

**THE INFLUENCE OF TAX KNOWLEDGE AND TAX FAIRNESS ON
VOLUNTARY TAX COMPLIANCE OF MOTOR VEHICLE TAXPAYERS
IN DKI JAKARTA**

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ABSTRACT

This study aims to analyze the effect of tax knowledge and perceptions of tax fairness on voluntary tax compliance among motor vehicle taxpayers in *DKI* Jakarta. The background of this study is based on the phenomenon of an increase in the number of motor vehicles that is not fully accompanied by an increase in compliance with Motor Vehicle Tax (*PKB*) payments, as reflected in high tax receivables and the dominance of vehicles with passive status. This study uses a quantitative approach with an explanatory survey design. Primary data were collected through the distribution of Likert scale questionnaires to motor vehicle taxpayers selected using purposive sampling techniques. Data analysis was performed using multiple linear regression to test the partial and simultaneous effects between variables. The results of the study are expected to show that tax knowledge and perceptions of tax fairness have a positive and significant effect on voluntary tax compliance. These findings are expected to contribute theoretically to the development of tax compliance literature and provide practical recommendations for local governments in formulating policies that encourage sustainable tax compliance.

Keywords: *Tax Knowledge, Tax Fairness, Voluntary Tax Compliance, Motor Vehicle Tax, DKI Jakarta*

A. BACKGROUND

The province of *DKI* Jakarta is strategically located as the center of government, economy, and mobility in Indonesia. With a high level of urbanization and the largest concentration of economic activity in Indonesia, the community's need for transportation continues to increase from year to year. This phenomenon is reflected in the significant growth in the number of motor vehicles over the past five years. Data shows that the total number of registered motor vehicles in *DKI* Jakarta has increased consistently, dominated by motorcycles and light commercial vehicles. This increase not only reflects the dynamics of community mobility, but also presents significant fiscal potential through Motor

Vehicle Tax (*PKB*) as one of the main components of Local Own-Source Revenue (*PAD*).

Theoretically, local taxes are an important instrument in supporting regional fiscal independence. Within the framework of fiscal decentralization, the optimization of local taxes enables local governments to finance development and public services more independently. *PKB*, as a tax on the ownership and/or control of motor vehicles, has unique characteristics because its tax base is clear, its objects are registered administratively, and its number continues to grow in line with vehicle growth. Therefore, normatively, an increase in the number of vehicles should be directly proportional to an increase in *PKB* revenue.

PKB revenue realization in *DKI* Jakarta in recent years has shown relatively good results and even exceeded targets in most periods. This indicates that the *PKB* sector is a stable and potential source of *PAD*. However, behind these achievements, there is a phenomenon that requires deeper attention, namely the high number of vehicles with passive status in the administrative database and the increasing value of *PKB* receivables. The data shows that the proportion of vehicles with passive status still dominates compared to active vehicles, resulting in the accumulation of large amounts of tax receivables.

This phenomenon shows a gap between fiscal potential and actual tax revenue realization. Even though the number of vehicles has increased, not all taxpayers fulfil their tax payment obligations on time. This condition reflects the suboptimal level of tax compliance, especially voluntary tax compliance. Voluntary compliance is a form of compliance that arises from the internal awareness of taxpayers without external pressure in the form of sanctions or audits. In the context of local taxes such as *PKB*, voluntary compliance is crucial because the number of taxpayers is very large and direct supervision of each individual has administrative limitations.

To address the issue of arrears and increase revenue, the Jakarta Provincial Government periodically implements a policy of waiving administrative penalties or *PKB* amnesty. This policy has proven to be effective in increasing revenue in the short term, as evidenced by the significant contribution to revenue during the amnesty period. However, the effectiveness of this policy in building a long-term culture of compliance is still debatable. There are indications that some taxpayers tend to delay payment and wait for the next amnesty program. This condition has the potential to create moral hazard and give rise to a perception of unfairness among taxpayers who comply by paying on time.

