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Tax morality and payment mechanisms associated with motor vehicle taxpayer compliance at samsat Surakarta

Dexa Novrian Siswantara[1*], Mahameru Rosy Rochmatullah[2]
[1,2]Accounting, Universitas Muhammadiyah Surakarta, Indonesia

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ABSTRACT

This study examines the relationship between Tax Morality, Payment Mechanism, and motor vehicle taxpayer compliance at the Surakarta SAMSAT Office. The study addresses the limited examination of internal behavioral and external administrative factors simultaneously in the local motor vehicle taxation context. A quantitative approach with descriptive and associative designs was employed. The population consisted of 647,685 registered motor vehicle taxpayers in 2025, with 100 respondents selected using the Slovin formula with a 10% margin of error and accidental sampling. Data were collected using a five-point Likert-scale questionnaire and analyzed using IBM SPSS. The results show that Tax Morality has a significant negative relationship with taxpayer compliance ($\beta = -0.506$; $t = -9.225$; $p < 0.001$), while Payment Mechanism also has a significant negative relationship ($\beta = -0.767$; $t = -13.981$; $p < 0.001$). These negative relationships differ from the positive relationships generally expected theoretically. The regression model is jointly significant ($F = 122.271$; $p < 0.001$), with an R^2 of 0.716, indicating that Tax Morality and Payment Mechanism statistically account for 71.6% of the variation in taxpayer compliance. The findings contribute empirical evidence that internal moral orientation and external payment mechanisms do not necessarily have positive relationships with taxpayer compliance in the Surakarta SAMSAT context.

Corresponding Author:

Mahameru Rosy Rochmatullah,
Accounting,
Universitas Muhammadiyah Surakarta,
A. Yani, Pabelan, Kartasura, Sukoharjo, Central Java 57169 Indonesia.
Email: mrn122@ums.ac.id

1. INTRODUCTION

Taxation is a major source of government revenue and plays an important role in financing public services and development programs, including infrastructure, education, healthcare, and transportation. In Indonesia, the fulfillment of tax obligations is closely related to the effectiveness of public revenue collection and the capacity of government institutions to provide public services (Rahmatika, 2026). At the regional level, Motor Vehicle Tax (Pajak Kendaraan Bermotor/PKB) represents an important source of locally generated revenue and is administered through the One-Stop Administration System (SAMSAT). However, an increase in the number of registered motor vehicles does not necessarily correspond to an increase in tax revenue when taxpayers do not consistently fulfill their payment obligations (Rochmatullah et al., 2026). Therefore, taxpayer compliance remains an important issue in the administration of motor vehicle taxation, particularly because compliance involves both the fulfillment of administrative requirements and the substantive fulfillment of tax obligations (Lyra & Rochmatullah, 2026). The issue is particularly relevant in Surakarta because motor vehicle tax is an important component of regional revenue. In 2025, the Surakarta SAMSAT set a Motor Vehicle Tax revenue target of approximately Rp168.10 billion, indicating the substantial contribution of PKB to local revenue.

One factor that may be associated with taxpayer compliance is tax morality, which refers to an individual's internal willingness and moral commitment to fulfill tax obligations. Tax morality reflects a taxpayer's sense of responsibility and willingness to comply with tax obligations because compliance is considered a moral responsibility, rather than merely an obligation to avoid legal sanctions. In principle, taxpayers with stronger moral orientations may be expected to demonstrate greater willingness to comply with taxation regulations (Aulia et al., 2026). However, moral considerations do not operate independently of the institutional environment. Perceptions of fairness, trust in tax authorities, service quality, administrative treatment, and taxpayers' understanding of their obligations may influence whether moral attitudes are reflected in actual compliance behavior (Aisyah & Rochmatullah, 2026). The development of electronic payment facilities has changed how taxpayers fulfill motor vehicle tax obligations. Although these mechanisms improve accessibility and convenience, their availability does not necessarily ensure compliance due to differences in digital literacy, familiarity, and willingness to use them (Jabbar et al., 2024). Thus, both tax morality and payment mechanisms require empirical examination rather than being assumed to have uniformly positive relationships with taxpayer compliance.

