

# Analysis of User Satisfaction of the Palopo Samsat Information System

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**Abstract**—This study aims to analyze the user experience of using the Palopo Samsat information system, an application of information technology in public services, particularly in taxation. With the increasing use of information technology, especially in the process of administration and payment of motor vehicle taxes, this study aims to identify factors that influence user satisfaction, such as ease of access, data accuracy, speed of service, and ease of use of the system. This study uses a quantitative approach with data collection through surveys and questionnaires sent to Samsat users in Palopo City. Several new services implemented in this system, such as online tax payments, tax status updates, and tax collection services, are the main focus of this analysis. The results of the analysis show that the majority of users are satisfied with the ease of access and data accuracy, but there are several problems related to the speed of service, especially in providing system information. In analyzing the level of user satisfaction, this study uses an ease of use model that includes variables of system quality, information quality, and service quality. This study recommends that server optimization, increased service responsiveness, and better system integration be carried out to improve efficiency and user trust in the Samsat system. In addition, the development of chatbot features and increased data security are also recommended to prevent information discrepancies and improve service quality. Thus, this study is expected to provide recommendations for system improvements that can improve the quality of public services and the effectiveness of the Samsat information system in Palopo as a whole.

**Keywords**—Information Systems, User Satisfaction, Digital Services, Vehicle Tax, Public Services.

## I. INTRODUCTION

Along with the advancement of information technology in recent years, the improvement of efficiency and quality in public services across various sectors, including taxation, has become increasingly important. With the integration of technology to streamline the

process of motor vehicle administration and payment, the Samsat Information System in Palopo, one example of the application of IT in public services, has grown rapidly. However, user satisfaction, which is influenced by a number of aspects such as accuracy and ease of use, is highly dependent on how well this system is implemented.

Therefore, The purpose of this study is to analyze user satisfaction with the Palopo Samsat Information System, focusing on user convenience and accuracy. It is expected that through this analysis, recommendations can be provided for system improvement and increasing public trust in the government. Thus, this study is expected to assist local governments in improving the quality of public services and increasing the effectiveness of information systems.

The use of information technology in the field of taxation has increased significantly over the past few years (Wiranti, 2021; Yusuf, 2019). By facilitating the process of paying taxes online, the Palopo Samsat information system aims to improve efficiency and user satisfaction. However, the effectiveness of this system greatly affects user behavior, which is influenced by various factors such as service responsiveness and data security. Therefore, The purpose of this study is to identify the factors that influence user satisfaction with the Palopo Samsat Information System, in order to provide recommendations for improving the system and the quality of services provided. Therefore, this study is expected to help local governments in improving the quality of public services, increasing public trust in the services provided, and increasing the effectiveness of the information system.

The Samsat information system in Palopo has been successfully implemented to streamline the administrative procedures and payments for motor vehicles. The purpose of this system is to improve user convenience and comfort while accelerating the implementation process by reducing completion time and operational costs. However, user satisfaction which is influenced by several aspects such as accuracy and ease of use is highly dependent on how well this system is implemented. This study aims to provide recommendations for system improvement by analyzing user satisfaction with the Samsat Information System in

Palopo based on user reliability and ease of use. In order to increase public trust in the government, this study is expected to help local governments in improving the quality of public services and the efficiency of the information system.

Taxation is one of the areas where community involvement is greatly influenced by advances in information technology. The Samsat Information System in Palopo as one example of the application of information technology in public services has experienced significant development with the integration of technology to simplify administrative procedures and payment of motor vehicle taxes. Various problems such as data security and service reliability are obstacles to the successful implementation of a system that is less than satisfactory to users. Therefore, this study aims to determine the level of user satisfaction with the Palopo Samsat Information System in order to provide suggestions for system improvements and increasing service effectiveness. Thus, this study is expected to be helpful. Motor vehicle tax is one of the main components of a country's GDP. In Indonesia, Samsat (One-Stop Integrated Administration System) is used as a means of paying motor vehicle taxes. However, long queues and complicated procedures make its implementation inefficient and ineffective and take a long time (Z et al., 2024).

The level of user satisfaction with services influenced by several factors such as ease of access, speed of service, accuracy of information, and system responsiveness to user input and complaints is what determines how effective the Samsat Information System is in practice, in addition to technical aspects (Imanuddin & Hidayat, 2019).

