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# The Role of the Prosecutor's E-Ticket in Moderating the Influence of Legal Literacy and Public Trust on Compliance With Payment of Ticket Fines

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Abstract. This study aims to analyze the effect of Legal Literacy and Public Trust on Compliance in Paying Traffic Fines, as well as the role of the e-Tilang system at the Prosecutor's Office as a moderating variable. This research is classified as explanatory research, aimed at examining the relationships among variables. The population consists of users of the e-Tilang website whose traffic violations occurred in Pati Regency. The sample was selected using purposive sampling, and data were analyzed using PLS-SEM. The results indicate that Legal Literacy ( $\theta = 0.231$ ; t = 2.227; p = 0.026) and Public Trust (6 = 0.317; t = 3.124; p = 0.002) have positive and significant effects on compliance in paying fines. The interaction of e-Tilang was found to moderate the relationship between Legal Literacy and fine payment compliance ( $\theta$  = 0.214; t = 2.491; p = 0.013), whereas its moderating effect on the relationship between Public Trust and compliance was not significant ( $\theta = -0.001$ ; t = 0.004; p = 0.997). These findings suggest that e-Tilang effectively strengthens the influence of Legal Literacy on payment compliance, while Public Trust is not significantly moderated by e-Tilang. Practically, enhancing Legal Literacy combined with the use of e-Tilang, along with transparency in fine collection, can improve compliance and public trust. The results provide implications for the management of e-Tilang services at the Prosecutor's Office, optimizing Non-Tax State Revenue (PNBP), and strengthening legal literacy in society.

**Keywords:** Compliance; Legal; Literacy; Public.

## 1. Introduction

Payment compliance is the willingness of an individual or entity to fulfill their financial obligations in accordance with applicable rules and regulations (Bahrien and Purba 2024). In the context of traffic fines, payment compliance refers to the willingness of traffic violators to fulfill their fine payment obligations in accordance with applicable regulations, namely paying the fine in accordance with the judge's decision and by the specified date. Public compliance with traffic fine payments remains suboptimal. Below, we present data on traffic fine arrears for the 2025 period at the Pati District Attorney's Office.



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Based on data from the Pati District Attorney's Office until April 30, 2025, there were 1,115 traffic ticket cases recorded with a total outstanding value of Rp141,345,000 (one hundred and forty-one million three hundred and forty-five thousand rupiah) for violators. The outstanding value consists of a traffic ticket fine of Rp140,230,000.00 plus court costs of Rp1,115,000.00. The data is presented in Table 1 as a concrete illustration of the potential for Non-Tax State Revenue (PNBP) from criminal cases of traffic violations in Pati Regency.

The large amount of outstanding fines indicates that compliance with fine payments is still suboptimal. This presents a challenge for stakeholders in encouraging public compliance with their financial obligations to the state. Low fine payment settlement not only impacts the effectiveness of law enforcement but can also hinder the optimization of Non-Tax State Revenue (PNBP).

Legal literacy is one factor influencing payment compliance. An individual's understanding of the rules, procedures, and legal consequences of an obligation significantly determines their level of compliance in fulfilling that obligation. In the context of zakat, the level of legal literacy in zakat has been shown to significantly influence compliance in paying professional zakat (Nikmah & Fahrullah, 2024). This indicates that when an individual has adequate understanding, Understanding the legal basis and payment mechanisms tends to increase compliance. Therefore, legal literacy is a crucial aspect to consider in efforts to encourage payment compliance.

In addition to legal literacy, public trust in the payment system is also a factor influencing payment compliance. Research conducted by Ibrahim et al. (2020) shows that public trust has a positive and significant effect on taxpayer compliance in Mamuju Regency, where the higher the trust in the tax system, the higher the taxpayer's compliance in fulfilling their obligations. A similar finding was found in a study (Haning et al. 2018), which confirmed that transparency and accountability in the payment system foster public trust, which ultimately increases public compliance in paying taxes and other financial obligations. Therefore, public trust in the payment system is a crucial aspect in improving payment compliance. Therefore, legal literacy and public trust are key factors influencing payment compliance.