Oritsematosan et al., (2024), Thaha et al., (2023) and Olabanji et al., (2024) have reported inconsistent findings concerning the factors associated with taxpayer compliance. Miller, (2021) and Boateng et al., (2022) indicate that tax-related behavioral factors and electronic tax services are positively associated with compliance, whereas others report insignificant or negative relationships depending on the characteristics of the respondents and institutional setting. Similar differences can be observed in studies of digital tax administration, where the availability of electronic facilities may simplify transactions but does not always correspond to higher compliance. These inconsistencies indicate that taxpayer compliance cannot be adequately understood solely from the assumption that stronger moral orientation or more convenient payment facilities will automatically be accompanied by higher compliance (Idrus, 2022). Furthermore, studies examining behavioral and administrative dimensions simultaneously within the specific context of motor vehicle taxation at the local SAMSAT level remain relatively limited. Although previous studies have examined tax morality and payment-related factors separately or in combination with other variables, limited attention has been given to examining tax morality and payment mechanisms simultaneously as determinants of motor vehicle taxpayer compliance at SAMSAT Surakarta. (Ristanti et al., 2022).

Based on this research gap, the novelty of this study lies in integrating an internal behavioral factor, namely tax morality, and an external administrative factor, namely payment mechanisms, within one model to examine motor vehicle taxpayer compliance specifically at the Surakarta SAMSAT Office. This approach is relevant because taxpayer compliance may be influenced not only by the taxpayer's internal moral commitment but also by the administrative conditions that facilitate the fulfillment of tax obligations. Attribution Theory is employed as the theoretical perspective because taxpayer behavior may be understood in relation to both internal and external factors. Within this framework, tax morality represents an internal behavioral orientation, while payment mechanisms represent an external administrative factor that may shape taxpayers' experiences in fulfilling their obligations (Perera et al., 2026). By examining these variables simultaneously, this study aims to provide empirical evidence regarding their statistical relationships with motor vehicle taxpayer compliance. The findings are expected to contribute to the literature on taxpayer behavior and provide practical considerations for improving tax administration, taxpayer services, and payment facilities at the local level.

2. RESEARCH METHOD

This study employed a quantitative approach with a descriptive and correlational design similar with study Yoga et al., (2025) to examine the statistical relationships between tax morality, payment mechanisms, and motor vehicle taxpayer compliance at the Surakarta SAMSAT Office. The study population consisted of 647,685 registered motor vehicle taxpayers in 2025. This population figure refers to registered motor vehicle taxpayers and is used as the basis for determining the research sample. Using the Slovin formula with a 10% margin of error, 100 respondents were selected through accidental sampling (Salimudin, 2022). The respondents were individual motor vehicle taxpayers who met the predetermined eligibility criteria and voluntarily participated in the study.

Primary data were collected through a structured questionnaire distributed using Google Forms. The questionnaire employed a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The instrument comprised three variables: Tax Morality (X1), Payment Mechanism (X2), and Taxpayer Compliance (Y). Tax Morality was measured through indicators reflecting taxpayers' internal orientation toward fulfilling their tax obligations. Payment Mechanism was measured through indicators concerning the procedures, accessibility, facilities, and methods available for completing motor vehicle tax payments (Abdu & Adem, 2023). Taxpayer Compliance was measured based on formal and substantive aspects of compliance with motor vehicle tax obligations. The measurement items were adapted from studies and adjusted to the context of motor vehicle taxation at the Surakarta SAMSAT Office.

The quality of the measurement instrument was evaluated before conducting the regression analysis. Item validity was assessed using the Pearson product–moment correlation by comparing the correlation coefficient of each item with the critical r-value at the 5% significance level (Al-Maghrebi et al., 2022). With 100 respondents and degrees of freedom of 98, the critical r-value was 0.195. An item was considered valid when its calculated correlation coefficient exceeded the critical value. Reliability was assessed using Cronbach's Alpha, with a coefficient of 0.70 or higher considered indicative of acceptable internal consistency. Descriptive statistics, including the minimum, maximum, mean, and standard deviation, were also used to summarize the distribution of the study variables.

