

Factors Effect Vehicle Taxpayer Compliance with Income Level as a Moderating Variable

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Abstract

This study discusses how tax knowledge and taxpayer awareness effect taxpayer compliance, considering income level as a moderating factor. The results from the literature review indicate that the influence of these two factors is highly significant in affecting compliance. Tax knowledge can enhance taxpayers' understanding of their obligations, thereby encouraging compliance. On the other hand, taxpayer consciousness can make individuals more responsible in fulfilling their tax obligations. However, income level serves as a moderating factor that effect the relationship between tax knowledge, taxpayer awareness, and taxpayer compliance. Therefore, these findings provide important insights for future research in the field of tax compliance.

Keywords: Tax Knowledge, Taxpayer Awareness, Taxpayer Compliance, Income Level

Introduction

The government obtains funds to finance public needs through various sources, one of which is taxation. Taxes are obligations that must be fulfilled by the public to the state based on legal provisions, without providing direct compensation to the payer. Taxes play a crucial role in the national financial system as the revenue generated is utilized to support national development towards a better direction (Gobena, 2023). The primary objective of tax utilization is to achieve the welfare and prosperity of the community. However, tax revenue has not been optimal due to the fact that many taxpayers have not complied with their obligations (Supratiwi & Haribowo, 2023).

An information system can be defined as an entity consisting of two or more elements that are interconnected and interact with each other to achieve specific goals (Nuryati et al., 2020). Taxes are used to finance state needs and enhance the prosperity of the people. Taxes play a vital role in supporting the operational activities of the state as the largest source of revenue. Motor vehicles are essential for people from various backgrounds to facilitate mobility (Amri & Syahfitri, 2020). Regional revenue reached IDR 24.37 billion, with the main contribution from local taxes amounting to IDR 22.52 trillion. Motor vehicle tax exceeded its target, reaching 102.17% or IDR 9.20 trillion. Meanwhile, taxes on vehicle fuel, heavy equipment, and surface water also met or exceeded their targets.

PT Jasa Raharja has revealed that the level of public compliance in paying the Motor Vehicle Tax (PKB) in 2022 remains low. The same applies to compliance with the Mandatory Contribution for Road Traffic Accident Fund (SWDKLLJ). Dewi Aryani Suzana, the Operational Director of Jasa Raharja, stated in a written statement that the compliance rate for paying PKB and SWDKLLJ in 2022, according to Jasa Raharja data, was only 56.2 percent.

PKB is a tax imposed on the ownership or control of motor vehicles, whether motorcycles or four-wheeled vehicles and their trailers, that are operated on public roads and powered by engines or other mechanical devices (Fatikasari et al., 2024). According to radarbekasi.go.id, currently, of the approximately 1.5 million motor vehicles registered in Bekasi City, nearly 40 percent, or around 600,000 units, are in tax arrears. This indicates that there are still many taxpayers who neglect their obligation to pay their vehicle taxes. Therefore, the Bekasi local government has launched a motor vehicle tax amnesty program called "Lebaran Gift," which will run from March 20 to June 6, 2025. This program provides an opportunity to eliminate outstanding principal vehicle taxes from previous years, as well as applicable tax penalties and SWDKLLJ fines. In Bekasi City, there are about 1.5 million motor vehicles, with around 600,000 units or 40 percent experiencing tax arrears. The projected revenue from vehicle taxes in 2025 is set at IDR 789 billion for Motor Vehicle Tax and IDR 517 billion for Motor Vehicle Transfer Fees.

The low level of taxpayer compliance is attributed to several factors, including a lack of tax knowledge. Tax knowledge refers to the public's understanding of the taxation system. This level of knowledge is closely related to taxpayer compliance. Individuals with adequate knowledge of taxation typically find it easier to fulfill their tax payment obligations (Zahrani & Mildawati, 2019). A solid foundation of tax knowledge assists taxpayers in managing and executing their rights and obligations. This knowledge has been shown to enhance compliance in the payment of motor vehicle taxes (Fauziah & Ginting, 2023).