Education occupies a very important position in human life, because it serves as a foundation for fostering individual growth and societal progress. In the learning process, there are several factors that influence learning outcomes. One of the influencing factors is economic conditions. Based on the results of the 2021 National Economic Survey (Susenas), as many as 76% of families stated that their children were forced to drop out of school due to economic constraints. This prompted Mknows Consulting to create the "Free Campus" application, a digital platform to provide free education access to students throughout Indonesia (Ridwan et al., 2024).

The government requires payment of motor vehicle tax to maintain order and maintain facilities and infrastructure for drivers of both cars and motorbikes. This activity has been going on for a long time, and the importance of vehicles to reach destinations more quickly and easily has increased public interest in having private vehicles which has an impact on the increasing number of vehicle-related document data that need to be managed effectively by tax office employees. Payment of motor vehicle tax is an obligation that must be complied with by all Indonesian people who have motorized vehicles (Wahdini, 2023).

The Ministry of Finance of the Republic of Indonesia reported in 2016 that taxes provide contribution of IDR 1,198.8 trillion or 85% of total state revenue. The central

government, also known as the Directorate General of Taxes or DJP, is tasked with overseeing central taxes or what is also known as national taxes which are used to finance routine state expenditures and development (APBN). Regional taxes are used for regional interests and taxes stipulated in Law Number 34 of 2000 which has been amended by Law Number 28 of 2009 concerning Regional Taxes. The aim is to maximize all objects of regional income such as taxes, levies, and other legitimate receipts by giving authority to regional governments to manage regional finances appropriately and in accordance with applicable laws and regulations (Wiranti, F, 2021).

## II. LITERATURE REVIEW

The primary consideration in assessing the efficacy of an information system is user satisfaction. In the Palopo Samsat Information System, evaluating user satisfaction ensures that the system effectively meets user expectations and helps identify areas for development. Relevant studies on expert systems, user satisfaction, and research methodology are reviewed in this literature review.

### A. Literature Study on User Satisfaction

User satisfaction with public service information systems has been extensively studied. For example, (Johnson, 2019) found that the accuracy of information has a significant impact on the effectiveness of e-government services, (Lee, 2019) noted that expert systems integrated into information systems can improve decision-making and user satisfaction, and (Brown, 2018) stressed that data security is essential to preserving user trust in digital services. Moreover, (Davis, 2020) demonstrated that implementing technology in public services reduces physical queues and accelerates administrative processes, thereby enhancing user experience.

Additionally, (Prabowo, 2018) investigated mobile-based Samsat services and concluded that digital platforms can significantly improve accessibility and convenience for users. (White, 2020) conducted a comparative study on Samsat information systems and suggested that integrating AI-based chatbots could enhance service responsiveness. These studies provide valuable insights into the factors affecting user satisfaction and serve as a foundation for the current research.

### B. Expert Systems in Information Technology

Expert systems are a subset of artificial intelligence that mimics human decision-making skills and are widely used in information systems to improve user experience, simplify procedures, and offer appropriate decision support. (Turban et al, 2011) stated that expert systems reduce human error and increase efficiency in data-driven environments, and can assist in tax calculation, document verification, and customer service automation in the Samsat system. Expert systems can also improve user satisfaction by making recommendations based on collected knowledge, (Lee, 2019) developed an expert system to analyze user satisfaction based on their behavioral patterns, which helps service effectiveness; Kim (2020) showed that expert systems can be used to

anticipate user needs and offer more individualized services, and improve overall user satisfaction.

### C. *Related Works*

Research on user satisfaction with public information systems has been widely conducted, especially in the context of e-government and digital-based services. Several previous studies have examined the factors that influence user satisfaction in tax information systems, such as security, access speed, service quality, and information accuracy.

One relevant study is the study by Kusuma et al. (2020) which examined user satisfaction with the e-Samsat system in Indonesia. The results of this study indicate that security and system responsiveness are the main elements that influence user satisfaction. Data protection and system speed in handling transactions are crucial aspects in increasing the adoption of digital tax services. Furthermore, Wijayanti et al. (2019) examined the effect of ease of use on user satisfaction and found that an intuitive interface can increase user convenience and reduce obstacles in the tax payment process. Both studies indicate that user-friendly and responsive system design greatly contributes to a positive user experience.

