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The Influence of Tax Knowledge, the *E-Samsat* (Sapa Warga) Payment Program, and the Motor Vehicle Tax Amnesty Program on Motor Vehicle Taxpayer Compliance (Case Study at the PPPD Office of Sukabumi Region I Cibadak)

Ririn Sri Aryani[1*], R. Budi Hendaris[2]
[1]Universitas Jenderal Achmad Yani, Cimahi, Indonesia, ririnsri_2450107024@ak.unjani.ac.id
[2]Universitas Jenderal Achmad Yani, Cimahi, Indonesia, budi.hendaris@lecture.unjani.ac.id

[*]Corresponding Author: ririnsri_2450107024@ak.unjani.ac.id[1]

Abstract: This study investigates how tax knowledge, the E-Samsat payment system (Sapa Warga), and vehicle tax amnesty programs influence taxpayer compliance among motor vehicle owners in the Sukabumi I Cibadak Regional Revenue Management Center. Using a quantitative approach, researchers surveyed 100 taxpayers and applied multiple linear regression for data analysis. The findings reveal that tax knowledge has positive and influential on taxpayer compliance, indicating that individuals with a stronger understanding of tax obligations, regulations, and sanctions usually take care of their taxes properly. Conversely, the E-Samsat payment system is uninfluential toward compliance levels, suggesting that digital convenience alone may not be sufficient without supporting factors such as public awareness, trust in the system, and adequate digital literacy. Meanwhile, Tax Amnesty Program has a beneficial and influential effect toward compliance levels. Despite the limited impact of E-Samsat as a standalone variable, simultaneous testing of all three predictors indicates a collective and influential on taxpayer compliance. The study concludes by emphasizing the need for a multi-branch strategy that integrates tax education, effective digital service dissemination, and incentive-based policies.

Keywords: Tax Knowledge, E-Samsat, Tax Amnesty, Taxpayer Compliance, Motor Vehicle Tax.

INTRODUCTION

Tax constitutes an essential revenue stream for the government and is crucial in facilitating national advancement. Regional taxes are a key component of Regional Original Revenue (PAD) and play a strategic role in aiding regional development and community services. As a form of fiscal decentralization, regional taxes grant power to regional governments to control and direct their own income streams for the benefit of their constituents.

Regional administrations are believed to have the capacity to boost the revenue generated within their respective areas by fully utilizing the existing potential. Income from regional

assets, local taxes, fees, and other lawful sources is referred to as Regional Original Revenue (PAD) in Law No. 1 of 2022, which addresses how financial responsibilities are divided between central and regional levels.

In the realm of regional autonomy, regional tax administration functions as both a mechanism to enhance local income and a means to improve public services. Consequently, legislation pertaining to regional taxes must be created thoroughly and flexibly to accommodate developmental requirements and economic fluctuations in each region.

Many taxpayers in Sukabumi I Cibadak Regency continue to fail to pay their car taxes, according to one observation. Even though Sukabumi Regency is the second largest regency on Java Island. This is directly proportional to the large population as well. Based on data in databoks.katadata.co.id quoted on November 13, 2024, the population of Sukabumi Regency is currently 2.82 million people. Over the past five years, the average annual growth (CAGR) of the population in this area has been 2.73%. This growth is higher compared to the growth of the previous five years which was recorded at 0.32%.

The fact that there are still many taxpayers in the Sukabumi I Cibadak Regency area who have not settled their motor vehicle tax dues is evidenced by the remains high number of Vehicles Not Performing Re-registration (KTMDU) and Vehicles Not Yet Performing Re-registration (KBMDU). Vehicles Not Performing Re-registration (KTMDU) are vehicles that have not paid their taxes for 2 years or more, while Vehicles Not Yet Performing Re-registration (KBMDU) are vehicles that are in arrears and have not made Motor Vehicle Tax payments in the current year.

The number of Vehicles Not Performing Re-registration (KTMDU) and Vehicles Not Yet Performing Re-registration (KBMDU) from 2015 to 2023 is still high and always changing, sometimes experiencing increases and decreases. The ratio of taxpayers in arrears or not paying their taxes for 2 years or more reaches an average percentage of 29%, while the ratio of taxpayers in arrears or not paying their taxes for less than 1 year reaches an average percentage of 14%, meaning there are still many residents in Sukabumi Regency who do not have full awareness in paying their taxes.