Data analysis was performed using IBM SPSS Statistics. Multiple linear regression was employed to examine the statistical relationships between Tax Morality and Payment Mechanism as independent variables and Taxpayer Compliance as the dependent variable (Dularif & Rustiarini, 2021). Multiple linear regression was employed to examine the statistical relationships between two independent variables, namely Tax Morality and Payment Mechanism, and one dependent variable, namely Taxpayer Compliance. This analysis also enables the relationship of each independent variable with Taxpayer Compliance to be examined while considering the other independent variable. Before estimating the regression model, classical assumption tests were conducted, including the Kolmogorov–Smirnov normality test, multicollinearity test using tolerance and Variance Inflation Factor (VIF), Glejser test for heteroscedasticity, and Run Test for autocorrelation. The Kolmogorov–Smirnov test was used to assess the normality of the regression residuals before hypothesis testing. The Run Test was used to assess whether the residuals occurred randomly in the regression model. The partial statistical relationships between the independent variables and Taxpayer Compliance were assessed using the t-test, while the joint significance of the regression model was evaluated using the F-test. The coefficient of determination (R^2) was used to assess the proportion of variation in Taxpayer Compliance statistically accounted for by the independent variables. Given the cross-sectional and observational nature of the study, the results were interpreted as statistical relationships or associations and were not used to establish causal relationships.

3. RESULTS AND DISCUSSION

3.1 Description of Research Object

The study involved 100 individual motor vehicle taxpayers at the Surakarta SAMSAT Office. Data were collected via Google Forms from April to June 2025, with a 100% response rate.

Table 1. Research Sample Data

No.	Description	Total
1	Number of questionnaires distributed	100
2	Number of questionnaires not returned	0
3	Number of questionnaires returned	100
4	Number of incomplete questionnaires	0
5	Number of questionnaires eligible for analysis	100
	Total Questionnaires	100
	Respons Rate	100%

Source: Primary data, processed in 2025

Table 1 indicates that all 100 questionnaires distributed during the data collection period were returned and completed. No questionnaires were excluded because of incomplete responses. Accordingly, the final sample consisted of 100 respondents, representing a 100% response rate.

Respondent Characteristics

The demographic characteristics of the respondents were summarized based on gender, age, occupation, and educational attainment. These characteristics provide a descriptive overview of the 100 respondents included in the analysis.

Table 2. Respondent Characteristics

Characteristic	Category	Frequency	Percentage
Gender	Male	42	42%
	Female	58	58%
	Total	100	100%
Age	20–25 years	11	11%
	26–30 years	35	35%
	31–35 years	27	27%
	36–40 years	17	17%
	41-60 years	10	10%
	Total	100	100%
Occupation	Student	23	23%
	Private Employee	20	20%
	Civil Servant	12	12%
	Others	45	45%
	Total	100	100%
Education Level	Senior High School	19	19%
	Diploma	12	12%
	Bachelor’s Degree	60	60%
	Others	9	9%
	Total	100	100%

Table 2 shows that female respondents represented the larger proportion of the sample, accounting for 58%, while male respondents accounted for 42%. The largest age group was respondents aged 26–30 years, representing 35% of the sample, followed by those aged 31–35 years at 27% and 36–40 years at 17%. Respondents aged 20–25 years and 41–60 years accounted for 11% and 10%, respectively. Regarding occupation, respondents in the “Others” category constituted the largest group at 45%, followed by students at 23%, private-sector employees at 20%, and civil servants at 12%. In terms of educational attainment, respondents with a bachelor’s degree represented the largest proportion at 60%, followed by senior high school graduates at 19%, diploma holders at 12%, and other educational categories at 9%.

Descriptive Statistics

Descriptive statistics were used to summarize the distribution of the variables included in the study. The analysis presents the number of observations (N), minimum and maximum scores, mean, and standard deviation for Taxpayer Compliance, Tax Morality, and Payment Mechanism.

Table 3. Descriptive Statistics.

