

Jakarta Motor Vehicle Tax Compliance: Between Awareness, Sanctions, and Love of Money

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ABSTRACT

Prior investigations into vehicle tax compliance yield contradictory conclusions concerning tax knowledge, awareness, and punitive sanctions. Furthermore, psychological drivers like the Love of Money have been systematically overlooked in DKI Jakarta's vehicle tax sector. Consequently, this research explores the collective influence of these traditional factors alongside the Love of Money on motor vehicle taxpayer compliance. Its primary novelty lies in bridging institutional and behavioral domains into a unified analytical structure. Based on a quantitative methodology, data were gathered from 200 motorcycle taxpayers using purposive sampling and processed via multiple linear regression analysis. The findings indicate that tax knowledge, awareness, and the Love of Money negatively affect taxpayer compliance to a significant degree, while tax sanctions yield a significant positive effect. This study enriches existing literature by highlighting monetary psychology in compliance, while offering policymakers actionable insights to improve regional revenue through combined legal and psychological approaches.

Keywords: Motor Vehicles; Taxpayer Awareness; Tax Knowledge; Tax Sanctions; Love of Money; Tax Compliance



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INTRODUCTION

Taxes constitute the largest contributor to the state's fiscal revenue, playing a crucial role in supporting budget allocations for various government programs, including national development efforts. Consequently, without revenues from this sector, the execution of development cannot run optimally. To achieve equitable development, the central government implements a decentralization system by delegating a portion of its authority to regional governments, ensuring that the management and supervision of development at the local level can operate more efficiently and effectively, while overall responsibility and full control remain under the central government (Utami Widya Karlina, 2021). Tax revenues from the motor vehicle sector (PKB) play a pivotal role in bolstering Regional Original Revenue (PAD). Theoretically, the steadily increasing motorcycle population each year should expand the local government's tax base within this sector. Nevertheless, empirical reality reveals a contradictory phenomenon, characterized by a persistently high rate of

tax delinquencies among vehicle owners. This situation underscores that public tax compliance remains suboptimal, necessitating more intensive interventions and corrective strategies from tax authorities (Zendrato & Husda, 2024). Based on official statistics from BPS DKI Jakarta, the capital's motor vehicle population is exceptionally large. As of 2024, registered vehicles within the DKI Jakarta administrative region reached 12,057,335 units, with two wheeled vehicles dominating the market at 9,167,512 units. This highly concentrated vehicle population suggests that potential revenues generated through this mechanism are substantial, offering a significant opportunity to serve as a major catalyst for local regional revenue growth. However, while these macroeconomic metrics indicate a compounding expansion in registered motor vehicle volume, a persistent stagnation in taxpayer compliance yields a severe frictional deficit in projected regional tax revenues. The evident mismatch between registered vehicle growth and low taxpayer compliance underscores that potential motor vehicle tax revenues remain sub-optimal. For this reason, exploring the key variables affecting compliance stands as a crucial priority for authorities and policymakers to enhance fiscal performance.

Taxpayer compliance is structurally shaped by diverse contextual factors, among which tax literacy operates as a primary determinant. This competence encompasses an individual's operational understanding of statutory regulations, administrative procedures, and civic obligations. Consequently, proficient tax literacy enhances procedural efficacy, enabling taxpayers to fulfill their fiscal duties accurately and within statutory deadlines, thereby systematically fostering long-term compliance behavior. (Pauji, 2020). Consequently, deficient tax literacy potentially depresses taxpayer compliance. Conversely, robust taxpayer awareness acts as an intrinsic driver, reflecting a voluntary commitment to civic financial obligations based on an understanding of fiscal utility. When individuals recognize taxation as a critical mechanism for funding public budgets, internal motivation to comply increases. However, if systemic distrust toward the tax administration emerges, this civic awareness erodes, ultimately triggering a decline in compliance rates. (Burdah & Saodah, 2025). Institutional enforcement through tax sanctions serves as a critical mechanism for regulating taxpayer discipline. These penalties impose direct financial or legal consequences on individuals or entities that breach statutory regulations, such as delaying payments or neglecting filing obligations. By establishing a credible threat of enforcement, strict penalties function as an external deterrent that reinforces fiscal compliance and compels taxpayers to systematically discharge their liabilities in accordance with the law (Rahmayanti et al., 2023). Beyond external factors, money orientation functions as a critical intrinsic determinant of taxpayer behavior, reflecting the psychological centrality of wealth to an individual. Because taxation demands the reallocation of private assets for public utility, a taxpayer's psychological relationship with money directly conditions their compliance decisions. Within this paradigm, the "Love of Money" construct operates through a strict cost-benefit lens. Individuals with a high valuation of material wealth tend to view tax obligations as an adverse financial drain, which significantly suppresses voluntary compliance unless countered by the desire to mitigate costly institutional penalties. (Jelanti et al., 2024).

Previous studies have widely explored the determinants of tax compliance; nevertheless, the empirical consensus remains highly fragmented. For instance, a body of literature demonstrates that tax knowledge fosters compliance by expanding taxpayers' comprehension of their civic duties, which subsequently stimulates voluntary adherence (Alshirah Malek et al., 2022; Appiah et al., 2024). Conversely, competing scholarship indicates that robust tax literacy does not spontaneously translate into compliant actions, as its efficacy is frequently diluted by psychological and institutional interventions (Adem et al., 2024). Parallel contradictions are visible in evaluations of taxpayer awareness and enforcement penalties. While several inquiries validate their positive impacts, alternative perspectives argue that elements such as institutional trust, perceived equity, and intrinsic motivations often override formal regulatory mechanisms (Dularif & Rustiarini, 2021). These divergent outcomes reveal a significant empirical gap, suggesting that institutional parameters alone cannot comprehensively unravel the complexities of tax compliance. Beyond these empirical

discrepancies, a distinct theoretical lacuna persists in the existing literature. The vast majority of prior investigations predominantly prioritize administrative and legal benchmarks, including tax knowledge, awareness, and punitive sanctions. Contemporary behavioral taxation literature, however, stresses that compliance decisions are shaped not merely by structural enforcement and economic trade-offs, but also by internal psychological dispositions, societal norms, and personal morale. (Mebratu, 2024). This paradigm is theoretically rooted in the Theory of Planned Behavior, Tax Morale Theory, and Behavioral Economics Theory, which collectively assert the prominence of psychological and attitudinal orientations in steering compliance. Nonetheless, the integration of these behavioral dimensions remains largely under-explored within the domain of vehicle taxation.

