna & Hidayat, 2023). The evaluation is conducted *ex post*, that is, by assessing the service after it has been used, based on taxpayers' actual experiences, without any treatment or intervention by the researchers. The data are numerical results of Likert-scale measurements, which are then analyzed statistically.

2. Population and Sample

The research population consists of motor vehicle taxpayers residing in Magetan Regency. Because the exact population size cannot be determined, the sample was drawn using a non-probability technique, namely *purposive sampling*. The respondent criteria are (1) residing in Magetan Regency, (2) owning a motor vehicle and having paid Motor Vehicle Tax (*Pajak Kendaraan Bermotor*, PKB) within the past two years, and (3) being willing to complete the questionnaire. The number of respondents used was 52 after data screening.

This number is considered adequate based on the *rule of thumb* for Partial Least Squares–Structural Equation Modeling (PLS-SEM), which requires at least ten times the largest number of structural paths pointing to a single variable. In this model the largest number of paths is two, so the minimum sample size is 20 respondents. Because the sampling technique is non-probability, the results are not intended to be statistically generalized to all taxpayers in Magetan Regency.

3. Data and Data Collection Techniques

This study uses primary data collected through an online questionnaire (Google Form) distributed to motor vehicle taxpayers in Magetan Regency on 27–28 September 2026. The questionnaire consists of two parts. The first part records respondent identity, namely name or initials, domicile (sub-district), occupation, and the tax payment method most frequently used in the past two years (fully online, fully manual, or a combination of both). The second part contains 13 statements measuring E-Samsat service quality, public trust, and taxpayer compliance. Each statement is answered on a five-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree). The statements compare E-Samsat with conventional Samsat services, in line with the ex post evaluation objective. Secondary data in the form of government performance documents and open data on PKB revenue are used only to support the research context (Pemerintah Kecamatan Magetan, 2025).

4. Research Model

The research model consists of E-Samsat service quality (X) as the independent variable, public trust (Z) as the intervening variable, and taxpayer compliance (Y) as the dependent variable. The relationships among the variables are shown in Figure 1 and formulated in the following two structural equations.

$$Z = \beta_1 X + \varepsilon_1(1)$$

$$Y = \beta_2 X + \beta_3 Z + \varepsilon_2(2)$$

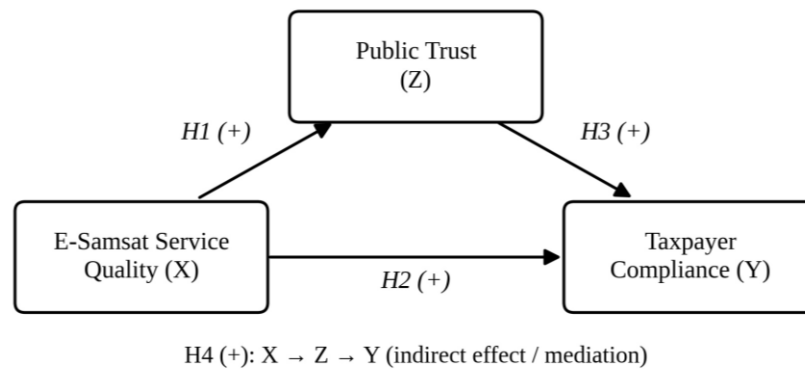


Figure 1. Research Model

5. Operational Definitions of Variables

E-Samsat service quality is taxpayers' perception of the quality of E-Samsat services compared with manual services (Megayani & Noviari, 2021; Oktavianingrum et al., 2021; Wiguna & Hidayat, 2023). Public trust is taxpayers' confidence in the transparency, integrity, security, and validity of the E-Samsat service provided by the government (Darmawan & Wirasedana, 2022). Taxpayer compliance is respondents' perception of their own behavior in fulfilling PKB obligations on time and in an orderly manner (Darmawan & Wirasedana, 2022; Megayani & Noviari, 2021; Oktavianingrum et al., 2021; Wiguna & Hidayat, 2023). The statement items were developed with reference to these concepts and adapted to the context of E-Samsat services in Magetan Regency. The indicators and statement items for each variable are presented in