	N	Minimum	Maximum	Mean	Std. Deviation
Taxpayer Compliance	100	14	43	28.54	6.081
Tax Morality	100	38	79	59.00	10.733
Payment Mechanism	100	22	64	42.51	9.013
Valid N (listwise)	100				

Source: Output SPSS 2025

As presented in Table 3, Taxpayer Compliance had a mean score of 28.54, with observed scores ranging from 14 to 43 and a standard deviation of 6.081. Tax Morality had a mean score of 59.00, with observed scores ranging from 38 to 79 and a standard deviation of 10.733. Payment Mechanism recorded a mean score of 42.51, with scores ranging from 22 to 64 and a standard deviation of 9.013. The differences between the minimum and maximum values indicate that respondents provided varied responses across the three variables, while the standard deviation values show the extent of variation around each variable’s mean score. These statistics describe the distribution of the observed data but do not establish the direction or significance of the relationships between variables.

3.2 Data Analysis

a. Validity test

The validity test used Pearson Product–Moment correlation on 100 respondents. With df = 98 and α = 5%, the r-table value was 0.195; items with r-count > 0.195 were considered valid:

Table 4. Validity Results

Variable	Item	r-count	r-table	Decision
Tax Morality (X1)	1	0.656	0.195	Valid
	2	0.684	0.195	Valid
	3	0.621	0.195	Valid
	4	0.752	0.195	Valid
	5	0.677	0.195	Valid
	6	0.520	0.195	Valid
	7	0.677	0.195	Valid
	8	0.623	0.195	Valid
	9	0.666	0.195	Valid
	10	0.693	0.195	Valid
	11	0.651	0.195	Valid
	12	0.591	0.195	Valid
	13	0.658	0.195	Valid
	14	0.641	0.195	Valid
	15	0.585	0.195	Valid
	16	0.570	0.195	Valid
	17	0.117	0.195	Invalid
	18	0.410	0.195	Valid

	19	0.436	0.195	Valid
	20	0.431	0.195	Valid
	21	0.361	0.195	Valid
Payment Mechanism (X2)	1	0.723	0.195	Valid
	2	0.730	0.195	Valid
	3	0.688	0.195	Valid
	4	0.711	0.195	Valid
	5	0.753	0.195	Valid
	6	0.720	0.195	Valid
	7	0.735	0.195	Valid
	8	0.661	0.195	Valid
	9	0.735	0.195	Valid
	10	0.681	0.195	Valid
	11	0.704	0.195	Valid
	12	0.641	0.195	Valid
	13	0.529	0.195	Valid
	14	0.606	0.195	Valid
	15	0.611	0.195	Valid
Taxpayer Compliance (Y)	1	0.747	0.195	Valid
	2	0.758	0.195	Valid
	3	0.831	0.195	Valid
	4	0.792	0.195	Valid
	5	0.804	0.195	Valid
	6	0.769	0.195	Valid
	7	0.762	0.195	Valid
	8	0.768	0.195	Valid
	9	0.776	0.195	Valid
	10	0.748	0.195	Valid

Source: Output SPSS 2025

The validity test results show that Tax Morality consisted of 21 items, with 20 valid and one invalid item. Item 17 had an r-count of 0.117, below the r-table of 0.195, and was therefore excluded from subsequent analysis. All 15 Payment Mechanism items and 10 Taxpayer Compliance items were valid. Thus, from the initial 46 items, 45 items were retained for analysis. The validity test only indicates that item 17 did not meet the required correlation criterion and does not establish the substantive reason for its invalidity.

b. Reliability Test

Reliability was assessed using Cronbach's Alpha, with a coefficient above 0.70 indicating acceptable internal consistency.

Table 5. Reliability Results

No	Variable	Cronbach's Alpha	Decision
1.	Tax Morality	0,904	Reliable
2.	Payment Mechanism	0,919	Reliable
3.	Taxpayer Compliance	0,926	Reliable

Source: Output SPSS 2025

The results indicate that all three variables achieved Cronbach's Alpha values above 0.70. Tax Morality obtained 0.904, Payment Mechanism obtained 0.919, and Taxpayer Compliance obtained 0.926. These results indicate satisfactory internal consistency of the retained items, allowing the instrument to be used for subsequent statistical analysis.

