Analysis of Factors Affecting Compliance in Paying Motor Vehicle Tax by Taxation Students at Universitas Pembangunan Pancabudi Medan

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Abstract

This research aims to examine the factors influencing tax compliance among students in the Regular 1 2022 Taxation Study Program at Universitas Pembangunan Panca Budi Medan, specifically concerning Motor Vehicle Tax (PKB). Utilizing a descriptive qualitative method through interviews, observation, and document analysis , the study found a significant gap between students' theoretical understanding and their actual compliance practices. The primary factors influencing compliance include awareness, comprehension of regulations, perception of the tax system, and personal financial conditions. Obstacles such as financial issues and a negative view on how tax funds are used can consequently reduce compliance. These findings are highly beneficial, they provide a basis for the government and relevant agencies to create more effective PKB socialization programs tailored for students , and they serve as a valuable real-world case study to enrich the curriculum. Ultimately, the research is expected to foster awareness among all students, not just those in the taxation major, encouraging them to become role models in tax compliance.

Keywords: Tax Compliance, Motor Vehicle Tax, Influencing Factors, Students, Pembangunan Panca Budi Medan University.

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Introduction

The Taxes constitute a critical instrument supporting national and regional development. Substantial tax revenue serves as the primary funding source for the government to finance public services and infrastructure. In a journal [1], tax is defined as a compulsory levy imposed by the state upon those obligated to pay it, based on legal regulations. The core characteristics of taxation are its enforceability and the fact that its collection is performed without providing a directly specified counter-performance (quid pro quo). The collected funds are allocated to finance general expenditures closely related to the state's duty in administering governance. [2] in her research, According to Law No. 28 of 2007 on General Provisions and Tax Procedures (KUP) Article 1 paragraph 1, the definition of tax refers to a compulsory contribution paid to the state by individuals or entities. This contribution is mandatory due to legal provisions, paid without receiving a direct reward (counter-performance), and is allocated to finance state necessities for the greatest prosperity of the people.

One type of regional tax that contributes significantly to Local Own-Source Revenue (LOSR) is the Motor Vehicle Tax (MVT/PKB). MVT holds immense potential to boost LOSR, yet its realized revenue remains sub-optimal due to the persistently low level of taxpayer compliance. MVT is levied based on the ownership of registered motor vehicles, making every vehicle owner obliged to pay the tax routinely. Revenue generated from MVT is highly crucial for financing the development and maintenance of roads, bridges, and other transportation facilities across North Sumatra Province. However, it is frequently observed that taxpayers delay or default on MVT payments.

This phenomenon of non-compliance can even emerge within the academic environment, particularly among Taxation Program students at Universitas Pembangunan Panca Budi Medan. Students pursuing taxation studies are expected to possess a comprehensive understanding of the role and importance of taxation, as well as the legal consequences of non-compliance. Nevertheless, there is a possibility that non-academic factors, such as their perceptions towards the tax system, personal economic conditions, or unoptimized internal awareness, influence their compliance behavior. This situation indicates a significant gap between theoretical knowledge and practical decision-making.

Therefore, this study aims to comprehensively identify the specific factors that drive compliance or non-compliance among Taxation students at UNPAB Medan. The findings are expected to enrich the understanding of taxpayer behavior and provide concrete recommendations for enhancing the tax education system and strategies for strengthening future tax adherence.

Problem Identification

The identification of the research problem indicates that despite Taxation students possessing a relevant educational background, there exists a contradictory gap between their theoretical knowledge and their actual level of compliance in paying the Motor Vehicle Tax (MVT). This situation raises the potential for a discrepancy between classroom understanding and the practical implementation of MVT obligations, thereby generating an urgent need to search for and identify the specific factors that serve as the primary drivers or inhibitors of MVT compliance among Taxation students at Unpab Medan.

Scope of the Study

This study is strictly limited to active students of the D-III Taxation Study Program, Regular 1, batch 2022, at Universitas Pembangunan Panca Budi Medan. The sole object of study is the Motor Vehicle Tax (MVT), and the research is conducted within the Unpab Medan environment. The focus of the analysis is exclusively limited to the primary aspects of taxpayer compliance, namely: knowledge, awareness, perception of the tax system, and personal economic factors, utilizing current data without comparison across longer time periods.