Although legal literacy is considered an important factor in improving payment compliance, several studies have shown that legal literacy alone does not always have a significant impact without other supporting factors. Research conducted by Risti et al (2022) revealed that financial literacy had no significant impact on tax compliance among online businesses. This finding suggests that an individual's understanding of financial aspects, including tax obligations, does not necessarily lead to compliance in practice. Research by Andianto and Pradikto (2025) found that tax literacy had no significant impact on taxpayer compliance. However, substantive knowledge of taxes proved to be more important.

Based on the results of these studies, this study adds a moderating variable, namely the Attorney General's e-Tilang (e-Tilang), to the relationship between legal literacy and public trust in traffic fine payment compliance. Therefore, this study aims to test whether the



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presence of e-Tilang as a moderator can improve the previously insignificant relationship between legal literacy and payment compliance.

The Prosecutor's E-Tilang is a website-based system that can be used to manage traffic ticket case data and also serves as a system for settling fine payments. This system plays a role in settling fine payments after a case has been decided by a district court judge. When compared to Electronic Traffic Law Enforcement (ETLE), or e-Tilang, implemented by the Police, its role is clearly different. ETLE focuses more on an automatic camera-based ticketing mechanism that directly records traffic violations.

traffic and sends evidence of violations to violators. ETLE is responsible for issuing tickets to traffic violators on the road, while the Prosecutor's Office's e-Tilang is responsible for settling fine payments in accordance with the judge's decision, which are deposited directly into the State Treasury as Non-Tax State Revenue (PNBP).

Previous research on the Attorney General's Office's e-Tilang generally focused more on the technical aspects and service efficiency, without examining its impact on fine payment compliance. For example, a study conducted by Indriani et al. (2022) examined the quality of e-Tilang services in Surabaya and found that service speed was a major factor influencing user satisfaction. Therefore, this study did not measure whether this system actually improves compliance in paying traffic fines. Similarly, a study by Maulina et al. (2023) that analyzed the Attorney General's Office's e-Tilang website only highlighted the technical aspects of the digital system, without examining its effectiveness in ensuring user legal compliance. Thus, there is a research gap where previous studies focused more on the technical aspects and service efficiency of e-Tilang, without examining its impact on fine payment compliance.

Previous studies on payment compliance also focused more on compliance in paying taxes as state revenue, while studies on compliance in paying fines the use of traffic tickets as Non-Tax State Revenue (PNBP) is still limited. A study by Noor (2025) shows that digital literacy and tax digitization can simplify the payment process and reduce delays, thereby improving taxpayer compliance. A similar finding was found in a study by Audilla et al. (2024), which concluded that the implementation of e-Samsat and the tax amnesty program provided transparency and ease of payment, thereby encouraging motor vehicle taxpayer compliance. Therefore, this study seeks to fill this gap by analyzing how the Attorney General's Office's e-Tilang system acts as a moderating variable that impacts compliance with traffic ticket payment as Non-Tax State Revenue (PNBP).

Bank Indonesia's 2023 report also noted that despite the increasing adoption of digital services, some segments of the public remain skeptical of digital payment systems due to security and trust issues (Bank Indonesia 2023). Therefore, further research is needed to link service digitalization and levels of trust in traffic fine payment compliance, with the prosecutor's e-ticketing as a moderating variable.



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Based on the research and gap phenomena obtained, the research problem is "The Role of the Prosecutor's Office's e-Tickets in Moderating the Influence of Legal Literacy and Public Trust on Compliance with Traffic Ticket Payments." This research will fill these gaps by examining the role of the Prosecutor's Office's e-Tilang as a moderator in influencing legal literacy, *public trust*and compliance with payment of traffic fines.

