

## **MOTOR VEHICLE TAX COMPLIANCE LEVELS: AN EMPIRICAL STUDY AND THE DETERMINING FACTORS**

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### **ABSTRACT**

*Tax is the biggest income for the state and one of taxes which imposed on taxpayers is motor vehicle tax. Normatively, for all citizens who have fulfilled the requirements as taxpayers and have motor vehicles, they should not forget to pay the tax. But in reality, there are still many taxpayers who have not complied and fulfilled their tax obligations. The aim of this study is to analyze the effect of the application of administrative penalty, awareness of taxpayers, interest rates on tax penalties, and tax payment procedure on the level of taxpayer compliance. We used accidental sampling method on motor vehicles tax payer to determine the sample. There are 144 taxpayer respondents who are willing to participate and whose data can be processed. Multi linear regression was used to test the hypothesis. The findings of this study indicate that the interest rates on tax penalties have the greatest influence on motor vehicle taxpayer compliance. While the awareness factor of taxpayers actually has the smallest influence on taxpayer compliance.*

**Keywords:** *imposition of administrative penalty, awareness of taxpayers, interest rates on tax penalties, tax payment procedures*

### **INTRODUCTION**

#### **Background**

The government needs funds to pay the expenditure which become increasingly expensive. The state income can be obtained from all potential resources originating from within the country without having to depend on foreign loans. This means that all state expenditures must be financed by state income, in this case tax income.

One of the problem that can resist the effectiveness of tax collection is tax compliance. Taxpayers Compliance can be defined as an attitude / behavior of a taxpayer who carries out all tax obligations and enjoys its rights in accordance with the provisions of applicable laws and regulations. (Nurmantu, 2009). In order to achieve the tax target, there is a need to continually increase public awareness and compliance to fulfill tax obligations. Tax awareness arises from within the taxpayer himself, regardless of tax penalty while tax compliance arises because of knowing tax penalty. However, in practice it is difficult to distinguish whether taxpayers who fulfill their tax obligations are motivated by tax awareness or compliance (Nurmantu, 2009).

The tax payment activity is an act of embodiment of state obligations and the role of the taxpayer to directly carry out the obligations in terms of tax used for financing a country and

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for national development activities. The effort that can be made by the Indonesian government to realizing the national development mission is to maximize the funds resources in the form of taxes.

Tax has a very large and reliable role in the government development and government expenditure. The tax payment activity is the responsibility of the taxpayer as a reflection of state obligations in the field of taxation as the members of the community and to carry out the obligations of the citizens. This is in accordance with the self-assessment system adopted by the Indonesian taxation system; the government in this case is the Directorate General of Taxation in accordance with its function is to provide guidance, counseling, service and tax supervision. Motor Vehicle Tax is one of the regional taxes that pay the development of the province.

Law enforcement in motor vehicle taxation is realized through the provision of a penalty in the form of motor vehicle tax administration penalty on taxpayers who do not make payments in accordance with the deadline contained in the Regional Tax Assessment Letter (SKPB). This motor vehicle tax is one of the regional taxes contained in the Law concerning the balance between the central government and the regional government which written in the constitution No.33 of 2004, which is stated as part of regional tax and by Government Regulation No. 3 of 1957, the tax is submitted to the regional government to be collected and administered, and furthermore as a financial source of One-Stop Single Administration System or often known as SAMSAT is one of the means of supervision of motor vehicle tax that has contributed to state tax income. In general, SAMSAT is given the task of providing services and supervision of motor vehicle tax payments (Suryadi, 2006). Tax penalty have an important role in providing lessons for tax offenders not to underestimate tax regulations. The police officers are not strict to take action directly against taxpayers who do not pay annual taxes on motorized vehicles.

Taxpayer compliance is an attitude towards the tax function, in the form of a constellation of cognitive, effective and conative components that interact in understanding, feeling and behaving towards the meaning and function of taxes (Yadnyana and Sudiksa, 2011). Taxpayer compliance can be measured by understanding all provisions of tax laws and regulations, filling out forms completely and clearly, calculating the amount of tax owed correctly, paying and reporting tax on time. Knowledge about tax by the taxpayers is expected to increase taxpayer compliance.

A good tax payment procedure will encourage someone to fulfill their obligations in paying taxes. The better the tax payment procedure will increase taxpayer compliance. Research conducted by Susilawati and Budiarta (2013), said that tax payment procedures have a positive effect on taxpayer compliance. The problems raised in this study are whether the application of administrative penalty, awareness of taxpayers, interest rates on tax penalty, and tax payment procedure have an effect on motor vehicle taxpayer compliance at SAMSAT I in Semarang?

