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The Influence of Tax Literacy, Tax Penalties, Personal Income, and Education Level on Taxpayer Compliance with Motor Vehicle Tax Payment: A Study of Residents of Ngadimulyo Village, Kampak District, Trenggalek Regency

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A R T I C L E I N F O

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A B S T R A C T

This research seeks to (1) analyze the influence of tax literacy on taxpayers' compliance in paying motor vehicle taxes, (2) examine the impact of tax penalties on taxpayers' compliance, (3) assess the effect of personal income on compliance with motor vehicle tax obligations, (4) explore the influence of educational attainment on taxpayers' compliance, and (5) investigate the combined effect of tax literacy, tax penalties, personal income, and education level on taxpayers' compliance in fulfilling motor vehicle tax payments. The study adopts a quantitative approach with an associative research design. The sampling technique applied is purposive sampling, involving respondents from the Ngadimulyo Village community, Kampak District, Trenggalek Regency. Primary data were collected through the distribution of questionnaires and subsequently analyzed using IBM SPSS Statistics version 25. The findings reveal that: (1) tax literacy significantly and positively affects taxpayers' compliance in paying motor vehicle taxes; (2) tax sanctions also exert a significant positive influence; (3) personal income partially contributes positively and significantly to taxpayer compliance; and (4) education level likewise shows a significant positive effect. Collectively, these four variables have a simultaneous and meaningful impact on taxpayer compliance with motor vehicle tax payments.

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INTRODUCTION

In carrying out activities in regional government, local governments require adequate funds to ensure all facilities are met. One source of funds for local governments is local revenue (PAD). According to Parwati and Furqon in their research, local revenue sources are obtained from local tax payments such as motor vehicle tax (PKB), restaurant and hotel tax, advertising tax, and entertainment tax. According to (Hadi, 2018) motor vehicle tax has a significant contribution as local revenue, which experiences an increase in use every year. The collection of this tax revenue needs to be optimized as best as possible. According to Article 1 paragraph 12 and 13 of Law 28/2009 concerning PKB, PKB is a tax related to vehicle ownership and its collection is carried out at the KB Samsat. Motor vehicle tax collection is carried out through a self-assessment system, this system allows taxpayers to calculate and report independently based on the tax owed through the Regional Tax Notification Letter. By using this system, the community has an important role in achieving tax revenue targets.

Tax revenue is influenced by the level of taxpayer compliance. Tax compliance is crucial because if a taxpayer fails to fulfill their obligations, they could be found guilty and avoid paying their taxes. Therefore, enhancing motor vehicle tax revenue is essential to maintain the stability of Regional Original Income (ROI). In this context, the institution responsible for administering motor vehicle tax collection is the Regional Revenue Management Agency (BPPD), which operates through the Regional Tax Service Unit in collaboration with the One-Stop Integrated Administration System Office (SAMSAT).

Taxpayer compliance can be assessed through several indicators, including a comprehensive understanding of applicable tax laws and regulations, accurate calculation of tax liabilities, timely tax payments, proper completion of tax forms, and punctual submission of tax reports.. The government highly expects taxpayer compliance to avoid delays in tax payments and ensure development is unimpeded. Therefore, taxpayers are strongly encouraged to comply with their taxes.

Currently, some taxpayers still delay paying their motor vehicle taxes, resulting in suboptimal regional revenues. One cause is a lack of tax literacy or knowledge. Taxpayer literacy is all the information a taxpayer has regarding tax procedures and provisions. The higher the taxpayer's literacy, the higher the taxpayer's compliance in paying their motor vehicle tax. The greater the tax literacy, the better the taxpayer will understand their tax obligations and the sanctions they will face if they fulfill their tax obligations, resulting in taxpayers paying their taxes on time without coercion. Sanctions are considered to influence taxpayer compliance in carrying out their responsibilities because taxpayers are assumed to understand tax law. To bind taxpayer compliance in paying their motor vehicle tax, tax sanctions are also necessary. In this sense, tax sanctions guarantee that the provisions of tax laws and regulations (tax norms) will be followed, adhered to, and followed.