In addition to tax knowledge, there are other factors such as taxpayer awareness. According to Wicaksono, (2020), taxpayer awareness is reflected in the seriousness and sense of responsibility individuals have in fulfilling their tax obligations, both in terms of payment and reporting. The public needs to have a positive perception of taxes to encourage the growth of awareness in fulfilling tax obligations. The level of awareness of a taxpayer is reflected in their willingness to meet their tax responsibilities. This awareness is a crucial element in efforts to enhance compliance with tax payments (Dewi et al., 2020). Tax awareness is a condition in which individuals possess an understanding and comprehension of their tax obligations voluntarily, without pressure from others. This awareness develops alongside the public's positive views on the government's role in promoting tax compliance. Therefore, increasing taxpayer compliance heavily depends on the high level of awareness possessed by each taxpayer (Karlina & Ethika, 2020).

According to Barlan et al., (2021), the income level of taxpayers is crucial in determining their ability to pay taxes. Tax collection should occur at the right time, specifically when taxpayers have the financial capacity to do so. This alignment is reflected in attribution theory, which states that individual behavior is influenced by both internal factors and external environmental factors, one of which is the financial capacity to fulfill tax obligations. Tax collection needs to consider the ability of taxpayers to meet their obligations, where income level plays a role in determining that ability. Therefore, taxes should ideally be collected at the right time, when taxpayers have sufficient funds. The income level reflects the extent to which an individual can fulfill their tax obligations. This idea aligns with attribution theory, which explains that individual behavior is influenced by elements originating from both within themselves and their surrounding environment (Hariyati et al., 2025). Based on the background above, this study will focus on the influence of tax knowledge and taxpayer awareness on

taxpayer compliance, with income level serving as a moderating variable (a study on individual taxpayers in Bekasi).

Literature Review

Attribution Theory

Attribution theory is a theoretical concept used to explain the reasons behind an individual's behavior as well as that of others (Wilandari, 2024). The theory explains that individuals seek to understand the reasons behind certain behaviors, whether they are their own or those of others. This theory describes the internal processes that allow individuals to comprehend the attitudes and actions of others. Additionally, it explains how individuals determine the reasons and motives behind specific behaviors. Attribution theory emphasizes the importance of how one understands the origins of behavior, whether it stems from internal or external factors, as this understanding influences the actions taken (Puteri et al., 2019).

From the perspective of attribution theory, individual behavior is influenced by two types of factors: internal and external factors. Internal factors include aspects that originate from within oneself, such as abilities, awareness, and personality traits. Conversely, external factors relate to influences that come from outside the individual, such as environmental pressures, legal regulations, social norms, or government policies. For example, an individual may act in a certain way in response to rules or pressures from their surrounding environment (Sari et al., 2024). Attribution theory is strongly related to explaining various factors that influence taxpayer compliance in this research model. Compliance is closely linked to the taxpayer's attitude toward tax obligations, which is shaped by perceptions from both within themselves and their external environment. These perceptions affect how taxpayers view their tax obligations and determine their decisions to comply or not (Anggraini et al., 2021).

Theory of Planned Behavior

The Theory of Planned Behavior (TPB), proposed by Ajzen, (1991), is an approach to predicting individual behavior when they do not have full control over their will. This theory is based on the idea that thoughts and beliefs can influence a person's attitudes and behaviors, which in turn drive them to take certain actions. Thus, the goal of this theory is to predict individual behavior more accurately and purposefully, as well as to understand the decision-making processes individuals undergo when taking action. The theory emphasizes the rational aspects of human behavior, demonstrating that individual actions are influenced by their awareness and ability to make decisions. By understanding this theory, we can predict and analyze how motivation affects behaviors that are beyond an individual's control, identify effective strategies for behavior change, and explain the key components that shape human behavior.

Research conducted by (Prastyatini & Nabela, 2023), explains that the Theory of Planned Behavior was first introduced by (Ajzen, 1991). This theory is generally used to analyze whether taxpayer behavior is influenced by the individual's intentions. According to Wahyuningsih (2019), a person's behavior is influenced by their intentions regarding their actions. Several factors that influence individuals in decision-making include attitudes, subjective norms, and perceptions of behavioral control. The Theory of Planned Behavior is an extension of the Theory of Reasoned Action (TRA), which was introduced by Fishbein and

Ajzen in 1975. Ajzen later added the variable of perceived behavioral control to the TRA model, resulting in a new model known as the Theory of Planned Behavior. This theory explains that an individual can only control their behavior and perform the desired actions. Additionally, the theory examines the extent of an individual's intention to engage in specific behaviors that are considered relevant. By applying this theory, it can be evaluated how the measured variables affect the increase in individual taxpayer compliance (Hariyati et al., 2025). The Theory of Planned Behavior can enhance our awareness of the relationship between taxpayer knowledge and taxpayer compliance. When an individual believes that there are factors that support and hinder their behavior, these are referred to as control factors. This factor relates to taxpayer awareness, which can help them understand their tax obligations. Good awareness will make it easier for taxpayers to comply with tax regulations. The Theory of Planned Behavior is highly relevant for research on taxpayer obligations, as it can explain the motivations and needs of taxpayers in fulfilling their tax responsibilities.

