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**The Influence of Understanding Tax Regulations, Taxpayer Awareness and Moral Obligations on Tax Compliance of Four-Wheeled Motor Vehicle Taxpayers**

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**Abstract**

This study aims to obtain empirical evidence and analyze the influence of understanding tax regulations, taxpayer awareness, and moral obligations on taxpayer compliance with four-wheeled motor vehicles. This type of research uses hypothesis *testing*. The research data is primary data obtained directly through field studies using a questionnaire consisting of several statements. The population in this study consisted of motor vehicle taxpayers registered at the Jayapura City SAMSAT Office, with a sample of 100 people. The study results show that understanding tax regulations, taxpayer awareness, and moral obligations significantly positively affect taxpayer compliance at the Jayapura City SAMSAT Office.

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**Introduction**

In the opening of the 1945 Constitution, the state's vision is formulated, namely, to become an independent, united, sovereign, just and prosperous nation. It explains the mission of the state, namely to protect all Indonesian people and all of Indonesia's homeland, advance public welfare, educate the nation's life, and participate in implementing a world order based on independence, eternal peace and social justice. This vision and mission continue to be maintained and pursued by the Indonesian government by providing increased prosperity for the community, starting from improving educational facilities, infrastructure facilities, health facilities, school assistance for the nation's best sons and daughters, sports services, etc. All are done to improve the intellectual health of the Indonesian people in the process of becoming a developed country.

Tax is a mandatory contribution of the community to the state treasury sourced from individual or corporate taxpayers, which is mandatory based on the law, without receiving direct compensation. However, it is used for state needs to increase the prosperity of the people Mardiasmo (2018). Taxes are used to develop and improve educational, health, and public facilities such as road construction, street lighting, park construction, repair of damaged public facilities and others. All of this development will be carried out optimally if tax revenues increase automatically, affecting the state's level and regional income.

According to Mardiasmo (2018), tax collection institutions are divided into central and regional taxes. Central taxes are taxes collected by the central government and used to finance the state household. In contrast, regional taxes are taxes collected by the regional government and used to finance the regional household. Regional taxes are divided into provincial district and/or city taxes. Tax revenues are not only used by the central government. However, they are also used to finance regional government expenditures to meet the needs of increasing the prosperity of the regional people.

According to the Regulation of the Minister of Home Affairs No. 82 of 2022, provincial taxes consist of motor vehicle tax, fuel tax, motor vehicle transfer tax, surface water tax, and cigarette tax. Motor Vehicle Tax (PKB) is a tax collected by the provincial government using the One-Roof Integrated Administration System (SAMSAT), which combines tax payment services and motor vehicle administration services in one building in collaboration with the Police and PT. Jasa Raharja, as stated in Presidential Regulation of the Republic of Indonesia No. 5 of 2015 concerning implementing the One-Roof Integrated Administration System for Motor Vehicles.

Based on the recapitulation report of motor vehicle tax revenue at the Samsat Jita Jayapyra Office, the tax revenue for 2023 was Rp. 267,240,059,750, an increase compared to 2022, which was Rp. 252,330,143,300, in 2021, it was Rp. 229,462,789,930, and in 2020, it was Rp. 251,233,816,742. The increase in motor vehicle tax revenue in 2023 was due to the implementation of the tax fine elimination policy from July 2022 to the end of 2023 (Realization of Motor Vehicle Tax Revenue). However, this tax fine elimination policy cannot be implemented now. Hence, the government needs to pay attention to other supporting factors so that the tax revenue can continue to increase and there is no decrease in taxpayer compliance.