Income level is a crucial factor in determining taxpayer compliance. Low-income taxpayers can be prone to indiscipline and even delays in paying taxes. This is because taxpayers tend to allocate their income to meet daily needs for their survival. Conversely, those with high incomes will allocate a portion of their income to pay motor vehicle tax. Education level refers to each stage of education, both formal and non-formal, that individuals receive through education. Education enables students to become aware of their rights and obligations as citizens, which can improve taxpayer compliance. In certain circumstances, a person's level of awareness can also be influenced by their level of education, as those with a higher level of education typically have more advanced and developed mindsets and behaviors. A higher level of public education enhances their understanding of how to interpret a country's tax provisions and regulations.

This research is highly relevant and important, particularly in improving tax compliance, a crucial aspect in supporting a country's sustainability and economic growth. This research can provide a deeper understanding of the factors influencing compliance, such as tax literacy, tax penalties, personal income, and education level. It is hoped that this will motivate taxpayers to increase their participation in tax compliance. This research will significantly contribute to strengthening Indonesia's tax system and supporting the government's goal of increasing tax revenue and developing the nation through the contributions of compliant citizens.

LITERATURE REVIEW

Attribution Theory

Attribution theory originated from Fritz Heider's seminal work in 1958 titled "The Psychology of Interpersonal Relations." In this study, Heider introduced what he termed a "naïve theory of action," which serves as a conceptual framework that individuals use to interpret, rationalize, and anticipate human behavior. Within this framework, intentional constructs such as beliefs, desires, intentions, effort, and goals are considered essential components. The theory offers a comprehensive perspective on human behavior by emphasizing how individuals actually act in real situations. As noted by Morissan, attribution theory seeks to explain how people interpret and infer the reasons behind their own behavior as well as that of others. It describes the internal cognitive processes that enable individuals to make sense of human actions, both their own and those of others. Essentially, the theory examines how people assign causes and motives to behavior — whether these causes are internal (such as personality traits, attitudes, or dispositions) or external (including situational pressures or environmental factors that influence one's actions).

Tax Literacy

Tax literacy refers to the knowledge and understanding of taxation that enables taxpayers to make informed decisions, formulate appropriate strategies, and take responsible actions in exercising their rights and fulfilling their obligations within the tax system. Tax literacy is a taxpayer's basic understanding of how to fulfill their tax obligations. Tax literacy means understanding the importance of paying taxes and the benefits they receive when they do so. Tax literacy is essentially the public's understanding of taxes, which fosters a sense of responsibility and the need to be wise and compliant taxpayers. Through this tax literacy, taxpayers will gain knowledge and understanding of tax regulations. This means that taxpayers who know, understand, and are aware of taxes will not view taxes as a burden but will instead recognize their crucial role in financing national development.

The indicators that can be used to measure tax literacy variables are as follows:

a. Fulfill tax obligations in accordance with applicable provisions.
b. Pay your taxes on time.
c. Taxpayers meet the requirements in paying their taxes.
d. Taxpayers can find out the payment due date.

Tax Penalties

Sanctions refer to punitive measures imposed on individuals who violate established rules or regulations. They serve as an essential mechanism to ensure that legal provisions are respected and not disregarded. In the context of taxation, tax sanctions function as a safeguard to ensure compliance with tax laws and regulations (tax norms). In other words, tax sanctions act as a preventive instrument designed to deter taxpayers from engaging in behaviors that contravene tax obligations. Tax sanctions are used as a guarantee that laws and regulations have indeed been applied in accordance with generally accepted standards (tax norms) and that these rules are obeyed and followed by all taxpayers because if a taxpayer commits a violation, the taxpayer concerned will be subject to punishment. In fact, the policy of imposing tax sanctions aims to educate taxpayers and secondly, it aims to punish which will have a deterrent effect so that they do not commit further violations.

