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Determinants of Motor Vehicle Taxpayer Compliance with Public Service Accountability as Moderator (Case Study on Motor Vehicle Taxpayers in Keerom Regency)

Maylen K. P. Kambuaya[1], Pascalina V. S. Sesa[2*], Rudiawie Larasati[3]
[1]Universitas Cenderawasih, Papua, Indonesia, kjayapura@yahoo.com.
[2]Universitas Cenderawasih, Papua, Indonesia, pascalinasesa@gmail.com
[3]Universitas Cenderawasih, Papua, Indonesia, laraslatif1727@gmail.com.

[*]Corresponding Author: pascalinasesa@gmail.com[2]

Abstract: This study aims to test and empirically analyze the Determinants of Motor Vehicle Taxpayer Compliance with Public Service Accountability as Moderator with a Study on Motor Vehicle Taxpayers in Keerom Regency. The data collection method is by the survey method; data is collected from 100 respondents who are motor vehicle taxpayers in Keerom Regency. Data was analyzed using partial least square analysis using warpPLS software. The findings indicate that taxpayer compliance costs significantly influence compliance, while moral obligation, love of money, and tax understanding show no direct effect. Additionally, public service accountability moderates the relationship between compliance costs and tax understanding with compliance yet fails to moderate the impact of moral obligation and love of money, highlighting selective moderating roles within taxpayer compliance dynamics. This research enhances the literature on how taxpayer behaviour and knowledge affecting taxpayer compliance, and especially how public service accountability plays important role in moderating determinants of motor vehicle taxpayer compliance. It also highlights the need for government efforts to strengthen transparency, efficiency, and fairness in vehicle tax payment services, thereby fostering higher trust and willingness to comply.

Keywords: Moral obligations, love of money, tax compliance costs, tax understanding, public service accountability, motor vehicle taxpayer compliance.

INTRODUCTION

Taxes are one of the vital sources of state revenue and are used to meet the needs of the state for the welfare of the people. The construction of public facilities, such as roads, bridges, schools, hospitals, and police stations, is financed using tax-derived funds. To run the government and support development, the government needs a large amount of funds. Taxes have an important role and are increasingly becoming mainstays in financing development and government spending, as stated in the State Revenue and Expenditure Budget (APBN) (Meutia, et. al., 2020)

Based on the 2022 state revenue realization report, taxes are the main source of state revenue, with a contribution of 99.96% (BPS, 2023) in (Samuel & Susanti, 2023). Taxes have a strategic role in supporting development in addition to the state's routine operational financing. Tax revenues are also used to regulate policies related to economic growth, including controlling inflation, equitable development, increasing employment opportunities, and increasing people's incomes (Samuel & Susanti, 2023). However, state revenue, both from taxes and non-taxes, is not enough to cover all state spending. Therefore, it is necessary to make efforts to increase state revenue, especially from tax revenues that have the potential to make the greatest contribution (Yustrianthe et al., 2024).

Taxes are generally known to have central taxes and regional taxes. Like the State Budget, the APBD also requires large funding. Decentralization encourages local governments to be able to finance their own local government expenditures so that local governments also try hard to raise regional financing through the collection of regional taxes. One of the forms of regional taxes is the Motor Vehicle Tax (PKB) and the Motor Vehicle Name Return Duty (BBNKB). Currently, vehicle ownership continues to increase from year to year because transportation is the main need for the community. Even though the number of vehicles is increasing, there are still many taxpayers who postpone their obligations. Thus, there is a decrease in the level of compliance of motor vehicle taxpayers as seen from the increasing number of vehicles that do not pay taxes. In 2021, the non-compliance rate of motor vehicle taxpayers in Indonesia reached 42.82% and increased to 43.49% in 2022. This condition provides an opportunity for the government to optimize regional revenue by making various efforts to increase the compliance of motor vehicle taxpayers (Yustrianthe et al., 2024).

One of the efforts made by the local government is to continue to mature technical matters regarding the deletion of motor vehicle data that has been in arrears for more than two years. Quoted from (AntaraPapua, 2023) the Papua Provincial Government opened a program to eliminate motor vehicle tax fines in 2023, with the aim that motor vehicle taxpayers can pay their vehicle taxes so that they can encourage compliance with motor vehicle tax payments.

Taxpayer compliance refers to the behaviour of taxpayers in carrying out all tax obligations and utilizing their rights in accordance with the provisions of applicable laws and regulations. The issue of low levels of taxpayer compliance is an important concern, as non-compliance can encourage tax avoidance and evasion practices, which ultimately has the potential to reduce state tax revenues (Samuel & Susanti, 2023). According to (Ruky et al., 2018), taxpayers' compliance in fulfilling tax obligations needs to be improved so as to achieve the expected tax revenue target. Given that taxpayer compliance is a key element in increasing tax revenue, it is important to intensively examine various factors that affect taxpayer compliance, especially related to regional tax payments.