### Research Hypothesis

H1: Application of administrative penalty has a significant effect on motor vehicle taxpayer compliance.

H2: Taxpayer awareness has a significant effect on motor vehicle taxpayer compliance.

H3: Interest rates on tax penalty have a significant effect on motor vehicle taxpayer compliance.

H4: Tax payment procedures have a significant effect on motor vehicle taxpayer compliance.

### METHOD, DATA AND ANALYSIS

#### Methods

The population of this study was the motor vehicles taxpayer at SAMSAT I Semarang. Sample of this study was the motor vehicle tax payer at SAMSAT I Semarang, we use accidental sampling method to determine the number of sample based on coincidence, and that is, anyone who accidentally meets with a writer can join the study. The sample in this study was taken by distributing questionnaires to 200 respondents. The questionnaires that returned without being filled were 32 questionnaires. While the questionnaire filled out by respondents, but not complete is 24 questionnaires, then the returned and can be processed questionnaires is only 144 questionnaires.

#### Variable Descriptive Analysis

This descriptive analysis is used to facilitate the understanding of the measurement of indicators which is used in each variable. The variables used in this study consisted of the Application of administrative penalty (X1), awareness of taxpayers (X2), interest rates on taxation penalty (X3), tax payment procedures (X4), and taxpayer compliance (Y). The results of descriptive statistics can be seen on table 1 in appendix.

===== Table 1 =====

The table 1 shows that the statistics for variables have a standard deviation value smaller than the average value. This can be interpreted that the average respondent agrees on these variables.

#### Reliability Test

Reliability test is used to test how reliable a measuring device can be used for the same research. Reliability test in this study was using Cronbach Alpha. The test results show that all variables have enough Alpha coefficients which are  $> 0.60$  so we can say that all the variables measurement in this study are reliable.

#### Data Normality Test

Data Normality test is done due to test the data of independent variables and the dependent variable in the regression equation which is produced normally or not. The regression equation is said to be good if it has a normal or normal distribution at all and the test results show that the data points are close to the normal line, meaning that the data in this study are normal.

### Multicollinearity test

The multicollinearity test is used to show the existence of a linear relationship between the independent variables in the regression model. A good regression model should not have a correlation between the independent variables. If the independent variables are correlated with each other, then these variables are not orthogonal. Orthogonal variables are independent variables whose correlation value between independent variables is zero. Detection of the absence of multicollinearity can be seen from the value of Tolerance (TOL) > 10% and the value of Variant Inflation Factor (VIF) <10. These results indicate that all independent variables, such as the application of administrative penalty, awareness of taxpayers, tax penalty, and tax payment procedures has a tolerance value greater than 0.10 and smaller than 10. The results of regression model test show no multicollinearity symptom in the regression model. This means that all of these variables are worth to be used as predictors.

### Heteroscedasticity test

The aim of this test is to test whether in the regression model there is an inequality in the standard deviation of the value of the dependent variable in each independent variable and also to test whether the variance and residual inequalities occur in one observations to other observations. The presence or absence of heteroscedasticity can be tested by the Scatterplot test. Heteroscedasticity test results show that data points spread randomly and do not form a specific pattern. It can be concluded that there is no heteroscedasticity.

### Coefficient of Determination

The coefficient of determination ( $R^2$ ) is how far the model's ability to explain the dependent variable. The empirical test results show that the *adjusted R square* is 0.501, which means that the variable imposing administrative penalty, taxpayer awareness, tax penalty and tax payment procedures can explain taxpayer compliance by 50.1% while the remaining 49.9% is explained by other variables.

### F Statistics Test

The F statistical test shows whether the regression model is fit for further processing. The results of the F test obtained F-count values of 36,926 and significance of 0,000 so we can say that the procedure for paying taxes, administrative penalty application, awareness of taxpayers, and taxation penalty together had a significant effect on taxpayer compliance.

### Partial Test t

T test were used to test the hypothesis, where this test basically shows how far the influence of independent variables individually explains the variation of the dependent variable. T test results can be seen on table 2 in appendix.

===== Table 2 =====

Regression equation:

$$Y = 0.077 X_1 + 0.013 X_2 + 0.493 X_3 + 0.339 X_4 + e$$

Noted:

Y = Motor vehicles taxpayer compliance

X1 = Administrative penalty application

X2 = Tax obligation awareness

X3 = Tax penalty

X4 = Tax payment procedure

Based on the table 2, it can be concluded that partially administrative penalty application, taxpayer's awareness, tax penalty and tax payment procedures affect taxpayer compliance.

