

Determinants of Two-Wheeled Motor Vehicle Taxpayer Compliance at UPPD Samsat Banjarmasin I

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Submitted: Feb 19, 2026

Accepted: Jan 27, 2026

Published: April 1, 2026

ABSTRACT

This study investigates the factors determining motor vehicle tax compliance among owners of two-wheeled vehicles in Banjarmasin, Indonesia, by evaluating both the combined and individual contributions of fiscal policy incentives and behavioral factors. Consistently low compliance rates among registered vehicle owners continue to hinder local tax revenues, highlighting the urgency of identifying the reasons influencing compliance behavior. This study aims to analyze the simultaneous and partial effects of the tax amnesty program, transfer fee exemptions, taxpayer awareness, tax understanding, and service quality on taxpayer compliance at UPPD Samsat Banjarmasin I. Utilizing quantitative methods along with sampling techniques by applying criteria that are in accordance with the purpose of research, namely purposive sampling, grounded in the Theory of Planned Behavior (TPB) and Compliance Theory. Primary data were obtained from 99 registered taxpayers via a structured questionnaire and subsequently analyzed through multiple linear regression using IBM SPSS version 26. The findings demonstrate that the tax amnesty program, taxpayer awareness, tax understanding, and service quality each have a positive and significant effect on taxpayer compliance, while the transfer fee exemption has a negative and significant effect. The overall model explains an adjusted R² of 72.5% of the variance in taxpayer compliance. These results indicate that long-term compliance is influenced more by cognitive and institutional factors than by short-term fiscal incentives. This study extends existing literature by combining tax policy instruments with behavioral determinants within the framework of the Theory of Planned Behavior, specifically in the context of regional taxation.

Keywords: Service quality; Tax amnesty program; Taxpayer awareness; Taxpayer compliance; Tax understanding; Transfer fee exemption

INTRODUCTION

Local taxes, particularly motor vehicle tax (PKB) and vehicle ownership transfer fee (BBN-KB), contribute an average of 28.6% to total regional revenue (PAD) at the national level (Ministry of Home Affairs, 2023), making them a strategic fiscal instrument for regional financing. In Banjarmasin, UPPD Samsat Banjarmasin I (2024) records 105,144 registered two-wheeled vehicles. However, actual PKB revenues remain suboptimal due to persistent fluctuations in taxpayer compliance. Low compliance weakens local fiscal capacity and hinders public services delivery, underscoring the urgency of identifying the drivers of compliant behavior among motor vehicle taxpayers.

To address this challenge, the local government has introduced two policy incentives: a tax amnesty program that eliminates administrative sanctions for overdue PKB payments, and a transfer fee exemption (BBN-KB) that encourages informal vehicle owners to register their ownership legally, thereby expanding the tax base and improving database accuracy. Ammy (2022), Rahayu & Yulianto (2022), and Khotmi et al. (2024) confirmed that the tax amnesty program positively and significantly affects compliance by reducing the financial burden on taxpayers with arrears. However, Saputra et al. (2022) found no significant effect, suggesting that

program effectiveness varies depending on the quality of regional implementation and outreach. Similarly, while Ammy (2022) and Saputra et al. (2022) reported a positive impact of transfer fee exemptions, this effect may be limited or counterproductive when taxpayers are predominantly new vehicle owners for whom transfer issues are irrelevant.

Tax compliance is also shaped by internal psychological factors, namely taxpayer awareness and tax understanding. Tax awareness reflects the moral willingness to voluntarily fulfill tax obligations, while tax understanding encompasses declarative knowledge of regulations, procedural knowledge of payment mechanisms, and consequential knowledge of sanctions for non-compliance (Waluyo, 2020). Taxpayers with low awareness tend to delay payment until sanctions are imposed, whereas those with high awareness act more proactively. Research by Haryadi & Ernandi (2024), Putri & Setiawan (2024) and Suciantari & Supadmi (2024) consistently demonstrates that higher awareness strengthens compliance. Appiah et al. (2024) confirm that taxpayers with adequate tax understanding tend to exhibit higher compliance rates. Conversely, Febriana et al. (2024) found that tax understanding alone does not guarantee compliance without accompanying motivational and attitudinal factors.

External institutional factors are equally critical. Service quality at UPPD Samsat, encompassing reliability, responsiveness, empathy, staff competence, and facility accessibility, significantly influences taxpayers' perceptions and trust in tax authorities. Poor service fosters negative attitudes and reduces compliance motivation, whereas efficient and respectful service builds trust and promotes voluntary compliance. Azizah & Krisnawati (2024) and Febriana et al. (2024) confirm that good service quality significantly encourages taxpayer compliance.