In addition to technical factors, information quality also plays an important role in user satisfaction. (Johnson, 2019) found that the accuracy of information in e-government systems is a major factor in maintaining public trust. Data inconsistencies in the system can cause dissatisfaction and even reduce the level of use of digital services. Meanwhile, Setiawan & Raharjo (2021) showed that the integration of expert systems in tax administration can help in collecting and analyzing user feedback. By using this technology, the system can identify problems more quickly and provide more effective solutions for users.

The role of technology in improving public services has also been discussed in several studies. Davis (2020) found that the application of digital technology in the Samsat system can reduce physical queues, speed up the administration process, and increase user convenience. This study also highlights the importance of service automation, such as chatbots and automatic notification systems, in helping users get the information they need quickly and efficiently. In addition, Brown (2018) emphasized that data security is one of the key factors in a digital-based public service system. In the context of Samsat Palopo, user data protection is essential to ensure that vehicle and tax information remains safe and is not misused by unauthorized parties.

In evaluating user satisfaction with information systems, several models have been used in previous studies. An information system success model was created by DeLone and McLean (1992) and gauges user happiness by looking at three key factors: system quality, information quality, and service quality. This model has been used extensively, including in this study, in research pertaining to digital services and e-government. Furthermore, the SERVQUAL model—developed by Parasuraman et al. in 1988—is widely employed to assess the caliber of services in technology-based systems. This paradigm uses five

primary dimensions—tangibles, assurance, responsiveness, empathy, and reliability—to evaluate the quality of services. Prabowo (2018) in his research showed that the application of the SERVQUAL model in evaluating public information systems can help identify service weaknesses that need to be improved. Based on the results of previous studies, it can be concluded that user satisfaction with the Samsat information system is greatly influenced by data security, access speed, ease of use, information accuracy, and service quality. This study adopts the DeLone & McLean (1992) model and the SERVQUAL model to analyze user satisfaction in more depth. By comparing the findings of previous studies, this study is expected to provide new insights into the development of a more efficient, secure, and user-friendly Samsat information system.

### D. *Conceptual Framework*

The DeLone and McLean (1992) model serves as the basis for the conceptual framework of this study, which incorporates expert system components to assess user satisfaction. This framework includes:

1. System quality includes: reliability, performance, and security.
2. Information Quality: Timeliness, Relevance, and Accuracy.
3. Support, responsiveness, and accessibility are all aspects of service quality.
4. The components of an expert system include: human interaction, automation, and decision assistance.
5. User satisfaction refers to how well the system is perceived and used overall..

That the level of user satisfaction in accessing services is one of the main indicators of the success of implementing an information system, and this is influenced by a number of key factors in the context of the Samsat Information System, such as ease of access, speed of service, accuracy of information, and the system's responsiveness to user input and complaints. Therefore, information system development must consider a human-centered design approach to ensure that the system can optimally meet user expectations. Standard of service provided. Service quality can be assessed using the servqual model, which combines the characteristics of tangibles (the actual existence of the service), responsiveness, assurance, empathy and reliability. Improving service quality through digitalization is expected to reduce procedural obstacles and increase service effectiveness in the Samsat context.

## III. METHODS

This study uses quantitative and qualitative approaches to obtain a more comprehensive picture of user satisfaction with the Samsat Palopo information system. The quantitative approach is applied through a survey with a questionnaire, while the qualitative approach is carried out through in-depth interviews and direct observation.

In this study, the DeLone and McLean (1992) model is used as a conceptual framework to measure user

satisfaction based on three main aspects, namely system quality, information quality, and service quality. In addition, the SERVQUAL model is also adopted to evaluate service quality by considering aspects of tangibles, reliability, responsiveness, assurance, and empathy.

Quantitative data were collected through a Likert scale-based questionnaire 1–5 distributed to 150 Samsat Palopo users. This questionnaire covers various indicators, such as ease of access, speed of service, accuracy of information, and satisfaction with additional features available in the system. Meanwhile, qualitative data were obtained through in-depth interviews with 9 respondents, who were selected purposively to gain deeper insight into their experiences in using the system. Direct observation was also conducted to understand how users interact with the system in real situations.

Quantitative data analysis was conducted using SPSS, with validity and reliability tests to ensure that the research instrument is reliable. Descriptive statistical techniques were used to see the distribution of respondents' answers, while multiple linear regression was applied to analyze the influence of independent variables—system quality, information quality, and service quality—on the dependent variable, namely user satisfaction.