Table 1. Operational definitions and indicators of research variables

Variable	Indicator	Code	Statement Item (Summary)
E-Samsat Service Quality (X)	Time efficiency	X1	Payment is more efficient than queuing at a service counter
	Cost efficiency	X2	Saves on parking, fuel, and transportation costs
	Calculation anccuracy	X3	Tax and fine amounts are just as accurate as at the counter
	System reliability	X4	Reduces the risk of human error associated with manual services
	Procedural practicality	X5	Validation of payment proof (e-TBPKP) is more convenient
	Responsiveness	X6	Digital complaint channels are more accessible
Public Trust (Z)	Transparency	Z1	Cost breakdowns are clear, eliminating the risk of illicit brokerage
	Integrity	Z2	Tax funds go directly to the regional treasury, free from illegal levies
	Security and validity	Z3	The electronic system is just as valid and secure as a physical stamp
Tax payer compliance (Y)	Not delaying payment	Y1	E-Samsat options remove excuses for delaying payment
	Timeliness	Y2	E-Samsat features encourage timely payment

	Due date monitoring	Y3	Easily check tax deadlines via the digital app
	Discipline	Y4	Combined services foster greater compliance

6. Data Analysis Method

Data analysis was carried out in three stages. The first stage is descriptive statistical analysis to describe respondent characteristics and perceptions of each variable using mean values. The means are categorized with an interval of 0.80 (the difference between the highest and lowest scores divided by five categories), namely 1.00–1.80 very low, 1.81–2.60 low, 2.61–3.40 moderate, 3.41–4.20 high, and 4.21–5.00 very high. Before analysis, the data were checked for completeness and conformity with the respondent criteria. Responses from respondents who do not reside in Magetan Regency were excluded.

The second stage is the evaluation of the measurement model (*outer model*) using PLS-SEM with the help of SmartPLS. This method was chosen because it can analyze models with intervening variables, does not require normally distributed data, and is suitable for relatively small sample sizes. Convergent validity is assessed through *outer loading* values ≥ 0.70 and *Average Variance Extracted* (AVE) ≥ 0.50 . Discriminant validity is assessed through the Fornell-Larcker criterion and the *Heterotrait-Monotrait Ratio* (HTMT) < 0.90 . Reliability is assessed through *Cronbach's alpha* and *composite reliability* with a minimum threshold of 0.70.

The third stage is the evaluation of the structural model (*inner model*) and hypothesis testing. Model strength is assessed through the coefficient of determination (R^2) and effect size (f^2). Hypothesis testing is conducted using a *bootstrapping* procedure with 5,000 subsamples at a 5% significance level. Hypotheses H1, H2, and H3 are accepted if the path coefficient is positive and significant ($p\text{-value} < 0.05$). Hypothesis H4 is accepted if the indirect effect of X on Y through Z is significant. Mediation is categorized as full mediation if the direct effect of X on Y is not significant, and as partial mediation if the direct effect remains significant.

D. RESULT AND DISCUSSION

1. Research Results

The electronic service known as E-SAMSAT, also referred to as electronic SAMSAT, provides services to the public such as vehicle tax payment management, annual motor vehicle registration, Non-Tax State Revenue (PNBP), and vehicle registration certificate (STNK) verification. All these services are accessible to the public through the provided electronic system. E-SAMSAT operational parameters typically consist of accessibility, efficiency, data, and security (Aliana et al., 2025). This study involved 57 respondents from various subdistricts in Magetan Regency. The respondents came from diverse occupational backgrounds, although the majority were college students or school students. Based on the most frequently used vehicle tax payment methods over the past two years, respondents utilized three payment

patterns: full service via e-SAMSAT, manual service at the SAMSAT office, or a combination of online and manual services.