There are several factors that affect taxpayer compliance, namely moral obligations that one person has, which may not be possessed by others. This includes aspects such as ethics, principles of life, a sense of responsibility, and awareness to fulfil tax obligations voluntarily and correctly. In addition, factors such as the love of money can affect taxpayers' compliance in paying motor vehicle taxes. The love of money is when a person puts money as the main goal in his daily life, they think that the act of tax evasion is an acceptable act. Taxpayers will commit tax evasion more often because of the high nature of money love which is the nature of taxpayers, this is because taxpayers consider their actions as ethical behaviour because the money belongs to them (Harfiani et al., 2021).

Factors such as compliance costs, in this case the costs that taxpayers must bear in fulfilling their tax obligations can also affect the compliance of motor vehicle taxpayers. In fulfilling tax obligations, taxpayers must bear a certain amount of costs. Tax compliance costs are divided into three categories: direct money costs, time costs, and psychological costs. Principal Research (2012) in (Masita, 2019) shows that compliance costs have a negative and

significant influence on the level of compliance of taxpayers. The tax comprehension factor is the process by which taxpayers know and understand tax rules, laws, and procedures, and then apply them in various tax activities, such as paying taxes, filing tax returns, and understanding the tax rates and tax benefits paid. Taxpayers' lack of understanding of tax regulations tends to lead to non-compliance in fulfilling tax obligations. By understanding tax regulations, the level of compliance of taxpayers in carrying out their obligations will be significantly affected (Ruky et al., 2018).

In addition, the accountability factor of public services can also affect taxpayer compliance. Public service accountability is a new paradigm that aims to bridge the gap between public expectations of services and the quality of services provided by local governments. Research by Susilawati and Budiartha (2013) in (Masita, 2019) shows that public service accountability has a positive influence on taxpayers' compliance in paying motor vehicle taxes at the SAMSAT Singaraja Joint Office. Other research results conducted by (Eryanti et al., 2021) found that public service accountability has a positive and significant influence on the compliance of motor vehicle taxpayers in UPPD-Samsat Wonogiri, along with the understanding of tax regulations and sanctions. This indicates that the relationship between motor vehicle taxpayers' behavior in complying with their tax obligations is also moderated by public service accountability because accountable, transparent public services can reduce taxpayer resistance. On the other hand, services that are convoluted, and not transparent or discriminatory can reduce taxpayer compliance. For this reason, the researcher wants to examine more deeply and thoroughly the factors related to the compliance of motor vehicle taxpayers and combine the phenomenon that occurs with public services as a moderation variable.

METHODS

This study applies a quantitative method to analyze the determinants of motor vehicle taxpayer compliance, with public service accountability as a moderating variable in Keerom Regency. Data were gathered through a survey of 100 respondents, consisting of local motor vehicle taxpayers. The sample was obtained using incidental sampling, where individuals encountered by the researcher and deemed relevant were selected. Data collection used offline questionnaires with structured items. For analysis, the Partial Least Squares (PLS) approach via WarpPLS software was employed, chosen for its flexibility, suitability, and minimal statistical requirements.

Data collection was conducted through a structured questionnaire designed using validated indicators for each research variable. The instrument included items on moral obligation, love of money, compliance costs, and tax understanding, with taxpayer compliance moderated by public service accountability. Operationalization of variables is shown in Table 1. Reliability and validity were tested using Confirmatory Factor Analysis (CFA) through Partial Least Squares (WarpPLS) to ensure data accuracy. Further testing involved evaluating the measurement model using composite reliability and Cronbach’s alpha. Structural model (Inner Model) assessment analyzed model fit, path coefficients, and R^2, with overall results confirming model appropriateness.

Table 1. Operationalization of Variables

Variables	Indicators	Source
Moral obligation	1. Financing responsibilities 2. Ethics in exercising tax rights and obligations 3. Compliance in exercising rights and obligations 1. Timeliness of tax reporting	(Juliantari et al., 2021)
Love of money	1. Money as a motivator 2. Money as a tool to achieve goals 3. Money as an ethical force 4. Money as a tool of manipulation	(Harfiani et al., 2021)
Tax compliance fees	1. Tax document processing fees 2. Round-trip time to the tax office 3. Anxious waiting for the results of the tax audit	(Purwanti & Herawati, 2020)
Understanding taxation	Understand the tax functions and benefits 1. Understand calculating and filling out tax returns 2. Providing information about the importance of taxes is very necessary.	(Meutia et al., 2021)
Taxpayer Compliance	1. Never late in reporting your tax return 2. Never received a letter of reprimand/sanction 3. Voluntarily pay tax arrears	(Ningrum & Hidayatulloh, 2020)
Public Service Accountability	1. Good tax service 2. Tax counseling helps understanding 3. Attention to taxpayer objections 4. Ease and efficiency of tax payment	(Masita, 2019)

Source: Development by Researcher (2025)

Once the measurement model met the quality criteria, the structural model was analyzed to test the relationship between independent and dependent variables using the bootstrapping method, which provided significant t-statistics for hypothesis testing. Partial Least Squared Structural Equation (PLS) modelling is justified because it is well suited for complex models, relatively small sample sizes, and data that may not meet the assumptions of multivariate normality.

