



CURRENT
Jurnal Kajian Akuntansi dan Bisnis Terkini
<https://current.ejournal.unri.ac.id>



INFLUENCE OF PERCEIVED FAIRNESS AND TAX POLICY ON MOTOR VEHICLE TAX COMPLIANCE

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Keywords

Tax compliance, tax literacy, social environment, tax fairness, tax policy

Article informations

Received:

2025-08-25

Accepted:

2025-11-14

Available Online:

2025-11-21

Abstract

Previous studies on tax compliance have primarily focused on individual and economic determinants, leaving limited understanding of how social and perceptual factors jointly influence taxpayers' behavior. This study examines the effects of tax socialization and social environment as independent variables, with tax literacy serving as a mediating variable affecting tax compliance. It also introduces perceived fairness and tax policy as moderating variables, offering a broader analytical framework compared to prior research. Using data collected through proportional sampling in D.I. Yogyakarta and West Java, the study applies the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method to assess both direct and indirect relationships among variables. The results indicate that effective tax socialization and a supportive social environment significantly enhance tax literacy, which in turn promotes taxpayer compliance. Theoretically, this study contributes to the expansion of behavioral tax compliance models by integrating social and policy dimensions. Practically, it offers insights for policymakers to improve compliance through targeted education, social engagement, and the development of fair and consistent tax policies.

INTRODUCTION

Up to December 31, 2024, the level of compliance among vehicle owners in paying motor vehicle tax was only 54.35% of the total national vehicle potential (PT Jasa Raharja, 2025a). This study specifically focuses on two-wheeled motor vehicles. Table 1 shows the data on two-wheeled motor vehicles over the past three years, from 2022 to 2024.

Table 1.

Information on Two-wheeled Motor Vehicle Classes for 2022, 2023, and 2024

Informations	2022	2023	2024
Number of traffic accidents (all classes)	139,119	150,331	149,267
Two-wheeled motor vehicles involved in traffic accidents	74.05%	76.14%	76.31%
Sales of new two-wheeled motor vehicles	5,221,470	6,236,992	6,333,310
Two-wheeled motor vehicles tax payment compliance	53.3%	53.9%	51.1%

Source: Data compiled from various sources

The average annual growth rate of road accidents increased by 3.49%, with two-wheeled motor vehicles accounting for a dominant share of 75.94% in accidents over the past three years



(Bareskrim Polri, 2025). According to data from the association of Indonesian motorcycle industry (AISI), sales of new motorcycles in the domestic market in 2024 increased by 1.5%, an additional 96,318 units compared to 2023 (AISI, 2025). With the growing number of motor vehicles, traffic complexity has increased, directly and indirectly contributing to higher accident rates (Purwantono & Bawono, 2023). Another critical concern is the consistently low compliance rate in paying motor vehicle tax among motorcycle owners over the past three years, averaging only 52.8% (PT Jasa Raharja, 2025b). This situation undoubtedly affects the revenue collected from the road traffic accident insurance fund, known as *Sumbangan Wajib Dana Kecelakaan Lalu Lintas Jalan* (SWDKLLJ), which is managed by Jasa Raharja. SWDKLLJ is a mandatory insurance providing basic protection against road traffic accidents, paid simultaneously with the payment of motor vehicle tax.