Respondents' evaluations of the E-Samsat service were measured using 13 statements on a 1–5 Likert scale, where a score of 1 indicates the lowest rating and a score of 5 indicating the highest rating. The results of the data analysis show that the overall average rating given by respondents was 4.12 out of 5, indicating that respondents, on the whole, gave positive ratings regarding various aspects of the E-Samsat service.

Table 2. Respondents' Evaluations of E-Samsat Services

No.	Aspects Evaluated	Average
1.	Payment Time Efficiency	4.25
2.	Operational Cost Savings	4.46
3.	Accuracy of tax and penalty calculations	4.02
4.	Reduction in the risk of errors	3.93
5.	Practicality of payment proof / e-TBKP	4.12
6.	Ease of access to digital complaints	4.02
7.	Transparency of cost details	4.11
8.	Trust in tax payment management	4.11
9.	Security and validity of electronic payments	4.09
10.	Ease of payment	4.14
11.	Encouragement to pay taxes on time	4.23
12.	Ease of checking tax deadlines	3.83
13.	Improved taxpayer compliance	4.23

Source: Questionnaire Data Analysis Results, 2026

Based on the table, respondents rated the E-Samsat service positively. Operational cost savings received the highest rating with an average of 4.46, followed by time efficiency at 4.25, and the encouragement to pay taxes on time and improved compliance, each with an average of 4.23. However, the ease of digitally checking tax deadlines received the lowest rating with an average of 3.83, indicating that the E-Samsat service facilitates payments and encourages taxpayer compliance, although there is still room for improvement in terms of monitoring due dates.

Performance measurement for Magetan Subdistrict uses secondary data from the 2025 Magetan Subdistrict LKjIP through several indicators, including the Community Satisfaction Index (IKM), the Subdistrict Performance Rating, and the Magetan Subdistrict SAKIP Score. The LKjIP positions performance measurement as part of Magetan Subdistrict's performance accountability.

Table 3. Magetan Subdistrict Performance Achievements for 2025

Target	Performance Indicators	Target	Actual	Achievment
Improved quality of governance and performance of sub-	IKM Magetan Subdistrict	90.15	90.18	100.04%

districts				
Improvement in subdistrict performance quality	Rating Performance Rating for Magetan Subdistrict	90.20	97.17	107.73%
Increased accountability in local government administration in the subdistrict	Score SAKIP Score for Magetan Subdistrict	87.80	89.70	102.17%

Source: Magetan Subdistrict LKjIP for 2025.

Based on this data, Magetan Subdistrict's performance achievements in 2025 generally met or even exceeded targets. Magetan Subdistrict's IKM achieved 90.18 out of a target of 90.15, representing 100.04% of the target. Meanwhile, the Subdistrict Performance Rating reached 97.17 out of a target of 90.20, or 107.73%, while the SAKIP Score reached 89.70 out of a target of 87.80, or 102.17%. These IKM achievements were supported by the implementation of customer-friendly services, which left a positive impression on the community. Although the performance achievements are considered good, several challenges in service delivery were still identified. The LKjIP noted instances of uncertainty or delays in service completion that do not yet fully meet service standards. Additionally, human resource capacity still needs to be enhanced through training and mentoring. Thus, improving the timeliness of services and human resource capacity remain aspects that require attention in the delivery of services in Magetan Subdistrict.

The next set of secondary data comes from the East Java Province Open Data Set regarding Motor Vehicle Tax at the Magetan UPT, with an update period of November 2025.

Table 4. Motor Vehicle Tax Target and Actuals for the Magetan UPT in 2025

Component	Amount	Percentage
Motor Vehicle Tax Target	Rp 74,222,000,000	100%
PKB Realization	Rp 72,872,669,300	98.18%
Shortfall from Target	Rp 1,349,330,700	1.82%

Source: East Java Provincial Government, East Java Province Open Data Set, 2025.