RESULTS AND DISCUSSION

The Effect of Moral Obligation on Taxpayer Compliance

Morality is one of the important indicators in the success of the tax system. A moral obligation to pay taxes is a feeling of guilt that is felt by certain individuals, although it is not always felt by everyone. Taxpayers who have moral obligations in accordance with the values and norms that apply in society tend to comply with regulations, including in terms of paying taxes. Good individuals as taxpayers are those who feel guilty if they do not fulfil their obligations as taxpayers. A taxpayer's morals, ethics, and social norms have a great influence on his behaviour. Taxpayers with good morals will behave honestly and obey tax regulations, which ultimately contributes to increased taxpayer compliance (Harfiani et al., 2021).

The results of the research conducted by (Purwanti & Herawati, 2020) shows that moral obligations have a positive and significant effect on taxpayer compliance. This is also supported by the results of the research (Ruky et al., 2018) which shows that moral obligations affect taxpayers' compliance at the Jambi City Samsat Joint Office. According to (Purwanti &

Herawati, 2020) the moral aspects of tax compliance include the moral obligation of a taxpayer in fulfilling tax obligations and the moral awareness possessed by the fiscal authorities in managing taxes. The moral obligation owned by the taxpayer will have a responsibility for state financing with the payment of taxes.
H1: Moral obligations affect taxpayer compliance.

The Effect of Love of Money on Taxpayer Compliance

Money is one of the important aspects of daily life, both for rural communities and, especially, urban communities. In fact, a person's success is often measured by the amount of money they have or their income. According to (Rahmania & Maqsudi, 2024), love of money refers to the view of a person who considers money to be very important, so they tend to do various ways to get it, including through fraudulent actions.

The results of the research conducted by (Purwanti & Herawati, 2020) states that love of money has a negative and significant effect on taxpayer compliance. The concept of love of money is very closely related to the concept of greed, so people who have a high level of love of money will tend to have a greedy nature. Greed is considered unethical behaviour, so that a person who has a high level of love for money will tend to behave unethically. People who love very high money are less likely to want to spend money on something that doesn't give them great reciprocity. Therefore, this creates a desire in taxpayers to commit tax fraud, either by not paying taxes or reporting taxes with incorrect values. This will have an impact on taxpayers' compliance in paying taxes. The nature of love of money plays a very important role in determining the level of individual compliance with tax regulations in developing countries. The results of this study show that love of money has an indirect relationship which means that the higher the taxpayer's love of money, the lower the taxpayer's compliance, and vice versa.
H2: The love of money affects taxpayer compliance.

The Effect of Tax Compliance Costs on Taxpayer Compliance

Tax compliance fees are a number of costs incurred by individual taxpayers in carrying out various tax payment/deposit activities. Taxpayers who have tried to be compliant by paying their tax obligations will feel greatly disadvantaged if the amount of tax compliance costs is high enough (Susmita & Supadmi, 2016).

According to (Purwanti & Herawati, 2020) tax compliance costs are a number of expenses that must be borne by taxpayers in fulfilling their tax obligations. The higher the costs that must be incurred, the more likely it is that the taxpayer will become less compliant. Taxpayers who try to comply with tax obligations by paying taxes will feel disadvantaged if the compliance fee is too high. Tax compliance fees cover all sacrifices incurred by taxpayers when carrying out tax payments. Although taxpayers have tried to improve their compliance in accordance with the provisions of the tax law, they hope that the costs incurred can be kept to a minimum. However, if the cost of tax compliance exceeds their expectations, this can trigger potential non-compliance in carrying out tax obligations.
H3: Tax compliance fees affect taxpayer compliance.

The Effect of Tax Understanding on Taxpayer Compliance

Taxpayers' understanding of tax regulations is a taxpayer's way of understanding existing tax regulations. Taxpayers who do not understand tax regulations clearly tend to become non-compliant taxpayers. It is clear that the more taxpayers understand tax regulations, the more taxpayers understand the sanctions received if they neglect their tax obligations. The more tax knowledge obtained will cause an increase in the level of taxpayer awareness which results in taxpayers will pay their taxes on time without any coercion (Meutia, 2021).

Research results from (Fatmawati & Adi, 2022) shows that the level of tax understanding affects taxpayers' compliance in paying motor vehicle taxes. The results of the research conducted by (Efriyenty, 2019) shows that taxpayers' understanding has a significant effect on taxpayer compliance. Meanwhile, the results of the study (Meutia et al., 2021) shows that the understanding of tax regulations does not have a significant effect on the compliance of motor vehicle taxpayers in Langsa City. This is due to the confusion of motor vehicle taxpayers in Langsa City and the public's ignorance of the enactment of motor vehicle taxpayers related to the deadline and cost of motor vehicle tax payments so that many of these taxpayers are not compliant in fulfilling all motor vehicle tax obligations they have. This is due to the low level of tax understanding where taxpayers do not know the function of the tax that has been paid.

H4: Understanding taxation affects taxpayer compliance.