## 2. Research Methods

The type of research used in this study is explanatory research. This type of research aims to test hypotheses to support or reject the hypothesis being studied. According to Sugiyono (2019), explanatory research is a research method that aims to explain the position of the variables studied and the influence between one variable and another. This study will explain the extent of the causal influence between the independent (free) variable and the dependent (bound) variable, namely service digitalization and public trust, on payment compliance and e-ticketing as a moderating variable. According to Sugiyono (2015), primary data sources are data sources obtained directly from data collectors. Therefore, the research sources collected were obtained directly from the first source without involving intermediaries. In this study, the primary data source was from the results of a questionnaire based on distribution to respondents from the community who had used the e-Tilang service in Pati Regency as the object of research, amounting to 120 respondents. According to Sugiyono (2015), secondary data sources are data sources obtained through reading, studying, and researching through other media. These data sources come from literature, books, and other supporting documents. Secondary data in this study was obtained from traffic ticket statistics data at the Pati District Attorney's Office which is still related to the research topic, especially regarding the payment of traffic ticket fines. This researcher used quantitative data, which is information in numerical form. This data can be processed using formulas or statistical techniques, and the researcher can then analyze the results. Sugiyono (2015) stated that data collection methods are a strategic step in research to collect data. Systematic, organized, objective, and complete data can be obtained using specific tools. Researchers use questionnaires to obtain data or information directly from respondents. According to (Sugiyono, 2015), a questionnaire is a data collection method used to ask written questions or statements to survey respondents to assess their responses according to the situation in the field. In this study, Google Forms was used to distribute the questionnaire in digital format. Next, the questionnaire data was processed with SmartPLS to identify the relationship between each variable.

# 3. Results and Discussion

The respondents for this study were 124 traffic violators in Pati Regency. Data were obtained by administering an online questionnaire via Google Form to traffic violators who had paid their fines and collected confiscated evidence. The total questionnaire data collection took approximately one month. The questionnaires were distributed to the 124 respondents, who were then tested and analyzed. The return rate for further processing is presented in Table.



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Table Questionnaire Return Rate from Primary Data Collection

Criteria	Amount	Presentation
Questionnaires distributed	124	
Number of Questionnaires not returned	0	0%
Number of Questionnaires that do not meet the criteria	0	0%
Number of Questionnaires that meet the criteria	124	100%

Source: Processed primary data, 2025

Table shows that 124 questionnaires were distributed to respondents and all of them were returned successfully so that 124 data (100%) could be processed in this study.

The age group with the lowest percentage of traffic violations is those aged 46 and over. Those aged 46 and over generally have more driving experience and a higher level of discipline, thus tending to be more cautious in traffic. Furthermore, this age group tends to choose safe and comfortable modes of transportation. Furthermore, this age group also experiences a decrease in daily mobility due to retirement.

Thus, the profile of respondents in this study shows that the rate of traffic violations tends to be higher in age groups with high mobility and a developing level of driving maturity, namely teenagers/youth aged 17-25 years and productive adults aged 26-45 years. Meanwhile, the age group ≥46

shows a tendency to be more obedient to traffic regulations and a decrease in driving intensity.

Based on domicile, the majority of respondents were traffic ticket violators residing in Pati Regency (99 people) while 25 (20%) lived outside Pati Regency. This indicates that the largest participation came from local respondents.

The research variables are compliance with fine payments as the dependent variable (Y), legal literacy as the independent variable (X1), and the public trust variable as the second independent variable (X2) and the Attorney General's e-ticketing as the moderating variable (Z). This study uses a range criterion of 1.33. Therefore, the interpretation of the values is as follows:

1.00 - 2.33 = Low

2.34 - 3.66 = Moderate

3.67 - 5.00 = High

Based on the results of an empirical study on respondents who use e-Ticketing in the jurisdiction of the Pati District Attorney's Office, a description of the payment compliance variable data is presented in Table .