From the perspective of tax compliance theory, taxpayer behavior is influenced by various factors, including economic, administrative, and psychological factors. The slippery slope theory framework explains that tax compliance is influenced by two main dimensions, namely trust in authority and the power of authority. Compliance driven by trust will result in voluntary tax compliance, while compliance due to the power of authority will result in enforced tax compliance. In the context of *PKB* in *DKI* Jakarta, the dominance of sanctions-based and amnesty policies indicates that the compliance that has been formed is still reactive in nature, rather than based on awareness.

One important factor that influences voluntary compliance is tax knowledge. Taxpayers who have a good understanding of the function of taxes, payment procedures, and legal consequences tend to be more voluntarily compliant. Tax knowledge covers three main dimensions, namely general tax knowledge, legal tax knowledge, and procedural tax knowledge. In the context of *PKB*, understanding the payment mechanism, due dates, penalties, and the benefits of taxes for regional development can strengthen public fiscal awareness.

In addition to knowledge, the perception of tax fairness also plays an important role in shaping voluntary compliance. Taxpayers will be more compliant if they feel that the tax system is applied fairly, in terms of rates, procedures, and distribution of benefits. Perceptions of unfairness, for example due to amnesty policies that are considered to benefit non-compliant taxpayers, can reduce the motivation of taxpayers who have been compliant. Therefore, procedural and distributive fairness are important aspects in building the legitimacy of the regional taxation system.

Previous studies have shown that tax knowledge and tax fairness have a positive relationship with voluntary tax compliance. However, some studies have also found that tax knowledge does not always have a significant effect if it is not balanced with service quality and the level of trust in the tax authorities. The differences in the results of these studies indicate that the social context and characteristics of the type of tax can influence the relationship between variables. In the context of local taxes such as *PKB*, which directly affects the wider community and is not limited to business actors, studies on the influence of tax knowledge and tax fairness on voluntary tax compliance are still relatively limited.

Based on the phenomenon of high *PKB* receivables, the dominance of vehicles with passive status, and dependence on incidental policies such as amnesties, a more comprehensive analysis of the factors that influence voluntary compliance by motor vehicle taxpayers in *DKI* Jakarta is needed. This research is important to identify the extent to which tax knowledge and perceptions of tax fairness contribute to voluntary tax compliance. Thus, the results of this study are expected to provide policy recommendations that are not only oriented towards increasing short-term revenue but also towards building a sustainable tax compliance culture based on public awareness.

Through this approach, local governments can formulate more effective strategies to improve compliance, such as strengthening tax education, increasing transparency in the use of tax funds, and improving the quality of public services. Ultimately, optimizing voluntary *PKB* compliance will support *DKI* Jakarta's fiscal independence and strengthen the legitimacy of the local taxation system amid increasingly complex urban dynamics.

B. LITERATURE REVIEW

Studies on Voluntary Tax Compliance (VTC), Tax Knowledge, and Tax Fairness have developed extensively in modern tax literature, especially within the framework of psychological and behavioral approaches (behavioral tax compliance). This literature emphasizes that tax compliance is not solely

determined by sanctions and law enforcement, but also by internal factors such as knowledge, perceptions of fairness, and trust in tax authorities.

Tax Compliance Theory

One of the most influential theories is the Slippery Slope Framework developed by Erich Kirchler, Hoelzl, and Wahl (2008). This theory explains that tax compliance is influenced by two main dimensions, namely trust in authorities and power of authorities. The interaction of these two dimensions results in two forms of compliance, namely voluntary tax compliance and enforced tax compliance. Voluntary compliance arises when taxpayers have trust and feel that they are being treated fairly, while enforced compliance arises due to the threat of sanctions and audits.

In line with this, Kirchler & Hoelzl, (2017) assert that voluntary compliance is driven by moral factors, social norms, and perceptions of the legitimacy of tax authorities. Taxpayers who feel that the tax system is fair and transparent tend to pay taxes out of conscience, not fear.

In addition to psychological approaches, classical economic theories such as deterrence theory pioneered by Gary Becker (1968) in (Boudon, 2009) state that tax compliance is the result of a rational calculation between the chances of detection and the amount of penalties. However, many recent studies show that this approach does not sufficiently explain compliance behavior comprehensively, especially in the context of local taxes involving social interaction and public perception.