These five variables are theoretically grounded in Ajzen's (2005) Theory of Planned Behavior (TPB) and Milgram's (1963) Compliance Theory. TPB asserts that compliance behavior is determined by attitudes toward the behavior, subjective norms, and perceived behavioral control, with all these elements being influenced by the factors analyzed in this research. Meanwhile, Compliance Theory distinguishes between voluntary compliance, rooted in internalized values, and enforced compliance, triggered by external incentives that diminish once removed. Collectively, this theoretical framework implies that lasting compliance requires interventions that combine educational strategies with thoughtfully designed incentive mechanisms.

Despite growing literature on motor vehicle tax compliance, studies that simultaneously integrate fiscal, psychological, and institutional factors within a single empirical model remain scarce, particularly in the Banjarmasin context. Prior studies tend to examine variables in isolation or across different geographic and demographic settings, limiting generalizability. Conflicting findings on the tax amnesty program, where Ammy (2022) and Khotmi et al. (2024) found significant positive effects while Saputra et al. (2022) found none, highlight the need for context-specific empirical investigation.

This study addresses this gap through two key novelties: first, the simultaneous integration of five variables within a unified TPB and Compliance Theory framework; and second, the application of this model specifically to two-wheeled vehicle taxpayers at the UPPD Samsat Banjarmasin I, a previously understudied context. This study examines the partial and simultaneous effects of the tax amnesty program, transfer fee exemption, taxpayer awareness, tax understanding, and service quality on taxpayer compliance. Theoretically, the findings enrich understandings of fiscal-behavior interactions in regional taxation. Practically, the results provide an empirical foundation for policymakers to design more targeted, effective, and sustainable tax compliance strategies.

LITERATURE STUDY

Theory of Planned Behavior

The Theory of Planned Behavior, proposed by Ajzen (2005), suggests that a person's actions are influenced by three key factors, attitude toward the behavior, subjective norms, and perceived behavioral control. Tax compliance represents a behavioral outcome shaped by an individual's conviction regarding the significance of taxation, social pressure to honestly discharge tax obligations, and the perceived ease or capacity to meet those obligations. In the context of taxpayer compliance, attitude refers to taxpayers' evaluation of the benefits associated with paying

taxes, subjective norms capture the social expectations to fulfill tax duties, and perceived behavioral control reflects the extent to which taxpayers believe they are capable of meeting their tax obligations. These three dimensions collectively provide a comprehensive lens for understanding the underlying drivers of tax compliance behavior (Azizah & Krisnawati, 2024).

Compliance Theory

Compliance Theory explains that compliance can be either voluntary or enforced (Milgram, 1963). Voluntary compliance arises from the internalization of values, whereby individuals fulfill obligations because they perceive them as morally right and socially beneficial. In contrast, enforced compliance stems from external pressure such as policy incentives, threatened sanctions, or institutional oversight. Voluntary compliance is more stable and sustainable because it does not depend on external oversight, whereas enforced compliance is situational and may decline if government incentives are removed or enforcement is reduced.

Tax Amnesty Program

The tax amnesty program is designed to enhance tax compliance by providing relief from administrative penalties for overdue motor vehicle tax payments within a designated period. This initiative was introduced by the government to assist taxpayers who have fallen behind on their motor vehicle tax obligations, whether due to outright non-payment or inability to settle outstanding balances. This is especially relevant for individuals whose accumulated penalties have surpassed the original tax amount, rendering payment prohibitive. The program has gained considerable public acceptance as a mechanism for settling motor vehicle tax liabilities, largely owing to its perceived direct benefits.

Transfer Fee Exemption

The Transfer fee exemption program is a government measure to eliminate or reduce taxes and penalties on the transfer of ownership of used motor vehicles. Its aim is to encourage taxpayers to complete the vehicle transfers process legally (Ammy, 2022). The policy seeks to broaden the tax base and update motor vehicle ownership data to enable the collection of motor vehicle tax from legal and identifiable owners.

Taxpayer Awareness

Taxpayer awareness represents a psychological condition in which individuals consciously recognize, comprehend, and accept their responsibilities as taxpayers, viewing tax payment as a beneficial civic duty rather than merely a state-imposed burden (Waluyo, 2020). This awareness is multidimensional, encompassing a cognitive dimension manifested through acknowledgment of tax obligations, an affective dimension reflected in moral acceptance of those responsibilities, and a normative dimension grounded in the belief that society expects fulfillment of tax duties.

Tax Understanding

Tax understanding refers to the degree to which a taxpayer possesses accurate and applicable knowledge of the tax system. This encompasses three main dimensions: declarative knowledge of what must be done (obligations, tax rates, and deadlines); procedural knowledge of how to fulfill obligations (payment methods, required documents, and available payment channels); and consequential knowledge of the implications of violations (sanctions, fines, and legal prosecution) (Waluyo, 2020).

Service Quality

Taxpayers evaluate the service quality of tax administration based on the five SERVQUAL dimensions: reliability, responsiveness, competence, empathy, and accessibility. In practice, good service quality is reflected in processing speed, the friendliness and competence of staff, the clarity of information provided, the user-friendliness of facilities, and easy access to services, both in person and digitally.

