



## Analysis Of Taxpayer Knowledge And Awareness Of Compliance To Pay Motor Vehicle Tax Mediated By Tax Whitening Policy

**Vita Adi Meli Yana**

Management Student of PGRI University Semarang

**Bayu Kurniawan**

Management Lecturer at PGRI University Semarang

**Rita Meiriyanti**

Management Lecturer at PGRI University Semarang

Author correspondence: [yanavita577@gmail.com](mailto:yanavita577@gmail.com)

**Abstract.** *This study aims to determine the Analysis of Knowledge and Awareness of Taxpayers on Compliance to Pay Motor Vehicle Tax Mediated by Tax Bleaching Policy (Case Study at Samsat Kota Semarang) The population used in the study was WP PKB which was recorded at SAMSAT Semarang City and the sample used was 385 SAMSAT Motor Vehicles Semarang City using purposive sampling. Data analysis in the study using Smart PLS software version 4.0. The R-Square value of the Tax Bleaching Policy variable is (0.869), this proves that the strength of the tax knowledge variable and taxpayer awareness can be explained through the Tax Bleaching Policy variable of 86.9% (moderate category). The R-Square value of the Taxpayer Compliance variable is (0.755), this shows that the strength of the tax knowledge variable and taxpayer awareness together with the Tax Bleaching Policy can be explained through the Taxpayer Compliance variable of 75.5% (moderate category).*

**Keywords:** *Taxpayer Knowledge, Taxpayer Awareness, Tax Whitening Policy, Compliance in Paying Tax*

### INTRODUCTION

Tax is one of the important sources of revenue for the development of the State. Tax is the contribution of taxpayers to the state owed by individuals or entities that are coercive based on the Law, with no direct compensation and used for state purposes for the greatest prosperity of the people. Tax payment is a manifestation of state obligations and the participation of taxpayers to directly and jointly carry out tax obligations for state financing and national development (Hertati, 2021).

According to the Regional Revenue Management Agency of Semarang city itself, local taxes contribute 3.02% of the target of 10,840,111,435,000 that must be collected. Motor Vehicle Tax (PKB) is one type of provincial tax that is part of regional taxes. Taxes levied on the ownership and/or control of motor vehicles are the core of the definition of Motor Vehicle Tax (PKB). A government agency called the Regional Revenue Agency (BAPENDA) in SAMSAT membership is where taxpayers pay Motor Vehicle Tax (PKB). BAPPEDA Semarang City is a place for taxpayers who can pay their motor vehicle tax, especially taxpayers who live in the Gayamsari, Pedurungan, Genuk, North Semarang, Central Semarang, and East Semarang areas..

When viewed from the number of motorized vehicles that always decrease from 2018 to 2022 and increase for the following year, it proves that the level of WP RPP compliance in paying taxes is still low. This is due to environmental factors and individual factors. WP environmental factors include tax rules, tax policies and tax administration. While the individual factor is self-awareness of debt, paying taxes..

So it can be concluded that the data shows that the realization of motor vehicle tax revenue varies from year to year, with years where realization exceeds the target and years where realization is below the target. This shows that taxpayer compliance is an important factor in achieving tax revenue targets. Fluctuations in the realization of motor vehicle tax revenue can reflect the level of compliance of taxpayers that fluctuate from year to year. Years where realization exceeded targets may indicate higher levels of compliance, while years where realization was below targets may indicate decreased levels of compliance.

Indonesia currently uses the Taxpayer system given the trust to calculate, pay, and report their own tax obligations or often referred to as the Self assessment System. This system must be accompanied by Taxpayer Awareness (tax compliance) in Taxpayers. Taxpayer awareness is a condition where taxpayers understand and implement tax rules correctly and voluntarily (Khoeriyah & Pohan, 2020) Awareness of paying taxes is an attitude that comes from oneself without any coercion because it has been regulated in the Law as a taxpayer. This taxation knowledge can be interpreted as the knowledge possessed about taxation. With the lack of knowledge about taxes and their benefits, taxpayers disobey to pay taxes and are lazy to pay taxes. Knowledge of taxation is very necessary so that taxpayers understand the benefits of taxes, both for themselves and for the development of the State.

Service quality is a standard and characteristic of a good or service that is able to meet one's needs (Wibowati, 2021). This tax service is a service activity in the field of taxation that is directly related to public services. The quality of this service can be concluded as a standard of performance of a service to what is done to others. This good quality of service can support the community to be obedient in paying taxes, the quality of service is also referred to as one of the good and bad reflections of an agency.