Given these management challenges, the research problem is formulated as: What factors can improve public compliance in paying motor vehicle tax? The observed variables supporting this study include public knowledge and awareness of the importance of motor vehicle tax payments, referred to as literacy, the influence of social environment based on the Subjective Norm component of the Theory of Reasoned Action (TRA) (Ajzen, 1991; Ajzen & Fishbein, 1980; Fishbein, 1979, 2008; Fishbein & Ajzen, 1975), perceived fairness, and implemented policies, all of which are examined for their impact on compliance in motor vehicle tax payments. Considering the recognized phenomena and research problem, the research questions are: Does socialization and environmental influence shape literacy, thereby increasing the intention to pay motor vehicle tax? And do implemented policies and perceived fairness affect this intention? The primary objective of this study is to identify the key factors shaping compliance in motor vehicle tax payments. The practical benefit of this research is to provide actionable insights for policymakers and stakeholders in enhancing public compliance with motor vehicle tax payments. Low levels of motor vehicle tax compliance remain a persistent issue in several Indonesian regions, as reflected in data reported by Jasa Raharja, AISI, and the Central Bureau of Statistics (BPS). These data indicate a consistent gap between the number of registered vehicles and those that fulfill their tax obligations. From a theoretical standpoint, this behavioral tendency can be explained through the Theory of Reasoned Action (TRA), which posits that individual behavior is shaped by attitudes, subjective norms, and perceived control. Previous studies have examined various determinants of tax compliance, such as socialization, awareness, and enforcement, yet most of them focused on single-region contexts and often overlooked the moderating effects of fairness perceptions and tax policy. In this research, regions were deliberately selected based on differing levels of compliance to capture a more representative picture of taxpayer behavior. By extending the TRA framework, this study incorporates fairness perception and tax policy as moderating variables that interact with tax literacy to influence compliance. This approach not only broadens the analytical scope but also highlights how contextual and perceptual dimensions can strengthen behavioral models of tax compliance. The novelty of this study lies in integrating social, cognitive, and policy-related factors within a comparative regional framework, offering a more comprehensive understanding of the mechanisms shaping tax compliance in Indonesia.

HYPOTHESIS DEVELOPMENT

Information Dissemination and Tax Literacy

Based on the Theory of Reasoned Action (TRA), individuals' behavioral intentions are shaped by attitudes and subjective norms that arise from accessible information and social influence. In the context of taxation, information dissemination serves as an external stimulus that influences cognitive awareness and the formation of positive attitudes toward compliance. Effective dissemination of tax-related information—whether through traditional media or digital platforms such as social media—helps taxpayers understand their rights, obligations,

and the societal value of taxes. When individuals are well-informed, they are more likely to internalize tax norms and demonstrate compliant behavior. Therefore, tax socialization functions as a primary antecedent that enhances tax literacy, which reflects taxpayers' knowledge and understanding of tax systems and obligations.

H₁: Tax socialization positively influences tax literacy.

Social Environment, Tax Literacy, and Compliance

TRA also emphasizes that subjective norms—perceived social pressure to perform or avoid certain behaviors—are critical in shaping intentions. The social environment provides these subjective norms through peer influence, social interactions, and community expectations. Individuals are more likely to comply when compliance is seen as socially desirable or expected by their reference group. A supportive social environment can thus enhance not only tax literacy (through information exchange and shared experiences) but also actual compliance behavior. Consequently, the social environment plays a dual role: fostering knowledge (tax literacy) and shaping behavioral intention (compliance).

H₂: The social environment positively influences tax literacy.

H₃: The social environment positively influences tax compliance.

Tax Literacy and Compliance Levels

Tax literacy represents an individual's cognitive capacity to understand, interpret, and apply tax regulations. Within the TRA framework, it reinforces behavioral intention by increasing confidence (perceived behavioral control) and positive attitudes toward compliance. Individuals with higher tax literacy are more aware of the consequences of evasion and the broader benefits of paying taxes, thus forming stronger compliance intentions. Empirical evidence supports that tax literacy enhances voluntary compliance by increasing awareness and perceived behavioral control over tax obligations. Hence, tax literacy acts as a key mediator connecting informational and social influences with compliance outcomes.

H₄: Tax literacy positively influences tax compliance.

Policy Implementation as a Moderating Variable

While literacy and environment build taxpayers' willingness and awareness, the regulatory context determines whether these intentions can be effectively translated into compliant behavior. Tax policy—through its clarity, consistency, and fairness—can either strengthen or weaken the relationship between literacy, environment, and compliance. Within the TRA framework, tax policy modifies the relationship between intention and behavior by affecting perceived control. Complex or inconsistent policies can reduce motivation, while transparent and efficient policies enhance the perceived ease of compliance. Accordingly, this study posits that tax policy acts as a moderating variable that amplifies or diminishes the influence of tax literacy and social environment on compliance.