Taxpayer Compliance

Taxpayer compliance refers to the readiness and consistency of taxpayers in fulfilling all tax obligations in accordance with prevailing laws and regulations, without necessitating compulsion from the tax authorities. This encompasses not only the timely payment of taxes (formal obligation fulfillment), but also the accuracy of the amount paid and the completeness of the administrative procedures (substantive obligation fulfillment). A genuinely compliant taxpayer pays on time, but also the correct amount, and follows the correct procedures (Waluyo, 2020).

Hypothesis

Based on the theoretical framework of the Theory of Planned Behavior and Compliance Theory, as well as the empirical evidence presented above, the following hypotheses are proposed:

H₁: Tax amnesty program has a significant positive effect on taxpayer compliance.

H₂: Transfer fee exemptions have a significant positive effect on taxpayer compliance.

H₃: Taxpayer awareness has a significant positive effect on taxpayer compliance.

H₄: Tax understanding has a significant positive effect on taxpayer compliance.

H₅: Service quality has a significant positive effect on taxpayer compliance.

H₆: Tax amnesty program, transfer fee exemptions, taxpayer awareness, tax understanding, and service quality simultaneously have a significant effect on taxpayer compliance.

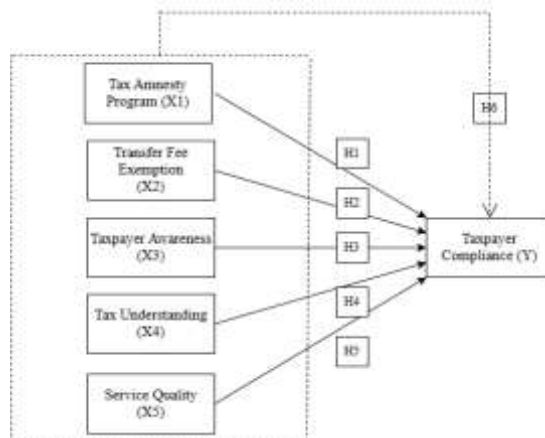


Figure 1. Conceptual Framework
Source : *Developed by Researchers, 2025*

METHOD

This research employs a quantitative research design with a causal-associative framework to examine the influence of independent variables on the dependent variable. The target population consisted of all registered two-wheeled motor vehicle taxpayers who fulfilled their tax obligations at UPPD Samsat Banjarmasin I in 2024, totaling 105,144 registered vehicles. Sample selection employed purposive sampling (Sugiyono, 2023:129) based on the following inclusion criteria:

- 1 Aged > 17 years
- 2 Residing in Banjarmasin
- 3 Privately owning a two-wheeled motor vehicle
- 4 Having paid taxes regularly for a minimum of one year.

Although purposive sampling was employed to ensure respondents met specific inclusion criteria, the Slovin formula was used as a reference to determine the minimum sample size required to represent the population adequately. With a 10% margin of error, the minimum required sample size was calculated to be 99 respondents. All 99 distributed questionnaires were returned and fully completed, resulting in a response rate of 100%. Primary data collection took place in November–December 2025 through a structured questionnaire consisting of 30 closed-ended statements measured on a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree), as primary data is most appropriate for capturing taxpayers' subjective perceptions of the variables under study (Paramita et al., 2021). Data collection combined offline distribution directly to taxpayers at UPPD

Samsat Banjarmasin I and online distribution via Google Forms shared through WhatsApp, to maximize respondent reach and response rate. Data were analyzed using multiple linear regression with IBM SPSS version 26, covering descriptive statistics, classical assumption tests (normality, multicollinearity, and heteroscedasticity), and hypothesis testing through partial (t-test) and simultaneous (F-test) analyses. The operational definitions and measurement indicators for each variable are presented in Table 1.

Table 1. Operational Definition of Variables

Variables	Operational Definition	Indicators	Measurement Scale
Tax Amnesty Program (X₁)	A government policy aimed at increasing public awareness and compliance with motor vehicle tax liabilities by eliminating administrative sanctions during a designated period (Ammy, 2022).	<ol style="list-style-type: none"> 1. Tax penalty elimination 2. Tax arrears waiver 3. Ease of tax payment administration 4. Frequency of program implementation 5. Socialization of the program 	Likert (1-5)
Transfer Fee Exemption (X₂)	A regional government policy providing relief to the public by eliminating administrative sanctions such as fines or late fees for motor vehicle ownership transfer (Saputra et al., 2022).	<ol style="list-style-type: none"> 1. Transfer fee elimination 2. Ease of transfer procedures 3. Program socialization 4. Program impact on transfer interest 5. Legal certainty of ownership 	Likert (1-5)
Taxpayer Awareness (X₃)	A psychological state in which taxpayers consciously and voluntarily discharge their tax obligations, stemming from their comprehension and knowledge of taxation (Putri & Setiawan, 2024).	<ol style="list-style-type: none"> 1. Awareness of tax importance 2. Awareness of tax benefits for region and the state 3. Willingness to pay taxes on time 4. Concern for tax sanctions 5. Sense of civic responsibility 	Likert (1-5)
Variables	Operational Definition	Indicators	Measurement Scale
Tax Understanding (X₄)	The level of taxpayer knowledge regarding regulations, procedures, and motor vehicle tax payment systems (Stevylian & Agustiningsih, 2024)	<ol style="list-style-type: none"> 1. Knowledge of tax obligations 2. Knowledge of tax rates and due dates 3. Understanding of amnesty and Transfer fee exemption benefits 4. Understanding of late payment sanctions 5. Knowledge of payment procedures 	Likert (1-5)