Furthermore, a notable contextual gap characterizes current research. Extant studies have heavily concentrated on corporate income tax, value-added tax, and small-to-medium enterprises (SMEs), leaving motor vehicle tax compliance relatively marginalized, particularly inside the empirical boundaries of DKI Jakarta. (Ericka et al., 2022). Given Jakarta's massive vehicle density and its strategic fiscal reliance on regional levies, the persistent deficit in tax compliance amid booming vehicle numbers represents a critical, yet neglected, socioeconomic phenomenon. To bridge these interrelated gaps, this investigation introduces the "Love of Money" (LOM) as a psychological determinant alongside traditional constructs like Tax Knowledge, Taxpayer Awareness, and Tax Sanctions. LOM reflects an individual's psychological attachment to financial wealth, which fundamentally influences how tax liabilities are perceived. Individuals characterized by a strong material orientation often view tax payments as an overt depletion of personal wealth, thereby exhibiting a lower propensity to comply. Prior behavioral research confirms that an excessive focus on financial accumulation is heavily linked to weakened ethical thresholds and a higher tendency toward tax avoidance or evasion. Despite its theoretical relevance, the explanatory power of LOM has not been sufficiently tested in the vehicle tax sector. Consequently, this study investigates the concurrent effects of Tax Knowledge, Taxpayer Awareness, Tax Sanctions, and the Love of Money on motor vehicle taxpayer compliance in DKI Jakarta. The primary novelty of this research lies in its synthesized analytical framework that unifies institutional regulations with behavioral psychology. By concurrently addressing empirical, theoretical, and contextual gaps, this paper aims to enrich the behavioral taxation discourse and supply practical insights for fiscal authorities to craft balanced compliance strategies that harmonize enforcement tools with psychological approaches.

THEORETICAL FRAMEWORK AND HYPOTHESES

Conceptual framework of compliance advanced by Tyler (1990) elucidates the determinants that motivate individuals to adhere to prevailing rules. Within sociological literature, compliance is examined through two distinct lenses: the instrumental approach and the normative approach. This theory explains why individuals comply with legal frameworks in the absence of direct coercion. Specifically, the instrumental approach underscores self-interest as the primary catalyst for behavior, linking it to how individuals react to both incentives and the legal consequences of their actions. From the instrumental standpoint, compliance frequently occurs as a response to incentives or the probability of legal sanctions. Rigorous tax oversight and auditing play a significant role in motivating taxpayers to meet their fiscal obligations out of a desire to evade punitive risks. Nonetheless, optimal compliance should transcend mere fear; it ought to develop from the interpretation that taxation constitutes an essential element of public duty geared toward establishing a more ideal state infrastructure (Krismanu, 2017). This study integrates the Theory of Planned Behavior (TPB) originated by Ajzen (1991), as cited in Bani-khalid et al. (2022), which asserts that human actions are driven by intentions. These intentions are shaped by three core dimensions: attitude, subjective norms, and perceived behavioral control. When applied to tax compliance, these elements illustrate how taxpayers balance personal self-interest against societal expectations and their own perceived capacity to meet fiscal responsibilities, ultimately viewing compliance as a civic duty aimed at enhancing state governance.

Equally important, Tax Morale Theory, as articulated by Torgler (2003) and expanded by Luttmer & Singhal (2014), posits that compliance often stems from an intrinsic sense of duty rather than a mere dread of legal penalties. This perspective highlights non-financial determinants of compliance, such as institutional trust, social norms, systemic equity, and a dedication to civic responsibility. Consequently, instead of being motivated solely by external punishments, taxpayers possessing high tax morale recognize their fiscal obligations as a voluntary mechanism to foster national development and societal well-being. Behavioral Economics Theory expands on this by demonstrating that taxpayer decisions frequently deviate from purely rational economic logic, as individuals are continually swayed by psychological biases, social preferences, and situational dynamics. As articulated by Alm & Kasper, (2022), Incorporating psychological and social science perspectives reveals that compliance is dictated not merely by monetary incentives but also by societal interactions, systemic trust, perceived equity, and cognitive shortcuts. Therefore, compliance behavior emerges from a blend of economic realities and behavioral nuances, representing a multifaceted interplay between personal choices and external circumstances.

Tax Knowledge

Tax knowledge ensures they can properly exercise their fiscal rights and fulfill their duties, understanding mastered by taxpayers as the primary foundation for determining policies, shaping attitudes, and conceptualizing strategies to properly manage their statutory tax rights and mandates. (Caroko, 2015). Taxpayers are expected to possess a comprehensive understanding that integrates knowledge of basic tax provision's, the operation of the domestic tax system, and the fundamental objectives of tax collection (Sianturi, 2022). Furthermore, this knowledge plays a vital role in protecting taxpayers from the risks of fraud and discrimination by other parties. In the digital era, information is easily accessible through both books and the internet. Within taxation, a lack of knowledge can lead to errors or financial losses, such as paying higher taxes than necessary. Nindya, (2018). Consequently, mastering tax regulatory instruments makes a crucial contribution to boosting public compliance while reducing the potential neglect of regulations.

Taxpayer Awareness

Indicators of subjective taxpayer awareness are characterized by an internal moral drive to execute fiscal burdens independently. This mature attitude is clearly recorded when individuals appreciate tax regulations constructively, such as maintaining administrative order and complying with deadlines. The primary foundation of this behavior is the collective awareness that the taxation sector serves as the driving force for social facilities and national progress (Isnaini & Karim, 2021). Consequently, taxpayers with a solid moral commitment no longer view tax responsibilities as a form of material loss. Instead, they perceive it as a concrete participation in supporting infrastructure development and improving the standard of living for the broader community (Purwanto et al., 2025). The development of a commitment to fulfill fiscal obligations is driven by multiple determinants, encompassing the internalization of tax rules, the public credibility of tax authorities, and societal perceptions of the utility of remitted tax revenues. Furthermore, the educational background and tax literacy of individual taxpayers play a role in shaping this paradigm. Empirical research conducted on land transport owners in Tangerang City confirms a positive correlation between moral awareness and tax compliance, implying that an enhanced sense of personal responsibility is directly proportional to a higher level of administrative discipline (Maulana, 2022).