Multiple factors are thought to influence motor vehicle owners' compliance with tax obligations, including local taxpayers' comprehension of tax matters, particularly regarding the payment of vehicle taxes, the use of the e-Samsat program in real settings within the Sapa Warga app, and the annual motor vehicle tax amnesty initiative. Previously, there were several studies similar to the author's research with varying results. Research results by Insanny et al. (2023) and Putri & Hidayat (2024) in their study on how knowledge of taxation impacts compliance among motor vehicle taxpayers found that a deeper understanding of taxation leads to increased compliance. This suggests that as a motor vehicle taxpayer's knowledge of taxation grows, their compliance with tax obligations also increases (Khotimah et al., 2024). Such findings are consistent with Utama (2024) that taxpayer awareness is instrumental in making sure people pay their vehicle taxes. Yet, recent research findings suggest that Setiawan et al. (2024) conclude that test results indicate that understanding tax laws does not lead to greater compliance among motor vehicle taxpayers, contradicting earlier findings that suggested otherwise.

There have been multiple studies conducted in the past on how the e-samsat program shapes how consistently vehicle owners pay their taxes. Gustaviana (2020) concludes the e-samsat program bears an effect on one aspect of taxpayer adherence. The e-samsat program exemplifies the principle that taxpayers will always pay their fair share of taxes if provided with a service that makes doing so convenient, comfortable, and secure. The e-samsat scheme's effectiveness is proportional to the percentage of motorists who pay their taxes online. e-Samsat is designed to promote the integration of electronic tools into service delivery systems, thereby improving both accessibility and service standards (Dewi & Laksmi, 2019), however,

Audilla et al. (2024); Insanny et al. (2023) stated that there are several things that need updating, namely in terms of STNK validation and SKPD printing, taxpayers still have to come to the samsat office. Research results by Kirana & Mujiyati (2024) show that there has been very little effect on fulfillment of vehicle-related tax duties because to the public's lack of knowledge about the e-samsat scheme. The e-samsat initiative is not reaching its full potential since the community is not being adequately informed.

Looking to the previous research on how the car tax amnesty program affected taxpayer compliance with car taxes. Results from studies performed by Kirana & Mujiyati (2024); Rustiana & Merkusiwati (2023) reach the conclusion that the tax amnesty initiative significantly influences the compliance. An elevated motor vehicle tax amnesty program correlates with increased compliance among motor vehicle taxpayers. Yet, this is negatively correlated with Audilla et al. (2024), who assert that the the implementation of the tax amnesty program does not alter the compliance behavior of motor vehicle taxpayers, as the majority of taxpayers lack awareness of the program.

Past research has shown conflicting results about the impact of taxation knowledge, the e-samsat program, and the motor vehicle tax amnesty program on compliance among taxpayers who own motor vehicles. Compliance among motorists who have paid their taxes under the motor vehicle tax amnesty program, the e-samsat initiative, and improved understanding of these programs has shown mixed results. This investigation addresses the question of how the PPPD Sukabumi I Cibadak Region's motor vehicle taxpayers' compliance has been affected by tax awareness campaigns, the e-samsat payment program (sapa warga), and the motor vehicle tax amnesty program.

Tax Knowledge on Motor Vehicle Taxpayer Compliance

Tax knowledge refers to taxpayers' understanding of the regulations, procedures, rates, penalties, and benefits of paying taxes, particularly on motor vehicles. This knowledge entails information on how to make payments, deadlines, late fees, as well as the advantages such as smooth administration and avoidance of legal penalties. In tax compliance theory, this knowledge reinforces the perception of risks associated with penalties, thus motivating compliance. Understanding the benefits of taxes also fosters awareness and a positive attitude towards the obligation of paying vehicle taxes. Normatively, tax knowledge not only impacts individuals but also shapes social norms that promote tax compliance in society.