Service Quality (X₅)	The ability of Samsat officers to provide fast, friendly, accurate, and transparent service to taxpayers (Susuwu et al., 2020).	<ol style="list-style-type: none"> 1. Service accuracy 2. Service speed 3. Officer friendliness and attitude 4. Clarity of information provided 5. Adequacy of service facilities. 	Likert (1-5)
Taxpayer Compliance (Y)	A condition in which taxpayers voluntarily fulfill all motor vehicle tax obligations in accordance with applicable regulations (Waluyo, 2020).	<ol style="list-style-type: none"> 1. Timeliness of tax payment. 2. Appropriateness of tax amount paid. 3. Reporting and payment without coercion. 4. Frequency of late payments. 5. Completeness of administrative requirements 	Likert (1-5)

Source: Primary Data Processed by SPSS, 2025

RESULTS

Descriptive Analysis of Respondent Characteristics

The descriptive analysis of respondent characteristics reveals that the majority of participants (67.67%) fall within the 17-27 age bracket, indicating that two-wheeled motor vehicle ownership and tax compliance behavior in Banjarmasin are predominantly associated with the younger demographic. Regarding gender distribution, female respondents comprise 59.59% of the total sample, reflecting their active involvement in vehicle management, including the fulfillment of tax obligations at UPPD Samsat Banjarmasin I. In terms of occupational background, the largest proportion consists of college and university students (37.37%), followed by private sector employees (32.32%), entrepreneurs or business owners (17.17%), civil servants, military, and police personnel (10.10%), and housewives (3.03%). The dominance of working-age respondents with stable employment suggests adequate financial capacity to meet tax obligations. Their familiarity with digital platforms also facilitates convenient access to information regarding existing taxation program, such as the tax amnesty and Transfer fee exemption initiatives. Notably, the high proportion of student respondents (37.37%) may help explain the significant negative effects of the Transfer fee exemption, as this group predominantly owns new vehicles and has no experience with vehicle transactions, rendering this policy instrument contextually irrelevant to their compliance decisions.

Descriptive Statistical Analysis

Descriptive statistical analysis was carried out using IBM SPSS version 26. The mean, minimum, maximum, and standard deviation values for each variable are summarized in Table 2.

Table 2. Descriptive Statistics Results

Variable	Minimum	Maximum	Mean	Std. Deviation
X ₁	1.73	5.00	4.1778	0.61442
X ₂	2.23	5.00	4.1636	0.63254
X ₃	1.76	5.00	4.2970	0.57745
X ₄	1.80	5.00	4.2970	0.56306
X ₅	1.80	5.00	4.1414	0.64539
Y	1.40	5.00	4.3152	0.61551

Source: Primary Data Processed by SPSS, 2025

Table 2 reveals several noteworthy patterns. Taxpayer compliance (Y) records the highest mean (4.3152), suggesting that respondents generally perceive themselves as having fulfilled their tax obligations well. Both taxpayer awareness (X₃) and tax understanding (X₄) share an equally high mean of 4.2970, reflecting that cognitive and attitudinal readiness toward taxation is strong among the sampled population. The Transfer fee exemption (X₂) records the lowest mean (4.1636) alongside the highest minimum value (2.23), indicating that some respondents are less familiar with or less engaged by this policy, consistent with the finding that it is less relevant to predominantly new vehicle owners. Service quality (X₅) records the lowest minimum value (1.80), suggesting that while the average perception is positive, a subset of taxpayers experienced notably poor service, which could undermine their motivation to comply voluntarily. All variables show standard deviations between 0.56 and 0.65, reflecting highly consistent responses and minimal data dispersion, which enhances the robustness of the regression estimates.

Data Quality test

Validity Test

The validity test was performed to assess whether each questionnaire item precisely measures the construct it was intended to capture. An item is considered valid when its calculated r-value (r-count) surpasses the critical r-value (r-table). Given a sample size of n = 99 and a significance level of 5% (two-tailed), the critical r-table value is 0.197. The complete validity test results for all 30 items across six variables are presented in Table 3.