Consistent with the findings of Umaimah (2024), this empirical research demonstrates that voluntary motor vehicle taxpayer compliance is significantly driven by the taxpayers' inherent awareness. This suggests that robust comprehension motivates individuals to adhere to statutory regulations in the absence of external coercion. Consequently, local governments must continuously enhance public awareness through targeted socialization, fiscal education, and transparency in tax management to foster sustainable compliance growth. Moreover, this taxpayer awareness signifies more than mere individual compliance; it reflects a reciprocal relationship between the urban populace of DKI Jakarta and their utilization of public infrastructure. The internal motivation for voluntary tax

compliance is highly contingent upon how clearly taxpayers perceive the tangible benefits of infrastructure development and public services. This implies that as the community's sense of ownership toward state-provided facilities strengthens, the propensity for tax evasion diminishes.

Fiscal Sanctions

Tax sanctions are coercive instruments in the form of fines and interest aimed at ensuring the enforcement of legal compliance among taxpayers. In the sector of fiscal contributions for motor vehicle ownership, these financial consequences arise as a result of administrative delays. The presence of such sanctions strategically functions as a government control tool to minimize violations and improve the regularity of tax payments (Isnaini & Karim, 2021). Based on research by Muhdor (2024) as well as Zendrato & Husda (2024), These findings indicate that administrative tax sanctions have a positive relationship with motor vehicle taxpayer discipline. However, several other studies show different results. This emphasizes that tax sanctions are not always effective in increasing compliance if they are not accompanied by consistent law enforcement and taxpayer understanding of the consequences provided. Consequently, consistency in applying sanctions becomes an important factor so that sanctions can function effectively as a disciplining instrument (Nita et al., 2022). From a law enforcement perspective, sanctions serve as an instrument to create a deterrent effect and reinforce financial risks for undisciplined parties. However, the success of sanctions in altering behavior is heavily influenced by the consistency and transparency of their implementation. If sanction regulations are applied without discrimination, taxpayers will no longer view vehicle fiscal duties as an additional liability that can be deferred, but rather as an absolute obligation with definite legal consequences. (Alief Nazwa Alam, 2026).

Love of Money

Complementing these frameworks, Tang's (1992) "Love of Money" theory describes this concept as a subjective personal attitude regarding the significance an individual places on financial wealth. Evaluated through Tang's Money Ethic Scale (MES), this construct encompasses multiple facets: viewing money as a reflection of achievement, a core behavioral incentive, a source of personal joy, and a benchmark for establishing individual principles. Consequently, the MES framework demonstrates that this orientation is not just a craving for wealth but an ingrained belief system dictating cognitive, emotional, and behavioral responses to financial matters. From a psychological perspective, a pronounced love of money aligns with heightened materialism, where financial gain becomes the central lens for decision-making. Individuals driven by this mindset heavily rely on pragmatic cost-benefit evaluations when assessing choices, including fiscal duties. Because taxation is mandatory and lacks immediate tangible returns, these taxpayers often perceive it as a direct threat to their private resources. This wealth-maximization drive frequently eclipses ethical duties or social expectations, thereby undermining tax compliance.

Empirically, recent literature confirms this dynamic; for instance, Amir Hidayatulloh, (2023) established that a higher financial focus directly corresponds to diminished tax compliance. In a similar vein, Rahman, (2020) discovered that a strong orientation toward money amplifies the likelihood of tax avoidance. Theoretically, therefore, the love of money impairs tax compliance through psychological pathways characterized by materialistic dominance, calculating rationalization, and a subsequent erosion of civic and moral obligations.

Motor Vehicle Taxpayer Compliance

Fiscal compliance has always been a primary focus for fiscal policymakers and taxpayers. This is due to the influence of tax compliance on revenue as well as the government's capability to achieve tax revenue targets. The study states that the profile of a compliant taxpayer is evident from their consistency in carrying out state duties and fulfilling rights in the fiscal sector. Based on a study conducted by Nasution in 2020, tax compliance is the execution of tax obligations mandated for taxpayers in accordance with contemporary tax laws and regulations (Nasution, 2020). The taxpayers' sense of ownership can be understood through their tax processes, such as registration

(SPT), the mechanism of calculating and remitting liability amounts, and settling remaining outstanding fiscal arrears (aaaaaaa. Through this approach, civic participation in national development is manifested through their awareness and sincerity in accurately filling out and reporting the Annual Tax Return.

According to the Decree of the Minister of Finance No. 544/KMK.04/2000 Article 1 Paragraph (1), the characteristics of a law-abiding taxpayer include:

1. Taxpayers who orderly fulfill their tax reporting obligations comprehensively for two consecutive years;
2. Taxpayers who are declared free from arrears for all tax categories, unless they have obtained legal approval to pay in installments or defer payment;
3. Taxpayers who have not once received sanctions due to tax violations in the last ten years;
4. For taxpayers who maintain accounting records for the past two periods, the value adjustment (correction) threshold in the latest audit must not exceed 5% for each line of fiscal liability;
5. Taxpayers who present financial reports for the past two periods that have passed an audit process by a Public Accounting Firm, obtaining either an unqualified opinion or a qualified opinion, provided that it does not interfere with the fiscal profit and loss value

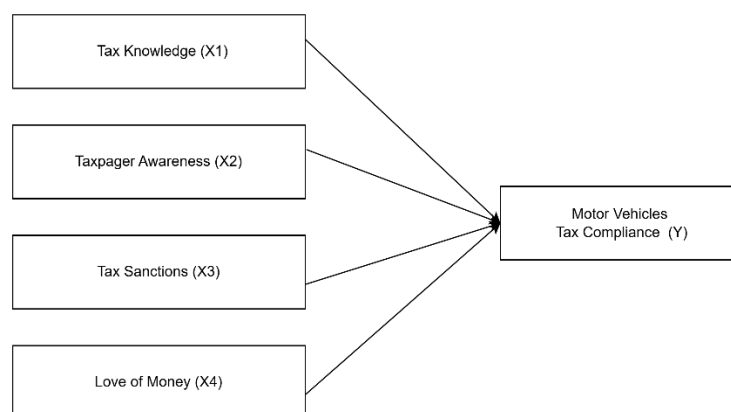


Figure 1. Theoretical Framework
Source: Developed by the authors

Hypotheses

According to the Theory of Planned Behavior Ajzen (1991), tax knowledge does not guarantee compliance unless paired with the intention and capability to apply it, meaning well-informed taxpayers may still default. Similarly, Tax Moral Theory argues that compliance relies more on institutional trust and systemic justice than on knowledge alone; thus, raising awareness without fostering tax morality can trigger skepticism and reduce compliance. This aligns with Behavioral Economics Theory, which holds that cognitive biases like overconfidence can prevent rational decision-making, leading knowledgeable individuals to believe they can successfully evade their duties. This is empirically supported by Jihan Mega Adilin, (2024) and Mutiara Cendana, (2021), who both found that tax knowledge has an insignificant effect on motor vehicle tax (PKB) compliance, proving it is not the primary driver of compliance. Based on these three theories, the proposed hypothesis is:

H1: Tax knowledge has a negative and significant effect on the compliance of two-wheeled motor vehicle taxpayers

Based on the Theory of Planned Behavior, taxpayer awareness aligns with the "attitude toward behavior"; however, individual awareness cannot independently drive strong intentions and compliant behavior without the support of subjective norms and effective behavioral control, rendering internal awareness weak when social pressures or strict enforcement are absent. Tax

Morale Theory reinforces this by stating that intrinsic morale heavily relies on external catalysts, such as government trust and legal sanctions, meaning that awareness devoid of these factors risks diminishing and fails to ensure compliance. Additionally, Behavioral Economics Theory notes that cognitive biases like "present bias" cause individuals to procrastinate on tax obligations unless triggered by immediate incentives or deterrents. This framework is empirically supported by Adem, Adem et al. (2024) in Ethiopia, who found that high awareness does not consistently yield compliance, as well as by Karim (2021), who demonstrated that subjective tax awareness and internal moral obligations are inherently insufficient to guarantee compliance unless tightly paired with external enforcement mechanisms and strict administrative sanctions. Based on these three theories, the formulated hypothesis is:

H2: Taxpayer awareness has a negative and significant effect on the compliance of two-wheeled motor vehicle taxpayers

According to the Theory of Planned Behavior, tax sanctions enhance an individual's perceived behavioral control, as the anticipation of legal and financial repercussions drives a stronger intent to meet tax responsibilities. Tax Morale Theory expands on this by demonstrating that the imposition of penalties reinforces a taxpayer's intrinsic sense of duty, simultaneously discouraging non-compliant actions. Furthermore, Behavioral Economics Theory notes that individuals are inherently loss-averse, meaning they naturally avoid financial penalties, which positions tax sanctions as a powerful external deterrent that compels compliance. This integrated theoretical framework is strongly mirrored by Maulana (2022), who emphasizes that unwavering enforcement is critical to motivating systemic adherence to tax laws, and is empirically validated by Purwanto et al., (2025), who proved that tax sanctions exert a direct, positive, and significant influence on overall taxpayer compliance. Based on these three theories, the formulated hypothesis is:

H3: Tax sanctions have a positive and significant effect on two-wheeled motor vehicle taxpayer compliance

According to the Theory of Planned Behavior, an individual's financial focus or Love of Money heavily shapes their attitudes and intentions toward tax obligations, as taxpayers who heavily prioritize wealth management tend to make logical decisions that align with legal compliance. Tax Morale Theory expands on this by suggesting that when this financial awareness is anchored by a robust civic conscience, individuals are driven to perceive tax payments as a crucial contribution to public welfare. Furthermore, Behavioral Economics Theory notes that taxpayers constantly evaluate the economic trade-offs of their choices, prompting them to fulfill their duties when compliance ensures greater long-term security and value than non-compliance. This theoretical perspective is reinforced by Jelanti et al., (2024), who assert that Love of Money fluctuates based on personal attributes and directly guides financial decision-making, and is empirically validated by Novi Purwanti (2020), who proved that Love of Money significantly impacts compliance among two-wheeled motor vehicle taxpayers. Based on these three theories, the formulated hypothesis is:

H4: Love of Money has a positive and significant effect on two-wheeled motor vehicle taxpayer compliance

METHODS

Types of Research

In the study being researched, a quantitative method was applied, which focuses on processing numerical data to analyze interactions between variables. The use of this design is intended to test the extent to which the variables of fiscal knowledge, individual awareness, sanctions, and material orientation influence the primary input for this research, which consists of first-hand data collected through questionnaires, which was used to measure the willingness of vehicle owners to pay their taxes. Researchers employed an associative design to test the significant influence and the statistical

association between the hypothesized predictors and the criterion variable. Data were then analyzed statistically to obtain objective evidence.

Research Location

Utilizing a quantitative framework paired with an associative research design, this investigation statistically evaluates how the independent variables affect the dependent outcomes. The empirical evidence is derived from primary data, which were gathered straight from participants via questionnaires serving as the primary measurement tool. DKI Jakarta was selected as the research location due to its status as a central economic hub with a massive population of motorized vehicles. Consequently, this region presents significant potential for tax revenue and is highly relevant for examining taxpayer compliance.

Sample and Population

Population

The population of this study comprises all registered owners of two-wheeled vehicles in the DKI Jakarta region. Consistent with the definition by Jailani & Jeka (2023). This population represents a set of subjects possessing specific attributes targeted for analysis. As recorded in the latest 2024 statistical report according to DKI Jakarta Statistics Agency (BPS), the total number of registered vehicles reached 12,057,335 units, with two-wheeled vehicles accounting for the largest portion at 9,167,512 units. As recorded in the latest 2024 statistical report according to DKI Jakarta Statistics Agency (BPS), the total number of registered vehicles reached 12,057,335 units, with two-wheeled vehicles accounting for the largest portion at 9,167,512 units.