For qualitative data analysis, thematic analysis method was applied to identify patterns and trends in respondents' responses. Interview and observation data were coded using coding techniques, so that they could be grouped based on relevant themes. In this way, the study can provide deeper insights into the factors that influence user satisfaction. Based on this model, the questionnaire was designed to cover various important aspects that can affect user experience.

Table 1. variables used in this study and their indicators

Variable	Indicator	Survey Question (English)	Source Theory
System Quality	Access speed	How fast is the system in processing your requests?	DeLone & McLean (1992)
	data security	Have you ever experienced system crashes or errors	DeLone & McLean (1992)
	system stability	Do you feel your personal data is secure in this system	DeLone & McLean (1992)
Information Quality	Timeliness of information	Is the information provided by the system up-to-date?	DeLone & McLean (1992)
	accuracy of data	Is the tax information displayed in the system correct?	DeLone & McLean (1992)
	ease of understanding information	How easy is it to understand the information presented?	DeLone & McLean (1992)
Quality of Service	Responsiveness of service	How responsive is the system in addressing your inquiries?	SERVQUAL (Parasuraman et al., 1988)
	speed of technical assistance	How fast is the support team in solving technical issues?	SERVQUAL (Parasuraman et al., 1988)
	friendliness of service	How satisfied are you with the customer service?	SERVQUAL (Parasuraman et al., 1988)
User Satisfaction	Ease of use	Is the system easy to use?	DeLone & McLean (1992)
	convenience in access	How convenient is it to access Samsat services online?	DeLone & McLean (1992)
	tendency to continue using	Would you continue using this system in the future?	DeLone & McLean (1992)

Table 1 shows the questions used in the survey along with the theoretical basis underlying them and presents a list of questions contained in the questionnaire used to measure user satisfaction with the Palopo Samsat information system. This study uses four main variables to measure user satisfaction with the Palopo Samsat information system, namely system quality, information quality, service quality, and user satisfaction. Each variable has indicators designed to evaluate certain aspects of the user experience in using the system.

System quality, the first variable, is concerned with the technological elements that affect the system's performance. Access speed, which measures how quickly customers can use the service without encountering technical difficulties, and data security, which guarantees that user information is shielded from unwanted access or leakage, are two indicators used to evaluate the quality of

the system. Furthermore, evaluating the system's ability to function without frequent interruptions or technical problems requires consideration of its stability.

After that, the information quality variable evaluates how accurate, relevant, and user-friendly the information presented in the system is. The first indicator in this variable is the timeliness of information, which measures how quickly data is updated to stay accurate and in line with current conditions. Data accuracy is a crucial component in guaranteeing that information about vehicle tax status is accurate and dependable. Additionally, the information's ease of understanding is evaluated to determine whether users can readily access and comprehend the data displayed in the system.

The third variable, service quality, focuses on the service aspects provided by the Palopo Samsat system. Indicators in this variable include service responsiveness,

which measures the speed of the system in responding to user questions or complaints. In addition, the speed of technical assistance is a determining factor in assessing the effectiveness of technical support provided to users who experience problems using the system. Finally, service friendliness refers to how the system—either through service officers or automated features such as chatbots—can provide assistance in a friendly and professional manner.

Finally, the user satisfaction variable is used to measure the level of user comfort and satisfaction in using the Palopo Samsat system. Indicators in this variable include ease of use, which is the extent to which the system can be used without requiring high technical skills. In addition, convenience in access assesses whether users feel comfortable accessing services without experiencing significant obstacles. The last indicator is the tendency to continue using, which describes how likely users are to continue using this system in the future because they are satisfied with their experience.

This study also applies a Research and Development (R&D) approach to explore the possibility of developing an information technology-based system to improve user satisfaction with the Palopo Samsat system.

This study applies the Research and Development (R&D) approach to explore the possibility of developing an information technology-based system that can improve the satisfaction of Samsat Palopo users. Although this study does not directly develop a new application, the R&D method is used as a conceptual basis for designing innovative features that can be implemented in the system in the future.