Table 3. Validity test Results

Variable	Statement	R calculated	R table	Remark
Tax Amnesty Program (X ₁)	X1.1	0.449	0.197	Valid
	X1.2	0.659	0.197	Valid
	X1.3	0.722	0.197	Valid
	X1.4	0.715	0.197	Valid
	X1.5	0.682	0.197	Valid
Transfer fee exemption (X ₂)	X2.1	0.648	0.197	Valid
	X2.2	0.701	0.197	Valid
	X2.3	0.778	0.197	Valid
	X2.4	0.716	0.197	Valid
	X2.5	0.615	0.197	Valid
Taxpayer Awareness (X ₃)	X3.1	0.616	0.197	Valid
	X3.2	0.682	0.197	Valid
	X3.3	0.637	0.197	Valid
	X3.4	0.707	0.197	Valid
	X3.5	0.765	0.197	Valid
Tax Understanding (X ₄)	X4.1	0.762	0.197	Valid
	X4.2	0.683	0.197	Valid
	X4.3	0.676	0.197	Valid
	X4.4	0.714	0.197	Valid
	X4.5	0.684	0.197	Valid
Service Quality (X ₅)	X5.1	0.809	0.197	Valid
	X5.2	0.793	0.197	Valid
	X5.3	0.773	0.197	Valid
	X5.4	0.777	0.197	Valid
	X5.5	0.818	0.197	Valid
Taxpayer Compliance (Y)	Y.1	0.793	0.197	Valid
	Y.2	0.769	0.197	Valid
	Y.3	0.774	0.197	Valid
	Y.4	0.689	0.197	Valid
	Y.5	0.664	0.197	Valid

Source : Primary Data Processed by SPSS, 2025

As presented in Table 3, all 30 questionnaire items across the six variables produce r-count values that considerably surpass the r-table threshold of 0.197. The r-count values span from a minimum of 0.449 (item X1.1) to a maximum of 0.818 (item X5.5), with the service quality variable (X5) consistently producing the highest item level correlations (0.773-0.818), indicating that its indicators are particularly well-aligned with the underlying construct. Tax amnesty program items (X1.1-X1.5) show the lowest correlations overall, yet still comfortably surpass the validity threshold. These results confirm that all 30 items are statistically valid and are appropriate instruments for measuring their respective constructs.

Reliability Test

The reliability test was performed to evaluate the internal consistency. A variable is deemed dependable when its Cronbach’s Alpha value is greater than 0.60 (Ghozali, 2021). The results of the reliability test for all six variables can be found in Table 4.

Table 4. Reliability test Results

No	Variable	Cronbach’s Alpha	Result
1	Tax amnesty program (X ₁)	0.727	Reliable
2	Transfer fee exemption (X ₂)	0.765	Reliable
3	Taxpayer awareness(X ₃)	0.755	Reliable
4	Tax understanding (X ₄)	0.745	Reliable
5	Service quality (X ₅)	0.851	Reliable
6	Taxpayer compliance(Y)	0.781	Reliable

Source : Primary Data Processed by SPSS, 2025

Table 4 shows that all six variables achieve Cronbach’s Alpha values well above the 0.60 threshold, ranging from 0.727 (tax amnesty program, X₁) to 0.851 (service quality, X₅). Service quality records the highest alpha value (0.851), reflecting strong internal consistency among its five items. The tax amnesty program (0.727) and tax understanding (0.745) record the lowest alpha values, though both remain comfortably above the reliability benchmark. Taxpayer compliance (Y) achieves an alpha of 0.781, and taxpayer awareness (X₃) achieves 0.755, both indicating good reliability. Taken together, these findings confirm that all six measurement instruments demonstrate robust internal consistency and are reliable for use in subsequent hypothesis testing.

Classical Assumption Test

Normality Test

The normality test was conducted to determine if the data within the regression model follows a normal distribution. The analysis utilized the one-sample Kolmogorov-Smirnov test on the unstandardized residuals. The results of this test are presented in Table 5.

Table 5. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
	N	Unstandardized Residual
Normal Parameters ^{a,b}		99
	Mean	.0000000
	Std. Deviation	.35169896
Most Extreme Differences	Absolute	.077
	Positive	.054
	Negative	-.077
Test Statistic		.077
Asymp. Sig. (2-tailed)		.169 ^c

Source: Primary Data Processed by SPSS, 2025

Table 5 demonstrates that the asymptotic significance (2-tailed) value of 0.169 surpasses the significance threshold of 0.05, confirming that the regression residuals follow a normal distribution. The test statistic of 0.077 is considerably low, further supporting the normality

assumption. Accordingly, the regression model satisfies the normality requirement and is suitable for parametric hypothesis testing.

Multicollinearity Test

The multicollinearity test was carried out to determine if there are any concerning relationships among the independent variables. The outcome of the multivariate analysis are reported in Table 6.