Taxpayer Compliance

According to the Indonesian Dictionary, the term "compliance" is derived from the word "patuh," which means an attitude of submission and obedience to applicable rules or regulations. Meanwhile, according to Wiguna et al., (2019), taxpayer compliance is a manifestation of the execution of tax responsibilities by individuals or entities as a form of participation in supporting national development, ideally carried out based on awareness without coercion. Thus, taxpayer compliance reflects an attitude of submission and obedience to the prevailing regulations, particularly in terms of tax payments.

Taxpayer compliance can be categorized into two forms: formal compliance and material compliance. Formal compliance relates to the alignment of taxpayer behavior with the rules written in tax legislation. On the other hand, material compliance reflects the fulfillment of tax obligations comprehensively, both in terms of substance and intent as regulated in the applicable tax provisions (Fadilah et al., 2021). Taxpayer compliance refers to the execution of all tax obligations and the fulfillment of tax rights by taxpayers (Wilandari, 2024).

Tax Knowledge

Tax knowledge refers to an individual's understanding of the taxation system acquired through direct experience and observation of technical aspects of taxation, such as tax rates, tax imposition procedures, and the benefits that taxpayers receive from fulfilling their tax obligations (Karlina & Ethika, 2020). Taxpayer knowledge pertains to the extent of insight or understanding about taxation that taxpayers possess. In the context of this research, taxpayer knowledge encompasses various aspects known to taxpayers related to taxation, including the taxation system, payment procedures, tax reporting, and regulations regarding tax penalties (Kowel et al., 2019). Taxpayers with a high level of knowledge tend to fulfill their tax obligations voluntarily, as they understand that the taxes paid also provide benefits for themselves.

Indicators used to assess the level of tax knowledge include understanding of general regulations and tax procedures, knowledge of the roles and functions of taxes, and insights into the tax collection system in Indonesia (Nurfebrianti et al., 2024). Tax knowledge encompasses all information known and understood regarding tax law, both in material and formal aspects.

Thus, it can be concluded that taxpayer knowledge is a fundamental understanding necessary for administering taxation, calculating the amount of tax owed, and completing and reporting tax notification letters, along with other tax obligations (Fauziah & Ginting, 2022).

Taxpayer Awareness

According to the Great Dictionary of the Indonesian Language, the term "aware" is defined as a state of being conscious, understanding, or fully realizing something. Meanwhile, "awareness" refers to a condition in which an individual understands and recognizes what they feel or experience (Depdikbud, 1998). Awareness is the condition in which a person has the ability to sense, understand, and recognize a particular state or event. The understanding that an individual possesses serves as a foundation for acquiring deeper knowledge or awareness. The higher the level of awareness, the deeper the understanding. Deeper knowledge will guide individuals in discovering real principles in life (Erlindawati & Novianti, 2020).

Awareness of tax regulations contributes to the level of compliance in fulfilling tax obligations. Lack of understanding of this information can lead individuals to be unaware of the correct procedures for payment, deposit, or reporting of their taxes. Taxpayer awareness reflects a positive attitude and the willingness of individuals to voluntarily fulfill their tax obligations in accordance with applicable regulations. An increase in this level of awareness will result in better understanding and more orderly execution of tax obligations, ultimately encouraging increased taxpayer compliance. Awareness in paying taxes reflects a moral attitude that contributes to national development and demonstrates an effort to comply with all regulations established by the government. In some cases, this compliance can even be enforced mandatorily on taxpayers (Krismanu & Ardini, 2023). Awareness is an internal factor within an individual that enables them to understand their actions and attitudes toward reality. In the field of taxation, the level of awareness possessed by taxpayers plays a significant role in shaping the desire to fulfill tax payment obligations. Taxpayers' understanding of the significant role of the tax sector as a source of state revenue is crucial in enhancing their compliance with tax obligations (Fatmawati dan Haryono, 2024).