Table Descriptive Statistics of Payment Compliance (KB)



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Code	Indicator	Mean	Criteria
KB.1	Pay on time	3.86	Tall
KB.2	Paying with your own awareness	4.07	Tall
КВ.3	Pay the fine	4.23	Tall
КВ.4	Pay through official payment channels	4.11	Tall
	Total average	4.06	Tall

Source: Processed primary data, 2025

Table shows that the overall average respondent response was 4.06. Specifically, the average respondent response for the indicators "Paying on time" was 3.86; "Paying voluntarily" was 4.07; "Paying according to the fine" was 4.23; and "Paying through official payment channels" was 4.11. Based on the data description in the table, 4.3 it can be concluded that the data on compliance with paying traffic fines in Pati Regency is included in the high category.

Data analysis and model testing used PLS 4.0. In PLS analysis, two measurement sub-models were used, namely the Outer Model used for validity and reliability testing and the Inner Model measurement model used for quality testing or hypothesis testing for prediction testing.

The Outer Model measurement model test determines how to measure the latent variables of the Outer Model evaluation by testing Internal Consistency Reliability (Cronbach alpha and composite reliability), Convergent Validity (reliability indicators and AVE), and discriminant validity.

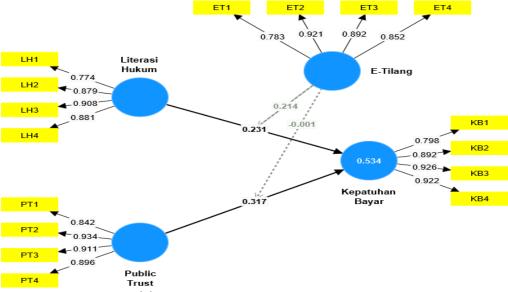


Figure Measurement Model Testing



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An indicator can be considered to meet convergent validity and has a high level of validity when the outer loadings value is greater > 0.70 (Ghozali, 2020).

Based on the results of the measurement model analysis shown in Figure 2, it is known that all indicators of the constructs of Legal Literacy, Prosecutor's e-Tilag, public trust and compliance with fines have outer loading values above 0.70, there are no variables with factor loading values <0.40 and AVE values above 0.50. Therefore, no indicators are eliminated and it can be concluded that all indicators have met good convergent validity and have met the rule of thumb.

The purpose of this test is to see the correlation between the measured constructs, which is a t-test of partial least squares. Several structural model tests are carried out through the R-square test for dependent constructs, the Stone-Geisser Q-square test for Q2 predictive relevance, and the significance test of the structural path parameter coefficients.

The next step in evaluating a structural model is to examine the coefficient of determination (R²) value. This evaluation aims to determine the extent to which endogenous latent variables can be explained by the exogenous variables in the model. An R² value close to one indicates that the model has good predictive ability. Conversely, a low R² value approaching 0 indicates that the model's predictive ability for endogenous variables is relatively weak. According to Hair et al. (2014), the R² criteria are categorized as follows: 0.25

indicates a weak influence; 0.50 indicates a moderate influence; and 0.75 indicates a strong influence.

The coefficient of determination calculation results in Table 17 show that the R-square value for the Payment Compliance variable is 0.534. Referring to the criteria proposed by Hair et al. (2014), an R-square value of 0.50 falls into the moderate category. This indicates that this model has fairly good predictive ability.

Thus, it can be interpreted that 53.4% of the variability in Fine Payment Compliance can be explained by exogenous variables in this model, namely Legal Literacy, Public Trust, and the Prosecutor's Office's e-Ticketing. Meanwhile, the remaining 46.6% can be influenced by other factors outside this research model. This total R<sup>2</sup> value can also be used to calculate the model's Goodness of Fit (GOF).

Effect Size(F-square), evaluates Effect Size (F<sup>2</sup>) in addition to evaluating the R<sup>2</sup> value of all endogenous constructs, changes in the R<sup>2</sup> value when The omission of a particular exogenous construct from the model can be used to evaluate whether the omitted construct has a substantive influence on the endogenous construct, this measure is considered the F-square effect size. The guideline for assessing F<sup>2</sup> is that values of 0.02, 0.015, and 0.35 represent small, medium, and large effects, respectively (Cohen, 1998) of the exogenous latent variable. Effect size values of less than 0.02 indicate that there is no influence or no effect.