H_{5a}: Tax policy strengthens the influence of tax literacy on tax compliance.

H_{5b}: Tax policy strengthens the influence of the social environment on tax compliance.

Perceived Fairness as a Moderating Variable

Perceived fairness is a psychological construct that shapes taxpayers' moral and emotional responses toward the tax system. According to TRA, fairness influences attitudes toward behavior, which in turn affect intention and compliance. When taxpayers perceive the tax system as fair and transparent, they are more likely to comply voluntarily. Conversely, perceived unfairness can erode trust and weaken compliance motivation. In this study, perceived fairness is proposed as another moderating variable because it conditions the relationship between cognitive understanding (tax literacy), social influence (social environment), and compliance behavior. A strong sense of fairness enhances the translation of



knowledge and norms into compliant action.

H_{6a}: Perceived fairness strengthens the influence of tax literacy on tax compliance.

H_{6b}: Perceived fairness strengthens the influence of the social environment on tax compliance.

Conceptual Model and Novelty

This study integrates the Theory of Reasoned Action (TRA) with fairness and policy frameworks to develop a more comprehensive model of tax compliance behavior. Unlike previous research focusing on direct effects, this model introduces a mediating mechanism (tax literacy) and two moderating mechanisms (tax policy and perceived fairness) to explain the interaction between cognitive, social, and contextual factors. The conceptual novelty lies in demonstrating that compliance is not only a function of knowledge or enforcement but also a product of interactive social and institutional dynamics, providing a holistic framework for understanding taxpayer behavior in the context of motor vehicle taxes.

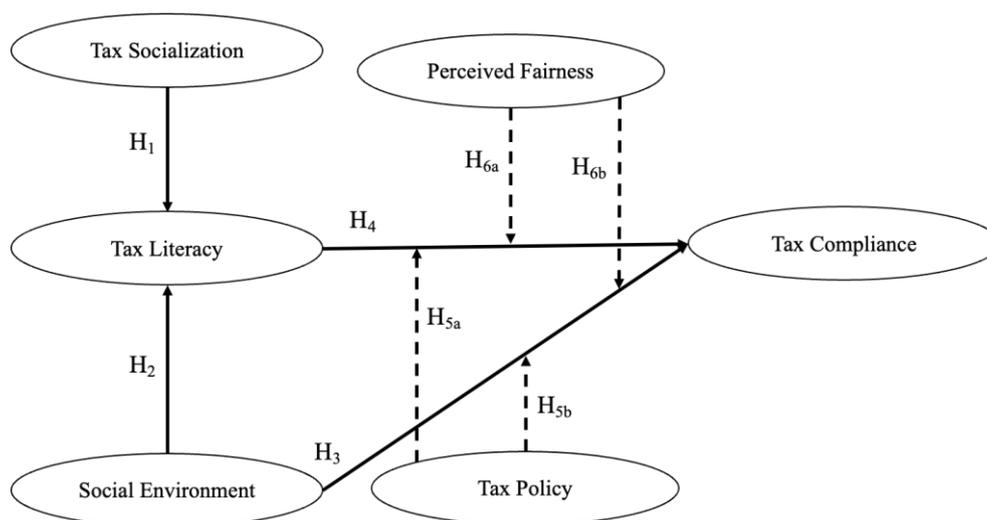


Figure 1.
Research Model on the Influence of Tax Compliance

RESEARCH METHOD

This study employs a quantitative research method to analyze the influence of each variable-forming indicator on motor vehicle tax payment compliance and to confirm the proposed hypotheses. Quantitative analysis was chosen because it allows measurement of relationships between variables in a structured, valid, and objective manner (Sugiyono, 2024).

There are six variables in this study: two independent variables (Tax Socialization and Social Environment), one mediating variable (Tax Literacy), two moderating variables (Perceived Fairness and Tax Policy), and one dependent variable (Tax Compliance).