3.3 Classical Assumption Testing

a. Normality Test

Table 6 presents the outcomes of the normality assessment conducted through the Kolmogorov–Smirnov statistical test.

Table 6. Normality Test Results

Test Statistic	0,085
Asymp. Sig. (2-tailed)	0,072c

Source: Output SPSS 2025

Table 6 shows that the Kolmogorov–Smirnov test produced an Asymp. Sig. (2-tailed) value of 0.072. Since this value is greater than 0.05, the residuals do not significantly deviate from a normal distribution. Therefore, the normality assumption of the regression model is satisfied.

b. Multicollinearity Test

The possibility of collinearity among the independent constructs was investigated through a multicollinearity assessment (Tumoro & Pandya, 2025). Tolerance values and VIF statistics served as the primary diagnostic criteria, and the results are displayed in Table 7.

Table 7. Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Tax Morality	0,973	1,028
	Payment Mechanism	0,973	1,028

Source: Output SPSS 2025

As presented in Table 7, both independent variables have a tolerance value of 0.973 and a VIF value of 1.028. The tolerance values are substantially above 0.10, while the VIF values are considerably below 10. These findings indicate that no multicollinearity problem exists among the independent variables. Thus, Tax Morality and Payment Mechanism can be simultaneously included as predictors in the multiple linear regression model.

c. Heteroscedasticity Test

The Glejser approach was applied to assess the presence of heteroscedasticity by evaluating the variance of residuals within the regression framework (Ghozali, 2018). The model is considered free from heteroscedasticity problems when the significance value obtained from the test results is greater than 0.05, indicating homogeneity of residual variance. The empirical outcomes obtained from this assessment are summarized in Table 8.

Table 8. Heteroscedasticity Test Results

Model		Unstd. Coeff		Std Coeff	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,296	1,809		0,716	0,476
	Tax Morality	0,017	0,021	0,080	0,781	0,437
	Payment Mechanism	0,001	0,025	0,005	0,046	0,963

Source: Output SPSS 2025

The Glejser test results show significance values of 0.437 for Tax Morality and 0.963 for Payment Mechanism. Both values exceed 0.05, indicating that neither independent variable has a statistically significant association with the absolute residuals. Thus, the regression model shows no evidence of heteroscedasticity based on the Glejser test.

d. Autocorrelation test

The Run Test was used to assess whether the regression residuals exhibited a systematic pattern across observations. A significance value greater than 0.05 indicates insufficient evidence of non-random residual patterns.

Table 9. Autocorrelation Test Results

	Unstandardized Residual
Asymp. Sig. (2-tailed)	0,546

Source: Output SPSS 2025

The Run Test produced an Asymp. Sig. (2-tailed) value of 0.546, which is greater than 0.05. This result indicates insufficient evidence of a systematic pattern in the residuals. Therefore, the regression model shows no evidence of autocorrelation based on the Run Test.

3.4 Hypothesis Testing

a. Multiple Linear Analysis

Multiple linear regression analysis was conducted to examine the statistical relationship between Tax Morality and Payment Mechanism as independent variables and Taxpayer Compliance as the dependent variable. The results are presented in Table 10:

Table 10. Multiple Linear Regression Results

Model	Unstd. Coeff		Std Coeff	T	Sig.
	B	Std. Error	Beta		
(Constant	67,461	2,628		25,674	0,000
Tax Morality	-0,287	0,031	-0,506	-9,225	0,000
Payment Mechanism	-0,518	0,037	-0,767	-13,981	0,000
F_{sig}					$0{,}000_b$
F_{stat}	122.271				
R^2	0,716				
$AdjR^2$	0,710				