In this approach, the ADDIE (Analysis, Design, Development, Implementation, Evaluation) model is used to propose the development of technology-based features. In the Analysis stage, this study analyzed user needs based on a survey of 150 respondents. The survey results showed that aspects of service speed, information accuracy, and ease of access were the main factors influencing user satisfaction. These findings were then used to design technology-based features that could improve the effectiveness of the system.

The Design stage in the ADDIE model involves designing features that have the potential to improve Samsat Palopo services. Some of the proposed features include an AI-based chatbot, which can answer user questions automatically, as well as an automatic tax notification system based on SMS or a mobile application to remind users of vehicle tax due dates. In addition, API integration with the e-Government system is also proposed to enable automatic validation of vehicle data with the Transportation Agency and the Directorate General of Taxes.

At the Development stage, although these features have not been developed in this study, in the future the system can be created using web-based or mobile technology with frameworks such as Flutter, React Native, or Laravel, and integrated with REST API for real-time data synchronization. If this system is developed, then at the Implementation stage, new features can be tested on a

group of Samsat users using User Acceptance Testing (UAT) to measure their effectiveness before full-scale implementation.

Finally, the Evaluation stage aims to assess the extent to which new features can improve user satisfaction. If the system is developed, evaluation can be done by comparing user satisfaction before and after implementation using descriptive statistics and linear regression, and testing the functionality of the system through Black Box Testing.

#### IV. RESULTS AND DISCUSSION

Quantitative Method: To conduct the survey, 150 users of the Samsat Information System were given a questionnaire. The questionnaire asked about the accuracy of the information, speed of service, ease of access, and satisfaction with additional features.. photo of the survey administered to users.

150 users of the Samsat Information System participated in this study. The results of the data study showed that although some respondents stated that the speed of service was in accordance with expectations, others stated that this system was easy to use.

Survey questionnaire is a method used to collect data from respondents systematically using information related to a particular research topic. The survey results are presented in tabular form to provide a clear picture of the respondents' responses and to support data analysis. The purpose of the table is to provide information in a structured manner so that it can be used as a guide to highlight findings and make recommendations based on the data.

Table 2. Results of the questionnaire survey

Assessment Aspects	Very satisfied	Satisfied	Quite Satisfied	Less satisfied
Ease of Access	60%	25%	10%	5%
Service Speed	50%	30%	15%	5%
Data Accuracy	70%	20%	5%	5%
Additional Features	40%	35%	15%	10%

Table 2 presents the questionnaire items used in the survey, which were designed based on system quality, information quality, service quality, and user satisfaction indicators. Based on a survey of 150 respondents, 78% stated that the system was easy to use, 15% were quite satisfied, and 7% had difficulty accessing the available services. In terms of service speed, 70% of users felt that the system was quite responsive in processing vehicle tax payment transactions, while 20% thought that the system still needed to improve access speed, especially during peak hours. These results indicate that server load and network infrastructure are factors that need to be considered to improve service efficiency. Data accuracy is also a major concern for user satisfaction. As many as 85% of respondents stated that the information displayed in the system was accurate and in accordance with their vehicle data, but 10% of users experienced problems with data

inconsistencies between the system and their physical documents. This indicates the need for better integration with the central database to ensure the validity of the information. Compared to previous studies on user satisfaction with digital-based public service systems, the results of this study indicate that the main factors in increasing satisfaction are ease of access and data accuracy. A study by Retnowati et al. (2018) noted that user experience in accessing digital services significantly affects the success of information system implementation. Therefore, developing additional features such as customer service chatbots and improving security systems can be a solution to address user challenges.

**Qualitative Method:** In-depth interviews were conducted with 9 users who were deliberately selected to obtain more in-depth information regarding their experiences in using the Samsat Information System. The results of the interview documentation from 9 selected users.