Awareness of tax regulations contributes to the level of compliance in fulfilling tax obligations. Lack of understanding of this information can lead individuals to be unaware of the correct procedures for payment, deposit, or reporting of their taxes. According to (Sari et al., (2024), taxpayer awareness can be defined as an individual's ability to fulfill their tax obligations without coercion. This awareness encompasses an understanding of rights and responsibilities in tax payment, public confidence in the role of taxes in state funding, and the motivation to voluntarily settle taxes. Thus, taxpayer awareness can be defined as a condition in which an individual understands, knows, and fulfills their tax obligations based on personal awareness.

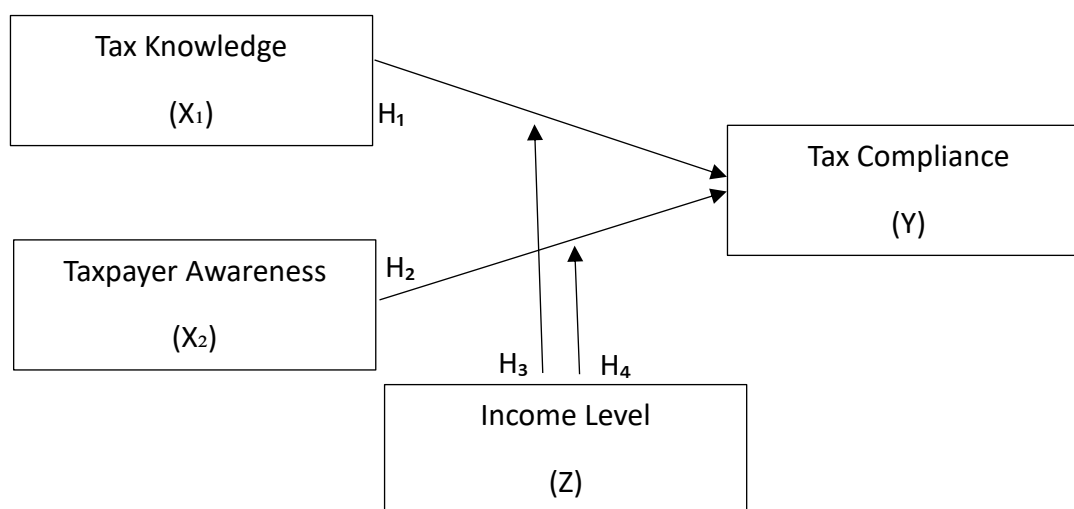
Income Level

According to the Great Dictionary of the Indonesian Language, income is defined as the amount of money received over a certain period. In the field of accounting, the Financial Accounting Standards Board (FASB) defines income as the inflow or increase in the value of an entity's assets, a reduction in liabilities, or a combination of both during a period. This income is derived from the sale of goods, the provision of services, or the execution of other

activities that are part of the main and ongoing operations of the business. Taxpayer income refers to the earnings obtained or generated by taxpayers from their activities or work over a specific period (Wiguna et al., 2019).

According to PSAK Number 23, income refers to earnings obtained from the main activities of a company, which can include sales, service income, interest, dividends, royalties, and rent. Income is the total amount of money or value received by an individual in a calendar year from various sources, such as business results and labor, non-current assets, movable property, rights to periodic payments, and increases in wealth during that period, unless the taxpayer can prove otherwise (Fadilah et al., 2021). Taxpayer income consists of earnings received at the end of each month in the form of salaries, which also contribute as an addition to wealth to meet living needs. This income can come from both domestic and foreign sources (Wilandari, 2024).

The conceptual framework used in this research is presented as follows:



Material and Method

Design Study

This study employs a quantitative approach aimed at analyzing a specific population and sample using numerical data, which is then statistically analyzed to examine causal relationships and explain the influence of independent variables, namely Tax Knowledge and Taxpayer Awareness, on the dependent variable of Taxpayer Compliance.

Discussion

The Effect of Taxpayer Knowledge in Taxpayer Compliance

Tax knowledge possessed by taxpayers is considered an external factor that has the potential to influence the level of compliance, as taxpayer behavior is shaped by the surrounding environmental conditions and situations. Tax knowledge is a fundamental understanding that taxpayers have in fulfilling their tax obligations. A lack of understanding regarding taxation can lead to a low willingness among taxpayers to meet these obligations.