Referring to tax compliance theory, understanding taxes from the perspective of the taxpayer can be seen as a type of seriousness or good faith that exists in taxpayers to fulfill tax obligations based on understanding related to tax functions (Susanti & Setiawan, 2019). Therefore, possessing understanding or tax knowledge is a prerequisite for individuals to fulfill their tax duties in a compliant manner. Similar conclusions were drawn by Juliantari et al. (2021) which is associated with a compliance theory that highlights the importance of taxpayers being informed, comprehending, and following tax laws willingly and accurately, serving as a measure of their compliance level.

The statement by Juliantari et al. (2021) is proven by research by Insanny et al. (2023); Putri & Hidayat (2024); Sukma & Larasati (2021); Utama (2024); Wardani & Rumiyatun (2017) which state that taxpayer knowledge and awareness significantly and positively influence the compliance level of motor vehicle taxpayers. Awareness must often be calibrated with a grasp of tax law; those with higher educational attainment has superior tax comprehension, whilst those with lower education levels have diminished understanding, leading to a propensity for errors (Hofmann et al., 2017).

***E-Samsat* Program (Sapa Warga) on Motor Vehicle Taxpayer Compliance**

The E-Samsat program (Sapa Warga) is a digital service innovation from the West Java Samsat Development Team designed to facilitate motor vehicle taxpayers in making online tax payments. The main objective of this program is to eliminate administrative barriers, enhance transparency, and expedite the tax payment process. By leveraging technological advancements, this service is expected to increase taxpayer compliance through easy, fast, and efficient access. The ease of use is believed to boost taxpayer satisfaction and encourage them to be more compliant with tax obligations. This program also alleviates non-financial burdens such as time and energy, and reduces late payments due to physical or administrative obstacles (Wardani, 2020).

According to Larasati & Hartika (2023), taxpayers anticipate efficient and expedient services through the use of accessible tax applications that eliminate the need to physically visit tax service offices or wait in line. This is strengthened by research results by Audilla et al. (2024) and Wardani (2020) which state that compliance among motor vehicle owners has been positively affected by the e-samsat initiative, because to its speed and convenience.

Motor Vehicle Tax Amnesty Program on Motor Vehicle Taxpayer Compliance

Tax amnesty program is a policy in the form of facilities for eliminating late penalties and tax payment relief for taxpayers in arrears from the Regional Government that aims to encourage compliance and expand tax revenue base by providing convenience to the community to comply with obligations without being burdened by fines. This program includes elimination of tax penalties. Taxpayers who have arrears will be facilitated by only paying basic taxes without having to pay sanctions or fines.

According to compliance theory, taxpayer decisions to comply are based on cost and benefit calculations. Motor vehicle tax amnesty program reduces financial costs felt by taxpayers by eliminating fines and providing payment discounts so that incentives to comply increase. Although tax payment value per motor vehicle is lower, the number of compliant vehicles actually increases significantly. Tax amnesty program is considered a form of government compromise to the community thereby creating a sense of justice and empathy for taxpayer economic conditions. Because of this, taxpayers are more likely to trust the government and cooperate. Motor vehicle tax amnesty encourages taxpayers to familiarize themselves with their rights and responsibilities as taxpayers, which in turn increases compliance with the law, according to compliance theory (Rahayu & Amirah, 2018).

According to research results by Widajantie & Anwar (2023) people are interested in this amnesty program because they realize that this program offers taxpayer assistance delivered through motor vehicle tax sanction exemption. Therefore, with motor vehicle tax amnesty program it has a positive effect pertaining to the fulfillment of motor vehicle tax obligations, backed by findings from Fadhillah Rasyid (2022); Kirana & Mujiyati (2024); and Rustiana & Merkusiwati (2023); and supported by research by Ajhari & Hendaris (2025) which shows that tax amnesty program has beneficial significant effect pertaining to the fulfillment motor tax obligations at West Java Provincial Samsat Office.

METHODS

This study utilized quantitative survey research methodology. Motor vehicle taxpayers' compliance rates were examined in relation to their tax knowledge, the e-Samsat program (also called "Sapa Warga"), and the motor vehicle tax amnesty plan. Primary data for this study came from questionnaires given to taxpayers officially registered under motor vehicle taxation systems at the Cibadak Region's Samsat Office PPPD Sukabumi I and to employees of that office.