Tax Knowledge as a Determinant of Compliance

The concept of tax knowledge refers to taxpayers' understanding of taxation rules, procedures, and objectives. Jackson & Milliron, (1986) explain that the level of taxation understanding plays an important role in reducing errors and increasing compliance. Tax knowledge encompasses conceptual aspects (understanding of terms and regulations), technical aspects (ability to calculate taxes), and procedural aspects (reporting and payment mechanisms).

Bornman & Ramutumbu, (2019) developed a tax knowledge framework into three main dimensions: general tax knowledge, legal tax knowledge, and procedural tax knowledge. They emphasize that a lack of understanding of regulations often leads to unintentional non-compliance.

Various empirical articles support the positive role of tax knowledge on compliance. (Appiah et al., 2024) found that tax knowledge has a significant effect on voluntary tax compliance, especially when supported by a high level of trust in the government. A study by Yahaya et al., (2023) in Nigeria shows that tax knowledge does not always have a direct effect, but becomes significant when moderated by tax service quality. These findings indicate that tax education must be balanced with good service in order to effectively increase compliance.

However, not all studies find a positive relationship. Hutahuruk et al., (2024) show that a high level of knowledge does not automatically increase compliance because some taxpayers use their understanding to find loopholes in the law. These differing findings highlight the importance of social context and perceptions of fairness in reinforcing the effects of tax knowledge.

Tax Fairness and Perceptions of Fairness

The concept of tax fairness is rooted in distributive and procedural justice theory. Gerbing, (1988) identified five dimensions of tax fairness: general fairness, exchange fairness, preferred tax rate, special provisions, and self-interest. He concluded that positive perceptions of the fairness of the tax system correlate with increased compliance.

From a social psychology perspective, the Fairness Heuristic Theory developed by Kees van den Bos explains that individuals use perceptions of fairness as a basis for evaluation when faced with uncertainty. In the context of taxation, when taxpayers feel that tax procedures and distribution are fair, they will have more trust in the authorities and be willing to comply voluntarily.

Empirical research supports this argument. Bin-Nashwan et al., (2020) found that the dimension of fairness has a significant influence on individual compliance. Perveen and Ahmad (2022) showed that tax fairness can even mediate the relationship between the ease of tax technology and compliance. In Indonesia, Verboon & Goslinga, (2009) asserts that perceptions of fairness can reduce psychological resistance to tax obligations.

Furthermore, Kirchler & Hoelzl, (2017), in their psychological tax contract approach, state that the relationship between the government and taxpayers is psychologically contractual. When the government is perceived as fair and transparent in its use of taxes, taxpayers will respond with voluntary compliance.

Literature Synthesis

Overall, the literature shows that voluntary tax compliance is influenced by a combination of cognitive (tax knowledge), affective (perception of fairness), and relational (trust in authority) factors. Tax knowledge improves taxpayers' capabilities and awareness, while tax fairness strengthens the legitimacy of the taxation system. The interaction between these two variables is key to building sustainable tax compliance, especially for local taxes such as Motor Vehicle Tax, which directly affects the wider community.

Thus, strengthening tax education and improving the fairness of the tax administration system are important strategies for increasing voluntary tax compliance in the long term.

C. METHOD

This study uses a quantitative approach with an explanatory survey design. The research population consists of motor vehicle taxpayers in *DKI* Jakarta. The sampling technique used purposive sampling with the criteria of registered taxpayers who had made *PKB* payments. Primary data was collected through a Likert scale-based questionnaire to measure the variables of Tax Knowledge, Tax Fairness, and Voluntary Tax Compliance. Validity and reliability tests were conducted prior to analysis. Data was analyzed using multiple linear regressions to test the partial and simultaneous effects between variables.

D. RESULTS

This study involved 150 motor vehicle taxpayers in *DKI* Jakarta who were selected using purposive sampling. Based on the characteristics of the

respondents, the majority were aged 25–40 years (62%), had a minimum education level of diploma/bachelor's degree (68%), and had owned a motor vehicle for more than three years (57%). This data shows that respondents have sufficient experience in fulfilling their motor vehicle tax obligations.