There is a connection between attribution theory and the level of taxpayer knowledge, where education, whether through formal or non-formal channels, can contribute to enhancing their understanding of the taxation system. Kurnia et al. (2017) explain that there is a positive relationship between the level of tax knowledge and taxpayer compliance (Eva et al., 2023).

According to Permana & Hidayat, (2022), research findings indicate that knowledge of taxation has a positive and significant effect on the level of taxpayer compliance. This means that the higher an individual's understanding of tax regulations and concepts, the greater the likelihood that they will comply with their tax obligations. This is in line with the theory of tax knowledge, which states that an individual's ability to understand tax provisions and benefits can encourage increased compliance. This result is also supported by several previous studies that show tax knowledge is one of the factors influencing taxpayer compliance.

According to Sukmono, regarding tax assessments, information encompasses everything understood about the overall tax regulations. This information includes an understanding of assessment guidelines, details regarding tax collection, calculation systems, and announcements of collection commitments, in addition to understanding and information about the capacity and role of taxes. Knowledge of taxes represents an adjustment of attitudes and behaviors of individuals or groups in society, with the ultimate goal of advancing society through educational efforts and preparation (Malau et al., 2021). Tax knowledge is an important foundation for taxpayers to understand their rights and obligations.

By possessing tax knowledge, taxpayers can fulfill their obligations with compliance and awareness. Understanding taxation contributes to encouraging increased taxpayer compliance in fulfilling their payment obligations. Enhancing tax knowledge, whether through formal or non-formal education, can positively influence the growth of taxpayer awareness in meeting tax obligations (Anggraini et al., 2021). Understanding taxation can be defined as a collection of relevant and crucial information for taxpayers, serving as a foundation for taking action, making decisions, and determining specific steps or strategies related to their rights and obligations in the context of taxation (Veronica, 2009).

In this context, tax knowledge not only encompasses an understanding of the obligation to pay taxes but also includes other interrelated aspects, such as applicable tax regulations, the level of public awareness regarding the importance of tax compliance, the quality of services provided by tax authorities, and the sanctions imposed on those who do not fulfill these obligations. Research conducted by Chusaeri and colleagues (2017) emphasizes that all these elements are interconnected and contribute simultaneously to the level of taxpayer compliance. In other words, a deep understanding of taxes and the factors influencing them is crucial for creating better awareness and compliance among taxpayers, thereby supporting the achievement of fair and effective taxation goals (Amri & Syahfitri, 2020).

Increasing understanding of tax regulations will encourage more orderly tax obligations, ultimately leading to the growth of fiscal compliance. In many cases, taxpayer non-compliance is not an active form of resistance but rather a reflection of the complexity of the tax system itself, which indirectly traps them in passive non-compliance (Triandani & Apollo, 2020). Adequate tax knowledge among taxpayers has a close correlation with the intensity of fiscal compliance demonstrated. In this context, a broad insight into tax regulations serves not only as an administrative instrument but also as a catalyst that awakens collective awareness to contribute to the sustainability of national development. When tax understanding is fully

internalized, individuals tend to fulfill their fiscal obligations more consciously and voluntarily. Conversely, a lack of tax literacy often becomes the root of weak compliance, not due to negligence but because of a lack of structural understanding that complicates the accurate interpretation of tax regulations. Therefore, enhancing the cognitive capacity of taxpayers in the realm of taxation is a key pillar in building a healthy and sustainable fiscal climate (Hantono & Sianturi, 2021).

However, according to (Imtiyazari et al., 2023), (Hantono & Sianturi, 2021), (Wardani & rumiyatun, 2017), (Purbayanti, 2020), understanding taxation does not automatically make taxpayers more compliant in fulfilling their tax obligations. Compliance is more likely to be created when taxpayers perceive a balance between the rights they receive and the obligations they must fulfill. This means that when taxpayers assess that there is fairness between the contributions made and the benefits received, the tendency to comply will increase. In this case, even though the level of knowledge about taxes is high, it does not necessarily guarantee an increase in compliance in paying taxes.