Research from Ningsih (2022) and Yanti (2023), has similarities in research results with research from (Tyas, 2023). Research from Ningsih (2022) and Yanti (2023), shows that taxpayer awareness, moral obligations, tax knowledge, public service accountability, and tax sanctions have a positive effect on taxpayer compliance in paying motor vehicle taxes. This research is different from the research conducted (Ningsih, 2022). In this study, researchers not only analyzed taxpayer awareness, service quality, and tax sanctions, but researchers added

one independent variable, namely tax knowledge. The reason for adding these variables is to reexamine the results of research (Trihana, et al 2022), which said that taxation knowledge variables did not experience a significant influence on motor vehicle taxpayer compliance.

The results of research conducted by Mutia (2021) show that tax sanctions, tax awareness, fiscal services and the level of understanding have a positive effect on taxpayer compliance. Then research conducted by Utami and Kardinal (2020), shows that there is no partial influence between the variable of taxpayer awareness on individual taxpayer compliance, and on the variable of tax sanctions there is a significant influence on individual taxpayer compliance. From simultaneous testing, there is a significant influence between taxpayer awareness and tax sanctions on individual taxpayer compliance..

As a reinforcement of research by Marcellin (2020) and Herryanto and Toly (2021), that tax counseling has no significant effect on taxpayer compliance. It can also be said that counseling carried out by the fiscus or the government has not reached its target. Of the 7 statement items submitted to respondents, many items obtaining tax cases through social media are still in the category of doubtful. Respondents, namely e-commerce players every time they open the internet or social media, are more focused on run their business activities only and tend to ignore tax news on social media. Counseling is needed to provide public information on e-commerce tax regulations and is currently in effect, the right way and carried out regularly will help people understand their obligations to pay.

## **LITERATURE REVIEW**

### **1. Understanding Tax**

Experts' explanations on tax understanding include the following (Idris, 2020): According to Adriani (Professor of Tax Law, University of Amsterdam) Tax is a state contribution that must be paid by taxpayers, the payment is in accordance with the provisions of laws and regulations by not getting a direct reply and is used to pay public expenses related to the state's duty to administer government. Soemahamidjaja stated that dues are mandatory, in the form of money and goods, collected by the ruler in accordance with legal norms, in order to cover the burden of producing collective services in order to achieve general welfare..

### **2. Motor Vehicle Tax**

Selon (Wulandari, 2020), les impôts régionaux, ci-après dénommés impôts, sont des contributions obligatoires aux régions dues par des personnes ou des entités qui sont de nature coercitive conformément à la loi, sans compensation directe et utilisées pour les besoins régionaux pour la plus grande prospérité de la population. Sur la base de la loi n° 28 de 2009,

les impôts sont contrôlés par les provinces et les districts/villes, dont le PKB. L'objet de PKB est une personne qui possède ou contrôle un véhicule à moteur. Le PKB est une taxe sur la propriété et/ou le contrôle des véhicules à moteur. Motor. PKB is a tax on the ownership and/or control of motor vehicles. The motor vehicle in question is all wheeled vehicles and their couplings that are used on all types of land roads and are driven by technical tools in the form of motors or other tools that are useful for transforming a certain energy resource into related motor vehicle motion power, including heavy equipment and large equipment that in operation uses wheels and motors and is not permanently attached and water-operated motor vehicles (Anggoro, 2020)..

### 3. Tax knowledge

According to Rahayu (2022), defining Tax Knowledge is as follows: "Taxation knowledge is knowledge to carry out tax administration, such as calculating taxes owed or filling out notification letters, reporting notification letters, understanding tax collection provisions and other matters related to tax obligations". According to Knowledge, taxation is tax information that becomes a reference for taxpayers to act, make decisions and carry out strategies related to the implementation of tax rights and obligations (Nilla & Widyawati, 2021)".

### 4. Taxpayer Awareness

Beattant, 2020) Consciousness is an element in humans to know reality and how they behave in reality, while taxation is about taxes. This means that the absence of pressure from others and knowing about taxes is a state of conscious taxpayers (Wardani & Rumiwati, 2020). WP's awareness can be seen from WP's sincerity and willingness to pay off tax obligations shown in WP's understanding of the usefulness of taxes and WP's sincerity in paying off taxes (Nirajani & M, 2021). The higher the level of WP awareness, the better the understanding and implementation of tax obligations to be able to increase compliance (Astana & Merkusiwati, 2020)

Indicators of Taxpayer Awareness.