Sample

This study involved a sample representing a general overview of the characteristics of the entire population. Susanto et al., (2024). The researchers utilized a purposive sampling method to determine the study's participants, with informants selected based on specific considerations to ensure the data's relevance to the topic at hand. This research utilized a purposive sampling approach to deliberately select participants who met predetermined criteria aligned with the study's primary objectives. This non-probability technique was deemed optimal, as the research necessitated respondents with firsthand experience in motor vehicle tax compliance. Consequently, it facilitated the targeted acquisition of data from individuals exhibiting attributes directly relevant to the examined variables. To guarantee the reliability and validity of the responses concerning tax compliance behavior, the following inclusion criteria were stipulated: participants must be (1) registered motorcycle taxpayers domiciled in DKI Jakarta; (2) active operators of two-wheeled vehicles; (3) possessors of a valid Class C driver's license (SIM C) for a minimum of one year; (4) cognizant of their vehicular tax liabilities; and (5) subject to active motor vehicle tax obligations. During the data collection phase, an initial pool of 220 questionnaires was amassed. A subsequent data screening procedure resulted in the elimination of 20 submissions due to incomplete responses or outlier characteristics, yielding a final analytical sample of 200 valid observations. While the reliance on purposive sampling precludes broad statistical generalization to the entire population of DKI Jakarta's motorcycle taxpayers, the purposively drawn sample exhibits the requisite characteristics to effectively resolve the research inquiries. Thus, the derived findings offer robust empirical insights into the determinants of motor vehicle tax compliance among active taxpayers within the specified demographic.

Data References

This study relies on the following data sources:

1. Primary Data: Data collected directly from motor vehicle owners through questionnaires. These data serve as the main basis for analyzing the dimensions of tax knowledge, individual awareness, sanction severity, and material orientation in relation to the respondents' tax compliance behavior.

2. Secondary Data: Serving as supplementary information, these data were collected through library research, which included a review of academic literature, scientific articles, and digital publications. Additionally, official documents issued by relevant agencies regarding tax policies were utilized to strengthen the analysis of motor vehicle owner compliance.

Data Collection Techniques

Data were collected using a structured questionnaire adapted from established taxation literature. All items were measured on a five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5). The instrument operationalized five key constructs: Tax Knowledge (comprehension of tax regulations and procedures) and Taxpayer Awareness (voluntary willingness to comply). Additionally, Tax Sanctions evaluated perceptions regarding the severity and certainty of penalties, while Love of Money assessed the psychological influence of wealth on decision-making. Finally, Motor Vehicle Taxpayer Compliance measured the consistency of individuals in discharging their tax liabilities. Data were collected using a survey method through a structured questionnaire, which was distributed via a hybrid approach (both in-person and online) to two-wheeled vehicle owners in the DKI Jakarta region. The self-administered questionnaire utilizes a continuous rating scale ranging from highly positive to highly negative to accurately measure the respondents' attitudes. Drawing upon the conceptual framework of Zendrato & Husda (2024). The measurement items were developed taking into account the specific indicators of taxation knowledge alongside individual consciousness, severity, material orientation, and tax compliance. This methodological approach was adopted due to its efficiency in reaching a large sample size, aligning with previous research by Isnaini & Karim (2021), which positioned questionnaires as a fundamental instrument to capture tax compliance behavior directly from the primary source.

RESULTS AND DISCUSSION

Multiple Linear Regression

According to (Jenita & Astiti, 2023). Multiple regression analysis is utilized in research to forecast the variance within a dependent variable by manipulating at least two independent predictor variables.

Table 1. Multiple Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error				Beta	Tolerance
(Constant)	26.188	.747		35.052	<.001		
PP (X1)	-.145	.036	-.225	-4.024	<.001	.446	2.243
KWP (X2)	-.233	.032	-.303	-7.229	<.001	.793	1.261
SP (X3)	.593	.038	.862	15.510	<.001	.450	2.224
OU (X4)	-.427	.028	-.640	-	<.001	.772	1.295
				15.080			

a. Dependent Variable: Y

Source: Authors' calculation using SPSS Statistics 27

Based on the multiple linear regression analysis, the estimated regression equation is as follows:

$$Y = 26.188 - 0.145(X1) - 0.233(X2) + 0.593(X3) - 0.427(X4)$$

The regression coefficients indicate both the magnitude and direction of the relationship between each independent variable and motor vehicle taxpayer compliance while controlling for the

remaining predictors. The constant value of **26.188** represents the expected level of taxpayer compliance when all independent variables are assumed to be equal to zero. Although this condition is unlikely to occur in practice, the intercept serves as the baseline value of the regression model. The statistical breakdown and behavioral patterns of the structural components within this model are elaborated below:

- a. Tax Knowledge (X1) has a regression coefficient of **-0.145** ($p < 0.001$), indicating a statistically significant negative relationship with taxpayer compliance. This result suggests that, within the observed sample, an increase in tax knowledge is associated with a decrease in compliance after controlling for the other independent variables.
- b. Taxpayer Awareness (X2) also demonstrates a statistically significant negative coefficient of **-0.233** ($p < 0.001$). This finding indicates that higher levels of taxpayer awareness were unexpectedly associated with lower compliance among the respondents included in this study.
- c. Conversely, Tax Sanctions (X3) exhibit a positive regression coefficient of **0.593** ($p < 0.001$), indicating that stricter perceptions of tax sanctions significantly increase taxpayer compliance.
- d. Love of Money (X4) records a statistically significant negative coefficient of **-0.427** ($p < 0.001$), implying that stronger money-oriented attitudes tend to reduce taxpayers' willingness to comply with their motor vehicle tax obligations.

Overall, the regression results reveal that all four independent variables significantly influence taxpayer compliance; however, the direction of the relationships differs across variables, highlighting the importance of interpreting both statistical significance and coefficient direction simultaneously.

Relative Variable Dominance (Standardized Beta Coefficients)

Evaluating the standardized beta coefficients (β) isolates the relative operational weight of each predictor and reveals that SP (X₃) acts as the primary driving force behind changes in the criterion variable, posting a dominant beta weight of 0.862. The hierarchical order of impact among the remaining independent metrics is led by OU (X₄) at (β) = -0.640, followed progressively by KWP (X₂) at (β) = -0.303\$, and concluded by PP (X₁) at (β) = -0.225. Ultimately, these metrics underscore that variations in SP provide the single largest relative contribution to shifts observed in Y.

Collinearity Diagnostics (Multicollinearity Test)

To verify structural stability, multicollinearity diagnostics were reviewed. The evaluation demonstrates that the Tolerance scores for every single independent metric comfortably exceed the mandatory 0.10 baseline. Correspondingly, the Variance Inflation Factor (VIF) parameters remain well below the conservative upper ceiling of 10. Specifically, the calculated VIF values are recorded at:

- a. PP = 2.243
- b. KWP = 1.261
- c. SP = 2.224
- d. OU = 1.295

Collectively, these rigorous diagnostics confirm that the underlying regression model is free of severe collinearity distortions, validating its structural integrity and ensuring its suitability for reliable predictive applications and inferential analyses.