This study used a population of 378,241 taxpayers enrolled at the Samsat office PPPD Sukabumi I Cibadak Region and 40 staff from the same office. Sample size determination was

conducted utilizing the Yamage and Isaac formula or the Slovin formula. To aid researchers in data processing, the sample was rounded from 99.97356882 to 100 samples. This sampling approach depends on random selection. This study utilizes field research as a method for data gathering, facilitating the acquisition of primary data. Sugiyono (2017) defines primary data as a data origin that supplies information directly to those collecting data. Research instruments are tools used to answer problems in research. In this study, data is quantitative and processed using parametric statistical techniques through Microsoft Excel and IBM SPSS version 29 or smartPLS applications. This investigation focuses on three distinct factors which are tax knowledge (X1), e-samsat program (X2) and motor vehicle tax amnesty program (X3) toward motor vehicle taxpayer compliance (Y).

RESULTS AND DISCUSSION

Result

Data Quality Test

This transformation process was carried out using Microsoft Excel Successive 97 program. The validity test findings for the questionnaire items pertaining to the four variables are mapped out in the table below:

Table 1. Validity Test Outcomes

Variable	Statement Item	$r_{statistic}$ Value	r_{table} Value	Remark
Tax Knowledge (X1)	X1.1	0,540	0,165	Validated
	X1.2	0,524	0,165	Validated
	X1.3	0,612	0,165	Validated
	X1.4	0,375	0,165	Validated
	X1.5	0,527	0,165	Validated
	X1.6	0,599	0,165	Validated
	X1.7	0,648	0,165	Validated
E-Samsat Program (X2)	X2.1	0,661	0,165	Validated
	X2.2	0,637	0,165	Validated
	X2.3	0,567	0,165	Validated
	X2.4	0,577	0,165	Validated
	X2.5	0,452	0,165	Validated
	X2.6	0,620	0,165	Validated
	X2.7	0,352	0,165	Validated
Motor Vehicle Tax Amnesty Program (PKB) (X3)	X3.1	0,715	0,165	Validated
	X3.2	0,623	0,165	Validated
	X3.3	0,402	0,165	Validated
	X3.4	0,614	0,165	Validated
	X3.5	0,647	0,165	Validated
	X3.6	0,469	0,165	Validated
	X3.7	0,423	0,165	Validated
Taxpayer Compliance (Y)	Y.1	0,490	0,165	Validated
	Y.2	0,468	0,165	Validated
	Y.3	0,514	0,165	Validated
	Y.4	0,400	0,165	Validated
	Y.5	0,671	0,165	Validated
	Y.6	0,565	0,165	Validated
	Y.7	0,612	0,165	Validated
	Y.8	0,569	0,165	Validated
	Y.9	0,652	0,165	Validated

Source: Data processing output of research results

Based on validity testing results, rstatistic values are greater than rtable value of 0.165 with sample size (N) of 100 respondents. These results show that validity index on each

statement item for Tax Knowledge (X1), E-Samsat Program (X2), Motor Vehicle Tax Amnesty Program (PKB) (X3), and Taxpayer Compliance (Y) variables have $r_{statistic} > r_{table}$ values. Thus, it can be inferred that all the points made are accurate and appropriate for deeper examination.

Reliability Test

Table 2. Reliability Test Outcomes

Variable	Number of Items	Reliability Value	Remark
Tax Knowledge (X1)	7	0.610	Reliable
E-Samsat Program (X2)	7	0.617	Reliable
Motor Vehicle Tax Amnesty Program (X3)	7	0.628	Reliable
Taxpayer Compliance (Y)	9	0.713	Reliable

Source: Data processing output of research results

The reliability tests indicate that all variables are highly reliable, with Cronbach's Alpha values exceeding the cutoff. Consequently, it is deemed appropriate to conduct supplementary analyses on the data.

Classical Assumption Test
Normality Test

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			100
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		3.46704637
Most Extreme Differences	Absolute		.076
	Positive		.076
	Negative		-.061
Test Statistic			.076
Asymp. Sig. (2-tailed)[c]			.162
Monte Carlo Sig. (2-tailed)[d]	Sig.		.156
	99% Confidence Interval	Lower Bound	.147
		Upper Bound	.165
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.			