According to Ruky (2018), understanding tax regulations has a positive influence on taxpayer compliance; taxpayers who understand tax regulations and laws, the benefits of tax payments, and tax payment procedures are more likely to comply in carrying out motor vehicle tax payments because taxpayers know the obligations and rights inherent in individuals who own motor vehicles. On the other hand, the lack of taxpayer understanding of tax regulations tends to cause non-compliance in paying motor vehicle taxes Meutia and Ray (2021). A good understanding of tax regulations, if balanced with the value of awareness in taxpayers, can positively influence tax revenues; taxpayers who are aware of their responsibilities will consciously and without coercion carry out tax obligations Meutia and Ray (2021). Research conducted by Sulistyowati (2021) showed that taxpayers aware of the tax obligations inherent in themselves will carry out tax payments without coercion from other parties. Since 1984, Indonesia has implemented a self-assessment system, where the process of calculating, reporting, and paying taxes is in the hands of the people; therefore, in order to increase tax revenue, public awareness is needed to be able to carry out the process of calculating taxes, reporting taxes, and paying taxes owed that are inherent to them.

According to Ruky (2018), moral obligations can also affect the level of taxpayer compliance; moral obligations themselves are morals possessed by certain people, including ethics, life principles, feelings of guilt, and carrying out obligations voluntarily and correctly to fulfil them. Taxpayers with good moral obligations will tend to behave honestly and obey the applicable rules, which will impact taxpayer compliance in carrying out and fulfilling the tax obligations attached to them. Another study conducted by Yustina (2020) obtained the results that moral obligations have a significant influence on increasing taxpayer compliance; moral obligations discuss four elements, namely shame, guilt, duty and justice; when moral obligations are not carried out properly, taxpayers will have guilt or anxiety.

Motor vehicle tax consists of groups of two-wheeled motor vehicles, four-wheeled motor vehicles, six-wheeled motor vehicles, and heavy equipment motor vehicles. However,

since 2020, the Jayapura UPPD has implemented a division of motor vehicle tax into two-wheeled motor vehicle tax, four-wheeled motor vehicle tax, and six-wheeled motor vehicle tax and above so that motor vehicle tax on heavy equipment is no longer grouped separately but combined with six-wheeled motor vehicles so that the denomination changes to six-wheeled motor vehicles and above and the grouping of motor vehicles into three groups of motor vehicles.

The percentage of revenue in 2021 decreased by 1% from 2020. This was due to the COVID-19 pandemic that occurred in 2020, which caused the economy in Papua Province to decline, impacting taxpayer compliance in paying motor vehicle taxes. However, in 2022-2023, there was an increase again; this was due to the economy starting to improve after the COVID-19 pandemic that occurred in the previous year, which also impacted increasing payments of motor vehicle taxpayers.

Four-wheeled motor vehicle tax revenue in 2020 amounted to Rp. 63,326,351,000, decreased in 2021 by 23% due to the Covid-19 pandemic, but in 2022 tax revenue increased by 26%, and an increase in tax revenue also occurred in 2023 by 27%. The increase in tax revenue in 2022 and 2023 was due to the policy of eliminating tax fines, which was implemented from 2022 to the end of 2023 (Realization of Motor Vehicle Tax Revenue).

Tax revenues decreased in 2021 but increased in 2022 and 2023; However, the amount of four-wheeled motor vehicle tax revenues increased, the number of two-wheeled motor vehicle taxpayers who actively pay taxes is much less than the number of four-wheeled motor vehicle taxpayers registered at the Jayapura City UPPD. In 2020, the number of vehicles actively paying taxes was only 20,151 units compared to the number of registered units 42,204 in 2021. The number of vehicles actively paying taxes was 20,886 fewer than those registered four-wheeled motor vehicles, 43,743 units. The number of registered units continued to increase by 45,315 units in 2022. Still, the number of active taxpayers was only 21,713 units, until in 2023, the registered units increased by 45,976, and only 26,675 vehicles paid taxes.

To prevent motor vehicle tax revenues from declining, the local government, through SAMSAT Jayapura City, continues to strive to provide convenience in the payment process and annual amnesty to motor vehicle owners who are in arrears in paying their taxes. This is intended to increase mandatory compliance.