Research Questions

Based on the problem identification and the established limitations of the study, the research questions formulated are as follows:

1. What are the factors that influence taxpayer awareness regarding the compliance with Motor Vehicle Tax payments among Taxation Program students at Universitas Pembangunan Panca Budi Medan?
2. How does the level of understanding of tax regulations affect the compliance with Motor Vehicle Tax payments among Taxation Program students at Universitas Pembangunan Panca Budi Medan?

Literature Review

Compliance is the condition where a taxpayer fulfills all their tax obligations, such as registering, reporting, and paying taxes in accordance with applicable provisions. According to [3], compliance can be defined as the extent to which a tax subject is able to execute all their tax obligations accurately and appropriately, in line with the established provisions in the prevailing tax regulations. A high level of compliance reflects the success of a nation's tax system. In the context of Taxation [4] , tax compliance can be defined as a form of obedience of the tax subject in implementing all mandatory tax provisions and regulations as mandated by the applicable tax legislation. Taxpayer compliance is the fulfillment of tax obligations carried out by the taxpayer as a form of contribution to national development, which is expected to be performed voluntarily.

Tax Payment Compliance

Tax payment compliance refers to a condition where the taxpayer fulfills all their tax obligations, encompassing both formal and material aspects. According to [5] tax compliance is defined as the obedience, submission, and adherence in implementing tax provisions in accordance with existing legislation. Meanwhile, [6] define taxpayer compliance as the state in which a taxpayer fulfills all their tax obligations and executes their tax rights.

Motor Vehicle Tax (PKB)

The Motor Vehicle Tax (PKB - Pajak Kendaraan Bermotor) is one of the important instruments in Indonesia's taxation system. In a Journal [7], a motor vehicle is defined as all wheeled modes of transport along with their trailing configurations that are operated on the land road network. This vehicle is characterized by the presence of a technical device or motor that functions to convert an energy source into motive power. The scope of this definition extends to cover heavy equipment and large machinery that operate using wheels and a motor without permanent attachment, as well as motor vehicles operated in waters. Simply put, PKB can be defined as a tax imposed on the ownership and/or possession of a motor vehicle. This obligation is annual and serves as a vital source of regional revenue. According to Law Number 28 of 2009 concerning Regional Taxes and Regional Levies, PKB is a provincial tax on the ownership and/or possession of motor vehicles.

More than just a financial obligation, PKB has a strategic function in development. The collected taxes are used to fund various public programs, such as the construction and maintenance of roads, bridges, and other transportation facilities. As stated by [8], motor vehicle tax is a tax on the ownership and/or possession of a motor vehicle. The subject of the motor vehicle tax is an individual or entity who owns and/or possesses a motor vehicle, while the taxpayer of the motor vehicle tax is an individual or entity who owns a motor vehicle.

Research Methodology
Research Approach
      This research uses a qualitative approach, which aims to understand a phenomenon in depth through descriptive data. According to [9], qualitative descriptive research is a type of study that aims to systematically, factually, and accurately describe the facts and characteristics of the object being studied. The data in this research are collected through observation, interviews, and documentation.

Research Location
      This research will be conducted within the environment of Universitas Pembangunan Panca Budi (Unpab) Medan, focusing on the Regular 1 Taxation Study Program. This location was chosen because it is the main place where the key informants of this research are active and can be reached. Universitas Pembangunan Panca Budi's full address is Jl. Gatot Subroto KM. 4.5, Sei Sikambing C. II, Kec. Medan Helvetia, Medan City, North Sumatra.

Data Collection Techniques
      Qualitative data collection is carried out to obtain in-depth and meaningful information. The techniques used include observation (to directly observe the situation in the field), in-depth interviews (to elicit detailed information from selected informants), and documentation (to collect written data that supports the findings).