## DISCUSSION

### **Effect of Administrative Penalty Application on Motor Vehicle Taxpayer Compliance.**

Penalty is a form of punishment for people who violate the rules, and fines are penalties by paying money for violating applicable laws and regulations, so it can be concluded that fines are negative penalties for people who break the rules by paying money (Suhartono, 2010). Based on the results of the study note that the significance value is  $0.025 < 0.05$  so the first hypothesis is accepted. This means that there is the effect of administrative penalty application on motor vehicle taxpayer compliance. Higher administrative penalty, the taxpayer will understand the taxation system and become more obedient. Thus, there is an influence between the applications of administrative penalty on taxpayer compliance.

The results of validity test of the influence of the imposition of the largest administrative penalty have a correlation value of 0.874. It shows that in order to promote justice and the effectiveness of the taxation system, penalty have to be strict enough to prevent non-compliance, encourage taxpayers to comply with their tax obligations, and it used to educate taxpayers and encourage taxpayer compliance in the future. The higher administrative penalty, it causes higher taxpayer's desire to pay taxes on time.

The Statistics value of penalty application variable has an average value of 26.944 with a standard deviation value smaller than the average value of 4.06379. It shows that the most of the respondent agrees on the application of penalty, the minimum value for the application of penalty is 18 and the maximum value is 35. The respondent knows that if there is a delay in paying taxes the fine will be imposed, there is an 2% of interest rate per month, they also know that there is tax administration penalty, the application of fines penalty, the tax as the citizen's contribution, understanding the calculation of fines, and the purpose of tax administration penalty.

### **The Influence of Taxpayer Awareness on Compliance Taxpayers on Paying Motor Vehicle Tax**

Awareness of taxpayers defined as a good intention of someone to fulfill the obligation to pay taxes based on a sincere conscience. The higher the level of taxpayer's awareness, it causes better understanding and implementation of tax obligations so it can improve compliance (Muliari and Ery, 2009). There are three factors that determined the existence of individual awareness (Mustikasari, 2007): (a) *Behavioral Beliefs* are individual beliefs about the results of a behavior and evaluation of these results. (b) *Normative Beliefs*, beliefs about the normative expectations of others and motivation to fulfill those expectations. (c) *Control Beliefs* are beliefs about the existence of things that support or inhibit the behavior of

individuals that will be displayed and their perceptions of how strong things that support and inhibit this behavior (*perceived power*).

Based on the results of the study, the significance value of  $0.043 < 0.05$  so it can be concluded that the second hypothesis is accepted. It means that there is an influence between taxpayer awareness on motor vehicle taxpayer compliance. The higher level of taxpayer's awareness caused higher the taxpayer's compliance. Thus, there is an influence between the awareness of taxpayers on taxpayer compliance.

The results of the validity test of the influence of awareness of the largest taxpayer have a correlation value of 0.773. It shows that sincerity and desire of taxpayers in fulfilling their tax obligations is shown from the understanding of taxpayers on tax functions and the sincerity of taxpayers in paying and reporting taxes. In an effort to achieve the tax target, it is necessary to continually grow taxpayer awareness and compliance which is an important factor for increasing tax income, especially motor vehicle tax. The higher level of awareness of the taxpayer, the taxpayer is more motivated to pay taxes.

Statistically, taxpayer awareness variables have an average value of 16.1667 with a standard deviation value smaller than the average value that is equal to 2.377410. This can be interpreted that the average respondent agrees on the awareness of the taxpayer, the minimum value for the taxpayer awareness variable is 10 and the maximum value is 20. Respondents know the function of taxes, know how to fill out tax forms, understand the tax function, and understand tax payment methods or procedures.

#### **Effect of Interest Rates Tax Penalty on Motor Vehicle Taxpayer Compliance.**

According Mardiasmo (2011), the interest rate tax penalties is a guarantee that the provisions of tax legislation (taxation norms) that will be followed / observed, in other words the tax penalty is a deterrent (*preventive*) so that the taxpayer does not violate the norms of taxation. The interest rate is the cost of the loan or the price that will be paid for the loan fund, usually expressed as a percentage per year (Mishkin, 2008). Interest rate is the price of using money or it also can be seen as a lease for the use of money for a certain period of time or the price of borrowing money to use its purchasing power and it is usually expressed in percent.