The Effect of Moral Obligation, Love of Money, Tax Compliance Cost and Taxation's Understanding on Taxpayer Compliance with Public Service Accountability as a Moderating Variable

Public service accountability is a new approach to overcome the difference between public expectations of services and the reality of services provided by local governments. Quality services must be able to meet four important aspects, namely security, comfort, smoothness, and legal certainty. The quality of service can be measured based on the ability to provide satisfactory service as well as the good response, ability, politeness, and trustworthy attitude of the tax authorities. In addition, the ease of establishing effective communication, understanding the needs of taxpayers, the availability of adequate physical facilities and communication facilities, and competent employees in carrying out their duties are also important factors in creating quality services (Masita, 2019).

The results of the research conducted by (Mukarromah et al., 2023) shows that public services have a positive and significant influence on the compliance of motor vehicle taxpayers in Samsat Paten Larangan District, Brebes. Meanwhile, the results of the research conducted by (Carolina & Budiman, 2024) found that although tax knowledge had a significant effect, the variable of public service accountability did not have a partial effect on the compliance of motor vehicle taxpayers in Samsat Serpong.

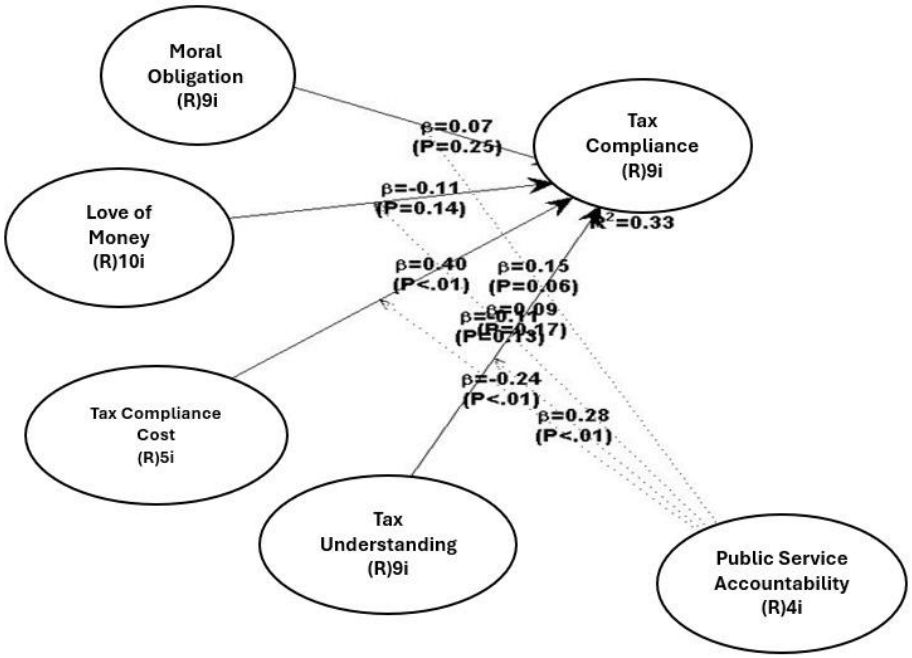
H5: Public service accountability moderates the relationship between moral obligation and taxpayer compliance.

H6: Public service accountability moderates the relationship between love of money and taxpayer compliance.

H7: Public service accountability moderates the relationship between tax compliance costs and taxpayer compliance.

H8: Public service accountability moderates the relationship between the understanding of taxation and taxpayer compliance.

From the overall hypothesis used in this study, the researcher made the following research framework:



Source: Development by Researcher (2025)

Figure 1. Thinking Framework

Table 2. Demographic Characteristics of Respondents

Characteristics and Category		Frequency	Percentage (%)
Gender	Male	54	54%
	Female	46	46%
Age Group	‘< 20	0	0%
	21-30	14	14%
	31-40	46	46%
	41-50	24	24%
	51-60	16	16%
	‘> 61	0	0%
Education Level	Elementary School	4	4%
	Junior High School	17	17%
	Senior High School	52	52%
	Diploma/Bachelor’s Degree	27	27%
Income	‘> Rp. 20.000.000	18	18%
	Rp. 10.000.000 – Rp. 20.000.000	36	36%
	Rp. 5.000.000 – Rp. 10.000.000	29	29%
	< Rp. 5.000.000	17	17%

Source: Development by Researcher (2025)

Based on the demographic characteristics of respondents table, the data presents the demographic characteristics of the 100 respondents involved in this study. It includes key categories such as gender, age, education level, and income, along with their frequency and percentage. These characteristics provide an overview of respondents, helping to understand the profile of taxpayers in Keerom Regency.

The demographic characteristics of respondents showed diversity in gender, age, education, and income. In terms of gender, 54% of respondents were men, while 46% were women. Based on age, the largest group was in the range of 31–40 years (46%), then 41–50 years (24%), 51–60 years old (16%), and 21–30 years old (14%). In terms of education, most of the respondents had a high school education (52%), followed by bachelor's graduates (27%),

junior high school (17%), and elementary school (4%). Meanwhile, the distribution of income is also quite diverse. Around 36% of respondents had an income of IDR 10,000,000–IDR 20,000,000 per month, 29% had an income of IDR 5,000,000–IDR 10,000,000, 18% had an income above IDR 20,000,000, and 17% had an income below IDR 5,000,000. Overall, this data shows that respondents come from different backgrounds, both in terms of demographics and economic conditions, so the results of the study represent the views of quite diverse groups of people.