Table 6. Multicollinearity Test Results
Coefficients^a

Model (Constant)	Collinearity Statistics	
	Tolerance	VIF
X ₁	.559	1.789
X ₂	.614	1.628
X ₃	.675	1.481
X ₄	.352	2.837
X ₅	.546	1.831

Source: Primary Data Processed by SPSS, 2025

Table 6 establishes that all independent variables meet the multicollinearity free criterion, as tolerance values all exceed 0.10 and variance inflation factor (VIF) values remain well below 10. Tax understanding (X₄) records the highest VIF of 2.837, which may reflect its moderate conceptual overlap with taxpayer awareness, yet this value remains far below the critical cutoff. Taxpayer awareness (X₃) records the highest tolerance (0.675), indicating the greatest degree of independence from other predictors. These findings verify that multicollinearity does not threaten the validity of the regression estimates.

Heteroscedasticity Test

The heteroscedasticity test was performed to evaluate whether the variance of regression residuals is non-constant across observations. The heteroscedasticity assessment results are illustrated in the figure 2 :

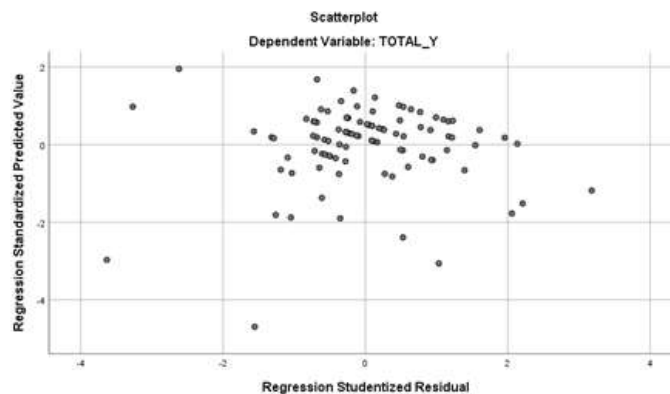


Figure 2. Heteroscedasticity Test Results
Source: Processed Data, 2025

As depicted in Figure 2, the residual data points are scattered randomly above and below the zero line, without exhibiting any discernible pattern such as funneling, clustering, or curvature. This erratic distribution suggests that the variability of the residuals remains stable across all predicted value levels, confirming the absence of heteroscedasticity. Consequently, the regression model satisfies all three classical assumption requirements and is appropriate for hypothesis testing.

Multiple Linear Regression Analysis

This research employed multiple linear regression analysis to investigate the effects of five independent variables on a single dependent variable. The regression model derived is:

$$Y = 1.634 + 0.348 X_1 - 0.885 X_2 + 0.257 X_3 + 0.651 X_4 + 0.263 X_5 + e$$

The constant value of 1.634 suggests that when all independent variables are set to zero, the predicted baseline level of tax compliance on the Likert Scale is 1.634, representing the minimum inherent compliance tendency in the absence of any policy or behavioral intervention. Among the five predictors, improvement in taxpayers' knowledge of tax regulations, procedures, and sanctions produces the largest increase in compliance. This finding highlights the critical role of tax education in shaping substantive behavioral change. The tax amnesty program (X_1) also positively contributes, suggesting that financial relief through penalty waivers lowers the compliance threshold for taxpayers with outstanding liabilities. Taxpayer awareness (X_3) and service quality (X_5) each contribute positively but more moderately, reflecting their complementary roles in reinforcing voluntary compliance through internalized norms and institutional trust. The negative coefficient of the Transfer fee exemption (X_2) is the largest in absolute magnitude, indicating that this variable has the strongest individual association with compliance, albeit in the opposite direction to the other predictors. This counterintuitive result warrants careful theoretical interpretation, which can be explained through two complementary mechanisms.

Hypothesis Testing

To test the hypotheses, a multiple linear regression analysis was performed to determine the influence of each independent variable on taxpayer compliance.

Partial Test (t-test)

Table 7. Partial Test Results (t-test)
Coefficients^a

Models		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
		1	X1	.348		
	X2	-.885	.093	-.641	-9.490	.000
	X3	.257	.087	.191	2.958	.004
	X4	.651	.098	.595	6.669	.000
	X5	.263	.089	.211	2.938	.004

Source : Primary Data Processed by SPSS, 2025

Table 7 demonstrates that all five independent variables are statistically significant predictors of tax compliance ($p < 0.05$). Tax understanding (X_4) emerges as the most influential positive predictor, followed by the tax amnesty program (X_1), service quality (X_5), and taxpayer awareness (X_3). These four variables collectively reinforce taxpayers' motivation and capacity to comply, operating through both cognitive channels (understanding and awareness) and institutional channels (amnesty incentives and service quality). Conversely, the transfer fee exemption (X_2) produces the strongest absolute effect but in the negative direction, indicating a significant inverse relationship with compliance. This is the most statistically powerful predictor in the model, yet its direction contradicts the initial hypothesis, a finding that is theoretically meaningful and is elaborated in the discussion section.

The findings of this study indicate that cognitive and institutional determinants, particularly tax understanding and the quality of services delivered by tax authorities, play a significant role in enhancing tax compliance. Furthermore, administrative incentives, such as exemptions from transfer fees, can elicit strategic behavioral responses, meaning their impact on tax compliance does not always align with the intended policy objectives.