Based on this data, Vehicle Tax (PKB) revenue was recorded at Rp72,872,669,300, or 98.18% of the revenue target of Rp74,222,000,000. Thus, there remains a shortfall of Rp1,349,330,700, or 1.82%, from the set target. This achievement indicates that the realization of PKB revenue at the Magetan UPT during that period came close to the set target. However, the data cannot yet explain the factors causing the target not to be fully met, as the dataset only contains information regarding the target, realization, and achievement percentage. Therefore, factors related to technical constraints, public understanding of procedures, and taxpayer behavior require support from primary data or other information sources.

The research results show that the quality of E-Samsat services in Magetan Regency falls into the "high" category, with an average score of 4.13 for service

quality, 4.10 for public trust, and 4.11 for taxpayer compliance. Operational cost savings (4.46) and time efficiency received the highest ratings, while the ease of checking tax deadlines (3.83) and the reduction in the risk of errors (3.93) received the lowest ratings. This indicates that respondents most strongly felt the benefits of E-Samsat from a practical standpoint—namely, not having to wait or incur transportation costs. The belief that digital systems are more reliable than in-person service counters is still not strong. These results align with the concept of service quality mentioned in the literature review, which includes convenience, speed, and reliability. However, the reliability dimension is not yet considered as high as the efficiency dimension. A similar method was used at the Pajajaran Samsat in Bandung; digitization reduced service time from 45 minutes to 15 minutes, but created a digital divide for elderly taxpayers (Fritiar, 2026).

According to the results of the PLS-SEM analysis, all four hypotheses were accepted. E-Samsat service quality has a positive and significant effect on public trust and taxpayer compliance ($\beta = 0.887$; $p < 0.001$) and taxpayer compliance ($\beta = 0.523$; $p < 0.001$). Furthermore, public trust was found to mediate the effect of service quality on compliance ($\beta = 0.342$; $p = 0.005$). This mediation is partial because the direct effect remains substantial. This means that E-Samsat promotes compliance in two ways: directly, by facilitating payments, and indirectly, by fostering *fides publica*—that is, taxpayers' confidence that their payments are properly recorded and managed.

In this model, the most significant relationship between service quality and public trust is evident. The results of the literature review also support the argument that trust does not arise simply because digital services are available. When services are utilized—such as transparent cost breakdowns and fully recorded transactions—trust is established. Both cost transparency and the credibility of fund management each received a score of 4.11. This may indicate that the lack of direct interaction with officials also makes it more difficult for intermediaries to operate and for illegal fees to be collected. However, items related to the validity and security of electronic payments received the lowest score on the trust variable (4.09). These findings suggest that some respondents remain skeptical about the credibility of electronic payment receipts compared to wet stamps obtained directly at the counter.

According to Megayani and Noviani (2021), Oktavianingrum et al. (2021), and Wiguna and Hidayat (2023), E-Samsat has a direct impact on compliance. Recent research also supports these findings. Haryanto and Lingga (2024) found that E-Samsat has an impact on taxpayer compliance in Bandung. Similar results were also found in Jember Regency, East Java, by Musaiyadi and Sholihin (2025). The component with the highest score regarding the mechanism is E-Samsat, which can reduce time and travel costs associated with paying taxes. When paying taxes no longer requires sacrificing half a day to wait in line, the reasons for delaying tax payments diminish. However, this finding contradicts that of Darmawan and Wirasedana (2022), who found that service quality does not affect compliance. Furthermore, this finding also differs from that of Puspitasari et al. (2022), who argued that E-Samsat does not significantly affect compliance. This discrepancy

indicates that service convenience is important but may not be sufficient on its own to increase tax payment compliance.

The influence of public trust on compliance aligns with the findings of Darmawan and Wirasedana (2022). These results are also consistent with those of Sitanggang and Budyastuti (2024), who found that trust in the government and in E-Samsat both have a positive effect on the compliance of motor vehicle taxpayers. If taxpayers believe their funds will safely reach the local government's coffers, taxes will be viewed as a contribution rather than a loss. Nevertheless, the mediating role of trust does not operate automatically. According to Setiyawan et al. (2024), E-Samsat's indirect channel has a negative impact due to service satisfaction. Experiences that fall short of expectations can weaken compliance, according to the findings.