Indicators that can be used to measure tax sanction variables are:

a. Taxpayer discipline can be created if tax sanctions are implemented.
b. Affirmation of sanctions for tax violators
c. Imposition of sanctions according to the magnitude of the tax violation
d. Application of tax sanctions based on existing provisions.

Personal Income

A person's income level will influence taxpayer compliance in paying taxes on time. A taxpayer's ability to fulfill their tax obligations is closely related to their income, so income level is one of the factors considered in tax collection.

Income is a fundamental factor in fulfilling obligations. One of the challenges faced by people with low incomes is paying taxes, as taxes are considered a cost and burden on economic activity. This leads taxpayers to prioritize meeting basic needs over paying taxes.

Indicators used to assess the personal income variable include:

a) Regularly fulfilling tax obligations even when income levels are relatively low.
b) The amount of tax payable does not discourage taxpayers from fulfilling their tax responsibilities.

c) Having the financial capacity to pay the required tax amount.
d) Income earned is sufficient to cover essential needs while also enabling the fulfillment of tax obligations.

Level of Education

An educated taxpayer with knowledge and understanding of taxes will naturally be more compliant than someone with less information. The indicator used to measure taxpayer education level is the level of education a taxpayer has attained. The higher a person's education, the higher their level of tax compliance, and vice versa.

Taxpayer Compliance

Taxpayer compliance refers to the taxpayer's responsibility to fulfill and execute their tax obligations, which include completing tax forms accurately and comprehensively, correctly calculating the amount of tax owed, and making timely payments in accordance with prevailing tax laws and regulations. In the context of motor vehicle taxes, taxpayer compliance reflects the extent to which individuals properly adhere to and perform their tax obligations as well as exercise their tax rights in line with existing legal provisions. A taxpayer is considered compliant when they meet all legal tax requirements, make payments punctually, fulfill the administrative and procedural obligations related to taxation, and are aware of their respective payment deadlines.

Indicators used to assess taxpayer compliance include:

a) Fulfilling tax obligations in accordance with applicable laws and regulations.
b) Making tax payments on or before the due date.
c) Meeting all administrative requirements in the process of paying taxes.
d) Being aware of and understanding the tax payment deadlines.

METHODOLOGY

This study adopts a quantitative research approach with an associative design to examine the relationships among variables. The sampling technique employed is purposive sampling, and the measurement tool utilized is the Likert scale. The research is based on primary data, obtained directly from questionnaires distributed to residents of Ngadimulyo Village, Kampak District, Trenggalek Regency. The collected data were processed and analyzed using IBM SPSS Statistics version 25. The analytical procedures applied in this study consist of the classical assumption tests, multiple linear regression analysis, and hypothesis testing.

RESEARCH RESULT AND DISCUSSION

Normality Test

The normality test aims to determine whether the data for both the independent and dependent variables follow a normal distribution. In this research, data normality was examined using the Kolmogorov–Smirnov test along with histogram analysis. The findings of the normality test are presented below:

Table 1. Kolmogorov-Smirnov Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		67
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,28959395
Most Extreme Differences	Absolute	,086
	Positive	,065
	Negative	-,086
Test Statistic		,086
Asymp. Sig. (2-tailed)		,200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Source: SPSS 25.0 Output, Data Processed by Researchers, 2025

Based on the results of the normality test presented in Table 1, the Asymp. Sig. (2-tailed) value is 0.200, which exceeds the significance level of 0.05 (0.200 > 0.05). Accordingly, it can be concluded that the data are normally distributed.