The influence of WP awareness in this study can be measured by the following indicators (Meifari, 2020):

- a. Aware of tax rights and obligations.
- b. Believe that taxes are used for state financing.
- c. Voluntarily push yourself in paying taxes

### 5. Motor Vehicle Tax Bleaching

Policy is an action taken by the government to increase public awareness in paying Motor Vehicle Tax and bring order to Taxpayers who have not paid their obligations in paying Motor Vehicle Tax for a long time by removing the burden of late payment penalties for a certain period. Usually, every delay will be subject to a fine, but because of the bleaching, it only pays the basic tax and does not need to pay a fine.

#### 6. Taxpayer Compliance

According to (Fitria, 2020), it is explained that there are 2 types of WP compliance, namely formal and material compliance: Formal compliance is a condition where WP pays off tax obligations formally in line with the provisions in the Tax Law. Material compliance is a condition where WP in substance and essence fulfills all tax provisions, which are in harmony with the content and soul of the tax law. Material compliance can also include formal compliance..

##### Taxpayer Compliance Indicators

Some indicators that affect WP compliance in this study are (Wardani & Rumiya, 2020): Fulfillment of tax obligations based on applicable regulations.

- a. Timely in the payment of his taxes. T
- b. he requirements of taxpayers have been met.
- c. Knowledge of tax payment due

## **RESEARCH METHOD**

Below will be explained that about the object of research. The object used in this study is at the Semarang City BAPPEDA Office. According to Oktayana (2020), a sample unit is an element or group of elements that are the basis for being selected as a sample. The sample unit in this study is respondents of motor vehicle taxpayers at BAPPEDA Semarang City. Populasi, Sampel dan Pengambilan Sampel

### 1. Population

According to (Sugiyono, 2019) population is defined as a generalization area that includes objects and subjects with special qualities and characteristics determined by researchers to be in and conclusions drawn. The population determined in this study is WP PKB recorded at SAMSAT Semarang City. Sample

### 2. Sample

Part of the population and its characteristics. If the population is large and researchers are unlikely to study everything in the population, for example due to limited funds, energy and time, then researchers can use samples taken from the population (Sugiyono, 2019). Since

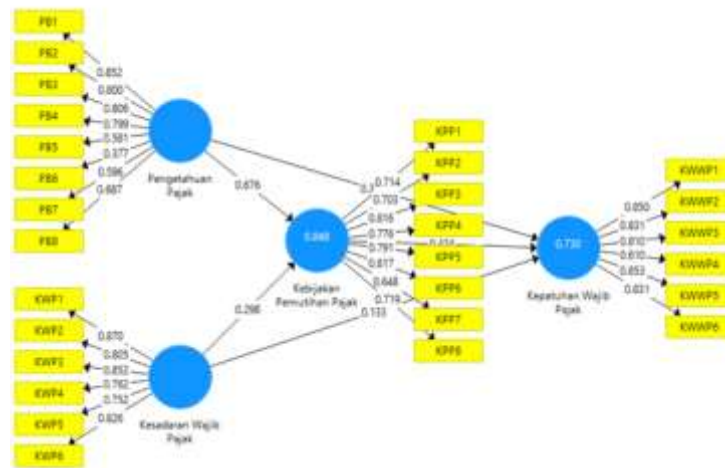
the conclusions drawn from a sample study will be applied to the population, the sample drawn from the population must be representative. Based on the above results, the sample for this study is now lacking 385 respondents to represent the population

## RESULT/FINDINGS

### 1. Outer Model (Measurement Model Evaluation)

The outer model is the initial stage that must be done before doing a Partial Least Square (PLS). At the model evaluation stage, it is required to use research instrument testing in the form of validity and reliability tests. In this process, MMTM (MultiTraitMultimethod) is needed as an approach tool for evaluation of measurement models.

#### a. Evaluation of Kindness and Model Fit



The statistical model describes how well / matches a series of observations Standardized Root Mean Square residual (SRMR) < 0.10 The model will be considered suitable (See Hu and Bentl: 1999).

1. Assess the fit between observed correlations/relationships.
2. The Normal Fit Index (NFI) yields a value between 0 and 1.
3. The closer to 1 the better or more suitable the model is built.