Simultaneous Test (F-test)

Table 8. Simultaneous Test Results (F-test)

Model	F	Sig.	R Square	Adjusted R Square
Regression	52.683	0.000	0.739	0.725

Source : Primary Data Processed by SPSS, 2025

The computed F-values amount to 52.683, with a significance level of 0.000 ($p < 0.05$), and the adjusted R^2 is 0.725. These findings substantiate hypothesis H6, indicating that the tax

amnesty program, Transfer fee exemption, taxpayer awareness, tax understanding, and service quality collectively and significantly impact tax compliance. The adjusted R^2 of 72.5% suggests that these five variables adequately explain the variance in two-wheeled motor vehicle tax compliance. The remaining 27.5% is attributable to external factors not incorporated in this research framework, including tax penalties, tax education initiatives, the electronic payment system (e-Samsat), as well as taxpayers' income and educational attainment.

Through the lens of the TPB framework, the findings of this study support the proposition that tax behavior is simultaneously influenced by attitudinal factors, subjective norms, and perceived behavioral control. The five independent variables examined correspond with the three constructs of TPB. This observation aligns with the work of Azizah & Krisnawati (2024), who demonstrated that the three components of TPB collectively influence motor vehicle taxpayers' willingness and behavior regarding their fiscal obligation. Additionally, Compliance Theory analysis indicates that tax compliance emerges from both voluntary compliance driven by intrinsic awareness and understanding and mandatory compliance achieved through tax incentives and service quality. These findings are consistent with the research of Ammy (2022), who determined that service quality, tax amnesty program, and transfer fee exemptions significantly affect taxpayer compliance. Similarly, Appiah et al. (2024) support this conclusion, asserting that a combination of tax knowledge, government trust through high-quality services, and sound fiscal policies can foster sustainable tax compliance.

DISCUSSION

The Influence of the Tax Amnesty Program on Taxpayer Compliance

The tax amnesty program exerts a positive and significant influence on tax compliance, thereby confirming hypothesis H_1 . This finding aligns with the core premise of Compliance Theory, which predicts that enforced compliance can be stimulated by external incentives such as penalty waivers. By eliminating accumulated administrative sanctions, the amnesty program effectively lowers the financial barrier to compliance for taxpayers who would otherwise face prohibitive arrears. Within the TPB framework, this indicates an increase in perceived behavioral control: when compliance becomes financially feasible, taxpayers are more likely to act on their positive attitudes toward taxation. These findings are consistent with the research of Ammy (2022), Rahayu & Yulianto (2022), and Khotmi et al. (2024). However, they diverge from the results of Saputra et al. (2022), who found no significant effects in Palembang, a discrepancy likely attributable to differences in program socialization quality and regional administrative capacity. This study contributes by demonstrating that amnesty program effectiveness is contingent on broad public communication, without widespread outreach, the intended behavioral stimulus fails to translate into measurable compliance improvements.

The Influence of Transfer Fee Exemption (BBN-KB) on Taxpayer Compliance

The Transfer fee exemption exerts a significant negative impact on tax compliance, thereby rejecting hypothesis H_2 . This is the most statistically powerful finding in the study and warrants careful theoretical interpretation. Two complementary mechanisms explain this counterintuitive result. First, from a demographic perspective, 67.67% of respondents are young adults aged 17-27 who primarily own new vehicles and have no direct experience with vehicle ownership transfer transactions. For this group, the Transfer fee exemption is largely irrelevant to their personal tax compliance decisions, and its high-profile promotion may inadvertently signal to taxpayers that non-compliance has historically been tolerated by authorities, thereby weakening the perceived legitimacy of the tax system. Second, from a Compliance Theory standpoint, policies perceived as poorly targeted can erode institutional trust, which is a foundational driver of voluntary compliance. When taxpayers observe that policy benefits are not designed with their specific circumstances in mind, their attitudinal evaluation of the tax authority becomes more negative, reducing compliance motivation. These findings contrast with Ammy (2022) and Saputra et al. (2022), who reported positive effects in populations with active used vehicle markets. This divergence demonstrates that the effectiveness of tax incentive policies is fundamentally context-dependent, and policies must be carefully calibrated to match the demographic and behavioral profile of the target population.

The Influence of Taxpayer Awareness on Taxpayer Compliance

Taxpayer awareness exerts a positive and significant influence on tax compliance, thereby confirming hypothesis H₃. Within the TPB framework, awareness functions as a fundamental attitudinal factor, taxpayers who genuinely recognize the social and economic importance of taxation are more likely to develop positive evaluations of compliance as a civic responsibility, and these attitudes subsequently translate into consistent compliant behavior. Importantly, Compliance Theory identifies awareness-driven compliance as voluntary in nature, making it more durable and less dependent on external enforcement or incentive mechanisms. This finding aligns with Putri & Setiawan (2024), Haryadi & Ernandi (2024), and Suciantari and Supadmi (2024). The divergence from Febriana et al. (2024), who found no significant effects, may be explained by regional differences in the quality of tax socialization programs and the demographic composition of the taxpayer population.

