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Pay Compliance Improvement Model Motor Vehicle Tax and Mandatory Contribution to Traffic and Road Management Fund (SWDKLLJ) at PT Jasa Raharja West Sumatra

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Abstract. *The Province of West Sumatra has experienced a significant downward trend in public compliance with the obligation to pay the Mandatory Road Traffic Accident Fund Contribution (SWDKLLJ). The tax payment achievement in 2023 was 63.08%, while in 2024 it decreased to 59.37%. This decline is a concerning phenomenon, considering the importance of SWDKLLJ as one of the main instruments in providing social protection for road traffic accident victims. The low level of compliance may be caused by various factors, such as challenging economic conditions, limited public awareness and understanding of the importance of SWDKLLJ, ineffective socialization and educational efforts—especially in remote areas with limited access to information and public services—as well as limited payment access. This study aims to determine the effect of tax knowledge (socialization), taxpayer understanding, and tax awareness on public compliance in paying motor vehicle tax in West Sumatra. This research uses a descriptive design with a quantitative approach. The data source in this study is primary data collected through questionnaires. The sampling technique used was total sampling, involving 100 respondents. The results show that partially, tax knowledge (socialization) has a significant effect on taxpayer compliance performance, with a calculated t-value greater than the t-table value (5.534 > 1.98472) and a significant value of 0.000 < 0.05. Taxpayer understanding also has a significant effect on taxpayer compliance, with a calculated t-value of 3.599 > 1.98472 and a significant value of 0.001 < 0.05. Tax awareness has a positive effect on taxpayer compliance, with a calculated t-value of 6.457 > 1.98472 and a significant value of 0.000 < 0.05. Based on the F-test, the calculated F-value is 41.020, which is greater than the F-table value of 2.70. This indicates that simultaneously, tax knowledge (socialization), taxpayer understanding, and tax awareness have a positive effect on taxpayer compliance.*

Keywords: *Tax Knowledge (Socialization), Taxpayer Understanding, Tax Awareness, Taxpayer Compliance.*

1. Introduction

Law Number 34 of 2000 concerning amendments to Law Number 18 of 1997 concerning Regional Taxes and Regional Levies, and Government Regulation Number 65 of 2001 concerning taxes that regulate regional taxes in accordance with the division of regional administration. Regional taxes are grouped into two, namely Level I Regional Taxes (Province) and Level II Regional Taxes (Regency and City). One of the taxes that is the right of the Level I Regional Government is the Motor Vehicle Tax (PKB), where the types of Level I Regional Taxes consist of: Motor Vehicle Tax (PKB), Motor Vehicle Transfer Fee (BBNKB), and Vehicles on Water, Motor Vehicle Fuel Tax (PBBKB), and Tax on Extraction and Utilization of Groundwater and Surface Water.

Tax classification based on the collection agency in Indonesia can be divided into 2 (two), namely central taxes and regional taxes. Central taxes are taxes managed by the central government, taxes managed by the central government include Income Tax (PPh), Value Added Tax (PPN), Sales Tax on Luxury Goods (PPnBM), stamp duty, and Land and Building Tax (PBB) P-3 sector. Regional taxes are taxes managed by the regional government. The development from below theory argues that people will be more willing to pay taxes to the regional government than to the central government because they can easily see the direct benefits of regional development (Anggoro 2017:45). Taxes collected by the Regional Government include Provincial taxes and Regency/City taxes. Regional taxes are also one of the important revenues in the Provincial government, one of which is motor vehicle tax.

Motor Vehicle Tax is collected in the area where the motor vehicle is registered. The Motor Vehicle Tax received by the Government is not small, considering the increasing number of Taxpayers for Motor Vehicle Tax and the implementation of progressive tax rates that began to be implemented by the Regional Government in 2012. This makes Motor Vehicle Tax have potential to be developed. The PKB collection system is implemented through a Single Administration System under One Roof known as Samsat (Kansil, et al., 2018).