**Tabel 1. Standardized Root Mean Square Residual**

	Model Saturated	Model Estimasi
SRMR	0.088	0.088
d_ ULS	1.774	1.774
d_ G	1.978	1.978
Chi-Square	832.331	832.331
NFI	0.628	0.628

Source: Primary data has been processed by SmartPLS 4.0 (2024)

In Table 1 above, it is known that SRMR is the Standardized Root Mean Square Residual, In Yamin (2022), this value is the model fit measure, which is the difference between the data correlation matrix and the model estimate correlation data matrix. In Hair et al (2021), SRMR values below 0.10 indicate a fit model. However, SRMR values between 0.088- 0.10

indicate an acceptable fit model. The estimated model result is 0.088 which means that the model has an acceptable fit match. Empirical data can explain the influence between variables in the model..

### 1. Uji *R-square*

Through the R-Square value, endogenous latent variables can be seen as the predictive force of structural models. The changing R-Square value is representative of the substantive influence of an exogenous latent variable on the endogenous latent variable. According to Hair et al (in Andreas Wijaya, 2019: 101) explained that 0.75 was declared strong, 0.50 was declared moderate, and 0.25 was declared weak. The following table is the output of the R-Square test:

**Tabel 2 Nilai *R-Square***

Variabel	Nilai <i>R-Square</i>
Tax Bleaching Policy	0,869
Taxpayer Compliance	0,755

Source: Primary data has been processed by SmartPLS 4.0 (2024).

Tabel 2 di atas menunjukkan bahwa nilai *R-Square* variabel Kebijakan Pemutihan Pajak sebesar (0,869), hal tersebut membuktikan bahwa kekuatan variabel pengetahuan pajak dan kesadaran wajib pajak dapat dijelaskan melalui variabel Kebijakan Pemutihan Pajak sebesar 86,9% (kategori *moderate*). Nilai *R-Square* variabel Kepatuhan Wajib Pajak sebesar (0,755), hal tersebut menunjukkan bahwa kekuatan variabel *pengetahuan pajak dan kesadaran wajib pajak* bersama *Kebijakan Pemutihan Pajak* dapat dijelaskan melalui variabel Kepatuhan Wajib Pajak sebesar 75,5% (kategori *moderate*).

### 2. Uji *F-Square*

In addition to the R-Square value, structural model evaluation can be carried out by looking at the F-Square value (effect size) which is intended to measure the level of influence between variables. The F-Square test is a value that shows how much the relationship between the independent latent variable and the dependent latent variable. The value of F-Square is divided into 3, that is, the value of 0.02 can be concluded that the predictor of the latent variable has a weak influence, 0.15 can be concluded that the predictor of the latent variable has an intermediate influence, and the value of 0.35 is concluded that the predictor of the latent variable has a great influence. Hail test F-Square this research can be seen through the following table :

**Tabel 3 Nilai *F-Square***

	Variabel			
	Kebijakan Pemutihan Pajak	Kepatuhan Wajib Pajak	Kesadaran Wajib Pajak	Pengetahuan Pajak
Tax Bleaching Policy		0,003		
Taxpayer Compliance				
Taxpayer Awareness	0,414	0,082		
Tax Knowledge	1,743	0,287		

Source: Primary data has been processed by SmartPLS 4.0 (2024)..

Table 3 shows that the effect of Tax Knowledge on Tax Bleaching Policy is 1,743 so it can be stated that Tax Knowledge on Tax Bleaching Policy has a major influence. Taxpayer Awareness of Tax Bleaching Policy of 0.414 so it can be stated that Taxpayer Awareness of Tax Bleaching Policy has a great influence Tax Knowledge has a major influence on Taxpayer Compliance, this is evidenced by the F-Square value of 0.287. Taxpayer Awareness of Taxpayer Compliance has a moderate influence, as evidenced by the F-Square value of 0.082. While the Tax Whitening Policy on Taxpayer Compliance has a weak influence, this is evidenced by the F-Square value of 0.003.

### 3. Uji Path Coefficient

#### a. Uji Path Coeffisien

The path coefficient test is used to determine how strong the influence of exogenous variables on endogenous variables is. The research hypothesis is accepted or has an effect if the P-Value value is less than 0.05 and the T-Statistics is more than 1.96.

#### 1) Direct Effect Test (*Direct Effect*)

**Tabel 4 P-Value dan T- Statistics (*Direct Effect*)**

Variabel	T-Statistik	P-Value (Nilai Sig)
Knowledge of taxpayers → compliance with paying taxes	6.894	0.000
Taxpayer awareness → compliance with paying taxes	2.785	0.006
Taxpayer knowledge → bleaching policy	9.627	0.000
Taxpayer awareness → bleaching policy	4.646	0.000
Tax whitening policy → tax compliance	0.347	0.730

Source: Primary data has been processed by SmartPLS 4.0 (2024).