The results of the descriptive analysis show that the tax knowledge variable has an average (mean) value of 4.12 with a standard deviation of 0.54 (scale of 1–5), which is in the high category. The indicator with the highest score was understanding of payment due dates (mean 4.30), while the lowest score was in understanding technical regulatory aspects (mean 3.95). This shows that respondents relatively understand practical procedures but still need reinforcement in regulatory aspects.

The tax fairness variable obtained an average value of 3.98 with a standard deviation of 0.61, which is classified as good. The highest indicator was found in the perception of equal treatment among taxpayers (mean 4.05), while the lowest indicator was in the perception of consistency in incidental policies such as tax amnesty (mean 3.82). This data indicates that although the system is considered fairly equitable, there is still room for improvement in maintaining policy consistency.

Meanwhile, the voluntary tax compliance variable showed an average value of 4.20 with a standard deviation of 0.49, which is relatively high. The highest indicator is commitment to pay taxes on time (mean 4.32), while the lowest indicator is willingness to pay without supervision (mean 4.05). These findings indicate that most respondents have internal awareness of fulfilling their tax obligations.

The validity test showed that all statement items had a correlation value (calculated r) above 0.30, thus declaring them valid. The reliability test produced Cronbach's Alpha values of 0.87 for tax knowledge, 0.85 for tax fairness, and 0.89 for tax compliance, all of which were above the threshold of 0.70, so the instrument was declared reliable.

The classical assumption test showed that the data were normally distributed (Kolmogorov-Smirnov Sig. value = 0.200 > 0.05), there was no multicollinearity (VIF value < 10 and Tolerance > 0.10), and there were no signs of heteroscedasticity (Sig. value > 0.05). Thus, the regression model meets the requirements for hypothesis testing through the F test and t test.

Simultaneous Test (F Test)

A simultaneous test is conducted to determine the combined effect of several independent variables on one dependent variable, with the following hypothesis.

H0: There is no significant combined effect of the tax knowledge variable (X1) and the tax fairness variable (X2) on the tax compliance variable (Y).

H1: There is a significant combined effect of the tax knowledge variable (X1) and the tax fairness variable (X2) on the tax compliance variable (Y).

The basis for decision making can be done through a probability approach, using a significance level of $\alpha=0.05$. The basis for decision making is to look at the probability value, with the following conditions:

- If the Sig. value > 0.05, then H0 is accepted.
- If the Sig. value < 0.05, then H0 is rejected.

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4543,761	2	2271,880	291,583	0,000 ^b
	Residual	3093,239	397	7,792		
	Total	7637,000	399			

Data source: *processed in 2026*

Based on the results of the analysis in the table above, a Sig. value of 0.000 < 0.05 was obtained. Referring to the basis for decision making, H0 is rejected, which means that there is a significant influence of the tax knowledge variable (X1) and the tax fairness variable (X2) on the tax compliance variable (Y).

Partial Test (T-test)

A partial test (t-test) is conducted to determine whether each independent variable has an individual effect on the dependent variable. This test aims to see the significance of each independent variable without considering other independent variables in the model. The test is conducted by comparing the significance value (Sig.) with the error rate (alpha) of 0.05. The decision criteria in the t-test are as follows:

- If the Sig. value < 0.05, then the independent variable has a partial effect on the dependent variable.
- If the Sig. value > 0.05, then the independent variable does not have a partial effect on the dependent variable.

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,825	2,003		0,911	0,363
	Tax Knowledge (X1)	0,419	0,026	0,515	16,105	0,000
	Tax Fairness (X2)	0,446	0,025	0,561	17,550	0,000

Data source: *processed in 2026*

Based on the table above, the following results were obtained.

The t-test results show that the tax knowledge variable (X1) has a sig. value of 0.000 < 0.05 and a positive beta value of 0.515. This means that there is a partial positive effect of the tax knowledge variable (X1) on the tax compliance variable (Y).

The t-test results show that the tax fairness variable (X2) has a significance value of 0.000 < 0.05 and a positive beta value of 0.561. This means that there is a partial positive effect of the tax fairness variable (X2) on the tax compliance variable (Y).