Descriptive Statistical Test

Descriptive statistical procedures were applied to summarize the basic characteristics of all variables analyzed within the research framework. Through this approach, the data are presented using key statistical measures, including the mean, minimum and maximum values, and data dispersion as represented by the standard deviation.

Table 2. Descriptive Statistical Test

Variabel	N	Minimum	Maximum	Mean	Std. Deviation
Tax Knowledge (X1)	200	14	26	21.05	2.046
Taxpayer Awareness (X2)	200	13	27	21.06	2.506
Tax Sanctions (X3)	200	11	25	20.77	2.661
Love of Money (X4)	200	14	26	21.52	2.072
Motor Vehicle Taxpayer Compliance(Y)	200	16	25	21.65	1.724
Valid N (listwise)	200				

Source: Authors' calculation using SPSS Statistics 27

Based on the descriptive statistical analysis of 200 valid observations, the characteristics of each research variable can be summarized as follows.

1. Variabel (X1) recorded a minimum score of 14 and a maximum score of 26, with a mean of 21.05 and a standard deviation of 2.046. The relatively small standard deviation compared with the mean indicates that respondents' answers were moderately concentrated around the average value, suggesting relatively low variability in tax knowledge.
2. Variabel (X2) obtained a minimum value of 13 and a maximum value of 27, producing a mean score of 21.06 and a standard deviation of 2.506. This result indicates that respondents generally demonstrated similar levels of taxpayer awareness, although a moderate degree of variation remained across observations.
3. Variabel (X3) produced scores ranging from 11 to 25, with an average value of 20.77 and a standard deviation of 2.661. The distribution suggests that respondents exhibited varying perceptions regarding the implementation of tax sanctions, while the observed variability remained within an acceptable range.
4. Variabel (X4) showed a minimum score of 14 and a maximum score of 26, resulting in a mean of 21.52 and a standard deviation of 2.072. The relatively low dispersion indicates that respondents' perceptions regarding money orientation were reasonably homogeneous.
5. Variabel (Y) recorded a minimum value of 16 and a maximum value of 25, with a mean score of 21.65 and a standard deviation of 1.724. Compared with the other variables, taxpayer compliance exhibited the lowest level of dispersion, indicating that respondents' compliance scores were relatively consistent across the sample.

Overall, the descriptive statistics provide an overview of the distribution and variability of each variable. However, these statistics are intended solely to describe the characteristics of the data and should not be interpreted as evidence of causal relationships or behavioral tendencies, which are examined through subsequent inferential analyses.

Normality Test

A normality test serves as a fundamental prerequisite in multiple linear regression analysis, as the normal distribution of residuals is critical for ensuring unbiased parameter estimates and valid statistical inferences. Because the observed significance values in this study surpassed the standard 0.05 threshold, the residuals are confirmed to be normally distributed. Consequently, the formulated regression model successfully fulfills the underlying normality assumption.

**Table 3. Normality Test
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		200
Normal Parameters ^{a, b}	Mean	.0000000

	Std. Deviation	1.30881316
Most Extreme Differences	Absolute	.041
	Positive	.034
	Negative	-.041
Test Statistic		.041
Asymp. Sig. (2-tailed) ^c		.200^d
Monte Carlo Sig. (2-tailed) ^e	Sig.	.561
	99% Confidence Interval	.548
	Lower Bound	.573
	Upper Bound	.573

Source: Authors' calculation using SPSS Statistics 27

- The target distribution is established as normal.
- Derived directly from the empirical dataset.
- Adjusted using Lilliefors Significance Correction.
- Represents the conservative lower limit of the actual significance level.
- Executed via Lilliefors' technique with 10,000 Monte Carlo replications (initial seed: 299883525).

Based on the One-Sample Kolmogorov-Smirnov test, the model yields a test statistic of 0.041 alongside an asymptotic 2-tailed significance of 0.200. This finding is further validated by a Monte Carlo 2-tailed significance of 0.561, with a 99% confidence interval ranging from 0.548 to 0.573. Since both p-values exceed the standard 0.05 threshold, the residual terms are confirmed to follow a normal distribution.

Multicollinearity Test

A multicollinearity assessment was conducted to detect potential intercorrelations among the independent variables, a condition that could otherwise destabilize regression coefficients and compromise statistical estimation accuracy. Because all observed tolerance values exceeded the 0.10 threshold and the Variance Inflation Factor (VIF) statistics remained below 10, the model is confirmed to be free of multicollinearity symptoms. This indicates that each independent variable provides distinct and non-overlapping explanatory power to the regression model.

**Table 4. Multicollinearity Test
Coefficients^a — Collinearity Statistics**

Model		Collinearity Statistics	
		Tolerance	VIF
1	Tax Knowledge (X1)	.910	1.099
	Taxpayer Awareness (X2)	.424	2.356
	Tax Sanctions (X3)	.463	2.159
	Love of Money (X4)	.900	1.112

Source: Authors' calculation using SPSS Statistics 27

Referring to the summary of figures in the Coefficients table, the results of the multicollinearity test provide information that variable X1 has a Tolerance value of 0.910 and a VIF of 1.099. For variable X2, the Tolerance index is at 0.424, accompanied by a VIF value of 2.356, while variable X3 recorded a Tolerance value of 0.463 and a VIF of 2.159. For indicator X4, the Tolerance value obtained is 0.900, accompanied by a VIF of 1.112. The tested regression framework demonstrates total immunity to multicollinearity issues, as substantiated by the individual variable metrics.

Specifically, all independent indicators exhibit tolerance values well above the 0.10 benchmark paired with VIF scores that safely fall short of the maximum limit of 10.

Heteroscedasticity Test

A heteroscedasticity test was administered to verify the constancy of residual variance across all observations, a condition known as homoscedasticity that is vital for producing efficient and reliable parameter estimates. Given that the significance levels for all independent variables surpassed the standard 0.05 threshold, no evidence of heteroscedasticity was detected. Consequently, the regression model successfully satisfies this fundamental classical assumption.