From the F-square Effect Size table 18, it can be seen that the exogenous variables have a

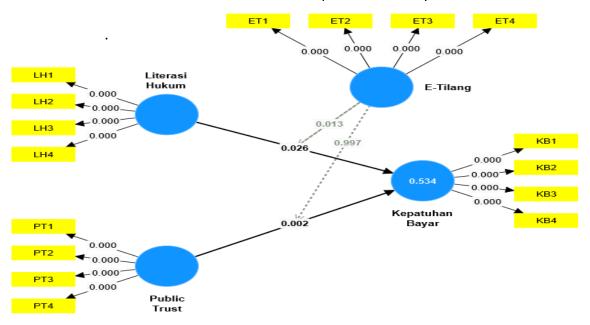


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varying influence on the endogenous variable, Fine Payment Compliance. Referring to Cohen's (1998) criteria, an effect of 0.02 is categorized as small; 0.15 as medium, and 0.35 as large. In this study, Legal Literacy showed a value of 0.051 and public trust 0.084, both of which are included in the category of small but still significant effects. The interaction between e-ticketing and public trust on fine payment compliance has a value of 0.000. This value is below the threshold of 0.02, so it can be concluded that this moderating variable does not have an influence on the relationship being tested. Meanwhile, the interaction between the e-ticketing variable and legal literacy towards compliance with paying fines shows a value of 0.084 which is at small effect category. This indicates that e-ticketing as a moderating variable in the relationship between legal literacy and payment compliance has a small effect, meaning its contribution is present but relatively low in influencing the strength of the relationship.

The  $Q^2$  predictive relevance test validates the model's predictive ability.  $Q^2$ , also known as the Stone-Geisser  $Q^2$ , describes the extent to which observed values can be accurately repredicted by the model and its estimated parameters. A  $Q^2$  value greater than 0 indicates that the model has predictive relevance for the endogenous variable, while a  $Q^2$  value equal to or less than 0 indicates that the model has no predictive ability.



The Q<sup>2</sup> value is calculated through a blindfolding procedure with a specified omission distance determ

ined based on the data points. Blindfolding is a point in PLS-SEM that systematically removes some data on endogenous variable indicators and then re-predicts the missing values using parameters estimated from the remaining data. This process aims to obtain the Stone-Geisser's Q<sup>2</sup> value as a measure of the model's predictive relevance to the endogenous variables being analyzed.



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Table Construct Cross-validated Redundancy

	SSO	SSE	Q <sup>2</sup> (=1-SSE/SSO)
E-Tickets	496,000	496,000	0,000
Compliance	496,000	306,547	0.382
Pay	496,000	496,000	0,000
Literacy			
LawPublic Trust	496,000	496,000	0,000

Based on the results of the CV Communality and CV Redundancy tests in Table 21, it can be seen that all latent variables in the model have positive cross-validated communality (CV Communality) and cross-validated redundancy (CV Redundancy) values, thus fulfilling the endogenous construct criteria outlined by Tenenhaus et al. (2008). The highest CV Communality value is in the Payment Compliance variable (0.628), followed by public trust (0.654), legal literacy (0.560), and e-Ticketing (0.567). Meanwhile, the CV Redundancy value is only found in the relevant endogenous variable, namely Payment Compliance (0.382), while the other variables have a value of 0.000, indicating that these variables do not have a direct predictive contribution to other endogenous variables in the context of redundancy.

This study tests four hypotheses in the inner model. The causal relationships developed in the model are tested with the null hypothesis (H0) which states that the regression coefficient in each relationship is equal to zero and the alternative hypothesis (Ha) which states that there is a positive influence between the constructs. The test is carried out with bootstapping method on Partial Least Squares (PLS) to obtain a t-statistic value > 1.96 and p-value < 0.05, so that  $H_a$  is accepted and  $H_0$  is rejected; conversely, if these criteria are not met, then  $H_a$  is rejected and  $H_0$  is accepted.