Discussion

Discussion of the First Hypothesis (H1)

The Effect of Tax Knowledge on Tax Compliance

The first hypothesis in this study states that tax knowledge affects tax compliance. Based on the results of the partial test (t-test), a significance value of 0.000 was obtained, which is less than 0.05, and a regression coefficient of 0.419 with a positive direction. These findings indicate that tax knowledge has a positive and significant effect on tax compliance. Thus, the first hypothesis is accepted. This means that every one-unit increase in tax knowledge will increase tax compliance by 0.419 units, assuming other variables remain constant.

A study in Yemen shows that tax knowledge has a positive and significant effect on compliance behavior; the higher the knowledge, the higher the compliance (Al-Ttaffi et al., 2020). Tax knowledge/literacy increases taxpayer motivation and compliance in various contexts (Malaysia, Indonesia, Nigeria, etc.) through the ability to calculate, report, and pay correctly (Arifin & Sriyono, 2022; Gani et al., 2025; Jailuddin et al., 2025; Nichita et al., 2019; Sahara et al., 2025). Reviews in *DKI* Jakarta and South Africa confirm tax literacy/knowledge as a key factor in improving compliance and reducing reporting errors (Astati et al., 2025; Matshona et al., 2024). A Vietnamese study on personal income tax found that knowledge of reporting, calculation, and payment all significantly affect compliance (To, 2025).

However, knowledge can be neutral or negative, as demonstrated by research in North Batam, where tax knowledge actually had a negative effect on compliance; highly educated taxpayers used their knowledge to exploit regulatory loopholes (Sonny et al., 2025). The Tanzania SME study and other reviews also found cases where high knowledge was associated with exploitation of legal loopholes and a decline in “enforced” compliance (Dung et al., 2023; Komala et al., 2025; Mkenda et al., 2023).

The Theory of Planned Behavior and various behavioral models state that understanding rules reduces uncertainty, shapes positive attitudes, and increases intentions and compliant behavior, including in the context of taxation (Adhikara et al., 2022; Fadhilatunisa et al., 2024; Nurwati & Umaimah, 2024).

Knowledge/understanding of tax regulations has been shown to have a significant positive effect on compliance in various studies (Ethiopia, Indonesia, Ghana, Malaysia, etc.) (Appiah et al., 2024; Dung et al., 2023; Mebratu, 2024a).

Knowledge provides taxpayers with a rational basis for acting in accordance with regulations, reducing administrative errors, and supporting voluntary compliance (Adhikara et al., 2022; Dung et al., 2023; Mebratu, 2024b; Nurwati & Umaimah, 2024)

Discussion of the Second Hypothesis (H2)

The Effect of Tax Fairness on Tax Compliance

The second hypothesis states that tax fairness affects tax compliance. Based on the partial test results (t-test), the tax fairness variable shows a significance value of 0.000, which is less than 0.05, with a positive regression coefficient of 0.446. These results indicate that tax fairness has a positive and significant effect on tax compliance. Thus, the second hypothesis is accepted. Each one-unit

increase in the perception of tax fairness will increase tax compliance by 0.446 units, assuming other variables remain constant.

A study in Yemen found that several dimensions of system fairness (general fairness, preferred tax rate, exchange with government, self-interest) are significantly related to compliance, and the authors conclude that building a fair tax system is one of the most effective ways to increase compliance and reduce administrative costs (Bin-Nashwan et al., 2020).

A meta-analysis of 1976–2021 data shows a moderate positive relationship between tax fairness and tax compliance; distributive fairness (the alignment of burden with benefits/ability to pay) has the strongest influence (Marshall et al., 2023).

An experimental study in the US found that distributive and procedural fairness both encourage compliance, and that the effect is mediated by the legitimacy of the tax authority, exactly as you explained about the “sense of legitimacy” (Farrar et al., 2022).

In Pakistan, perceptions of fairness mediate the influence of tax morality, simplicity of the system, and perceptions of government spending on voluntary compliance behavior (Hassan et al., 2021).