The Effect of Taxpayer Awareness on Taxpayer Compliance

Based on the hypothesis testing results, it can be concluded that understanding of taxation has a positive and significant effect on the level of taxpayer compliance. This influence arises because the active role of taxpayers is crucial in achieving compliance, especially for motor vehicle owners (Dassucik et al., 2023). According to the hypothesis testing results by Krismanu & Ardini, (2023), the research findings reveal that taxpayer awareness has a significant impact on the level of compliance in fulfilling tax obligations. Awareness is an element within individuals that helps them understand reality and how they interact with the world around them. It is hoped that a good understanding of citizens' obligations to pay taxes can support the state in funding the improvement of public services and assistance. In general, many people still feel pessimistic and are not afraid of the existing costs, as they view these obligations as burdens. Regular payment habits not only encourage compliant, obedient, and disciplined attitudes but are also influenced by individuals' basic dispositions and information regarding public awareness, which contributes to their consistency in fulfilling motor vehicle tax obligations. As stated by Ketut (2013), research results indicate that tax compliance impacts the consistency of the community in making motor vehicle tax payments (Malau et al., 2021). According to Wardani & rumiyatun, (2017), tax awareness can be defined as a state in which taxpayers possess knowledge and understanding of tax aspects without any pressure from external parties. When this level of awareness is low, taxpayers tend to neglect their tax obligations and violate existing tax regulations.

In general, many people still feel pessimistic and are not afraid of the existing costs, as they view these obligations as burdens. The habit of paying taxes regularly not only reflects a compliant, obedient, and disciplined attitude but is also influenced by individuals' basic character and the knowledge they possess regarding public awareness, which collectively plays a role in maintaining their consistency in fulfilling motor vehicle tax obligations (Apriliana, 2018). Taxpayer awareness is a state in which individuals understand the importance of voluntarily paying taxes, without encouragement or pressure from others. Compliance with tax obligations tends to increase when taxpayers have an understanding of the value and benefits of tax payments (Siregar & Sulistyowati, 2020). Tax awareness reflects the inner condition of taxpayers who understand the urgency of fiscal contributions without external encouragement. When individuals have internalized the values and benefits of paying motor vehicle taxes, compliance grows naturally. This understanding transforms into a moral impetus, ultimately encouraging increased participation in fulfilling tax obligations voluntarily and sustainably (Apriliana, 2018). However, according to research by Astuti et al., (2019), it shows that the variable of taxpayer awareness does not affect taxpayer compliance. This condition is caused by the low response or attention of taxpayers to the socialization activities conducted by tax officials, leading them to tend not to fulfill their tax payment obligations in a compliant manner.

The Effect of Income Level As a Moderator on Tax Knowledge and Taxpayer Compliance

Based on tax compliance theory and considerations of economic aspects that influence taxpayer behavior, the proposed hypothesis states that income level acts as a moderating variable in the relationship between tax knowledge and taxpayer compliance. This means that the higher a person's income, the stronger the influence of tax knowledge on their level of compliance. In the group of high-income taxpayers, knowledge about taxes tends to have a greater impact on compliance compared to the low-income group. This hypothesis assumes that individuals with a good understanding of taxes are more likely to comply if supported by adequate financial capacity. Conversely, even with good knowledge, low-income taxpayers may still face difficulties in fulfilling their tax obligations due to economic constraints.

Income is the total financial receipts obtained by individuals from their main and side jobs over a certain period. Sources of income can include salaries, interest, rent, or profits, depending on the type of production factors involved. Although an individual may have limited income, the obligation to pay taxes must still be fulfilled. Taxpayers' understanding of the importance of taxes and their commitment to fulfilling their payment and reporting obligations is crucial. The availability of adequate information can enhance awareness of the significance of taxes and the risks arising from non-compliance, which in turn can encourage increased taxpayer compliance in fulfilling their tax obligations (Hariyati et al., 2025).

A person's income level does not directly determine the extent of their compliance in paying taxes. In other words, having a high income does not automatically make someone compliant in paying taxes, and vice versa. This is due to the nature of motor vehicle taxes, which are only paid once a year and are relatively affordable, thus not significantly impacting taxpayers' daily needs. Therefore, it can be concluded that income is not the primary factor influencing taxpayer compliance in fulfilling motor vehicle tax payment obligations (Nita et al., 2022).