Table 4 above shows that there are seven hypotheses with a P-Value value of less than (0.05) and a T-Statistic value of more than (1.96), namely (Taxpayer knowledge → tax compliance), (Taxpayer awareness → tax payment compliance), (Taxpayer knowledge → bleaching policy) and (Taxpayer awareness → bleaching policy) which means that the four hypotheses are accepted and the relationship has an influence. While vaeiabel (Tax whitening policy → compliance to pay taxes). So that one variable has no influence

#### a. Translate the whole document (*Indirecet Effect*)

**Tabel 5 Uji Path-Coeffisients (*Indirect Effect*)**

Variabel	Nilai Path-Coeffisien
Taxpayer knowledge → bleaching policy → tax compliance	0,046
Taxpayer awareness → bleaching policy → tax compliance	0,023

Source: Primary data has been processed by SmartPLS 4.0 (2024).

Table 5 illustrates the results of path coefficient testing to obtain indirect effect results. As for identifying whether or not the hypothesis is accepted and whether or not the independent variable is influential, the P-value needs to be analyzed. The result of P-value with path coefficient gives the following result:



**Tabel 6 Hasil *P-Value* dan *T-Statistics* (*Indirect Effect*)**

<b>Variabel</b>	<b><i>T-Statistics</i></b>	<b><i>P-Value</i></b>
Taxpayer knowledge → bleaching policy → tax compliance	0.351	0.726
Taxpayer awareness → bleaching policy → tax compliance	0.321	0.748

Sumber: Data primer yang sudah diolah SmartPLS (2024)

Based on table 6, it can be seen that the P-Value value of both hypotheses has a number of less than 0.05 as Hamid et al. (2019) requires a value of less than 0.05 as the accepted hypothesis standard. The following table of P-Value and T-Statistic from the path coefficient test is presented: namely on (Taxpayer knowledge → bleaching policy → tax compliance) and (Taxpayer awareness → bleaching policy → tax compliance) which means that the hypothesis is not rejected.

## CONCLUSION

This study aims to determine the analysis of taxpayer knowledge and awareness of compliance with paying motor vehicle tax mediated by tax bleaching policy (case study at Samsat Kota Semarang) This research uses the Structural Equation Model Partial Least Square test method Based on the results of the analysis and discussion previously described, the following conclusions can be draw:

1. The results of this study state that taxpayer knowledge has a positive and significant effect on compliance in paying motor vehicle taxes.
2. The results of this study state that the variable of taxpayer awareness has a positive and significant effect on compliance in paying motor vehicle tax.
3. The results of this study state that taxpayer knowledge has a positive and significant effect on motor vehicle bleaching policies.
4. The results of this study state that taxpayer awareness has a positive and significant effect on motor vehicle bleaching policies.
5. The results of this study state that the tax whitening policy has no effect on compliance in paying motor vehicle taxes.
6. The results of this study state that taxpayer knowledge does not affect compliance in paying motor vehicle taxes by tax bleaching policy variables.
7. The results of this study state that taxpayer awareness has no effect on compliance in paying motor vehicle taxes by tax bleaching policies.