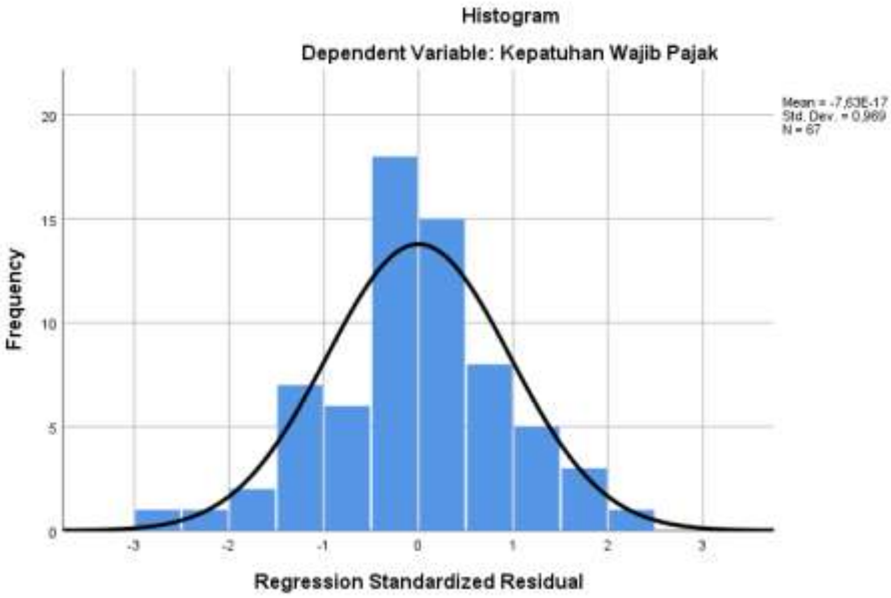

Figure 1. Histogram Graph Normality Test Results
Source: SPSS 25.0 Output, Data Processed by Researchers, 2025

Based on the results of the normality test illustrated in Figure 4.1, the histogram demonstrates a distribution pattern that slightly skews to the right, indicating that the data follow a normal distribution..

Multicollinearity Test

The multicollinearity test aims to determine whether interdependence exists among the independent variables in a regression model. In this study, the evaluation of multicollinearity was performed by examining the Tolerance and Variance Inflation Factor (VIF) indicators.

Table 2. Multicollinearity Test Results

Coefficients[a]

Model		Collinearity Statistics Tolerance	VIF
1	Literasi Pajak	,987	1,013
	Sanksi Pajak	,964	1,037
	Personal Income	,953	1,049
	Tingkat Pendidikan	,938	1,066

a. Dependent Variable: Kepatuhan Wajib Pajak

Source: SPSS 25.0 Output, Data Processed by Researchers, 2025

Based on the findings of the multicollinearity test shown in Table 2, all four independent variables have tolerance values greater than 0.10 and VIF values less than 10.00. Therefore, it can be concluded that the regression model does not exhibit any multicollinearity problems.

Heteroscedasticity Test

The heteroscedasticity test aims to identify whether the residuals of the regression model display variations in variance across observations. In this research, the detection of heteroscedasticity was performed by examining the scatterplot distribution pattern. The results of the analysis are presented as follows:

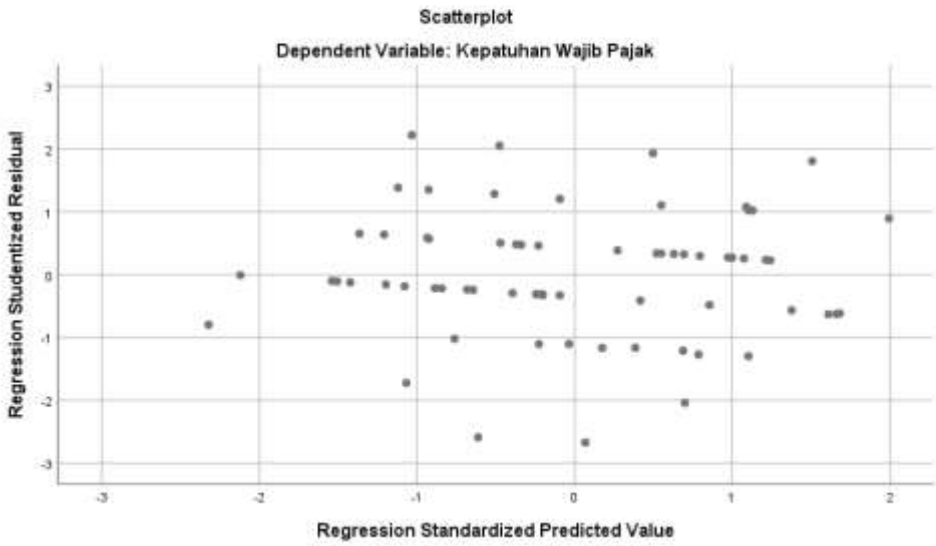

Figure 2. Heteroscedasticity Test Results

Source: SPSS 25.0 Output, Data Processed by Researchers, 2025

Based on the results illustrated in Figure 2, the scatterplot points appear randomly distributed without forming any discernible pattern. This observation suggests that the regression model does not exhibit signs of heteroscedasticity.

Multiple Linear Regression Analysis

A multiple linear regression analysis was performed to evaluate the magnitude and direction of the relationship between the independent variables—tax literacy (X_1), tax sanctions (X_2), personal income (X_3), and education level (X_4)—and the dependent variable, taxpayer compliance (Y). The results obtained from this analysis are summarized below:

Table 3. Results of Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	13,335	,239		55,854	,000
	Literasi Pajak	,121	,009	,776	13,565	,000
	Sanksi Pajak	,029	,011	,154	2,656	,010
	Personal Income	,028	,008	,208	3,578	,001
	Tingkat Pendidikan	,035	,011	,190	3,231	,002

a. Dependent Variable: Kepatuhan Wajib Pajak

Source: SPSS 25.0 Output, Data Processed by Researchers, 2025

Based on the results in table 3, the following regression equation is obtained:

$$Y = 13.335 + 0.121X1 – 0.029X2 + 0.028X3 + 0.035X4 + E$$

Based on the multiple linear regression equation, the results can be interpreted as follows:

a. The constant value (a) of 13.335 indicates that when all independent variables—tax literacy (X_1), tax sanctions (X_2), personal income (X_3), and education level (X_4)—are assumed to remain constant, the dependent variable, taxpayer compliance (Y), will increase by 13.335 units.
b. The regression coefficient for tax literacy (X_1) is 0.121, which means that a one-unit improvement in tax literacy increases taxpayer compliance by 0.121 units (12.1%), assuming other variables remain unchanged.
c. The coefficient for tax sanctions (X_2) is 0.029, suggesting that a one-unit rise in tax sanctions contributes to a 0.029-unit (2.9%) increase in taxpayer compliance, when other variables are held constant.
d. The coefficient for personal income (X_3) is 0.028, indicating that each one-unit growth in personal income leads to a 0.028-unit (2.8%) increase in taxpayer compliance, provided that other factors remain stable.
e. The coefficient for education level (X_4) is 0.035, implying that a one-unit enhancement in education level corresponds to a 0.035-unit (3.5%) rise in taxpayer compliance, assuming all other independent variables are constant.

Partial Test (T-Test)

The partial test (t-test) is employed to examine and evaluate the individual influence of each independent variable on the dependent variable. This test is conducted by comparing the calculated t-value with the critical t-value (t-table) at a significance level of 10% ($\alpha = 0.10$) and a degree of freedom (df) = (n – k – 1).