Source: SPSS Output

Table 3 displays the findings normality text with a sig value of 0.162 (> 0.05), the test statistic reads 0.076. In this case, the value above the 0.05 threshold implies that the residuals conform to the assumption of normality, which is supported by these data. This fulfills one important assumption in multiple linear regression, namely residuals must be normally distributed. This regression model is valid and can be relied upon to accurately characterize the relationships between independent variable (IV) and dependent variable (DV) without violating normality assumptions, as evidenced by residual normality.

Multicollinearity Test

Table 4. Multicollinearity Test Outcomes

Coefficients[a]	
Model	Collinearity Statistics

		Tolerance	VIF
1	Tax Knowledge (X1)	.659	1.517
	E-Samsat Program (X2)	.698	1.433
	Motor Vehicle Tax Amnesty Program (PKB) (X3)	.671	1.490

a. Dependent Variable: Taxpayer Compliance (Y)

Source: SPSS Output

Multicollinearity test calculation results with Variance Inflation Factors (VIF) value approach show that among IV used in regression equation there is no strong correlation. Multicollinearity is not a concern, as all Tolerance values exceed 0.1 and the VIF is less than 10. This implies that the regression model can be trusted, as the IV do not exhibit a significant correlation with one another.

Heteroscedasticity Test

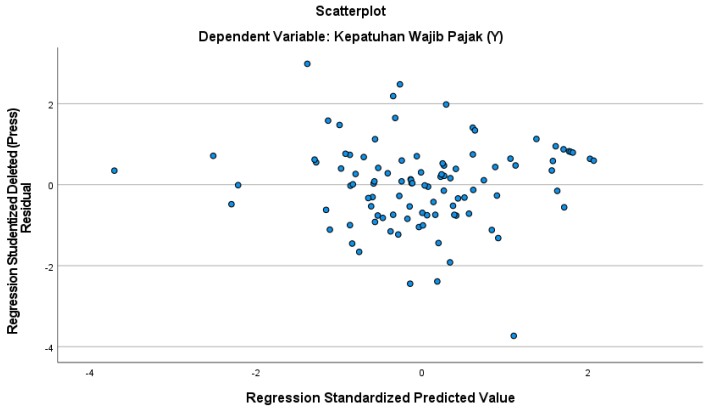


Figure 1. Scatter Plot Graph

Figure 1 scatter plot shows that there is no clear pattern to the meeting spots and that most of them are spread apart. This proves that no sign heteroscedasticity issue within the model.

Coefficient of Determination Analysis

Table 5. Coefficient of Determination (R^2) Value

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.612[a]	.374	.354	3.52080

a. Predictors: (Constant), Motor Vehicle Tax Amnesty Program (PKB) (X3), E-Samsat Program (X2), Tax Knowledge (X1)

Source: SPSS Output

Multiple correlation (R) results between Tax Knowledge (X1), E-Samsat Program (X2), and Motor Vehicle Tax Amnesty Program (PKB) (X3) with Motor Vehicle Taxpayer Compliance (Y) obtained 0.612 with Coefficient of determination (R^2) = 0.374 (37.4%).

In this case, IV (tax knowledge, E-Samsat program, and PKB amnesty program) together are able to explain 37.4% of taxpayer compliance variability. The remaining 62.6% of the total is contingent upon a variety of factors that were not considered in this study, including the way taxes are communicated to the public, service delivery standards maintained by tax authorities, the consequences for violating tax laws, and public knowledge of tax laws. R^2 value of 37.4% shows that regression model has moderate ability in predicting taxpayer compliance. Although

significant, there is still more than half of compliance variability influenced by external factors. This shows the need for further research to identify other relevant variables, such as taxpayer intrinsic motivation or tax service infrastructure.

t-Test Results

Table 6. t-Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.662	2.901		2.641	.010
	Tax Knowledge (X1)	.389	.128	.302	3.036	.003
	E-Samsat Program (X2)	.098	.123	.077	.798	.427
	Motor Vehicle Tax Amnesty Program (PKB) (X3)	.438	.124	.348	3.527	.001
a. Dependent Variable: Taxpayer Compliance (Y)						