Table 3. Results of Validity

Variables	Number Indicator	Coefficient Correlation	Significance 5% value r product moment N= 100	Information
Moral Obligation	KM1	0.383	0.195	Valid
	KM2	0.387	0.195	Valid
	KM3	0,640	0.195	Valid
	KM4	0.383	0.195	Valid
	KM5	0.258	0.195	Valid
	KM6	0.595	0.195	Valid
	KM7	0.664	0.195	Valid
	KM8	0.589	0.195	Valid
	KM9	0.501	0.195	Valid
Love Of Money	LOM1	0.465	0.195	Valid
	LOM2	0.510	0.195	Valid
	LOM3	0.283	0.195	Valid
	LOM4	0.395	0.195	Valid
	LOM5	0.617	0.195	Valid
	LOM6	0.680	0.195	Valid
	LOM7	0.793	0.195	Valid
	LOM8	0.797	0.195	Valid
	LOM9	0.773	0.195	Valid
	LOM10	0.731	0.195	Valid
Tax Compliance Fees Instructions	BPK1	0.384	0.195	Valid
	BPK2	0.697	0.195	Valid
	BPK3	0.837	0.195	Valid
	BPK4	0.809	0.195	Valid
	BPK5	0.767	0.195	Valid
Understanding Taxation	PP1	0.459	0.195	Valid
	PP2	0.407	0.195	Valid
	PP3	0.371	0.195	Valid
	PP4	0.552	0.195	Valid
	PP5	0.645	0.195	Valid
	PP6	0.494	0.195	Valid
	PP7	0.209	0.195	Valid
	PP8	0.664	0.195	Valid
	PP9	0.499	0.195	Valid
Taxpayer Compliance	KWP1	0.214	0.195	Valid
	KWP2	0.701	0.195	Valid
	KWP3	0.493	0.195	Valid
	KWP4	0.600	0.195	Valid
	KWP5	0.757	0.195	Valid
	KWP6	0.805	0.195	Valid
	KWP7	0.740	0.195	Valid
	KWP8	0.785	0.195	Valid
	KWP9	0.547	0.195	Valid
	APP1	0.70	0.195	Valid
	APP2	0.840	0.195	Valid

Public Service Accountability	APP3	0.748	0.195	Valid
Instructions	APP4	0.482	0.195	Valid

Source: Development by Researcher (2025)

Based on the data above, it presents measurement models for various constructions, including moral obligation (MO), love of money (LOM), tax compliance costs (TCF), tax understanding (UT), taxpayer compliance (TC), and public service accountability (PSA). The level of validity can be measured by comparing the calculated r value with the r-value of the table for degree of freedom (df) = n – k with alpha 0.05. If r is greater than the r of the table and the value r is positive, then the item or statement is said to be valid. In addition, the validity of the instrument also needs to be tested statistically, namely by looking at the level of significance for each instrument. In table 3 above, it is shown that r is calculated to be greater than r in the table = 0.220 with alpha = 0.05 or 5% so that the instrument used in this study is declared valid and suitable for use by all respondents.

Table 4. Output of Latent Variable Coefficients

	MO	LOM	TCF	UT	TC	PSA	PSA*MO	PSA*LOM	PSA*TCF	PSA*UT
R-Squared					0.327					
Adj R-Squared					0.268					
Composite Reliability	0.743	0.858	0.835	0.711	0.811	0.703	1.000	1.000	1.000	1.000
Crombach Alfa	0.618	0.814	0.748	0.557	0.757	0.649	1.000	1.000	1.000	1.000
Avg.Var.Extract	0.257	0.395	0.516	0.241	0.368	0.498	1.000	1.000	1.000	1.000
Full Collin VIF	1.660	1.632	1.703	1.654	1.638	1.227	1.762	1.723	1.730	1.850
Q-Squared					0.451					

Source: Development by Researcher (2025)

The next stage of analysis is the evaluation of the measurement model, which is carried out through a construct reliability test. This can be assessed using two main criteria: composite reliability and Cronbach's alpha. A construct is considered reliable if the composite reliability value is greater than 0.70. The results of the latent variable coefficients, as presented in Table 4, indicate that the composite reliability values for all variables are above the threshold of 0.70, meaning that each construct demonstrates high reliability. Furthermore, the Average Variance Extracted (AVE) values are all above 0.50, and Cronbach's alpha values exceed 0.60, reinforcing that every construct in the model meets the required reliability standards.

In addition to reliability testing, the structural model was examined using the Partial Least Squares (PLS) approach. The statistical results show an R-Squared value of 0.327, suggesting that 32.7% of the variation in the dependent variable (PSAs) can be explained by the independent variables in the model. The Adjusted R-Squared value of 0.268, which accounts for the number of predictors, confirms that the model maintains sufficient explanatory power. Moreover, a Q-Squared value of 0.451 indicates strong predictive relevance of the model toward the dependent variable.