Motor Vehicle Tax (PKB) and Motor Vehicle Ownership Transfer Fee (BBNKB) are among the tax objects whose regulation and management are delegated to the Provincial Government. By delegating the authority to regulate and manage PKB and BBNKB to the Provincial Government, it is hoped that Regional Original Income (PAD) will increase annually in line with the increasing number of motorized vehicles in various provincial areas within the Unitary State of the Republic of Indonesia.

Currently, the legal basis for regulating PKB and BBNKB is Law Number 28 of 2009 concerning Regional Taxes and Regional Levies, which is then followed up by regulations in existing Provincial Regulations in Indonesia. In this case, the West Kalimantan Provincial Government has stipulated and promulgated West Kalimantan Regional Regulation Number 8 of 2010 concerning Regional Taxes which has been in effect since December 20, 2010.

The One-Stop Integrated Administration System (SAMSAT) is an administrative system established to streamline and expedite public service delivery. Samsat is an integrated collaborative system between the Indonesian National Police (POLRI), the Regional Revenue Agency, and PT. Jasa Raharja (PERSERO) in the issuance of STNK (Vehicle Registration Certificate) and Motor Vehicle Registration Numbers (PLN) which are linked to the inflow of money into the state treasury through Motor Vehicle Tax (PKB), Motor Vehicle Ownership Transfer Fee (BBNKB), and Mandatory Road Traffic Accident Fund Contribution (SWDKLJJ). The use of technology can be used by taxpayers to access the Electronic One-Stop Integrated Administration System (E-Samsat). According to Sudrajat & Ompusunggu (2015), the use of information technology has a positive effect on motor vehicle taxpayer compliance. However, according to Susanti (2018), the implementation of the e-Samsat information system does not affect motor vehicle taxpayer compliance.

PT Jasa Raharja is a State-Owned Enterprise (BUMN) engaged in social insurance and is responsible for managing compensation funds for traffic accident victims through the Mandatory Road Traffic Accident Fund Contribution (SWDKLLJ) with the principles of transparency, accountability, and professionalism. This fund is obtained from contributions paid by motor vehicle owners in Indonesia in payment of motor vehicle taxes. The management of this fund is very important to ensure the availability of adequate compensation for traffic accident victims throughout Indonesia. The management of the SWDKLLJ fund by PT Jasa Raharja has had a significant impact in helping traffic accident victims and their families. In addition, with this fund, PT Jasa Raharja can support government efforts to improve traffic safety and reduce the risk of road accidents. Good management of this fund reflects PT Jasa Raharja's commitment to providing the best service to the community and contributing to the creation of a safer traffic environment in Indonesia.

The Mandatory Road Traffic Accident Fund Contribution, commonly referred to as SWDKLLJ, is a mandatory contribution paid by motor vehicle owners in Indonesia as a contribution to the road traffic accident fund. This fund is managed by PT Jasa Raharja and is used to provide compensation to victims of traffic accidents involving motor vehicles. SWDKLLJ payments are usually made in conjunction with annual motor vehicle tax payments. The funds are then used to provide accident insurance, both for injured victims and for the families of victims who died. SWDKLLJ plays a vital role in creating a social security system that provides protection to people involved in traffic accidents, as well as supporting traffic safety programs in Indonesia.

In recent years, West Sumatra Province has experienced a significant downward trend in the level of public compliance with the obligation to pay the Mandatory Road Traffic Accident

Fund Contribution (SWDKLLJ). The achievement of tax payments in 2023 was 63.08% while for 2024 the achievement of tax payments was 59.37%. This decline is a worrying phenomenon, considering the importance of SWDKLLJ as one of the main instruments in providing social protection for traffic accident victims. This low level of compliance can be caused by various factors, such as challenging economic conditions, a lack of public awareness and understanding of the importance of SWDKLLJ, ineffective socialization and education, especially in remote areas with limited access to information and public services, and limited access to payments.

The impact of this declining trend in public compliance with SWDKLLJ contributions is a decrease in revenue available for compensation for accident victims. This can lead to a reduction in Jasa Raharja's ability to provide optimal service, which ultimately can erode credibility and undermine public trust in PT Jasa Raharja.