Research Informant
This research involved 22 respondents from the Regular 1 Taxation Study Program, Class of 2022.
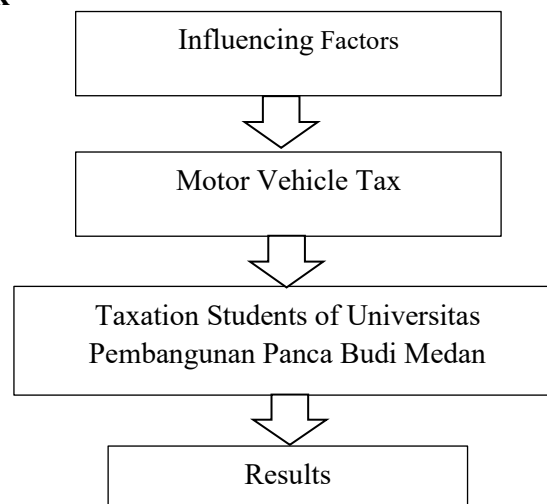
Table 1. List of Research Informant

No.	Name	Age	Year of Entry	Study Program	Student Status	Regular	Cluster
1.	Azra Naisya Putri	20	2022	Taxation	A	1	-
2.	Gita Amelia Rajagukguk	22	2022	Taxation	A	1	Academician
3.	Nurul Putri Rahmawati	20	2022	Taxation	A	1	Professional Staff
4.	Sulist Yowati Yuswadi Bu'ulolo	23	2022	Taxation	A	1	Skilled Staff/Operator
5.	Jessica Octavia Abigael Sibarani	22	2022	Taxation	A	1	Professional Staff
6.	Amelia Azzalini	21	2022	Taxation	A	1	Academician
7.	Rifqy Cheviandri	21	2022	Taxation	A	1	Professional Staff
8.	Muhammad Mahdi Saman Alfarizie	21	2022	Taxation	A	1	Skilled Staff/Operator

9.	Ricco Fransisco	22	2022	Taxation	A	1	Skilled Staff/Operator
10.	Yohana Michelle Kaban	22	2022	Taxation	A	1	Skilled Staff/Operator
11.	Zemila Dearni	21	2022	Taxation	A	1	Academician
12.	Yoki Setiawan	23	2022	Taxation	A	1	Skilled Staff/Operator
13.	Sari Simatupang	22	2022	Taxation	A	1	Skilled Staff/Operator
14.	Trisna Wati Dakhi	22	2022	Taxation	A	1	Skilled Staff/Operator
15.	Ela Pratiwi	21	2022	Taxation	A	1	Professional Staff
16.	Gayus Yohanes Purba	24	2022	Taxation	A	1	Professional Staff
17.	Gadis Ridha Malika	21	2022	Taxation	A	1	Skilled Staff/Operator
18.	Gita Heriyanto	21	2022	Taxation	A	1	Professional Staff
19.	Hamdan Lumban Gaol	25	2022	Taxation	A	1	Professional Staff
20.	Nurliza Pratiwi	21	2022	Taxation	A	1	Skilled Staff/Operator
21.	Ainun Jariah	21	2022	Taxation	A	1	Skilled Staff/Operator
22.	Friska Lusi Menomi Br Ginting	24	2022	Taxation	A	1	Professional Staff

Source: The researchers, 2025

Conseptual Framework

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┌─────────────────────────────┐
│     Influencing Factors      │
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┌─────────────────────────────┐
│      Motor Vehicle Tax       │
└─────────────────────────────┘
              ⇓
┌─────────────────────────────┐
│  Taxation Students of Universitas │
│  Pembangunan Panca Budi Medan │
└─────────────────────────────┘
              ⇓
┌─────────────────────────────┐
│           Results            │
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Source: The Researchers, 2025
Figure 1. Conceptual Framework

- Formula for Measuring Tax Payment Compliance
  General Formula:

Compliance Rate

$$= \left(\frac{\textbf{Number of Taxpayers who fulfill the Payment Obligation}}{\textbf{Total Number of Taxpayers Subject to the Obligation}} \right)$$

$$\times \ \textbf{100\%}$$

Research finding and Discussion

Based on the analysis of primary data derived from the survey (presented in spreadsheet format), in-depth interviews, and the literature review detailed in the proposal, this study reveals a significant yet non-linear relationship between the theoretical comprehension of Motor Vehicle Tax (PKB) among taxation students and their actual degree of compliance in fulfilling this obligation.

Table 2. Respondent Demographic Profile

Category	Indicator	Count (Individuals)	Percentage (%)
Total Respondents	-	22	100%
Gender	Female	16	72.73%
	Male	6	27.27%
Age Range	20 - 25 Years	22	100%

Source : The Reaserchers, 2025

These findings support the study's initial hypothesis, which posits that despite individuals possessing adequate knowledge, their compliance behavior is influenced by a diverse range of non-theoretical factors. The research involved 22 respondents, with the majority being female (16 individuals) and the remainder male (6 individuals). The age of the respondents ranged between 20 and 25 years.