Source: Output SPSS 2025

Based on Table 10, the multiple linear regression equation is:

$$Y = 67.461 - 0.287X1 - 0.518X2 + e$$

The regression results show that Tax Morality has a significant negative relationship with Taxpayer Compliance (B = −0.287; β = −0.506; t = −9.225; p < 0.001), while Payment Mechanism also has a significant negative relationship with Taxpayer Compliance (B = −0.518; β = −0.767; t = −13.981; p < 0.001). The negative coefficients indicate that higher scores on both independent variables are statistically associated with lower Taxpayer Compliance. However, given the unexpected negative direction, the coding and scoring of the questionnaire items should be verified before providing a substantive interpretation. From the perspective of Attribution Theory, these findings do not follow the theoretically expected positive direction; therefore, the negative relationships should be interpreted cautiously. The F-test confirms that both variables are jointly significantly associated with Taxpayer Com.pliance (F = 122.271; p < 0.001), while the R^2 of 0.716 indicates that 71.6% of the variation in Taxpayer Compliance is statistically accounted for by the two independent variables.

3.5 Discussion

a. Relationship between Tax Morality and Taxpayer Compliance

The first hypothesis indicates that Tax Morality is significantly and negatively associated with Taxpayer Compliance. The regression coefficient is −0.287, with a standardized coefficient of −0.506, a t-value of −9.225, and a significance value of $p < 0.001$. Since the significance value is below 0.05, H1 is supported. The negative coefficient indicates that, within the measurement and characteristics of the present sample, higher Tax Morality scores are associated with lower Taxpayer Compliance scores among motor vehicle taxpayers at the Surakarta SAMSAT Office.

This finding does not necessarily imply that tax morality directly reduces compliance. Rather, the result indicates that the relationship between the two constructs in this sample is negative and statistically significant. From the perspective of Attribution Theory, taxpayer behavior may be associated with both internal and external factors. Tax Morality represents an internal orientation toward tax obligations, whereas actual compliance may also be related to external conditions surrounding the fulfillment of those obligations. Therefore, the negative relationship suggests that the internal orientation represented by Tax Morality did not correspond to a positive statistical relationship with reported compliance in this sample. This finding indicates that internal attribution alone may not adequately explain the observed compliance behavior. Thus, taxpayers may possess a positive moral orientation toward taxation while their reported compliance is simultaneously associated with other contextual or administrative considerations.

The negative relationship may also reflect differences between taxpayers' attitudes toward taxation and their reported compliance behavior. A taxpayer may recognize the importance of fulfilling tax obligations but may not consistently translate this recognition into actual compliance. Such a discrepancy can arise because behavioral responses are not determined by internal orientation alone. Factors such as perceptions of tax fairness, administrative experiences, service conditions, and the broader institutional environment may also be relevant. However, these factors were not directly tested in the present study and therefore cannot be identified as specific causes of the negative relationship. Accordingly, these factors should only be understood as contextual possibilities, not as explanations established by the present findings.

The finding is consistent with the mixed results reported in previous taxpayer compliance research. Alm & Kasper, (2023) reported negative relationships involving tax-related behavioral factors and compliance, while Akims et al., (2023) and Chandra et al., (2023) identified significant relationships involving other taxpayer-related factors. Conversely, Suci et al., (2023) reported insignificant relationships for certain tax-related variables. These differences support the view that empirical relationships between taxpayer-related factors and compliance are not necessarily uniform across different settings. The present finding therefore adds evidence from the motor vehicle taxation context at the Surakarta SAMSAT Office, where Tax Morality showed a statistically significant negative association with compliance.

Accordingly, the present finding suggests that strengthening taxpayer compliance should not rely solely on increasing taxpayers' moral orientation toward taxation. The finding instead indicates that moral orientation and compliance should be considered as empirically distinct constructs whose relationship may differ across contexts. Administrative conditions, taxpayer services, information provision, and institutional trust may also warrant attention. For the Surakarta SAMSAT Office, these results provide a basis for considering taxpayer education and service improvements alongside efforts to strengthen voluntary tax responsibility.

b. Relationship between Payment Mechanism and Taxpayer Compliance

The second hypothesis indicates that Payment Mechanism is significantly and negatively associated with Taxpayer Compliance. The regression coefficient is −0.518, with a standardized coefficient of −0.767, a t-value of −13.981, and a significance value of $p < 0.001$. Since the significance value is below 0.05, H2 is supported. The negative coefficient indicates that higher Payment Mechanism scores are associated with lower

Taxpayer Compliance scores within the observed sample, after controlling for Tax Morality.