Source: SPSS Output

The outcomes of the t-test help to understand how each individual variable affects the dependent variable, and can be explained as bellow:

Tax Knowledge (X1)

With a 0.003 level of significance and a positive regression coefficient, Tax Knowledge (X1) has a t-value of 3.036, according to the data. Given that the t-value exceeds the t-table value and the significance level is less than 0.05, the alternate hypothesis is upheld and the null hypothesis is dismissed. This indicates that Tax Knowledge (X1) has a major impact toward Taxpayer Compliance (Y) for the better. In other words, taxpayers are likely to comply with taxes more when they have a better grasp of the tax system. The notion that a superior comprehension of tax obligations results in increased awareness and motivation to adhere to the regulations is substantiated by the robust correlation between tax knowledge and compliance.

E-Samsat Program (Sapa Warga) (X2)

At the 0.427 level of significance and with a positive regression coefficient of (B), the E-Samsat Program (X2) possesses a t-value of 0.798. The t-value of 0.798 is less than the t-table value of 1.985, and the significance threshold of 0.427 exceeds 0.05, leading to the rejection of the alternative hypothesis (H_1) and acceptance of the null hypothesis (H_0). This implies that there is no considerable partial impact from the E-Samsat Program (X2) toward Taxpayer Compliance (Y). There is no statistically significant effect of the positive regression coefficient (B) at 0.098.

PKB Amnesty Program (X3)

With a Sig. threshold of 0.001 and a positive regression coefficient (B), the Motor Vehicle Tax Amnesty Program (PKB) (X3) has a t-statistic value of 3.527. Since the t-statistic exceeds t-table value of 1.985 and the significance threshold of 0.001 is less than 0.05, we may refused the null hypothesis (H_0) and agree with the alternative hypothesis (H_1). The analysis reveals a positive and meaningful correlation within the Motor Vehicle Tax Amnesty Program (PKB) (X3) and Taxpayer Compliance (Y). These findings provide strong evidence that tax amnesty schemes successfully encourage people to pay their taxes.

Simultaneous Test (F-Statistics Test)

Table 7. F-Test Results

ANOVA[a]						
	Model	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	710.970	3	236.990	19.118	.000[b]
	Residual	1190.021	96	12.396		
	Total	1900.991	99			

a. Dependent Variable: Taxpayer Compliance (Y)

b. Predictors: Predictors: (Constant), Motor Vehicle Tax Amnesty Program (PKB) (X3), E-Samsat Program (X2), Tax Knowledge (X1)

Source: SPSS Output

Table 7 reports the findings of the F-test, revealing that the F-statistic is 19.118 and the level of significance is 0.000. The null hypothesis rejection is evidenced by the F-statistic (19.118) exceeds the F-table value (2.669) and the p-value (0.000) which is below 0.05. This leads to the conclusion that simultaneously, Tax Knowledge (X1), E-Samsat Program (X2), and Motor Vehicle Tax Amnesty Program (PKB) (X3) significantly influence Taxpayer Compliance (Y). The examination shed light that three independent factors exert a substantial impact on taxpayer compliance. Although partially E-Samsat program and PKB amnesty are not significant, together they contribute to regression model, indicating synergistic effects. This can be explained by fact that tax knowledge as dominant factor may strengthen impact of both programs in certain contexts.

Discussion

The Influence of Tax Knowledge on Taxpayer Compliance

The regression model provides evidence that the regression coefficient (B) of the Tax Knowledge (X1) is 0.389, with a sig. level of 0.003 ($p < 0.05$) and a standardized Beta coefficient of 0.302. As such, a favorable and major relationship between tax knowledge and motor vehicle taxpayer compliance is tentatively identified. To be more specific, there is a relative contribution of 30.2% to the overall model from taxpayer compliance, which rises by 0.389 units for every one-unit increase in Tax Knowledge.