Regarding construct reliability, the Composite Reliability values for all variables range from 0.703 to 0.858, indicating that the measurement instrument demonstrates strong internal consistency. Although certain Cronbach's Alpha values, such as UT (0.557) and MO (0.618), fall slightly below the ideal threshold of 0.70, they remain acceptable due to being supported by high composite reliability scores. This suggests that the indicators within each construct can still be considered reliable. In terms of convergent validity, the Average Variance Extracted (AVE) results show that only a few constructs, such as TCF (0.516) and PSA (0.498), approach or exceed the minimum requirement of 0.50. Lower AVE values, such as MO (0.257) and UT

(0.241), suggest that some indicators do not adequately capture variance in their constructs, but may still be acceptable at an exploratory stage or within reflective research designs. Additionally, multicollinearity testing revealed Full Collinearity VIF values ranging from 1.227 to 1.850, all below 3.3, confirming no significant collinearity issues and supporting the structural validity of the model.

Table 5. Model Fit and Quality Indices Phase I

Model fit and quality indices	**Index**	***p-value***	**Criterion**	**Information**
Average path coefficient (APC)	0.181	P < 0,015	P<0.05	Accepted
Average R-Squared (ARS)	0.327	P <0,001	P<0.05	Accepted
Average Adjusted R-Squared	0.268	P <0,001	P<0.05	Accepted
Average Full Collonearity VIF (AFVIF)	1.658	≤ 5 dan idealnya ≤ 3,3		Accepted
Tenenhaus GoF (GoF)	0.453	small ≥ 0,1, medium ≥0,25, large ≥0,36		Large
Sympson's paradox ratio (SPR)	0.875	≥0,7 dan idealnya =1		Accepted
R-Squared Contribution Ratio (RSCR)	0.799	≥0,9 dan idealnya =1		Accepted
Statictical Suppression Ratio (SSR)	0.875	≥0,7		Accepted
Nonlinear Bivariate Causality Direction Ratio (NLBCDR)	1.000	≥0,7		Accepted

Source: Development by Researcher (2025)

Structural evaluation (Inner Model) was carried out to test the fit of the model (model fit) path coefficient and R^2. To assess the results of a model that is said to fit in with the WarpPLS 5.0 program, it can be seen from the output of general results. It can be seen that the fit indices and p-value model display the results of ten fit indicators, namely:

1. Average path coefficient (APC) has value p <0,05.
2. Average R-Squared (ARS) has value p <0,05
3. Average Adjusted R-Squared (AARS) has value p <0,05.
4. Average Block Variance Inflation (AVIF) has value <5 and ideally 3,3.
5. Average full collinearity VIF (AFVIF) has value <5 and ideally 3,3.
6. Tenenhaus GoF (GoF) has value small >=0,1, medium>=0,25, large >=0,36.
7. Sympson's Paradox Ratio (SPR) has value >0,7 and ideally 1.
8. R-Squared Contribution Ratio (RSCR) has value >=0,9 and ideally 1.
9. Statistical Suppression Ratio (SSR) accepted if the > 0,7.
10. Nonlinear Bivariate Causality Direction Ratio (NLBCDR) accepted if the >=0,7.

The outcomes of model fit and quality testing in Table 5 using WarpPLS indicate that the proposed model is both appropriate and reliable. The Average Path Coefficient (APC) reached 0.181 with a significance level of $p < 0.015$, fulfilling the requirement of $p < 0.05$, thus confirming significant relationships among variables. The Average R-Squared (ARS) of 0.327 and the Average Adjusted R-Squared (AARS) of 0.268, both significant at $p < 0.001$, demonstrate adequate explanatory power. Furthermore, the Average Full Collinearity VIF (AFVIF) of 1.658 is well within the acceptable threshold, while the Tenenhaus Goodness of Fit (GoF) value of 0.453 indicates strong model suitability.

The Sympson's Paradox Ratio (SPR) value of 0.875 demonstrates no paradoxical relationship among variables, fulfilling the minimum criterion of ≥ 0.7. Meanwhile, the R-Squared Contribution Ratio (RSCR) reached 0.799, which, although not perfectly equal to 1, is still categorized as acceptable. The Statistical Suppression Ratio (SSR) also indicated favourable results with a score of 0.875, suggesting that most variable relationships were not suppressed statistically. Furthermore, the Nonlinear Bivariate Causality Direction Ratio (NLBCDR) achieved a perfect score of 1.000, confirming the logical and statistical

appropriateness of causal directions. Collectively, these indicators affirm the model's validity, feasibility, and explanatory strength.