The decrease in the number of four-wheeled motor vehicles that actively pay taxes is due to the loss of compliance value in two-wheeled motor vehicle taxpayers, even though the Regional Revenue Service has tried to improve services by providing convenience for taxpayers in carrying out tax obligations through the provision of SAMSAT Courner, Mobile SAMSAT, SAMSAT Box, SAMSAT Jempo, e-SAMSAT, and payments through the Post Office, there are still many two-wheeled motor vehicle taxpayers who are not obedient in implementing motor vehicle tax payments Moylani (2022).

So, the researcher wants to know whether understanding tax regulations, taxpayer awareness, public service accountability, and moral obligations positively influence taxpayer compliance with four-wheeled motor vehicles at the Jayapura City UPPD. This study refers to research conducted by Ni Kadek (2021) based on the hypothesis test results; this study shows a significant influence between taxpayer awareness and moral obligations on taxpayer compliance with motor vehicles. Another study conducted by Rahma Eryanti (2020) the results of the study showed that the variables of understanding tax regulations, tax sanctions, and public service accountability have a significant positive effect on taxpayer compliance in paying motor vehicle taxes at the UPPD-SAMSAT Wonogiri Regency Office.

## **Literature review and Hypothesis**

### **The Influence of Understanding Tax Regulations on Taxpayer Compliance**

Understanding tax regulations is a process where Taxpayers understand and know about the regulations and laws as well as tax procedures and apply them to carry out tax activities. Low taxpayer compliance is caused by low taxpayer knowledge and perceptions about taxes and tax offices (Hardiningsih & Yulianawati, 2011).

The relationship between attribution theory and understanding tax regulations is that formal and non-formal education will increase tax knowledge. The better the understanding of tax regulations, the better the taxpayer's compliance in paying motor vehicle taxes on time. Understanding tax regulations is an external factor that can affect taxpayer compliance due to the influence of behaviour caused by the situation and environment.

Safitri's (2020) research shows that understanding tax regulations positively affects taxpayer compliance in paying motor vehicle tax. Based on the explanation of previous theories and research, the hypothesis in this study is:

**H<sub>1</sub>: Understanding tax regulations impacts motor vehicle taxpayer compliance**

### **The Influence of Taxpayer Awareness on Taxpayer Compliance**

Taxpayer awareness is a condition where taxpayers understand, know and implement tax provisions correctly and voluntarily. The higher the level of taxpayer awareness, the better the implementation and understanding of tax obligations to increase compliance. Taxpayers' awareness of the function of taxation as state financing is essential to increase taxpayer compliance. The higher the level of taxpayer awareness, the better the understanding and implementation of tax obligations to increase compliance (Dewinta & Syafruddin, 2012). Research by Nadia (2019) showed that taxpayer awareness significantly affects taxpayer compliance. Thus, the hypothesis formulated in this study is:

**H<sub>2</sub>: Taxpayer awareness affects motor vehicle taxpayer compliance**

### **The Influence of Moral Obligations on Tax Compliance**

Internal factors, namely knowledge, can influence individual behaviour. This is in relation to the theory studied by Heider (1958) on attribution theory. In this theory, it is said that an individual's behaviour can be influenced by two factors, namely internal and external factors. Internal factors are factors that are directly related to the individual, while external factors are factors that are outside the individual. Research on attribution theory has been proven by several previous researchers who stated that the moral obligation of taxation as an internal factor influences taxpayer compliance.