Descriptive analysis strengthens these findings by showing that majority of respondents (89%) state ‘agree’ or ‘strongly agree’ that they know types and rates of motor vehicle taxes. As many as 88% of respondents understand tax payment procedures, both directly and online, and 86% understand tax due dates according to STNK. Awareness of late payment consequences is also high (88%), and 80% of respondents feel tax knowledge influences their decisions to pay taxes on time. This data indicates that taxpayers in Sukabumi Regency have strong understanding of tax obligations, with only 1-5% of respondents being doubtful or disagreeing on some aspects. This high level of knowledge supports significant influence of Tax Knowledge on compliance, because good understanding of regulations, procedures, and tax consequences encourages taxpayers to act voluntarily.

These findings are consistent with tax compliance theory, which states that tax knowledge strengthens risk perception of sanctions or fines, thereby increasing motivation to fulfill tax obligations (Susanti & Setiawan, 2019). Knowledge about tax benefits, such as contribution to regional development, also forms positive attitudes and social norms that support compliance (Juliantari et al., 2021). Previous research by Insanny et al. (2023); Putri & Hidayat (2024); Utama (2024) also support these findings, showing Tax knowledge has a substantial and beneficial impact pertaining to the fulfillment of tax duties by motor vehicle taxpayers. Nevertheless, Wardani and Rumiyatun (2017) discovered that tax knowledge exhibits an uninfluential effect, a finding that may be attributed to the low level of education

of the respondents. In Sukabumi Regency context, varying education levels do not hinder positive influence of tax knowledge, showing that tax education programs have been quite effective. Therefore, increasing tax socialization and education needs to be maintained to strengthen taxpayer understanding.

The Influence of E-Samsat Program (Sapa Warga) on Taxpayer Compliance

According to the multiple regression analysis, the E-Samsat Program (X2) evidenced by regression coefficient (B) of 0.098, a sig. value of 0.427 ($p > 0.05$), and a Beta coefficient of 0.077. Based on these results, the E-Samsat Program contributes just 7.7 percent significantly to motor vehicle taxpayer compliance. However, descriptive analysis shows positive perception toward E-Samsat Program. As many as 85% of respondents agree or strongly agree that E-Samsat offers convenience in terms of speed, practicality, efficiency, and ease of use. As many as 90% of respondents feel E-Samsat helps minimize illegal levies (pungli), and 79% more often use E-Samsat compared to coming directly to samsat office. Nevertheless, 4% of respondents feel payment through E-Samsat is not secure, and 19% still choose direct payment. This data shows that although E-Samsat is well received, there are challenges in terms of trust and technology adaptation among small portion of taxpayers.

The statistically insignificant findings contradict compliance theory, which states that ease of access and transparency in tax payment systems, such as E-Samsat, can increase compliance by minimizing non-financial costs such as time and effort (Wardani, 2020). Insanny et al. (2023) and Audilla et al. (2024) concludes E-Samsat has evidence of a beneficial and influential effect, particularly due to ease of access. On the other hand, Kirana & Mujiyati (2024) and Yulianto & Rahayu (2022) found inluential effect, possibly due to lack of digital literacy or technology access. In the context of Sukabumi Regency, the low impact of E-Samsat may be caused by limitations in technological infrastructure, lack of socialization, or taxpayer preferences for conventional methods. Therefore, the government needs to improve digital literacy, provide E-Samsat usage training, and expand technology access to maximize the potential of this program.

The Influence of Motor Vehicle Tax Amnesty Program on Taxpayer Compliance

The regression model report that the Motor Vehicle Tax Amnesty Program (X3) has a regression coefficient (B) of 0.438, a sig. level of 0.001 ($p < 0.05$), and a Beta coefficient of 0.348. With a relative influence of 34.8%, our findings show that the Motor Vehicle Tax Amnesty Program significantly and positively affects Motor Vehicle Taxpayer Compliance. This is the most substantial contribution of all three IV that were analyzed.

Descriptive analysis supports these findings by showing very positive responses to the Motor Vehicle Tax Amnesty Program. As many as 90% of respondents knew information about the amnesty program and understood its procedures, 86% felt ease of access to information, and 87% agreed that this program is beneficial in reducing penalties. As many as 78% of respondents felt this program motivates timely payment, and 81% rejected the notion that the amnesty program causes payment delays in the future. Enthusiasm for this program is evident from 81% of respondents who support annual implementation. This data shows that the Motor Vehicle Tax Amnesty Program is very effective as a financial incentive that encourages compliance.