A person's income can influence their awareness and compliance with laws and obligations. The level of income an individual has can affect their ability to meet tax obligations, including paying taxes on time. Therefore, income level is an important factor to consider in tax collection (Fatmawati & Haryono, 2024). Higher income is generally associated with a better understanding of tax regulations, different perceptions of the likelihood of tax audits, and varying views on fairness within the tax system. Based on these considerations, the proposed hypothesis states that the higher a person's income level, the greater their awareness of tax obligations, which ultimately can encourage increased compliance in paying taxes overall.

The Effect of Income Level As a Moderator on Taxpayer Awareness of Taxpayer Compliance

Income is the total financial receipts obtained by individuals from their main and additional work activities over a certain period. Income can take the form of wages, interest, rent, or profits, depending on the production factors involved. Even with low income, individuals are still required to pay taxes and fulfill their obligations. Taxpayers' understanding of the role of taxes and their commitment to fulfilling their payment and reporting obligations plays a crucial role. The availability of sufficient information can foster a stronger awareness of the importance of taxes and the risks arising from non-compliance, which ultimately encourages increased taxpayer compliance in paying taxes (Hariyati et al., 2025).

A person's income level does not directly determine the extent of their compliance in paying taxes. In other words, having a high income does not automatically make someone compliant in paying taxes, and vice versa. This is due to the nature of motor vehicle taxes, which are only paid once a year and are relatively affordable, thus not significantly impacting taxpayers' daily needs. Therefore, it can be concluded that income is not the primary factor influencing taxpayer compliance in fulfilling motor vehicle tax payment obligations (Nita et al., 2022).

A person's income can influence their awareness and compliance with laws and obligations. The level of income an individual has can affect their ability to meet tax obligations, including paying taxes on time. Therefore, income level is an important factor to consider in tax collection (Fatmawati & Haryono, 2024). Taxpayers typically prioritize their income to meet daily needs over settling their tax obligations. Community contributions to the development and economic growth in Indonesia, among other things, occur through tax payments to the state. Taxpayers can make tax payments by setting aside a portion of their income. If taxpayers have sufficient or even excess income, they can not only meet their living needs but also their tax obligations. Taxpayers who have a high awareness of the importance of taxes and the moral obligation to pay them will demonstrate better compliance, especially when supported by adequate financial capacity from higher income. Conversely, for low-income taxpayers, despite having high awareness, economic limitations can hinder the realization of that compliance, suggesting that income level is predicted to act as a moderating variable that strengthens the relationship between awareness and tax compliance. Research conducted by Dharma, Maya Tantio, and Aryanto, Stefanus (2016) indicates that the income variable negatively affects the level of taxpayer compliance in paying motor vehicle taxes (Eva et al., 2023). However, according to Hariyati et al., (2025), income level does not strengthen or weaken the influence of tax awareness on taxpayer compliance.

Material and Method

Design Study

This article employs a qualitative methodology, grounded in a comprehensive literature review that aims to uncover theories, explore relationships between variables, and assess influences from various academic resources, including books, digital journals, and reputable online platforms such as Mendeley and Google Scholar. The research encompasses a wide array of literature pertinent to tax sanctions, taxpayer comprehension of regulations, and the impact of monetary motivation on tax evasion. The systematic sampling approach consists of four key phases: initial observation and analysis of information, gathering relevant research articles and scientific journals, pinpointing directly related variables, and developing a conceptual framework informed by previous studies and theories, all designed to create a solid knowledge foundation for guiding the study's objectives and scope.

Conclusion, Implication, and Recommendation

Based on the results of the analysis from the literature review conducted, it can be concluded that tax knowledge and taxpayer awareness influence compliance in paying motor vehicle tax (PKB), with income level serving as a moderating variable. Adequate tax knowledge can deepen taxpayers' understanding of their obligations, including legal aspects and the benefits of tax payment, which in turn encourages compliance. On the other hand, taxpayer awareness reflects a sense of moral responsibility and concern for contributions to regional development, which also contributes to increased compliance. However, income level acts as a moderating factor that affects the strength of the relationship between knowledge and awareness with compliance; vehicle owners with higher incomes tend to show better compliance, while those with lower incomes may be influenced by economic factors even if they possess adequate knowledge and awareness. These findings highlight the importance of better socialization and effective tax awareness campaigns, as well as the need for incentive policies for low-income taxpayers to enhance compliance in paying PKB.

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