Table 4. T-Test Results

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	13,335	,239		55,854	,000
	Literasi Pajak	,121	,009	,776	13,565	,000
	Sanksi Pajak	,029	,011	,154	2,656	,010
	Personal Income	,028	,008	,208	3,578	,001
	Tingkat Pendidikan	,035	,011	,190	3,231	,002

a. Dependent Variable: Kepatuhan Wajib Pajak

Source: SPSS 25.0 Output, Data Processed by Researchers, 2025

The Influence of Tax Literacy on Taxpayer Compliance in Paying Motor Vehicle Tax (Study in Ngadimulyo Village, Kampak District, Trenggalek Regency)

The probability value for the tax literacy variable (X_1) is 0.000, which is below the significance level of 0.10, and the t-statistic value of 13.565 exceeds the critical threshold. Therefore, H_0 is rejected and H_a is accepted, indicating a significant positive partial relationship between tax literacy (X_1) and taxpayer compliance (Y). This suggests that tax literacy has a substantial positive effect on taxpayers' compliance in fulfilling motor vehicle tax obligations. In other words, taxpayers with higher levels of tax literacy tend to demonstrate stronger compliance in paying motor vehicle taxes, whereas lower levels of tax literacy are associated with reduced compliance.

These findings are consistent with Attribution Theory, which posits that an individual's behavior is influenced by both internal and external determinants. Tax literacy functions as an internal factor that shapes taxpayers' awareness, understanding, and motivation to comply with tax regulations. Hence, individuals with a higher degree of tax knowledge are more inclined to act in accordance with taxation rules and responsibilities.

Furthermore, the results of this research are in line with studies conducted by Rona Tumiur Mauli Carolin Simorangkir (2023) and Nurul Fatikasari, Herawati Khotmi, and Rusdi (2024), who found that tax literacy significantly influences taxpayer compliance. However, these findings differ from those reported by Ni Nyoman Yuliati and Agus Khazin Fauzi (2020), which concluded that tax literacy does not have a significant impact on taxpayer compliance.

The Influence of Tax Sanctions on Taxpayer Compliance in Paying Motor Vehicle Tax (Study in Ngadimulyo Village, Kampak District, Trenggalek Regency)

The probability value of the tax sanctions variable (X_2) is 0.010, which is below the 0.10 significance level, while the t-statistic value of 2.656 exceeds the critical value. Consequently, H_0 is rejected and H_a is accepted, indicating a significant positive partial relationship between tax sanctions (X_2) and taxpayer compliance (Y). This finding implies that tax sanctions have a significant positive effect on taxpayer compliance in fulfilling motor vehicle tax obligations. In other words, stricter enforcement of tax sanctions tends to increase taxpayers' level of compliance, as these penalties encourage adherence to legal obligations and discourage violations of tax regulations. The imposition of tax sanctions also serves as a regulatory measure intended to guide taxpayers toward greater awareness of their responsibilities and minimize noncompliance.

Tax sanctions play a vital role in enhancing taxpayer compliance with motor vehicle tax payments in Ngadimulyo Village, Kampak District, Trenggalek Regency. The establishment of strict, transparent, and consistent penalty mechanisms is essential to promote taxpayer accountability and to reinforce the importance of compliance with fiscal obligations.

These findings are consistent with Attribution Theory, which explains that an individual's actions are influenced by both internal and external factors. Tax sanctions act as an external motivator, serving as a deterrent mechanism that discourages noncompliance and fosters timely fulfillment of tax obligations in accordance with the existing legal framework.

Furthermore, the results of this research are in line with the studies conducted by Hernita Nur Shafa (2022), Anita Rizky Widyanti, and Endang Dwi Retnani (2020), which also concluded that tax sanctions significantly influence taxpayer compliance. However, these findings differ from the results reported by Delira Aliviany and Novera Kristanti Maharani (2023), as well as Utami Widya Karlina and Muklizul Hamdi Ethika (2020), who found that tax sanctions did not have a significant effect on taxpayer compliance.