These findings are consistent with compliance theory, whereby taxpayer compliance is shaped by an assessment of the relative costs and benefits (Rahayu & Amirah, 2018). Elimination of penalties and payment relief through the Motor Vehicle Tax Amnesty Program reduces financial burden, thereby increasing compliance incentives. Previous research by Rasyid (2022); Rustiana & Merkusiwati (2023); and Widajantie & Anwar (2023), as well as Kirana & Mujiyati (2024) supports these findings, showing that the Motor Vehicle Tax

Amnesty Program is effective in increasing compliance, especially for delinquent taxpayers. However, Audilla et al. (2024) and Saputra et al. (2022) found that this program is not always significant, possibly due to differences in implementation frequency or respondent characteristics. In the context of Sukabumi Regency, respondent enthusiasm for this program shows that financial incentives are a strong strategy for increasing compliance.

Simultaneous Impact of Tax Knowledge, E-Samsat Program (Sapa Warga), and Motor Vehicle Tax Amnesty Program on Taxpayer Compliance

Empirical evidence from Simultaneous Test confirms the existence of a influential correlation among the three variables of Tax Knowledge (X1), E-Samsat Program (X2), and Motor Vehicle Tax Amnesty Program (X3) toward Motor Vehicle Taxpayer Compliance (Y). A significance of 0.000 ($p < 0.05$) and an F-statistic of 19.118 show evidence with a correlation coefficient (R) of 0.612 shows a moderate relationship. Likwise, a coefficient of determination (R^2) of 0.374 shows that three factors explain 37.4% of compliance variation. Thus, factors beyond the model, such as awareness of the law and socioeconomic status, account for the remaining 62.6%.

Descriptive analysis of Taxpayer Compliance (Y) shows a high level of compliance at PPPD Sukabumi Regency Region I Cibadak. In this case, 95% of respondents asnwered ‘agree’ or ‘strongly agree’ to always fulfill their tax payment obligations, 91% are aware of tax use for regional development, and 86% have no tax arrears, 90% of respondents are not often late in paying taxes, 81% always pay on time, and 85% do not forget due dates. This data shows that taxpayers in this region have good awareness and discipline, with only 3-5% of respondents showing non-compliance behavior.

Previous research by Kaldha & Triwidatin (2023); Saputra et al. (2022); Setiawan et al. (2024) supports the finding that combinations of variables such as tax knowledge, technology-based programs, and financial incentives simultaneously ifluential on taxpayer compliance. The high level of compliance shown by descriptive analysis strengthens the validity of the regression model, although the low impact of the E-Samsat Program indicates the need for further evaluation of this technology implementation. The combination of education strategies, financial incentives, and technology can create synergistic effects to improve taxpayer compliance in Sukabumi Regency.

CONCLUSION

The findings reach conclusion that Tax Knowledge (X1) has a influential and favorable effect on Taxpayer Compliance (Y). This finding indicates that enhanced taxpayer comprehension of tax regulations, individual rights and responsibilities, and penalties for non-compliance corresponds with increased levels of compliance in fulfilling tax obligations.

Conversely, the E-Samsat Program (X2) reveal no influential correlation on Taxpayer Compliance (Y). Although this program provides convenience in online tax payment, lack of socialization, limited digital literacy, and trust factors in the system are still obstacles in increasing compliance through this digital platform.

Likewise, The Motor Vehicle Tax Amnesty Program (X3) has a beneficial and influential effect on Taxpayer Compliance (Y). This program is able to provide stimulus to taxpayers who have arrears to immediately settle their tax obligations, due to the elimination of administrative sanctions that reduce the payment burden.

Simultaneously, that Taxpayer Compliance is strongly impacted by the three independent variable, which are Tax Knowledge (X1), the E-Samsat Program (X2), and the Motor Vehicle Tax Amnesty Program (X3). This demonstrates call for coordination in advancing taxpayer compliance initiatives via training, new service systems, and financial incentives.

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