The Tax Socialization variable includes four indicators: type of socialization activity, novelty of information, benefits of socialization, and socialization media (Wardani & Wati, 2018). The Social Environment variable is based on the *Subjective Norm* dimension of the Theory of Reasoned Action (Ajzen, 1991; Ajzen & Fishbein, 1980; Fishbein, 1979, 2008; Fishbein & Ajzen, 1975) and includes indicators of family environment, coworkers, and peer reference groups (Trifan et al., 2023). The Tax Literacy variable acts as a mediating variable and covers understanding, benefits, and obligations of paying taxes (Suparta et al., 2021). The Perceived Fairness variable represents public trust in tax fund management and its impact on development and welfare (Doerrenberg & Peichl, 2017; Latief & Zakaria, 2020; Muamarah et al., 2021; Sari et al., 2022; Trifan et al., 2023). The Tax Policy variable covers the implementation of policies, including clarity, convenience, and sanction enforcement (Awalina

& Puspitasari, 2021; Kurniawan & Vidyarto, 2021; Nihlah et al., 2024; Setyoko et al., 2024; Vincent, 2021). Finally, the Tax Compliance variable measures the fulfillment of tax obligations according to prevailing regulations (Karnowati & Handayani, 2021).

The research instrument was developed in the form of a structured questionnaire using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). The questionnaire consisted of 32 items distributed as follows: Tax Socialization (6 items), Social Environment (5 items), Tax Literacy (6 items), Perceived Fairness (5 items), Tax Policy (5 items), and Tax Compliance (5 items). The instrument was pre-tested to ensure readability and clarity before distribution.

To ensure data quality, validity tests were conducted using loading factor values (>0.70) and convergent validity ($AVE > 0.50$). Reliability and consistency were tested through Cronbach's Alpha and Composite Reliability (>0.70) to confirm the instrument's stability and internal consistency.

The study population consists of motorcycle owners in two provinces with distinct levels of tax payment compliance: Special Region of Yogyakarta (DIY) and West Java. The national average for vehicle tax compliance in 2024 was 54.35% (PT Jasa Raharja, 2025b). DIY recorded the highest national compliance rate at 71.55%, while West Java had a below-average compliance rate of 51.85%. The number of registered motorcycles in West Java reached 13,785,775 units (Badan Pusat Statistik Provinsi Jawa Barat, 2024), while DIY had 2,830,608 units (Badan Pusat Statistik Provinsi Daerah Istimewa Yogyakarta, 2024).

The choice of these two provinces is justified by their contrasting compliance levels, which enables comparative analysis and enhances the generalizability of the findings across regions with high and low compliance behaviors.

Sampling was determined using the Isaac and Michael method for a known population size (Isaac & Michael, 1981; Sugiyono, 2024; Sukwika, 2023). The Chi-Square (λ^2) value at a 5% error level with a degree of freedom of 1 was 3.841, with $P = 0.5$, $Q = 0.5$, and sampling error (d) = 0.05. Based on these parameters, the required sample size for each province was 350 respondents, resulting in a total of 700 respondents across both regions.

Data were analyzed using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) approach to test both direct and indirect relationships among variables. The analysis was conducted using SmartPLS software version 4.1.1.2 (licensed academic version), which provides robust testing for reflective measurement models and structural relationships.

RESEARCH RESULTS AND DISCUSSION

Respondent Characteristics

The study involved 700 respondents consisting of motorcycle owners from the Special Region of Yogyakarta and West Java. Respondents were primarily aged 25–40 years (87.43%), female (53.71%), and had valid annual vehicle tax status (99%). Most respondents had owned their motorcycles for 5–10 years (44.29%), worked in private companies (57.71%), had a high school education (43.29%), paid less than Rp500,000 in annual vehicle tax (45%), and had monthly expenses ranging between Rp2,000,000 and Rp5,000,000 (42.29%). The questionnaire was distributed online via the Populix research platform to ensure validity and proportional representation across both regions.