The Influence of Personal Income on Taxpayer Compliance in Paying Motor Vehicle Tax (Study in Ngadimulyo Village, Kampak District, Trenggalek Regency)

The significance value of the personal income variable (X_3) is 0.001, which is lower than the 0.10 significance level, while the t-statistic value of 3.578 exceeds the critical threshold. Accordingly, H_0 is rejected and H_a is accepted, indicating that personal income (X_3) has a significant and positive partial effect on taxpayer compliance (Y). This finding suggests that personal income substantially contributes to enhancing taxpayer compliance in fulfilling motor vehicle tax obligations in Ngadimulyo Village, Kampak District, Trenggalek Regency. In other words, variations in income levels influence taxpayers' perceptions and willingness to meet their tax responsibilities. The higher an individual's income, the greater their likelihood of demonstrating compliant behavior in tax payment.

These results are consistent with Attribution Theory, which asserts that human behavior is shaped by both internal and external factors. Personal income functions as an external determinant influencing a taxpayer's ability and motivation to comply with tax regulations. Hence, the level of income becomes a key factor determining the degree of taxpayer compliance within the framework of motor vehicle taxation.

Furthermore, the results of this research are in line with findings from Kukuh Bhagaskara, Rachmat Pramukty, and Tri Yulaeli (2023), as well as Rona Tumiur Mauli Carolin Simorangkir (2023), who found that income level significantly affects taxpayer compliance. However, this study's findings differ from those of Hernita Nur Shafa (2022) and Rifa'atul Umah and Akhmad Riduwan (2022), who reported that income level does not significantly influence taxpayer compliance.

The Influence of Education Level on Taxpayer Compliance in Paying Motor Vehicle Tax (Study in Ngadimulyo Village, Kampak District, Trenggalek Regency)

The significance value of the education level variable (X_4) is 0.002, which is below the 0.10 significance threshold, and the t-statistic value of 3.231 exceeds the critical value. Consequently, H_0 is rejected and H_a is accepted, confirming a significant positive partial relationship between education level (X_4) and taxpayer compliance (Y). This indicates that education level has a substantial positive impact on taxpayer compliance in fulfilling motor vehicle tax obligations in Ngadimulyo Village, Kampak District, Trenggalek Regency. In essence, the higher a taxpayer's educational attainment, the stronger their compliance in paying motor vehicle taxes. Individuals with higher education levels typically demonstrate a more developed cognitive perspective and a greater sense of responsibility toward meeting their civic duties.

These findings support Attribution Theory, which posits that individual behavior is influenced by both internal and external factors. Education level functions as an internal determinant that enhances taxpayers' awareness and sense of responsibility in meeting their tax obligations. Education also contributes to shaping one's character, values, and reasoning, which play an important role in the fulfillment of social and fiscal responsibilities.

Furthermore, the results of this study are consistent with the research conducted by Luh Anik Yustina, I Putu Gede Diatmika, and I Nyoman Putra Yasa (2020), as well as Rifa'atul Umah and Akhmad Riduwan (2022), both of which concluded that education level significantly affects taxpayer compliance.The simultaneous test (F test) is used to simultaneously test and determine the relationship between independent variables and dependent variables. This simultaneous test is conducted by comparing the calculated f value with the table f value using a significance level of 10% or 0.10 and one-sided with a degree of validity of df = (nk-1).

Table 5. F Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,806	4	,701	61,907	,000[b]
	Residual	,702	62	,011		
	Total	3,508	66			

a. Dependent Variable: Kepatuhan Wajib Pajak

b. Predictors: (Constant), Tingkat Pendidikan, Literasi Pajak, Sanksi Pajak, Personal Income

Source: SPSS 25.0 Output, Data Processed by Researchers, 2025

The Influence of Tax Literacy, Tax Sanctions, Personal Income, and Education Level on Taxpayer Compliance in Paying Motor Vehicle Tax (Study in Ngadimulyo Village, Kampak District, Trenggalek Regency)

Based on the results of the F-test presented in Table 5, the significance value is 0.000, which is lower than 0.10 (0.000 < 0.10), and the calculated F-value of 61.907 exceeds the critical value of 2.17. Therefore, H_0 is rejected and H_a is accepted, indicating that the independent variables — tax literacy (X1), tax sanctions (X2), personal income (X3), and education level (X4) — jointly exert a significant positive effect on the dependent variable, taxpayer compliance (Y), in paying motor vehicle taxes in Ngadimulyo Village, Kampak District, Trenggalek Regency.