Table 5. Heteroscedasticity Test

Model		Unstandardized Coefficients		Beta	Standardized Coefficients	t	Sig
		B	Std. Error				
1	(Constant)	3.023	.790		3.826	< .001	< .001
	Tax Knowledge (X1)	-.001	.028	-.003	-.047	.962	.962
	Taxpayer Awareness (X2)	-.061	.034	-.189	-1.822	.070	.070
	Tax Sanctions (X3)	-.051	.030	-.167	-1.674	.096	.096
	Love of Money (X4)	.018	.028	.045	.630	.529	.529

Source: Authors' calculation using SPSS Statistics 27

Based on the results of the regression of independent variables on the absolute value of the residual (Abs_RES) through the Glejser test, it was found that variable X1 has a significance value of 0.962, followed by X2 at 0.070, X3 at 0.096, and X4 at 0.529. Since the performance of all significance figures is above the threshold of 0.05, it can be concluded that there is no real impact of each independent variable on the absolute value of the residual. The test output confirms that the regression model is free from heteroscedasticity symptoms, so that the principle of homoscedasticity is maintained.

Hypothesis Testing

Test of the Coefficient of Determination

The coefficient of determination test is applied to evaluate the extent to which the regression model is able to explain fluctuations in the dependent variable. In the context of this research, the value will indicate the percentage variation regarding the compliance levels demonstrated by motorcycle taxpayers that can be simultaneously explained by variables such as Taxation knowledge, Taxpayer Awareness, Tax Sanctions, and Money Orientation. The ability of the four variables to predict Compliance behavior increases as the distance to the number 1 increases.

Table 6. Test of the Coefficient of Determination

Model Summary ^b				
Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	.854a	.729	.723	.906

a. Predictors: (Constant), X11, X2, X14, X3

b. Dependent Variable: Y

Source: Authors' calculation using SPSS Statistics 27

The model summary reports an Adjusted R^2 of 0.723, indicating that the independent variables Tax Knowledge, Taxpayer Awareness, Tax Sanctions, and Love of Money collectively account for 72.3% of the variance in Motor Vehicle Taxpayer Compliance. While this statistic demonstrates the model's robust explanatory power, the remaining 27.7% of uncaptured variance confirms that the current framework is not exhaustive. This unexplained proportion suggests the presence of external determinants beyond the scope of this study, such as trust in regulatory authorities, perceived tax fairness, service quality, systemic digitalization, or broader socioeconomic factors. Consequently, although the proposed model exhibits satisfactory predictive capability, future research should integrate additional behavioral, institutional, and demographic constructs to establish a more comprehensive understanding of taxpayer compliance dynamics.

Simultaneous Significance Test (F Test)

The F-test was deployed to evaluate the joint effect of tax literacy, personal consciousness, the severity of legal penalties, and money orientation on the compliance behavior of taxpayers within the DKI Jakarta region. To determine model validity, the following benchmarks apply:

- If the empirical F-statistic exceeds the critical table threshold ($F_{calculated} > F_{table}$) It demonstrates that all explanatory factors collectively exert a statistically significant impact on the outcome variable.
- Invalid Model (Hypothesis Rejected): If the empirical F-statistic falls below the critical table threshold ($F_{calculated} < F_{table}$) It reveals that the combined independent variables do not have a meaningful simultaneous influence on the dependent variable.

Table 7. Simultaneous Significance Test (F Test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	430.946	4	107.736	131.145	< .001 ^b
	Residual	160.194	195	.822		
	Total	591.140	199			

The joint F-test computation derived from the ANOVA table reveals an F-value of 131.145, with its significance probability hitting 0.000. Given that this figure falls short of the 0.05 alpha threshold, the data establishes a definitive conclusion: Tax Knowledge (X1), Taxpayer Awareness (X2), Tax Sanctions (X3), and Love of Money (X4) act in tandem as concurrent factors that substantially dictate Motor Vehicle Taxpayer Compliance (Y).

T-Statistic Test (Partial Test)

The t-test is used to examine the partial effect of tax knowledge, individual awareness, sanction severity, and material orientation on motor vehicle taxpayer compliance at a 5% significance level. $\alpha = 0.05$:

- Hypothesis Accepted: When the empirical t-statistic surpasses the critical table value ($t_{calculated} > t_{table}$) It demonstrates that the individual independent variable exerts a statistically significant impact on the dependent variable.
- Hypothesis Rejected: When the empirical t-statistic falls below the critical table value ($t_{calculated} < t_{table}$) It reveals that the specific independent variable does not partially influence the dependent variable in a significant manner.

Table 8. T-Statistic Test (Partial Test)

Coefficients ^a		
Model	t	Sig.
(Constant)	35.052	<.001
TK (X1)	-4.024	<.001

TA (X2)	-7.229	<.001
TS (X3)	15.510	<.001
LM (X4)	-15.080	<.001

a. Dependent Variable: Y

Source: Authors' calculation using SPSS Statistics 27

Referring to the Coefficients table output above, the partial test results (t-test) for each variable can be described as follows:

1. Statistical testing on Tax Knowledge (X1) obtained a t-value of **-4.024** with a significance level of **p < 0.001**, indicating a statistically significant relationship with Motor Vehicle Taxpayer Compliance. However, the regression coefficient is negative ($\beta = -0.145$), demonstrating that the direction of the relationship is opposite to the proposed hypothesis. Consequently, **H1 is supported**, as Tax Knowledge exerts a substantial inverse impact on Motor Vehicle Taxpayer Compliance.
2. Taxpayer Awareness (X2) recorded a t-value of **-7.229** with a significance level of **p < 0.001**. The negative regression coefficient ($\beta = -0.233$) indicates that taxpayer awareness significantly influences compliance. Consequently, **H2 is supported**, because the empirical evidence confirms that Taxpayer Awareness has a significant negative effect on Motor Vehicle Taxpayer Compliance, consistent with the proposed hypothesis.
3. Tax Sanctions (X3) produced a t-value of **15.510** with a significance level of **p < 0.001**. The positive regression coefficient ($\beta = 0.593$) confirms that stronger perceptions of tax sanctions are associated with higher taxpayer compliance. Accordingly, **H3 is supported**.
4. Love of Money (X4) generated a t-statistic of **-15.080** with a significance value of **p < 0.001**. This negative regression coefficient ($\beta = -0.427$) demonstrates that Love of Money exerts a statistically significant inverse impact on Motor Vehicle Taxpayer Compliance. Hence, **H4 is not supported** because the empirical data conflict with the hypothesized positive link between Money Orientation and Motor Vehicle Taxpayer Compliance.