The appendix contains the complete survey results and transcripts of interviews with users. With this implementation, it is expected that the Samsat Information System will continue to develop and provide more optimal services to the people of Palopo City. The results of the study showed that most users were satisfied with the ease of access and benefits of the Samsat Information System in Palopo City. Based on a survey of 150 respondents, 78% stated that the system was easy to use, 15% were quite satisfied, and 7% had difficulty accessing the available services. In terms of service speed, 70% of users felt that the system was responsive enough in processing motor vehicle tax payment transactions, while 20% thought that the system still needed improvements in access speed, especially during peak hours. These results indicate that server load and network infrastructure are factors that need to be considered to improve service efficiency. Data accuracy is also a major concern for user satisfaction. As many as 85% of respondents stated that the information displayed in the system was accurate and in accordance with their vehicle data, but 10% of users experienced obstacles in the form of data inconsistencies between the system and their physical documents. This indicates the need for better integration with the central database to ensure the validity of the information. Compared to previous research on user satisfaction with digital-based public service systems, the results of this study indicate that the main factors in increasing satisfaction are ease of access and data accuracy. Research by Retnowati et al. (2018) noted that user experience in accessing digital services has a significant effect on the success of information system implementation. Therefore, the development of additional features such as customer service chatbots and improving security systems can be a solution to overcome user challenges.

Based on the survey results, the majority of users stated that the current Palopo Samsat system still needs improvement in terms of service responsiveness and ease of access to information. Although the application has not been developed in this study, several information

technology-based solutions are proposed for further research to improve the effectiveness of the system.

If IT-based features such as AI chatbots and automatic tax notification systems are implemented, it is estimated that user satisfaction can increase significantly. As an illustration, if a new system is implemented, the potential increase in user satisfaction can reach 15-20% compared to the current system. This analysis is based on user data showing that the main factors that still need to be improved are service speed and information accuracy.

In future development scenarios, AI chatbots can be used to reduce the burden of manual services by providing automatic answers to users regarding vehicle tax information. The automatic notification system can also help users remember tax payment deadlines, thereby reducing late payments and increasing tax compliance. In addition, API integration with government systems allows vehicle data to be updated in real-time, reducing the possibility of errors or inconsistencies in information that are often complained about by users.

Dompak, Sianturi, and Supratama (2018) highlighted that innovation and service quality significantly impact public satisfaction with Samsat services. Their study found that drive-thru Samsat services enhanced efficiency and user convenience.

Murhani (2016) examined vehicle data information systems and emphasized the importance of accurate data integration to improve service reliability. Similarly, Idris, Junaidi, and Umar (2020) explored web-based motor vehicle mutation data management, indicating that a streamlined digital system reduces processing time and errors.

Hall (2019) analyzed the role of digital transformation in increasing efficiency within public service institutions, suggesting that automation and AI integration improve workflow and reduce administrative burdens. Furthermore, Martin (2018) assessed the effectiveness of the Samsat Information System in tax services, concluding that technological adoption enhances transparency and compliance.

The findings of this study align with prior research on digital public service satisfaction. For instance, Hamta (2016) reported that public satisfaction with Samsat services is influenced by the ease of access and the efficiency of online transactions. Similarly, Yuliani (2019) found that service speed is a key determinant of user experience in Samsat offices. The current study also supports the argument by Hall (2019) that improving public service efficiency through digitalization leads to higher user satisfaction.

Furthermore, Suwandi (2016) identified that the quality of technical assistance impacts how users perceive online taxation systems. Service responsiveness was identified in this study as an area that requires development, which is consistent with research by Umagapi (2017) that found that improving technical support can boost engagement and confidence. Finally, in favor of the suggestion to incorporate automatic warnings into the Palopo Samsat system, Taylor (2020) underlined

the value of real-time notifications in boosting adherence to tax requirements.

By integrating these insights, this study contributes to the ongoing discourse on optimizing digital public services to enhance user satisfaction and system effectiveness.

## V. CONCLUSION

This study evaluates the level of user satisfaction with the Palopo Samsat Information System by highlighting aspects of ease of use, speed of service, data accuracy, and additional features. The results of the analysis show that the majority of users are satisfied with the ease of access and accuracy of information provided by the system. However, speed of service is still a challenge, with only 50% of users expressing satisfaction with this aspect. These findings indicate the need for improvements in several aspects, especially server optimization to improve data processing efficiency and increasing service responsiveness to speed up response time to users. In addition, the development of artificial intelligence-based features, such as automatic chatbots to support user interaction, and the implementation of a real-time notification system to remind users of vehicle tax obligations, are expected to increase service effectiveness. Improving data security is also an aspect that needs further attention to ensure the protection of user information and strengthen public trust in this system. With the implementation of the suggested improvements, it is hoped that the Palopo Samsat Information System can contribute more optimally in providing more efficient, accurate, and easily accessible vehicle tax administration services, thereby supporting increased public satisfaction and trust in digital-based public services.

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