This finding demonstrates that tax literacy, tax sanctions, personal income, and education level collectively have a significant and positive influence on taxpayer compliance. In other words, when these four factors coexist at a high level, they contribute to greater compliance among taxpayers in fulfilling their motor vehicle tax obligations. Conversely, a lack of these factors tends to reduce taxpayer compliance.

Taxpayers with a strong understanding of taxation, who adhere to sanctions for noncompliance, possess higher income, and have attained a higher level of education, are more likely to comply with their motor vehicle tax obligations.

These results are consistent with Attribution Theory, which suggests that an individual's behavior in meeting tax obligations is influenced by both internal and external determinants. External factors such as tax sanctions and income affect compliance through situational influences, while internal factors, including tax literacy and education level, shape awareness, motivation, and decision-making in fulfilling tax responsibilities.

Coefficient of Determination (R2) Test

The coefficient of determination is used to determine how much influence the independent variables have on the dependent variable together. The coefficient of determination in this study is as follows:

Table 6. Results of the Determination Coefficient Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,894[a]	,800	,787	,10644

a. Predictors: (Constant), Tingkat Pendidikan, Literasi Pajak, Sanksi Pajak, Personal Income

b. Dependent Variable: Kepatuhan Wajib Pajak

Source: SPSS 25.0 Output, Data Processed by Researchers, 2025

Based on the results of the coefficient of determination test in Table 4.18 above, the coefficient of determination (Adjusted R Square) is 0.787 or 78.7%. This means that taxpayer compliance in Ngadimulyo Village, Kampak District, Trenggalek Regency is influenced by tax literacy, tax sanctions, personal income, and education level by 78.7%. Meanwhile, the remaining 21.3% is influenced by other variables outside the variables used in this study.

CONCLUSIONS AND RECOMMENDATIONS

Based on the research results described in the previous chapter, the following conclusions can be drawn:

Based on the findings presented in the previous chapter, several conclusions can be drawn as follows:

1. The findings indicate that tax literacy has a significant and positive partial effect on taxpayer compliance in fulfilling motor vehicle tax obligations, as demonstrated by the case of residents in Ngadimulyo Village, Kampak District, Trenggalek Regency.
2. The study also reveals that tax sanctions have a significant positive partial influence on taxpayer compliance, suggesting that effective enforcement of tax penalties can enhance compliance among residents within the same region.
3. The results show that personal income has a significant positive relationship with taxpayer compliance, indicating that individuals with higher income levels tend to display greater willingness and ability to fulfill their motor vehicle tax responsibilities.

4. Furthermore, the analysis confirms that education level exerts a significant partial effect on taxpayer compliance, implying that individuals with higher educational attainment are more likely to understand and adhere to motor vehicle tax regulations in the study area.

Finally, the research concludes that tax literacy, tax sanctions, personal income, and education level, when considered simultaneously, have a significant positive effect on taxpayer compliance in paying motor vehicle taxes among the residents of Ngadimulyo Village, Kampak District, Trenggalek Regency.

ADVANCED RESEARCH

Based on the findings of the study, future research could be expanded by incorporating additional variables that may influence taxpayer compliance, such as digital literacy, taxpayer awareness, quality of tax services, and the implementation of e-Samsat systems. Further research may also employ mixed-method approaches to explore deeper behavioral factors that underlie taxpayer decision-making beyond measurable variables. Comparative studies across different regions or involving both urban and rural populations could provide broader insights into the role of socioeconomic and cultural contexts in shaping compliance behavior. Moreover, longitudinal studies are recommended to observe changes in taxpayer behavior over time, especially in response to policy reforms or digitalization in tax administration. Such advanced research will contribute to strengthening tax compliance strategies and enhancing regional revenue collection effectiveness in Indonesia.

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