Instrument and Data Validation

Data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS version 4.1.1.2 (Ringle et al., 2024). Validity and reliability tests confirmed that all constructs met statistical criteria.



Validity Test

Convergent validity was achieved as all indicator loading factors exceeded 0.70, and Average Variance Extracted (AVE) values were above 0.50, confirming each indicator’s capacity to represent its construct (Hair Jr. et al., 2017).

Discriminant validity was met since Heterotrait–Monotrait (HTMT) ratios were below 0.90, and cross-loading values showed each indicator loaded highest on its respective construct. The Variance Inflation Factor (VIF) values were below 10, indicating no multicollinearity issues (Ningsih et al., 2022).

Reliability Test

Table 2.

Construct Reliability

Constructs	Cronbach's alpha	rho_a	rho_c
Tax Policy	0.911	0.912	0.931
Social Environment	0.933	0.944	0.957
Tax Literacy	0.891	0.893	0.915
Perceived Fairness	0.927	0.928	0.948
Tax Socialization	0.873	0.881	0.905
Tax Compliance	0.922	0.923	0.939

Source: Data processing using SmartPLS 4.1.1.2, 2025

All constructs demonstrated strong internal consistency, with Cronbach’s Alpha and Composite Reliability values exceeding 0.70 (Hair et al., 2015).

R-Square Assessment

Table 3.

R-Square Value

Constructs	R-square	R-square adjusted
Tax Compliance	0.675	0.671
Tax Literacy	0.573	0.571

Source: Data processing using SmartPLS 4.1.1.2, 2025

These results indicate that 67.5% of Tax Compliance is explained by Tax Literacy and Social Environment, while 57.3% of Tax Literacy is explained by Tax Socialization and Social Environment. According to Chin (1998), these R² values fall within the moderate-to-strong range, indicating that the model has good explanatory power.

Q-Square Model Assessment

Table 4.

Q-Square Value

Constructs	Q-Square	Result
Tax Compliance	0.574	Has predictive relevance
Tax Literacy	0.563	Has predictive relevance

Source: Data processing using SmartPLS 4.1.1.2, 2025

Since all Q² values are greater than zero, the model demonstrates strong predictive relevance, indicating its robustness in predicting dependent constructs (Ghozali & Karlina Aprilia, 2023).

Hypothesis Testing

Bootstrapping with 5,000 resamples produced the following results:

Table 5.
Bootstrapping Results

Constructs	(O)	(M)	(STDEV)	(O/STDEV)	P-value
Tax Socialization → Tax Literation → Tax Compliance	0.364	0.376	0.050	7.352	0.000
Social Environment → Tax Literation → Tax Compliance	0.072	0.073	0.019	3.726	0.000
Tax Socialization → Tax Literation	0.695	0.698	0.039	17.927	0.000
Social Environment → Tax Literation	0.136	0.135	0.033	4.094	0.000
Social Environment → Tax Compliance	-0.032	-0.035	0.027	1.194	0.116
Tax Literation → Tax Compliance	0.524	0.538	0.059	8.868	0.000
Tax Policy x Tax Literation → Tax Compliance	-0.146	-0.146	0.062	2.356	0.009
Tax Policy x Social Environment → Tax Compliance	0.083	0.086	0.047	1.769	0.038
Perceived Fairness x Tax Literation → Tax Compliance	0.126	0.129	0.070	1.799	0.036
Perceived Fairness x Social Environment → Tax Compliance	-0.064	-0.060	0.046	1.382	0.083

Source: Data processing using SmartPLS 4.1.1.2, 2025

Discussion

The findings show that tax literacy acts as a key determinant of tax compliance, significantly influenced by tax socialization and social environment. These results confirm the Theory of Reasoned Action (TRA), which posits that behavioral intention (in this case, willingness to comply with taxes) is shaped by both individual cognition (attitude) and subjective norms (social influence). Tax literacy strengthens cognitive understanding, while the social environment represents external normative pressure.