Table 3. Vehicle Ownership Status and PKB Compliance

Category	Indicator	Count (Individuals)	Percentage of Respondents	Percentage of Vehicle Owners
Motor Vehicle Ownership	Owns	15	68.18%	100%
	Does not Owns	7	31.82%	-
PKB Payment Status	Paid Off (Compliant)	10	45.45%	66.67%
(From 15 vehicle owners)	Delinquent (Not Paid Off)	1	4.55%	6.67%
	Does Not Know / Handled by Parents	4	18.18%	26.66%

Source: The Reaserchers, 2025

The majority of respondents (15 individuals) reported owning a private motor vehicle, whereas 7 respondents reported no ownership. Among the 15 vehicle owners, 10 individuals confirmed that their Motor Vehicle Tax (PKB) was fully settled (compliant). In contrast, 1 individual admitted to a delinquent payment status, and 4 individuals stated they were unaware of the payment status as the administrative matter was handled by their parents.

Table 4. Vehicle Ownership Status and PKB Compliance 2

PKB Payment Compliance Status	Count (Individuals)	Percentage of Vehicle Owners (N=15)	Academic Note
Fully Compliant (Compliant)	10	66.67%	Fulfilling tax obligations independently and on time.
Non-Compliant (Non-Compliant)	1	6.67%	Explicitly admitting to delinquent status.
Indirect Compliance / Low Autonomy	4	26.66%	Does not know the payment status because it is handled by a third party (parents), indicating low awareness and autonomy in fulfilling the obligation.
TOTAL	15	100.00%	-

Source: The Reaserchers: 2025

The majority (66.67%) of vehicle-owning respondents demonstrated full compliance in paying the Motor Vehicle Tax (PKB). However, a key finding is that more than a quarter (26.66%) of vehicle owners exhibit low autonomy in tax administration, which suggests that even though the tax may be paid, their awareness and practice of independent compliance have not been fully developed.

Level of Tax Knowledge and Understanding at Universitas Pembangunan Panca Budi Medan

Analysis of the survey data indicates that the respondents, who are students in the taxation study program, possess a substantial level of knowledge regarding the Motor Vehicle Tax (PKB). The majority of respondents accurately identified PKB as a provincial tax and understood its essential components, such as the Motor Vehicle Sales Value (NJKB). Furthermore, comprehension of the legal consequences of late tax payment was also categorized as high among the respondents. This finding is consistent with literature asserting that formal education in the field of taxation is positively correlated with the understanding of tax regulations.

Gap Between Knowledge and Compliance Behavior

Despite the high level of theoretical understanding, this research confirms the existence of a gap between knowledge and compliance practice. This discrepancy is observable in the survey data, where several respondents demonstrated non-compliance. Specifically, one respondent explicitly admitted to a delinquent vehicle tax status, while four other respondents stated "don't know" or delegated the tax matter to their parents. This phenomenon indicates a discrepancy between cognition (knowledge) and conation (action). This gap suggests that knowledge alone is insufficient to foster voluntary compliance.

Based on the survey analysis, respondents demonstrated varying levels of awareness and understanding regarding PKB. In general, most respondents had a good basic understanding of PKB, including its status as a provincial tax and the existence of penalties for late payment. Many respondents also showed high awareness of civic responsibility, believing that paying PKB contributes to regional development. However, their perception of the payment process and their financial condition exhibited significant variation. Some respondents found the process easy, while others gave it low scores. Similarly, the financial capacity to pay PKB on time varied widely among them. The fact that some respondents still rely on their parents for tax payments indicates dependency and a lack of autonomy in fulfilling tax obligations independently.

Non-Cognitive Factors Influencing Compliance

The collected data also provides empirical evidence concerning the non-cognitive factors that influence compliance, as hypothesized in the proposal:

1. Economic Conditions, Although the majority of respondents felt financially capable of paying PKB, the research does not negate that financial constraints can be a significant obstacle for some individuals. This aligns with the proposal, which identified "personal financial issues" as an inhibiting factor for compliance.
2. Perception of the Government, The diversity of views regarding the transparency and accountability of PKB fund usage suggests that the taxpayer's perception of government institutions plays a crucial role. Distrust can reduce the motivation to fulfill obligations, even if individuals recognize the importance of tax contribution for development.
3. Service Quality, Variations in respondents' experiences concerning the ease and efficiency of the tax payment process demonstrate that the quality of fiscal service can influence compliance. Improvements in the service system can be an effective strategy to encourage higher compliance, consistent with the study's recommendations to the Regional Revenue Agency (Bapenda).