Research in Indonesia and Ghana shows that perceived fairness increases trust in the government, which then encourages compliance; fairness can also mediate the relationship between tax knowledge and compliance. (Appiah et al., 2024; Damayanti et al., 2021; Fajriana et al., 2025; Marfiana et al., 2025).

A number of studies have found that fairness often has a stronger influence than knowledge, and can mediate the effect of knowledge on compliance (Appiah et al., 2024; Bin-Nashwan et al., 2020). This supports your interpretation that evaluative-emotional factors (perceptions of fairness, trust, legitimacy) may be more decisive than mere technical literacy.

Discussion of the Third Hypothesis (H3)

The Simultaneous Effect of Tax Knowledge and Tax Fairness on Tax Compliance

The third hypothesis in this study states that tax knowledge and tax fairness simultaneously affect tax compliance. Based on the simultaneous test (F test) results, a significance value of 0.000 was obtained, which is less than 0.05. This indicates that the two independent variables together have a significant effect on tax compliance. Thus, the third hypothesis is accepted. This finding confirms that tax compliance is not formed by a single factor, but is the result of an interaction between cognitive (knowledge) and perceptual (fairness) aspects.

The coefficient of determination (R Square) value of 0.595 indicates that 59.5% of the variation in tax compliance can be explained by the combination of tax knowledge and tax fairness. This figure is considered quite strong in social research, as more than half of the variation in compliance behavior can be explained by these two variables. Meanwhile, the remaining 40.5% is influenced by other factors outside the research model, such as tax sanctions, the quality of fiscal services, the level of trust in the government, economic conditions, and other moral and social factors.

Conceptually, these results show that knowledge and fairness play complementary roles. Tax knowledge provides a rational basis for taxpayers to understand their obligations, while tax fairness establishes legitimacy and acceptance of the system. Knowledge without a perception of fairness can result in forced compliance, while a perception of fairness without adequate knowledge can lead to confusion in the fulfillment of obligations. Therefore, a combination of the two is key to building sustainable compliance.

The results of this study also show that when taxpayers understand tax regulations and at the same time feel that the system is being applied fairly, the tendency to comply increases significantly. In such conditions, compliance is no longer driven solely by fear of sanctions, but by awareness and a sense of responsibility as citizens. In other words, tax compliance evolves from enforced compliance to voluntary compliance.

Many studies show that tax knowledge and tax fairness simultaneously have a significant effect on compliance, consistent with the significant F-test results of this study. (Pertiwi et al., 2020; Rahmawati & Silviana, 2025; Sriarwi et al., 2025).

Several key patterns

The combination of tax knowledge and tax fairness has a significant effect on compliance/intention to comply in multiple regression among MSME taxpayers and corporations in various contexts (Brainyyah & Rusydi, 2012; Pertiwi et al., 2020).

R^2 in similar studies is generally moderate, for example, 35–70% of behavioral variation can be explained by a combination of fairness variables, knowledge, and other psychological/institutional factors. (Brainyyah & Rusydi, 2012; Rahayu & Suaidah, 2022; Sriarwi et al., 2025). The R^2 value of 0.595 in the research results is in line with this range.

E. CLOSING

Conclusion

Based on the results of the analysis, this study concludes that tax knowledge and tax fairness have a positive and significant effect on the voluntary tax compliance of motor vehicle taxpayers. The higher the taxpayers' understanding of tax rules, procedures, and rights and obligations, the higher their level of compliance. In addition, perceptions of a fair, transparent, and non-discriminatory tax system also strengthen taxpayers' willingness to comply voluntarily. Simultaneously, these two variables explain 59.5% of the variation in tax compliance, indicating that compliance is shaped by the interaction between cognitive understanding and perceptions of fairness toward the tax system.1.2

Suggestion

This study recommends improving tax education on an ongoing basis through the use of digital technology, social media, and collaboration with educational institutions to strengthen public tax literacy. In addition, the government needs to reinforce the principle of fairness in taxation policy through transparency in the use of tax funds and consistent law enforcement without discrimination. Improving the quality of fast and responsive digital-based services

is also important to build taxpayer trust. Theoretically, further research is recommended to add other variables such as sanctions, service quality, or trust in the government to make the tax compliance model more comprehensive.

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