Low tax compliance is one of the causes of suboptimal tax revenue in Indonesia. Taxpayer compliance with their tax obligations is key to encouraging the country to increase tax revenue (Sari & Fidiana, 2017). Tax compliance is often more important than tax policy. This is largely because old problems persist and new considerations emerge, such as self-assessment, the emergence of the global economy, and e-commerce (Klaudia et al., 2017).

One aspect that influences taxpayer compliance is tax knowledge (socialization). Tax socialization is intended to provide an understanding of the importance of paying taxes and is expected to help the public understand and comprehend the benefits of paying taxes and the sanctions for failure to pay. Therefore, this tax socialization can have an impact on increasing the number of taxpayers and can lead to taxpayer compliance. Taxpayers are less likely to comply when they do not understand tax regulations (Lubis et al., 2019). (Wardani & Wati, 2018) found that tax socialization has a positive and significant effect on taxpayer compliance. To achieve the objectives of tax socialization, these activities must be carried out effectively and regularly. Through good and effective socialization, taxpayers' knowledge will increase.

Furthermore, taxpayers' understanding of motor vehicle tax is also a measure of public compliance, which is crucial for improving taxpayer compliance. Increasing public understanding of the importance of paying motor vehicle tax is a government focus. Education is provided through tax awareness campaigns, information dissemination, and easy access to payment services, including through digital channels. Thus, taxpayer compliance is expected to increase along with service efficiency.

Another aspect that can influence taxpayer compliance is tax awareness. Paying motor vehicle tax also reflects an awareness of social responsibility. Tax-compliant vehicle owners contribute to fostering a culture of law-abidingness in society and helping to create a more orderly and harmonious environment. With a strong understanding and high level of compliance, motor vehicle tax payments are expected to be more effective. This not only supports regional development but also strengthens collective awareness of the importance of individual contributions to national progress.

2. Research Methods

The approach used in this study is quantitative research. This research method emphasizes objective phenomena and is used to examine specific populations or samples. The purpose of quantitative research is to test the validity of the proposed hypothesis using statistics to reach a conclusion (Jogiyanto, 2014). This research was conducted at PT Jasa Raharja, West Sumatra Branch. To obtain the information needed for this study, the author used a questionnaire, a data collection technique through a list of written questions to respondents to obtain accurate and valid data.

3. Results and Discussion

3.1. Description Research Object

The subject of this study was PT. Jasa Raharja Sumatera Barat Solok, with 100 employees. The study was conducted on taxpayers who owned motor vehicles registered in West Sumatra.State-Owned General Insurance Company EKA KARYA, which was effective as of January 1, 1964. On January 1, 1965, the State-Owned General Insurance Company (PNAK) EKA KARYA was liquidated and a new legal entity was formed under the name of the State-Owned General Insurance Company (PNAK) JASA RAHARJA based on Government Regulation No. 8 of 1965 and was also given the special task of managing Law No. 33 of 1964 and Law No. 34 of 1964. The appointment as the administrator of the two laws was reaffirmed by the Decree of the Minister of Revenue, Financing and Supervision of the Republic of Indonesia No. BAPN dated March 30, 1965. With the Decree of the Minister of Finance of the Republic of Indonesia No. Kep.750/KMK/IV/XI/1970 dated November 18, 1970 as an elaboration of Law No. 9 of 1969 concerning the forms of State Enterprises, Jasa Raharja changed its status to a Public Company (Perum).

In 1978, Jasa Raharja received an additional task which was a new business in Indonesia, namely the issuance of guarantee letters in the form of Surety Bonds in accordance with the Decree of the Minister of Finance referring to Government Regulation No. 34 of 1978 (the latest Decree with No. 523 / KMK. 013 / 1989). At the same time, the Aneka Insurance business was also pioneered and developed which in principle is a personal accident insurance for people who want to get additional protection for themselves whose implementation is voluntary.