However, the study found that while the social environment significantly enhances tax literacy, it does not directly affect tax compliance. This suggests that compliance behavior depends less on external influence and more on internalized understanding and perceived fairness of the system. In the context of motor vehicle taxation, individuals tend to comply because they are aware of administrative sanctions or personal obligations rather than social approval (Estiningtyastuti & Karhananto, 2022; Meilina et al., 2023; Prastika & Trisnarningsih, 2023; Salsabilla et al., 2022; Vincent, 2021). This finding aligns with the view that subjective norms alone cannot sustain compliance without adequate literacy and trust in institutions (Vincent, 2021).

The strong positive link between tax literacy and tax compliance reinforces previous research showing that increased knowledge leads to more rational tax behavior and fewer unintentional errors (Nichita et al., 2019; Putra & Ginting, 2025; Risti & Putra, 2022; Suparta et al., 2021). Higher literacy allows taxpayers to understand their rights and obligations clearly, which strengthens their intention to comply in line with the rationality assumption of TRA.

The moderating role of tax policy further amplifies these relationships. A transparent, easily accessible, and technology-based tax policy improves literacy utilization and motivates compliance (Hesami et al., 2024; Surugiu et al., 2025). Meanwhile, perceived fairness partially moderates the relationship between tax literacy and compliance, confirming that fairness perceptions enhance the moral motivation to comply — a key tenet of tax morale theory (Heriansyah et al., 2024). When taxpayers perceive that taxes are managed equitably and used for public welfare, they are more willing to comply voluntarily.

Interestingly, perceived fairness does not moderate the effect of the social environment on compliance. This implies that moral or fairness considerations are individual rather than collective. Even if peers encourage compliance, without personal belief in fairness and benefit,



compliance remains low (Fitria & Supriyono, 2019; Zulkifli, 2022). Hence, policy design should focus on both educating taxpayers (literacy) and maintaining institutional fairness, rather than relying solely on community influence.

Theoretical and Practical Implications

Theoretically, this study extends the TRA framework by integrating tax policy and perceived fairness as moderating constructs, offering a more comprehensive model of tax compliance that includes cognitive, normative, and structural dimensions.

Practically, the results highlight the importance of sustained tax education, transparent policy communication, and fairness in enforcement. Government agencies should strengthen collaborations with digital platforms and automotive dealers to enhance tax socialization and literacy among vehicle owners.

CONCLUSION

This study confirms that tax literacy is a key determinant of motor vehicle tax compliance, which can be effectively improved through structured and continuous outreach programs organized by tax administration offices. Moreover, the social environment—including family, peers, and community—serves as an essential external influence that reinforces taxpayer awareness and understanding. The analysis demonstrates that the proposed research model successfully explains both the direct and indirect effects of tax socialization and social environment on tax compliance through the mediating role of tax literacy. The findings further reveal that perceived fairness and tax policy moderate the relationship between tax literacy and compliance, indicating that compliance behavior is not only a function of knowledge but also of trust and perceived justice in the tax system. This contributes theoretically by extending the Theory of Reasoned Action (TRA) with two moderating constructs—perceived fairness and tax policy—thus offering a new conceptual model for understanding taxpayer behavior in developing countries. Practically, the results emphasize the importance of strengthening tax education, fair policy implementation, and digitalized outreach mechanisms to enhance voluntary compliance. The government's consistent and transparent tax policy plays a significant role in sustaining public trust and compliance levels. Nevertheless, this study is limited to data collected from only two regions, thereby constraining its generalizability to other provinces with different socio-economic contexts. Additionally, the research did not examine psychological or demographic factors that may influence taxpayer behavior, nor did it fully account for the emerging role of digital technology in tax services. Future studies are recommended to expand the geographical coverage and incorporate variables such as psychological drivers, demographic diversity, and digitalization in tax service accessibility. By doing so, subsequent research can provide a more holistic framework for understanding the determinants of tax compliance and contribute to the formulation of more adaptive and equitable tax policies.

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