Based on the results of the study it is known that the significance value is  $0,000 < 0,05$  so we can say that the third hypothesis is accepted. This means that there is an influence of interest rates on tax penalty on motor vehicle taxpayer compliance. The higher the tax interest rate, the taxpayer will become more obedient. Thus, there is an influence of interest rates on tax penalty on taxpayer compliance. The validity text results of the influence of the largest interest rates on tax penalties have a correlation value of 0.886. This shows that penalty is also a tool to prevent taxpayers from violating the applicable tax provisions and rules. Interest rates on tax penalty are also a deterrent so that taxpayers do not violate tax norms. In implementing tax penalty, tax authorities must be active and required to discipline in providing interest rates on tax penalties to taxpayers who violate to make the citizen to be obedient and as a deterrent so that taxpayers do not violate tax rules. Therefore, the higher the interest rates for tax penalty, the higher the taxpayer's compliance.

### **Effect of Tax Payment Procedures on Motor Vehicle Taxpayer Compliance**

Public service accountability is the ability of SAMSAT to serve taxpayers to fulfill all their needs transparently and openly. In accordance with the provisions of the laws and regulations the implementation of public services must be accountable, both to the public and or leaders of service units of government agencies. Based on the results of the study it is known that the significance value is  $0,000 < 0,05$  so, the fourth hypothesis is accepted. This means that there is an effect of tax payment procedures on motor vehicle taxpayer compliance. The higher the tax payment procedure will increase taxpayer compliance. Thus , there is an influence between the procedure for paying taxes on taxpayer compliance.

Statistics for procedural tax payment variables have an average value of 16.5069 with a standard deviation value smaller than the average value of 1.41420. It can be interpreted that the average respondent agrees about the procedure for paying taxes, the minimum value for the procedure for paying taxes is 13 and the maximum value is 20. The respondent feels that the ability of SAMSAT to serve taxpayers is done transparently, feeling that services from SAMSAT are open to mandatory the tax, SAMSAT services are in accordance with the laws and regulations, and SAMSAT services must be accountable. The respondents who are disciplined in paying motor vehicle tax, have a good level of knowledge of taxes, take part in tax socialization, take part in socialization of tax administration penalty, and understand taxpayer obligations and try to understand the tax law. Respondents felt that motor vehicles tax service in SAMSAT was served by clear, easy and fast payment procedures so that taxpayers felt comfortable paying taxes.

The validity test results of the influence of the biggest tax payment procedure have a correlation value of 0.656. It shows that the procedure for paying taxes is good, it will make easier for people to pay taxes, so that taxpayers are motivated to pay taxes on time or before deadline. A good tax payment procedure is a procedure for paying taxes that makes it easier for taxpayers to make payments. The better the procedure for paying taxes, the public will have the desire to obey paying taxes.

## **CONCLUSION**

### **Conclusion**

The application of administrative penalty, taxpayer's awareness, interest rates on tax penalty and tax payment procedures have a significant effect on motor vehicle taxpayer compliance.

### **Suggestion**

1. It is better if Samsat in Semarang can pay attention to various factors that influence motor vehicle taxpayer compliance, such as administrative penalty, taxpayers awareness, interest rates on tax penalties, tax payment procedures because this study empirically prove to affect motor vehicle taxpayer compliance. it can be done by giving the penalty strictly for late payment of motor vehicle taxes, as well as providing various counseling or open seminars about the importance of paying motor vehicle tax.

2. To increase public confidence in taxation agencies, the Directorate General of Taxes is expected to apply honesty values and apply the tax ethics code through internal supervision that has existed in each Tax Service Office and provide strict penalty against tax officers who are known to violate the ethics code of tax employee.
3. For motor vehicle taxpayers to always comply with the current regulations, such as paying motor vehicle tax on time or before the due date.

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**Appendix: SPSS Outputs**

**Table 1: Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
PENALTY APPLICATION	144	18,00	35,00	26,9444	4,06379
TAX OBLIGATION AWARENESS	144	10,00	20,00	16,1667	2,37410
TAX PENALTY	144	7,00	16,00	11,7639	2,48910
TAX PAYMENT PROCEDURE	144	13,00	20,00	16,5069	1,41420
TAX OBLIGATION COMPLIANCE	144	11,00	23,00	17,2847	2,98168
Valid N (listwise)	144				

**Table 2: T-Test Results**

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-2,741	2,292		-1,195	,234
PENALTY APPLICATION	,057	,050	,077	3,133	,026
TAX OBLIGATION AWARENESS	,016	,083	,013	2,198	,043
TAX PENALTY	,591	,088	,493	6,737	,000
TAX PAYMENT PROCEDURE	,715	,134	,339	5,336	,000

a. Dependent Variable: TAX OBLIGATION COMPLIANCE