Hypothesis Testing

a. t-Test (Partial)

The t-test essentially shows the extent to which an independent variable individually influences the variation of the dependent variable. The test is conducted using a significance level of 0.05 (α=5%). Acceptance or rejection of the hypothesis is based on the following criteria:

a. If > and the significant value is <0.05, it means there is a significant influence or relationship between the independent variable and the dependent variable, then the hypothesis is accepted. $|t_{hitung}|t_{tabel}$

b. If <significant value> 0.05, meaning there is no significant influence or relationship between the independent variable and the dependent variable, then the hypothesis is rejected. $|t_{hitung}|t_{tabel}$

Based on the following conclusions can be drawn:

a. The Influence of Tax Knowledge (Socialization) (X1) on Taxpayer Compliance (Y)

The results of the First Hypothesis (H1) in this study can be seen in table 4.17 obtained t count of 5.534 with a significance level of 0.000 where the t table value of (dk = n-3) = 100-3 = 97 is 1.98472 with a significance of 5% or 0.05. This means that the t count value (5.534) > from t table (1.98472) and the significant value (0.000) <0.05. This shows that tax knowledge (socialization) has a significant influence on taxpayer compliance. So the hypothesis that has been formulated is in accordance with the research results so that H1 can be accepted.

b. The Influence of Taxpayer Understanding (X2) on Taxpayer Compliance (Y)

The results of the second hypothesis (H2) in this study can be seen in table 4.17 obtained t count of 3.599 with a significance level of 0.001 where the t table value of (dk = nk) = 100-3 = 97 is 1.98472 with a significance of 5% or 0.05. This means that the t count value (3.599) > t table (1.98472) and the significant value (0.001) <0.05. This shows that entrepreneurial characteristics have a significant influence on taxpayer compliance. So the formulated hypothesis is in accordance with the research results so that H2 can be accepted.

c. The Influence of Tax Awareness (X2) on Taxpayer Compliance (Y)

The results of the third hypothesis (H3) in this study can be seen in table 4.17 obtained t count of 6.457 with a significance level of 0.000 where the t table value of (dk = n-3) = 100-3 = 97 is 1.98472 with a significance of 5% or 0.05. This means that the t count value (6.457)> t table (1.98472) and the significant value (0.000) <0.05. This shows that tax awareness has a significant influence on taxpayer compliance. So the hypothesis that has been formulated is in accordance with the results of the study so that H3 can be accepted.

b. F Test (Simultaneous)

The F Statistical Test is used to determine whether all independent variables, namely tax knowledge (socialization), taxpayer understanding, and tax awareness, jointly or simultaneously influence the independent or dependent variable, namely taxpayer compliance. The calculated F value will be obtained using SPSS version 25.0 for Windows and then compared with the F table at the α level = 5%, (nk-1 = 100-3-1:96) = 2.70. The results of the F test can be seen in as follows

3.2. Discussion

The results of the analysis and discussion carried out theoretically and empirically regarding the influence of tax knowledge (socialization), taxpayer understanding and tax awareness on taxpayer compliance, then the discussion of the intended hypothesis is linked to theory and the results of previous research, namely:

3.2.1. The Influence of Tax Knowledge (Socialization) on Taxpayer Compliance

After data processing using the SPSS version 25 program, the results obtained showed that tax knowledge (socialization) had a significant effect on taxpayer compliance. Thus, the first hypothesis (H1) in this study was accepted, meaning that tax knowledge (socialization) had an effect on taxpayer compliance. This is proven by the data analysis in table 4.20 above, which obtained a calculated t of 5.534 > the t table value of 1.98472 and a significance of 0.000 <0.05, meaning that the calculated t value was greater than the t table and the significance value was 0.000.

The results of this study support the results of research conducted by Yuppy Triwidatin Yoyok Priyo Hutomo (2022) which stated that tax knowledge (socialization) has a significant effect on taxpayer compliance.