## REFERENCES

- Arum, S. (2020). The Effect of Tax Knowledge, Awareness, and Sanctions on Motor Vehicle Taxpayer (PKB) Compliance in Sleman Regency. *Journal of Accounting and Finance*, 2(1), 37-47.
- Ayuni, A., Manafe, H. A., & Perseveranda, M. E. (2023). The Effect of Taxpayer Awareness, Taxpayer Knowledge, Tax Sanctions, and Tax Amnesty on Motor Vehicle Taxpayer Compliance (Regional Financial Management Literature Study). *Journal of Applied Management Science*, 5(1), 1-8.
- Edo, A. (2020). Analysis of Factors Affecting Motor Vehicle Taxpayer (PKB) Compliance in Semarang City. *Journal of Accounting and Finance*, 22(2), 1-12
- Fitria, I. (2020). The Effect of Tax Knowledge, Awareness, and Sanctions on Motor Vehicle Taxpayer (PKB) Compliance in Malang City. *Journal of Accounting and Finance*, 23(1), 1-10.
- Ghozali, I. (2021). Application of multivariate analysis with IBM SPSS 26 program 10th edition. Diponegoro University Publishing Board. Ghozali, I., & Rahayu, S. (2019). The Effect of Tax Knowledge, Awareness, and Sanctions on Motor Vehicle Taxpayer (PKB) Compliance in Surabaya City. *Journal of Accounting and Finance*.
- Hapsari, I. (2023). The Effect of Tax Service Quality and Tax Sanctions on Restaurant Taxpayer Compliance with Tax Awareness Intervening. *AKUNESA Accounting Journal*, 12(1), 1–10. Retrieved from <https://journal.unesa.ac.id/index.php/akunesa/article/view/22558>.
- Kusuma, F. (2017). The Effect of Understanding Taxes and Tax Sanctions on Motor Vehicle Taxpayer Compliance (Case Study of Motor Vehicle Taxpayers at Samsat Polda East Jakarta). *Journal of Information, Taxation, Accounting, and Public Finance*, 12(2), 157-172.
- Marcellin, N. (2020). The Effect of Tax Knowledge, Awareness, and Services on Motor Vehicle Taxpayer (PKB) Compliance in Grobogan Regency. *Journal of Accounting and Finance*, 22
- Nastasia, J. (2020). The Effect of Taxpayer Awareness, Service Quality, and Compliance Costs on Motor Vehicle Taxpayer Compliance at the Tabanan Samsat Joint Office. *Scientific Journal of Accounting and Business*, 15(1), 1-12.
- Ningsih, A. (2022). The Effect of Knowledge, Awareness, Ease of Payment, and Perception of Tax Sanctions on Motor Vehicle Taxpayer (PKB) Compliance in Surakarta City. *Journal of Accounting and Finance*, 25(1), 1-10.
- Ningsih, S. (2022). Factors Affecting Motor Vehicle Taxpayer Compliance in Semarang City. *Journal of Business Administration (JAB)*, 12(2), 110-121
- Nirajranni, S., & M, S. (2021). The Effect of Tax Knowledge, Awareness, and Sanctions on Motor Vehicle Taxpayer (PKB) Compliance in Denpasar City. *Journal of Accounting and Finance*, 24(2), 1-10.

- Prakoso, P. (2021). The Effect of Tax Knowledge, Awareness, and Sanctions on Motor Vehicle Taxpayer (PKB) Compliance in Jepara Regency. *Journal of Accounting and Finance*, 22(1), 1-10.
- Sakura, M., & Rachman, A. (2021). The Effect of Taxpayer Awareness, Understanding and Knowledge of Taxpayers about Tax Regulations, Tax Sanctions and Tax Whitening Policy on Motor Vehicle Taxpayer Compliance (Semarang City Samsat Study). *Journal of Economic Sciences*, 18(2), 141-155.
- Salman, A., & Farid, A. (2020). The Effect of Tax Knowledge, Awareness, and Services on Motor Vehicle Taxpayer (PKB) Compliance in Makassar City. *Journal of Accounting and Finance*, 22(1), 1-10.
- Sari, D. A. (2019). The Influence of Knowledge, Awareness, and Perception of Ease of Payment on Motor Vehicle Taxpayer (PKB) Compliance in Semarang City. *Journal of Accounting and Finance*, 22(1), 1-10
- Son, Kadek Vanny Panji, and Edy Sujana. "The Effect of Taxpayer Awareness, Tax Knowledge and Fiscus Service Quality on Taxpayer Compliance in Paying Hotel Tax in Buleleng Regency." *Journal of Professional Accounting* 12.1 (2021): 166-175.
- Sugiyono. (2019). *Quantitative, Qualitative, and R&D Research Methods*. Bandung: Alfabeta,
- Utami, N. E., & Kardinal, R. (2017). The Effect of Knowledge, Awareness, and Cost of Compliance on Compliance with Paying Motor Vehicle Tax (Case Study at Samsat Kota Semarang). *Journal of Business Administration S1 Diponegoro University*, 8(2), 1-12.
- Wardani, D. (2020). The Influence of Knowledge, Awareness, and Motivation on Motor Vehicle Taxpayer (PKB) Compliance in Temanggung Regency. *Journal of Accounting and Finance*, 23(1), 1-10.
- Yanti, N. (2023). The Effect of Taxpayer Awareness, Moral Obligations, Tax Knowledge, Public Service Accountability, and Tax Sanctions on Motor Vehicle Taxpayer Compliance in Semarang City. *Journal of Business Administration (JAB)*, 13(2), 127-140