Table 6. Output Path Coefficients Model Direct Effect and Indirect Effect

Variables	*Path coefficients*	*P value*	Information
Moral Obligation → Taxpayer Compliance	0,067	0,250	**Rejected**
Love of Money → Taxpayer Compliance	-0.107	0.138	**Rejected**
Tax Compliance Costs→ Taxpayer Compliance	0.404	0.001	**Accepted**
Understanding Taxation→ Taxpayer Compliance	0.093	0.170	**Rejected**
Moral Obligation*Public Service Accountability → Taxpayer Compliance	0.152	0.058	**Rejected**
Love of Money *Public Service Accountability → Taxpayer Compliance	-0.108	0.134	**Rejected**
Tax Compliance Costs*Public Service Accountability → Taxpayer Compliance	-0.238	0.006	**Accepted**
Understanding Taxation *Public Service Accountability → Taxpayer Compliance	0.276	0.002	**Accepted**

Source: Development by Researcher (2025)

The path analysis results reveal that, among the eight examined relationships, only three significantly influence taxpayer compliance. First, tax compliance cost exerts a positive and significant effect, with a coefficient of 0.404 and p-value of 0.001, indicating that lower perceived costs encourage higher compliance. Second, the interaction between compliance costs and public service accountability negatively affects compliance, with a coefficient of -0.238 and p-value of 0.006, suggesting accountability may weaken the cost effect due to unmet service expectations. Third, the interaction between tax understanding and accountability has a positive impact (coefficient 0.276, p-value 0.002), strengthening compliance behaviour.

Meanwhile, some variables did not show significant influence. Among them are moral obligations to taxpayer compliance (coefficient 0.067; p-value 0.250), love of money to compliance (coefficient -0.107; p-value 0.138), and tax understanding of compliance (coefficient 0.093; p-value 0.170). Similarly, the interaction between moral obligation and public service accountability (coefficient 0.152; p-value 0.058), as well as love of money and public service accountability (coefficient -0.108; p-value 0.134) was also not statistically significant. Thus, it can be concluded that the cost of tax compliance, either directly or through interaction with public service accountability, as well as the interaction of tax understanding and accountability, are key factors influencing taxpayer compliance in this model.

The Effect of Moral Obligation on Taxpayer Compliance

Based on the analysis of the output path coefficients model direct effect and indirect effect shown in Table 6, Moral Obligation has not a significant effect on Taxpayer Compliance. Therefore, H1 is rejected. The existence of moral responsibilities that individuals have, which are not always shared by everyone. This responsibility includes ethical values, life principles, a sense of personal responsibility, and awareness to carry out tax obligations voluntarily and correctly.

Based on attribution theory, a person's behaviour is influenced by internal and external factors. In this case, tax morality arises from the personal awareness of taxpayers, so they are expected to understand that paying taxes is an obligation that must be fulfilled. However, problems such as corrupt practices among tax officials can erode public trust and negatively impact tax morale, which ultimately affects taxpayer compliance (Harfiani et al., 2021).

The results of this study are in line with the results of research conducted by (Juliantari et al., 2021) and (Wahyullah et al., 2024) moral obligations are associated with factors that exist in the taxpayer himself such as feelings of guilt, and feelings of anxiety that taxpayers

have when they cannot fulfil their obligations as a taxpayer on time. So, whether good or bad morality possessed by taxpayers, it cannot guarantee that it can increase taxpayers' compliance in paying motor vehicle taxes.

The Effect of Love of Money on Taxpayer Compliance

Love of Money has no impact on taxpayer compliance, causing H2 to be rejected, as shown by the output path coefficients model direct effect and indirect effect in Table 6. Taxpayers who have a high level of love of money tend to commit tax evasion more often, because they view the act as something natural or ethical, on the grounds that the money belongs to them.

The results of this study are in line with the research conducted by (Aulia, 2024) explained that Love of Money reflects more of a person's attitude and personal value towards money, but it is not always translated into actual behaviour related to financial management, including in the context of taxation. Individuals with high levels of Love of Money may still choose to comply with tax obligations due to risk considerations and legal consequences that may arise. The results of research conducted by (Pratama, 2017), that Love of Money does not have a significant effect on taxpayer compliance, this is because almost all taxpayers who work as employees have their income tax deducted by the company (employer), so that even though employees have a high level of Love of Money, they still comply with tax rules.

The Effect of Tax Compliance Costs on Taxpayer Compliance

Tax Compliance Costs has an influence on taxpayer compliance which causes H3 to be accepted, as shown in the output path coefficients model direct effect and indirect effect in Table 6. In fulfilling tax obligations, taxpayers must bear a certain amount of predetermined costs. Tax compliance costs fall into three categories: direct costs, time costs, and psychological costs.

Several studies show that compliance costs have a negative and significant influence on the level of compliance of taxpayers (Masita, 2019); (Cahyani et al., 2021). Tax compliance fees influence taxpayer compliance, and its effect is negative. This means that if the cost of tax compliance is higher, then the tax compliance will be lower.

In relation to attribution theory, compliance costs are an external factor because they come from the systems and mechanisms set by the tax authorities, cannot be fully controlled by the taxpayer, and can be considered as a burden that affects the decision to comply. Thus, if a taxpayer feels the cost of compliance is high, the taxpayer can attribute the non-compliance as a result of external factors, not because of their bad intentions.

The Effect of Tax Understanding on Taxpayer Compliance

Tax understanding has not impact on taxpayer compliance that causes H4 to be rejected, as indicated from the output path coefficients model direct effect and indirect effect in Table 6. Taxpayers' lack of understanding of tax regulations tends to lead to non-compliance in fulfilling tax obligations.