Based on the research model, the hypotheses proposed are as follows:

1) H<sub>01</sub>: There is no positive influence between Legal Literacy on Compliance with Payment of Traffic Fines.

H<sub>a1</sub>: There is a positive influence between Legal Literacy and Compliance Payment of Traffic Fines.

2) H<sub>02</sub>: There is no positive influence between Public Trust Compliance with Payment of Traffic Fines.

H<sub>a2</sub>: There is a positive influence between Public Trust and Compliance Payment of Traffic Fines.

3) H<sub>03</sub>: The Prosecutor's Office's e-Ticket does not moderate the influence of Legal Literacy on Compliance with Traffic Ticket Payments.

 $H_{a3}$ : The Prosecutor's Office's e-Ticket moderates the influence of Legal Literacy on Compliance with Traffic Ticket Payments.



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4) H<sub>04</sub>: The Attorney General's Office's e-Ticket does not moderate the influence of Public Trust on Compliance with Traffic Ticket Payments.

H<sub>a4</sub>: The Attorney General's Office's e-Ticket moderates the influence of Public Trust on Compliance with Traffic Ticket Payments.

This means that the higher a person's level of legal literacy, the more likely they are to comply with paying traffic fines. This finding indicates that a good understanding of the law not only increases awareness of the rules but also motivates compliant behavior in practice.

These findings align with research by Sutrisno and Ihdiana (2024), which states that legal literacy plays a crucial role in shaping citizens' compliance with legal obligations. Theoretically, these findings support Compliance Theory, which posits that knowledge and understanding of regulations strengthen legal awareness and minimize violations.

# 1) Hypothesis Test Results

The results of the hypothesis testing showed that public trust has a positive and significant effect on payment compliance with a path coefficient (O) of 0.317, a t-statistic of 3.124, and a significance value of 0.002, which is smaller than  $\alpha$  = 0.05. Thus, H02 is rejected and Ha1 is accepted. This means that the higher a person's level of public trust in the system and authorities, the higher their compliance in paying traffic fines. High public trust can reduce doubts.

and encourage people to comply with the rules. This finding is in line with with research conducted by Ibrahim et al (2021) and Kristanti Subarjo (2021)

## 2) Hypothesis Test Results

Testing the third hypothesis shows that the interaction of e-ticketing x public trust does not have a significant effect on payment compliance with a path coefficient (O) of -0.001, a t-statistic value of 0.004 and a significance value of 0.997 (>0.05) so that H03 is accepted and Ha3 is rejected. This indicates that the implementation of e-ticketing does not moderate the relationship between public trust and payment compliance. In other words, the implementation of e-ticketing has not been proven to strengthen or weaken the influence of public trust on payment compliance of traffic ticket fines. These results indicate a gap in research related to the role of e-ticketing as a moderating variable so that further studies are needed to clarify its influence on other moderated variables.

# 3) Hypothesis Test Results

The test results show that the interaction of e-ticketing x legal literacy has a positive and significant effect on payment compliance with a path coefficient (O) of 0.0214 and a t-statistic value of 2.491 and a significance value of 0.013 (<0.05) so that H04 is rejected and Ha4 is accepted. This means that the implementation of e-ticketing moderates the relationship between legal literacy and payment compliance. This shows that the application of



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technology in paying traffic fines encourages payment compliance if the community has legal literacy.

Good law enforcement. This finding is an initial step in exploring the moderating role of eticketing, given the limited research on this aspect.