The Influence of Tax Knowledge on Motor Vehicle Taxpayer Compliance

This conclusion is in line with the premise of Budiman (2024) and Febriany (2022). Both indicate that the level of vehicle owners' compliance is largely determined by the depth of their tax literacy. The regression analysis reveals that Tax Knowledge exerts a statistically significant but negative influence on Motor Vehicle Taxpayer Compliance, with a $\beta = -0.145, p < 0.001$. Accordingly, Hypothesis 1 (H1) is supported, as the empirical data demonstrate that Tax Knowledge exerts a statistically significant negative impact on Motor Vehicle Taxpayer Compliance, which aligns with the initial hypothesis. Drawing upon Tyler's (1990) Compliance Theory, legal comprehension alone is insufficient to drive compliant behavior; it must be underpinned by normative factors such as institutional trust, perceived legitimacy, and systemic fairness. Thus, taxpayers with adequate knowledge may still evade obligations if they perceive weak law enforcement or question the transparent allocation of public revenues. Ultimately, these results underscore that standalone educational campaigns are inadequate. To foster voluntary compliance effectively, tax knowledge enhancement must be integrated with broader institutional reforms aimed at rebuilding public trust and systemic transparency.

The Influence of Taxpayer Awareness on Motor Vehicle Taxpayer Compliance

Based on the t-test outcomes, Taxpayer Awareness (X2) exerts a statistically significant inverse impact on Motor Vehicle Taxpayer Compliance among DKI Jakarta residents, as evidenced by a t-value of **-7.229**, a regression coefficient (β) of **-0.233**, and a significance level of **p < 0.001**. This evidence indicates that elevated levels of taxpayer awareness are linked to diminished taxpayer compliance. These outcomes align with the theoretical framework established in this research and support the premises of Isnaini & Karim (2021) as well as Adem et al. (2024), which contend that taxpayer awareness by itself is inadequate to guarantee compliant behavior unless paired with institutional trust, efficient law enforcement, and robust tax sanctions. Consistent with the Theory of Planned Behavior, Tax Morale Theory, and Behavioral Economics Theory, awareness lacking

sufficient external backing may fail to manifest as actual compliance, given that taxpayers might still delay or evade meeting their tax duties. Consequently, these insights imply that raising taxpayer awareness alone is inadequate to boost compliance. Policymakers ought to integrate awareness campaigns with enhanced institutional credibility, transparent tax administration, and uniform enforcement to foster sustainable taxpayer compliance.

The Influence of Tax Sanctions on Motor Vehicle Taxpayer Compliance

The conclusions obtained through this study are in line with the premise proposed by Purwanto et al., (2025) and the research of Nita et al., (2022) which both indicate that the implementation of tax administration sanctions exerts a constructive role and has a close relationship in encouraging discipline and fulfillment of fiscal obligations by vehicle taxpayers. The regression analysis confirms that Tax Sanctions exert a statistically significant positive effect on Motor Vehicle Taxpayer Compliance. $\beta = 0.593, p < 0.001$, thereby providing robust support for Hypothesis 3 (H3). This demonstrates that stringent and consistently applied penalties effectively function as preventive deterrents against tax evasion. Aligned with the instrumental perspective of Compliance Theory, taxpayers inherently engage in a cost-benefit calculus; they opt for compliance when the anticipated financial and administrative repercussions of non-compliance outweigh the temporary benefits of deferment. Consistent with prior empirical evidence, however, the efficacy of these sanctions relies not merely on their severity but fundamentally on their equitable, transparent, and uniform enforcement. Consequently, policy interventions must ensure that punitive measures are systematically and fairly administered to maximize their deterrent effect, thereby fostering both enforced and voluntary compliance while bolstering public trust in tax authorities.

The Influence of Money Orientation on Motor Vehicle Taxpayer Compliance

The conclusions obtained in these findings are consistent with the premise proposed by Julianti (2025) and a study by Novi Purwanti (2020), which also confirms that psychological aspects in the form of financial orientation or money orientation (love of money) contribute significantly to determining vehicle owners' tax compliance behavior. The regression analysis reveals that Love of Money exerts a statistically significant negative effect on Motor Vehicle Taxpayer Compliance, equal to $-0.427, p < 0.001$. H4 is not sustained since the empirical results run counter to the predicted positive relationship. This inverse relationship aligns closely with behavioral economics, positing that individuals with pronounced materialistic orientations tend to view tax obligations as direct diminishments of personal wealth rather than essential contributions to collective welfare. Driven by a prioritization of immediate economic self-interest over broader societal benefits, these taxpayers exhibit a diminished propensity for voluntary compliance. Consequently, these findings highlight the critical role of psychological determinants, suggesting that traditional reliance on administrative enforcement and basic tax education is insufficient. To effectively mitigate the detrimental impact of excessive financial orientation, policymakers must concurrently cultivate ethical values, civic responsibility, and public awareness regarding the tangible societal benefits of taxation.

CONCLUSION

This research demonstrates that Tax Knowledge, Taxpayer Awareness, Tax Sanctions, and the Love of Money substantially influence Motor Vehicle Taxpayer Compliance among two-wheeled vehicle owners in DKI Jakarta. The empirical evidence reveals that Tax Knowledge, Taxpayer Awareness, and the Love of Money exert significant inverse impacts on compliance levels, whereas Tax Sanctions exhibit a significantly positive effect. These outcomes indicate that enhanced tax understanding and greater taxpayer awareness do not automatically manifest as higher compliance, particularly when institutional trust, transparent tax governance, and efficient law enforcement are lacking. On the contrary, the uniform execution of tax penalties remains a potent instrument for reinforcing taxpayer adherence, whereas a heightened Love of Money orientation diminishes the

readiness of taxpayers to meet their fiscal duties due to prioritizing individual financial gains over civic obligations. These insights contribute to the behavioral economics and taxation literature by establishing that compliance behavior is governed not merely by regulatory frameworks but also by psychological dimensions. Consequently, decision-makers should implement a comprehensive strategy that enhances institutional integrity, ensures the equitable and steady enforcement of tax sanctions, upgrades administrative transparency, and nurtures ethical values along with civic responsibility to foster long-term motor vehicle taxpayer compliance.

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