To determine whether E-Samsat truly impacts compliance in Magetan, questionnaire results and secondary data must be considered together. Respondents' perceived compliance is high. However, the Magetan UPT's vehicle tax collection has only reached 98.18% of the target, with a shortfall of Rp1.35 billion. Previous research at the Magetan Samsat also noted 29,230 vehicle tax objects that were still in arrears (Ristiana et al., 2022). Three factors account for this discrepancy. First, the respondents consisted of taxpayers who had paid their vehicle tax within the past two years. Consequently, the group of delinquent taxpayers responsible for the shortfall relative to the target amount was underrepresented. Second, E-Samsat is not the only factor driving compliance in Magetan; the Magetan Samsat also provides mobile services in various subdistricts and did not raise the vehicle tax rate in 2026 (Magetan Regency Communication and Information Technology Office, 2026). Additionally, the five-year vehicle inspection requirement still mandates that taxpayers undergo an in-person physical inspection of their vehicles. Third, since the majority of respondents are college students and high school students, their experiences with tax obligations may differ due to their rural residence or student status.

This study is certainly not without limitations, particularly regarding the measurement aspect. The data analysis revealed that respondents gave nearly identical ratings for both the quality of E-Samsat services and public trust, making it difficult to clearly distinguish between these two variables. This may be due to the fact that the statements in the public trust variable were specifically designed to directly relate to the transparency of E-Samsat. In addition, 16 out of 57 respondents selected the same answer for all questionnaire statements. Therefore, the values indicating the influence between variables in this study should be understood as an indication of the direction of the relationship, rather than as absolutely precise figures. Nevertheless, overall it can be concluded that E-Samsat does have an impact on taxpayer compliance in Magetan, particularly because payments have become easier and public trust has increased as a result. However, this impact is felt more by taxpayers who already intended to pay their taxes from the outset, whereas for taxpayers who are still in arrears, the role of E-Samsat has not yet been proven in this study.

E. CONCLUSIONS

Based on the results of an ex post evaluation of 57 motor vehicle taxpayers in Magetan Regency, respondents' assessments of E-Samsat's service quality, public trust, and taxpayer compliance fall into the high category. The benefits most felt by respondents are cost and time savings. On the other hand, the feature for digitally monitoring tax payment deadlines still received the lowest rating.

The test results show that the quality of E-Samsat services has a positive and significant effect on public trust and taxpayer compliance. This means that the better the E-Samsat service is perceived by the public, the more their trust in the service provider will increase, and the more diligent they will be in paying Motor Vehicle Tax. Furthermore, public trust was found to partially mediate the relationship between the quality of E-Samsat services and taxpayer compliance. Thus, E-Samsat promotes compliance not only because the payment process is more convenient. E-Samsat also makes the public more confident that the taxes they pay are actually recorded and managed properly. Nevertheless, the realization of Motor Vehicle Tax (PKB) revenue at the Magetan UPT has only reached 98.18% of the target. This situation indicates that, so far, E-Samsat has primarily helped taxpayers who are already compliant, while its impact on delinquent taxpayers has yet to be proven.

This study also has several limitations. Most respondents were students, and all were taxpayers who had previously paid taxes. Consequently, delinquent taxpayers and the elderly were underrepresented in this study. Furthermore, respondents tended not to clearly distinguish between their assessment of service quality and public trust. Therefore, the magnitude of the relationships between variables in this study should be interpreted with caution.

The East Java Provincial Revenue Agency (Bapenda) and the Magetan Samsat are advised to add a due-date reminder feature to the E-Samsat service—for example, via app notifications or SMS—to help the public get into the habit of paying taxes on time. Public awareness campaigns regarding the validity of electronic payment receipts also need to be expanded so that the public feels confident using digital services. Mobile Samsat services can also be utilized to assist the elderly and rural residents who are not yet accustomed to using E-Samsat. Furthermore, data on the number of transactions across each payment channel should be made publicly available so that the effectiveness of E-Samsat can be evaluated more accurately.

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