## **Discussion of Results:**

Based on the results of the first hypothesis test, Legal Literacy has a positive and significant effect on Payment Compliance with a path coefficient of 0.231, a t-statistic of 2.227, and a significance value of 0.026 (<0.05). This finding indicates that the greater a person's understanding of legal regulations, the greater the likelihood of compliance in paying traffic fines. Good legal literacy not only increases awareness of regulations but also motivates actual compliant behavior. These results align with research by Sutrisno and Ihdiana (2024) and support Compliance theory, which emphasizes that legal knowledge strengthens legal awareness and reduces violations. Practically, increasing legal literacy can be focused on educational workshops and seminars that explain the public's rights and obligations regarding traffic fines, as well as the provision of easily accessible digital interactive modules. This strategy helps participants understand the rules in depth and encourages compliance in paying traffic fines.

The results of the second hypothesis test indicate that Public Trust has a positive and significant effect on Payment Compliance, with a path coefficient of 0.317, a t-statistic of 3.124, and a significance value of 0.002 (<0.05). The higher the level of public trust in the payment system, The more law enforcement and authorities comply, the greater the compliance in paying traffic fines. High public trust can reduce public doubt and strengthen the belief that their compliance will be recognized and enforced fairly. This finding aligns with research by Ibrahim et al. (2021) and Kristanti Subarjo (2021). Practically, public trust can be strengthened through transparency in fine receipts, for example, by openly publishing financial reports on the official website or social media, and by providing a digital monitoring dashboard so the public can transparently view the payment process.

The third hypothesis test shows that e-Tilang does not moderate the relationship between Public Trust and Payment Compliance, with a path coefficient of -0.001, a t-statistic of 0.004, and a significance value of 0.997 (>0.05). This indicates that the implementation of e-Tilang neither strengthens nor weakens the influence of public trust on compliance in paying traffic fines. This finding highlights a gap in research regarding the role of e-Tilang as a moderating variable, suggesting that other factors, such as user experience or perceived ease of service, may influence its effectiveness. Practically, e-Tilang remains important for improving administrative efficiency. The focus of activities could be on direct simulations of the use of the e-Tilang application for the public, as well as the provision of step-by-step video tutorials that emphasize the ease and security of using the application to complete payments.

The results of the fourth hypothesis test indicate that the interaction between e-Tickets and



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Legal Literacy has a positive and significant effect on Payment Compliance, with a path coefficient of 0.214, a t-statistic of 2.491, and a significance value of 0.013 (<0.05). This finding indicates that e-Tickets moderates the relationship between Legal Literacy and Payment Compliance, so that the application of technology in paying fines is more effective when the public has good legal literacy. This confirms that legal literacy enables the public to optimize the function of digital systems. Practically, the Prosecutor's Office can focus on legal literacy training combined with e-Tickets practices, the creation of interactive educational modules or digital infographics that combine legal knowledge and application usage guides, and short video tutorials with legal explanations related to violations. This approach is expected to improve public understanding of the rules and the public's ability to optimally utilize e-Tickets, thereby increasing compliance in paying traffic fines.

## 4. Conclusion

This research begins with the problem formulation of how legal literacy and public trust influence compliance in paying traffic fines, and how e-tickets, as a moderating variable, influence this relationship. The results indicate that legal literacy and public trust have a positive and significant effect on compliance in paying traffic fines. The prosecutor's e-tickets have been shown to strengthen the influence of legal literacy on payment compliance. However, e-tickets do not moderate the influence of public trust, so the implementation of e-tickets can be said to be unable to strengthen or weaken this relationship. The following is a brief summary of the research conclusions: Legal literacy has a positive and significant impact on compliance with traffic fine payments. The better people understand the law, rules, and traffic ticketing procedures, the more likely they are to comply with their fine payment obligations. Public trust has a positive and significant influence on compliance with payment of traffic fines. A high level of trust in the system and law enforcement can reduce doubts and encourage compliance in paying fines. The Attorney General's Office's e-ticketing moderates the relationship between legal literacy and compliance with fine payments. The implementation of e-ticketing strengthens the positive influence of legal literacy on compliance with fine payments. The Attorney General's Office's e-ticketing system does not moderate the relationship between public trust and compliance with fine payments. The implementation of the Attorney General's Office's e-ticketing system has not been able to strengthen or weaken the influence of public trust on fine payment compliance.

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