This result should be interpreted as a statistical association rather than evidence that payment mechanisms cause lower taxpayer compliance. The availability or perceived quality of a payment mechanism does not necessarily ensure that taxpayers will comply with their tax obligations. Payment mechanisms constitute an external component of tax administration, while compliance behavior may depend on how taxpayers perceive, understand, and use the available procedures. From the perspective of Attribution Theory, Payment Mechanism represents an external attribution because it reflects the administrative conditions surrounding the fulfillment of tax obligations. The negative coefficient therefore indicates that the external factor measured by Payment Mechanism was statistically associated with lower reported compliance in this sample. However, Attribution Theory does not by itself establish why the observed direction was negative. Therefore, the existence of payment facilities alone may not be sufficient to explain taxpayer compliance. The relatively large standardized coefficient ($\beta = -0.767$) indicates a strong negative statistical association within the regression model. However, the coefficient should not be interpreted as meaning that improving payment mechanisms will necessarily reduce compliance. The result only shows that higher scores on the measured Payment Mechanism construct were statistically associated with lower Compliance scores after controlling for Tax Morality. The negative direction therefore requires careful interpretation in relation to the measurement of both constructs.

The finding is relevant to the continuing digitalization of tax administration. Electronic services and alternative payment channels are generally designed to make tax transactions more accessible and efficient. Nevertheless, the effectiveness of such mechanisms depends on their actual use and the taxpayers' ability to interact with them. Differences in familiarity with technology, accessibility, understanding of procedures, and perceived convenience may affect how taxpayers respond to available payment facilities. These possibilities, however, were not directly examined in this study and should therefore be regarded as potential explanations rather than established causes of the observed negative relationship.

The negative association also differs from findings reported in several previous studies concerning electronic tax administration. Tumoro & Pandya, (2025) and Adawiyah et al., (2023) reported positive relationships between electronic tax services and taxpayer compliance. The contrast suggests that the direction of the relationship between payment-related variables and compliance is not necessarily consistent across empirical settings. Differences in the operationalization of the variables and the characteristics of the research setting may contribute to different statistical findings. However, the present study does not provide sufficient evidence to determine which specific factor accounts for this difference. Therefore, the present finding contributes to the existing literature by demonstrating that a payment mechanism variable does not necessarily exhibit a positive statistical relationship with compliance in every empirical context.

From a practical perspective, the findings suggest that the development of payment facilities should be accompanied by adequate taxpayer information and assistance. Clear procedures, accessible information, and appropriate guidance may help taxpayers understand and utilize the available payment channels. Nevertheless, these practical considerations should be viewed as implications rather than explanations of the negative relationship, because this study did not directly test the mechanisms underlying that relationship. However, because this study does not directly measure digital literacy, service quality, or taxpayer trust, these factors should be examined in future research rather than treated as established explanations for the negative relationship identified here.

4. CONCLUSION

This study concludes that Tax Morality and Payment Mechanism have significant negative relationships with motor vehicle taxpayer compliance at the Surakarta SAMSAT Office. These findings indicate that higher scores on both variables were associated with lower compliance levels, suggesting that moral awareness and payment facilities alone do not necessarily ensure compliant behavior. Theoretically, the findings contribute to Attribution Theory by showing that internal and external factors may have significant relationships with tax compliance, but their relationships are not necessarily positive in every empirical context. Practically, the findings suggest that SAMSAT should improve user experience, provide clearer payment information, offer adequate assistance, and strengthen service accessibility. From a policy perspective, taxpayer compliance should be supported through the integration of payment infrastructure, taxpayer education, behavioral interventions, and service quality. The study is limited by its single-location setting, questionnaire-based data, limited variables, and cross-sectional design. Future research should consider broader samples and additional factors, such as tax knowledge, service quality, digital literacy, tax fairness, and trust in tax authorities, to provide a more comprehensive understanding of taxpayer compliance.

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