However, the results of this study are not in line with the research of (Salsabila Reizgita Desmar, 2023) and (Melifia Liantifa Fiqri, 2023) which stated that tax knowledge (socialization) does not have a positive effect on taxpayer compliance.

3.2.2. The Influence of Taxpayer Understanding on Taxpayer Compliance

After processing the data using the SPSS version 25 program, the results obtained showed that taxpayer understanding did not have a significant effect on taxpayer compliance. Thus, the second hypothesis (H2) in this study was rejected, meaning that taxpayer understanding did not affect taxpayer compliance. This is proven from the data analysis in table 4.20 above, which obtained a calculated t of 3.599 < the t table value of 1.98472 and a significance of 0.001 < 0.05, meaning that the calculated t value is smaller than the t table and the significance value is 0.570.

The results of this study support the results of research conducted by Dwi Rizki Pangesti (Ahmad Buchori, 2022) and (Endang Purwanti, 2022) which stated that taxpayer understanding does not have a significant effect on taxpayer compliance.

The results of this study are not in line with the research (Yuppi Triwidatin Yoyok Priyo Hutomo, 2022) The influence of taxpayer understanding on taxpayer compliance shows significant negative results.

3.2.3. The Influence of Tax Awareness on Taxpayer Compliance

After data processing using SPSS version 25, the results showed that tax awareness has a significant effect on taxpayer compliance. Thus, the first hypothesis (H3) in this study is accepted, meaning that tax awareness has an effect on taxpayer compliance. This is proven by the data analysis in table 4.20 above, which obtained a calculated t of 6.457 > the t table value of 1.98472 and a significance of 0.000 <0.05, meaning that the calculated t value is greater than the t table and the significance value is 0.000.

The results of this study support the results of research conducted by (Haniyah Safitri, 2018) and (Siti Fatimah, 2013), which stated that tax awareness has a significant influence on taxpayer compliance.

The results of this study are not in line with research (Raja Sakti Putra Harahap, 2023) which states that tax awareness does not have a significant effect on taxpayer compliance.

3.2.4. The Influence of Tax Knowledge (Socialization), Taxpayer Understanding and Tax Awareness Together on Taxpayer Compliance

Based on the data analysis in the table above, the calculated F value is 41.020 > from Ftable 2.70 and with a significance of 0.000 < significance level of 0.05. This means that the calculated F value is greater than the Ftable and the significance value is less than 0.05. This indicates that tax knowledge (socialization), taxpayer understanding, and tax awareness simultaneously have an influence on taxpayer compliance.

The results of this study are not in line with the research of (Melifia Liantifa Fiqri, 2023) and (Salsabila Reizgita Desmar, 2023), which stated that tax knowledge (socialization), taxpayer understanding, and tax awareness have an effect on taxpayer compliance.

4. Conclusion

This study aimed to obtain empirical evidence regarding the influence of tax knowledge (socialization), taxpayer understanding, and tax awareness on taxpayer compliance. This research was conducted at PT Jasa Raharja in West Sumatra. Based on the results of the tests conducted and the discussion in the previous chapter, the following conclusions were obtained: 1. The research results for the tax knowledge (socialization) variable (X1) show that the calculated t value is 5.534 > the t table value of 1.98472 and is significant at 0.000 < 0.05. This means that tax awareness has a significant effect on taxpayer compliance. 2. The results of the study for the taxpayer understanding variable (X2) show that the calculated t value is 3.599 < the t table value of 1.98472 and is significant at 0.001 < 0.05. This means that taxpayer understanding does not have a significant effect on taxpayer compliance. 3.

The results of the study for the tax awareness variable (X3) show that the calculated t value is 6.457 > the t table value of 1.98472 and is significant at 0.000 < 0.05. This means that taxpayer understanding has a significant effect on taxpayer compliance. 4. Based on the F test, the F count value was 41.020 and the F table value was 2.70. This means that the F count value > F table (41.020>2.70) and a significance of 0.000 <0.05 indicates that simultaneously, tax knowledge (socialization), taxpayer understanding, and tax awareness have a positive effect on taxpayer compliance.

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