When work is assigned to someone, the person concerned must carry out the work until it is finished with good and correct results. A high moral obligation will encourage someone to report their taxes. The level of tax compliance will be even higher when taxpayers have a more substantial moral obligation. Research conducted by Nasution (2019) said that taxpayer awareness positively affects individual taxpayer compliance. Based on the explanation of previous theories and research, the hypothesis in this study is:

**H<sub>3</sub>: Moral obligations affect motor vehicle taxpayer compliance**

## **Research methods**

The type of research that will be conducted is a type of research with hypothesis testing. The population in this study is Motor Vehicle Taxpayers registered at the Jayapura City SAMSAT Office. The number of Motor Vehicle Taxpayers the author uses as a research sample at the Jayapura City SAMSAT Office is 100. Hypothesis testing is carried out to see the causal relationship between the variables to be studied, namely between the dependent variable in the form of four-wheeled motor vehicle taxpayer compliance with the independent

variables, namely, understanding of tax regulations, taxpayer awareness and moral obligations. This study uses primary data obtained directly through field studies using questionnaires consisting of several statements. The multiple regression method (*multiple regression analysis*) was used to analyze the data using SPSS—*multiple regression analysis* to test the effect of independent variables on dependent variables that were researched.

### **Research Results and Discussion**

Hypothesis testing proves that understanding tax regulations significantly positively affects taxpayer compliance at the Jayapura City SAMSAT Office. This means that the higher the understanding of tax regulations, the higher the taxpayer compliance. Understanding tax regulations is one of the important elements in increasing taxpayer compliance. If taxpayers understand tax regulations well, they will tend to comply when paying motor vehicle tax in Jayapura City. So, the higher the level of understanding of tax regulations owned by taxpayers, the less likely taxpayers are to violate existing regulations, so that it can increase taxpayer compliance in paying motor vehicle tax. Based on attribution theory, understanding tax regulations by taxpayers is an internal factor because understanding tax regulations is the basis that must be owned so that taxpayers can comply with paying motor vehicle tax. Understanding tax regulations is a process where taxpayers know and understand existing tax regulations. Taxpayers who do not understand tax regulations tend to be disobedient. People who do not understand tax regulations will be indifferent to the importance of paying taxes. Attribution theory is relevant to explain this hypothesis because various factors affect a person's behaviour in fulfilling tax obligations. Attribution theory is related to taxpayers' understanding of tax regulations, which are an internal factor of a person; this is because understanding tax regulations is the basis that must be owned so that taxpayers can comply with paying motor vehicle taxes. This is also in line with research conducted by Safitri (2020), which shows that understanding tax regulations positively affects taxpayer compliance in paying motor vehicle taxes.

Hypothesis testing proves that taxpayer awareness significantly positively affects taxpayer compliance at the Jayapura City SAMSAT Office. This means that the higher the level of taxpayer awareness, the higher the taxpayer compliance. Taxpayer awareness includes awareness of tax rights and obligations to fulfil tax obligations, public trust in paying taxes for state financing, and self-motivation to pay taxes according to the rules. If taxpayers have carried out their tax obligations sincerely and realize how important taxes are for the growth and development of their region, then there will be no non-compliance in paying taxes (Susilawati & Budiarta, 2013). Taxpayers who are aware of paying motor vehicle taxes will pay taxes on time because taxpayers are aware that paying taxes is a form of community service to the state and is a participation in supporting regional development. With the results of this study, the community in Jayapura City has a level of awareness that can make people comply with motor vehicle tax. Taxpayer awareness is a condition where taxpayers understand, know and implement tax provisions correctly and voluntarily. The higher the level of taxpayer awareness, the better the implementation and understanding of tax obligations to increase compliance. Taxpayers' awareness of the function of taxation as state financing is essential to increase taxpayer compliance. The implementation of attribution theory in this study concerns taxpayer awareness as an internal factor that has an impact on compliance itself. Taxpayer awareness can be in the form of awareness of the importance of taxes in financing and supporting the state so that they will do it without coercion. This is in line with research conducted by Nadia (2019), which found that taxpayer awareness significantly affects taxpayer compliance.