The Influence of Tax Understanding on Taxpayer Compliance

Tax understanding exerts the strongest positive influence on tax compliance among the five variables examined, thereby confirming hypothesis H₄ and representing the most practically significant finding. This result is theoretically grounded in all three dimensions of the TPB, substantive knowledge of tax obligations reinforces positive attitudes toward compliance, procedural knowledge of payment mechanisms strengthens perceived behavioral control, and consequential knowledge of sanctions increases the normative pressure to comply. The primacy of tax understanding over other variables suggests that non-compliance in this context is largely an information problem rather than a motivational one. Taxpayers who understand how, when, and what to pay are equipped to translate their compliance intentions into action, whereas those with limited understanding may fail to comply even when they are attitudinally willing to do so. These findings are consistent with Appiah et al. (2024) but contrast with those of Febriana et al. (2024). This study contributes by demonstrating empirically that investment in structured tax education programs, covering regulatory frameworks, payment procedures, and consequences of non-compliance, delivers the greatest return in compliance improvement among all policy instruments examined.

The Influence of Service Quality on Taxpayer Compliance

Service quality exerts a positive and significant effect on tax compliance, confirming hypothesis H₅. According to the TPB, high-quality service reduces procedural barriers faced by taxpayers, strengthening perceived behavioral control and reinforcing positive subjective norms through signals of institutional trustworthiness. From the perspective of Compliance Theory, consistently good service cultivates taxpayer trust in the tax authority, which is the cornerstone of sustainable voluntary compliance. When taxpayers experience respectful, efficient, and transparent service, they are more inclined to view the tax authority as a legitimate institution deserving of compliance, rather than a coercive entity to be avoided. This finding aligns with Azizah and Krisnawati (2024) and Febriana et al. (2024). Of particular note is the relatively low minimum value for service quality (1.80) observed in the descriptive analysis, indicating that a segment of taxpayers has experienced markedly poor service. This suggests untapped potential: targeted improvements in service consistency, including staff training, digitalization through e-Samsat, and accessibility enhancements, could yield meaningful compliance gains even within the current policy environment.

The Influence of Tax Amnesty Program, Exemption from Transfer Fee, Taxpayer Awareness, Tax Understanding, and Service Quality on Taxpayer Compliance

The simultaneous F-test establishes that the five independent variables collectively produce a significant effect on taxpayer compliance, thus confirming hypothesis H₆. This high explanatory power validates the integrative analytical framework combining the TPB and Compliance Theory, demonstrating that compliance behavior cannot be adequately explained by any single factor in isolation. The coexistence of cognitive determinants (tax understanding and awareness), institutional factors (service quality), and policy instruments (tax amnesty and Transfer fee

exemption) within a single significant model confirms the multi-dimensional nature of taxpayer compliance. This finding is consistent with Ammy (2022) and Appiah et al. (2024), who similarly found that combinations of knowledge-based, trust-based, and incentive-based factors produce the most robust compliance outcomes. The remaining 27.5% of unexplained variance points to promising directions for future research, including the roles of tax penalty severity, perceived tax fairness, digital service accessibility via e-Samsat, and individual-level factors such as income and educational attainment.

CONCLUSION

Based on an empirical survey of 99 two-wheeled motor vehicle taxpayers at UPPD Samsat Banjarmasin I, this study reveals that the tax amnesty program, taxpayer awareness, tax understanding, and service quality each exert a significant positive effect on taxpayer compliance, while the transfer fee exemption exhibits a significant negative effect. The adjusted R^2 indicates that these five variables together account for 72.5% of the variance in tax compliance. The findings confirm that sustained tax compliance is more substantially influenced by cognitive and institutional factors than by time-limited fiscal incentives. Tax understanding emerges as the single most influential determinant, underscoring the paramount importance of structured tax education initiatives. The negative effect of the Transfer fee exemption highlights that incentive-based policies must be carefully aligned with the demographic profile of the target population to avoid counterproductive outcomes. From a theoretical perspective, this study combines the Theory of Planned Behavior and Compliance Theory into a single unified empirical framework within the context of regional taxation, offering a novel contribution specific to the Banjarmasin setting. From a practical standpoint, local tax authorities are recommended to prioritize tax literacy programs, invest in service quality improvements and digitalization through e-Samsat, redesign incentive programs to target specific taxpayer segments, and expand outreach to the working-age population. The limitations of this study encompass the restriction of the sample to a single government agency, reliance on quantitative methods alone, and the exclusion of variables such as perceived tax fairness and institutional trust. Future research should employ probability sampling across multiple agencies, adopt mixed-methods approaches to capture subjective taxpayer motivations, incorporate mediation or moderation variables, and undertake longitudinal studies to ensure the long-term sustainability of tax compliance, local governments should prioritize structured tax literacy campaigns integrated with digital service enhancement strategies.

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