Some studies show that tax understanding of taxpayers has not significantly affected taxpayers' ability to comply with tax (Ummah, n.d.); (Meutia et al., 2021). This means that The lack of knowledge that taxpayers have about taxation shows that there are still taxpayers who do not understand or do not know how to calculate the tax rate paid because the majority of respondents do not have sufficient knowledge about taxation, so the variable of tax knowledge does not have a significant effect on compliance with paying motor vehicle taxes.

The Effect of Moral Obligation on Taxpayer Compliance with Public Service Accountability as Moderator

Based on the results of the moderation interaction test from Table 6, it was found that public service accountability could not moderate the influence of moral obligations on the compliance of motor vehicle taxpayers. This means that no matter how high or low the level of accountability of public services is perceived by taxpayers does not affect the strength of the relationship between moral obligations and tax compliance.

These findings show that tax compliance based on moral obligations is a form of internal awareness that is relatively independent of the quality of public services. Individuals who feel that paying taxes is part of their responsibilities as citizens, tend to remain compliant regardless of the good or bad accountability of the services of the relevant agencies (such as Samsat) (Rohanita & Darmayanti, 2024).

In other words, moral values that have been firmly embedded in taxpayers do not depend on the service system, but come from the internalization of ethical values, religiosity, and a sense of social responsibility. Therefore, even if public services are not accountable or there are still shortcomings, it does not change the behavior of taxpayers who have high moral obligations.

The Effect of Love of Money on Taxpayer Compliance with Public Service Accountability as Moderator

According to the results of moderation interaction test from Table 6, it was found that public service accountability cannot moderate the influence of love of money on the compliance of motor vehicle taxpayers. This indicates that even if the level of accountability in public services is increasing, it is not strong enough to reduce or strengthen the influence of the love of money attitude in determining the level of compliance of taxpayers.

These findings indicate that taxpayers who have a high orientation towards money tend to still consider personal profits as a basis for making decisions to pay taxes, regardless of the quality or transparency of services provided by public institutions such as Samsat. In other words, even though public services are considered accountable, for example through a clear, transparent and efficient service system. This cannot necessarily restrain the tendency of taxpayers who have a love of money nature to avoid tax obligations (Aulia, 2024).

The Effect of Tax Compliance Costs on Taxpayer Compliance with Public Service Accountability as Moderator

Public service accountability was able to moderate the relationship between tax compliance costs and taxpayer compliance. This means that a high level of service accountability can mitigate the negative impact of tax compliance costs on compliance.

In other words, even if taxpayers face relatively high compliance costs (such as waiting times, travel costs, or administrative costs), it does not directly lower compliance rates if they feel that public services are being provided in an honest, transparent, and responsible manner (Susmita, & Supadmi, 2016).

In this context, public service accountability plays a role as a mitigator of the negative impact of costs. When the public feels that services from related agencies (such as Samsat) are carried out professionally and accountably, for example in terms of clarity of procedures, ease of access to services, information disclosure, and speed of service, they will tend to remain compliant in paying taxes, even though the costs they have to spend are quite high (Purwanti & Herawati, 2020).

The Effect of Tax Understanding on Taxpayer Compliance with Public Service Accountability as Moderator

The results of moderation testing for public service accountability on the effect of tax understanding on taxpayer compliance have a significance of less than 0.05 in table 6. This indicates that the relationship between tax understanding and taxpayer compliance becomes stronger as public service accountability increases. In other words, taxpayers who have a good understanding of taxation will be more compliant when they also experience transparent, responsive, and responsible public services (Efriyenty, 2019).

When tax understanding is high, but services are not accountable, then compliance is not necessarily high because individuals can become frustrated or lose motivation. However, if this understanding is supported by accountable service, then positive external attribution will strengthen the influence of internal factors, so that compliance increases significantly (Fatmawati & Adi, 2022).

The results of this study are in line with the results of research conducted by (Ardiasa, et al., 2023) It found that a high understanding of taxes is not enough without the support of professional and accountable public services. The same results were also found by (Wulandari & Ardini, 2022) which states that the perception of the integrity and responsibility of service officers strengthens the relationship between tax awareness or knowledge and compliance.

CONCLUSION

Based on the results of research and discussion of the research on the Effect of Moral Obligations, Love of Money, Tax Compliance Costs, and Tax Understanding on motor vehicle Taxpayer Compliance with Public Service Accountability as Moderation in Keerom Regency in 2024, it is concluded that tax compliance costs, tax understanding and public service accountability have an effect on taxpayers' compliance. The moderating variable, namely public service accountability, can strengthen or weaken the relationship between tax compliance costs and tax understanding on motor vehicle taxpayers' compliance. However, public service accountability is unable to moderate moral obligations, love of money on taxpayer compliance.

This study has limitations, as it relies solely on a quantitative approach that emphasizes numerical data and measurements, making it unable to fully capture the underlying reasons for changes in taxpayer behaviour regarding motor vehicle compliance. Moreover, the research is restricted to motor vehicle taxpayers in a single district, limiting its ability to generalize findings to the broader Papua Province or other regions. Future studies are recommended to incorporate qualitative methods such as in-depth interviews to gain richer insights, while also expanding the scope with larger samples or taxpayers from multiple regions, including provincial-level analysis, for broader applicability.

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