Hypothesis testing proves that moral obligation significantly affects taxpayer compliance at the Jayapura City SAMSAT Office. This shows that the better the taxpayers'

morals are, the more obedient they will be to pay motor vehicle tax. In theory, the moral aspect of tax compliance includes the moral obligation of a taxpayer to fulfil tax obligations and the moral awareness the tax authorities possess in managing taxes. The moral obligation possessed by taxpayers will be responsible for state financing with tax payments. Moral obligation is an individual norm that a person has but may not be possessed by others. Ajzen in Rahayu (2015) states that ethics, principles of life, and feelings of guilt are moral obligations every person has in carrying out something. Moral obligations are not imposed from the outside but are ordered from within by the individual's conscience and morals. Taxpayers who are aware of their moral obligations as good citizens in carrying out their tax obligations differ from those not aware of their moral obligations. If taxpayers have a sense of responsibility for their state obligations, they will comply with their tax obligations. Thus, it is hoped that the morality aspect of taxpayers will increase their tendency to fulfil their tax obligations (Sanjaya, 2014).

Good behaviour, faith, discipline, morals in work and other values, such as being able to master science and technology and the capability to interact as elements that can make a nation advanced and independent, can be realized through education. Socialization is needed for the general public to understand and be aware of the importance of realizing taxpayer compliance. Dissemination of information through schools and universities can be one alternative, considering that the world of education is a place to provide an introduction to tax insight so that from an early age, they are aware of the obedience of paying taxes. If taxpayers are knowledgeable enough and have enough knowledge about taxes, then their obedience will be higher than those who do not get enough information. The hypothesis test results are supported by attribution theory, which states that a person's attitude is based on encouraging internal factors within a person when carrying out a behaviour. When the work is assigned to a person, the person concerned must carry out the work until it is completed with good and correct results. A high moral obligation will encourage a person to comply with reporting their taxes. The level of tax compliance will be even higher when taxpayers have a more substantial moral obligation. This study is in line with research conducted by Nasution (2019), who said that taxpayer awareness positively affects individual taxpayer compliance.

## **Conclusion**

This study concludes that understanding tax regulations significantly positively affects taxpayer compliance at the Jayapura City SAMSAT Office. This means that the higher the understanding of tax regulations, the higher the taxpayer compliance will be. Understanding tax regulations is one of the important elements in increasing taxpayer compliance. Taxpayer awareness significantly positively affects taxpayer compliance at the Jayapura City SAMSAT Office. This means that the higher the level of taxpayer awareness, the higher the taxpayer compliance. Moral obligation has a significant positive effect on taxpayer compliance at the Jayapura City SAMSAT Office. This shows that the better the taxpayers' morals are, the more obedient they will be to paying motor vehicle taxes.

Future researchers have shortcomings that need to be continuously improved in future studies. One limitation of the study is the number of respondents, which is only 100 people; of course, it is still not enough to describe the actual situation. The object of the research is only focused on four-wheeled motor vehicle taxpayers, so two-wheeled motor vehicle taxpayers cannot contribute to or express opinions related to this research. In the data collection process, the information provided by respondents through questionnaires sometimes does not show the respondents' actual opinions; this happens because sometimes each respondent has different thoughts, assumptions and understandings, as well as other

factors such as the honesty factor in filling in the respondents' opinions in their questionnaires.

This research suggests that the Jayapura City SAMSAT Office can be worked on to improve tax understanding through the media or socialization to taxpayers so that taxpayers feel transparency in paying motor vehicle taxes that they can increase awareness of motor vehicle taxpayer compliance and make it easier for taxpayers to pay their taxes so that there is no reason for taxpayers not to comply in paying their taxes. Motor vehicle taxpayers at the Jayapura City SAMSAT Office are expected to be able to improve taxpayer compliance by optimizing behavioural norms to take action, namely in fulfilling tax obligations. Taxpayers also want to reduce the desire for money, which is unnecessary because the higher the desire for money can reduce the intention to pay taxes, which are obligations that must be fulfilled. Further, researchers are advised to expand the research by increasing the number of samples to improve the results. In addition, further researchers are expected to be able to develop this research further and consider other variables that have not been tested in this study that have an influence on taxpayer compliance, such as service accountability, tax sanctions and other variables that can affect motor vehicle taxpayer compliance.

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