Conclusion and Recommendations

Based on the analysis, this study concludes that student compliance in paying the Motor Vehicle Tax (PKB) is influenced not only by theoretical understanding but also by a diverse range of significant non-cognitive factors.

1. A Gap Exists Between Knowledge and Compliance Practice. Although Taxation Study Program students possess a substantial understanding of PKB as a provincial tax and its components, this knowledge does not automatically ensure their practical compliance. The presence of respondents who are delinquent or delegate payment to their parents demonstrates a discrepancy between cognition and conation.
2. Non-Cognitive Factors Play a Crucial Role. Taxpayer compliance is profoundly influenced by factors outside their academic knowledge. Personal economic conditions can be a significant barrier. Furthermore, the distrust arising from the perceived lack of transparency and accountability in the use of PKB funds substantially reduces taxpayer motivation. Lastly, the varied quality of fiscal services also contributes to compliance levels.
3. Compliance as a Reflection of Individual Maturity. Compliance is not merely about avoiding sanctions, it is also a reflection of an individual's awareness, attitude, and maturity in adhering to applicable regulations. For taxation students, compliance is also an expression of responsibility as future professionals who are expected to contribute positively to the taxation system.
4. The Necessity of Systemic Improvement for Regional Revenue (PAD) Optimization. While PKB holds significant potential to increase Regional Original Revenue (PAD), its actual realization remains suboptimal due to low taxpayer compliance. Therefore,

systemic improvements and robust compliance enforcement strategies are crucial to support the optimization of PAD collection in North Sumatra Province.

5. Implications for Education and Policy. The findings of this research provide an important basis for the government and the Regional Revenue Agency (Bapenda) to formulate strategies focusing on enhancing service quality and the transparency of tax fund usage. For educational institutions, this research recommends supplementing the curriculum with real-world case studies to effectively bridge the gap between theory and practice.

Conclusion

Based on the analysis of qualitative and quantitative data, this research concludes that student compliance in paying the Motor Vehicle Tax (PKB) is influenced not only by theoretical understanding but also by a diverse range of significant non-cognitive factors. These findings reinforce the hypothesis that even when individuals possess adequate knowledge, their compliance behavior is shaped by factors beyond the cognitive aspect.

Firstly, a gap between knowledge and compliance practice is confirmed. Although Taxation Study Program students have a substantial understanding of PKB as a provincial tax and its essential components, this knowledge does not automatically guarantee practical compliance. The presence of respondents who are tax delinquent or delegate payment matters to their parents indicates a discrepancy between cognition (knowledge) and conation (action). This phenomenon suggests that knowledge alone is insufficient to drive voluntary compliance.

Secondly, non-cognitive factors play a crucial role. Taxpayer compliance is profoundly influenced by factors outside their academic comprehension, such as personal economic conditions, which can be a significant barrier for some individuals. Furthermore, the perception of the government also plays a vital role, where the diversity of views regarding the transparency and accountability of PKB fund usage suggests that distrust can reduce the taxpayer's motivation to fulfill their obligation. Lastly, the quality of fiscal services, demonstrated by varying experiences regarding the ease and efficiency of the payment process, also affects compliance.

Thirdly, compliance is also a reflection of individual maturity and responsibility. Compliance is not merely about avoiding sanctions; it is also a manifestation of awareness, attitude, and maturity in adhering to regulations. For taxation students, compliance simultaneously serves as a responsibility as future professionals who will contribute to the taxation system.

Fourthly, the indication that PKB has great potential to increase Regional Original Revenue (PAD) but its realization remains suboptimal due to low compliance levels underscores the necessity of systemic improvement. Therefore, this research provides important recommendations for refining the taxation education system and future compliance enforcement strategies, which will ultimately support the optimization of PAD collection in North Sumatra Province.

Fifthly, the research findings carry important implications for education and policy. For the government and the Regional Revenue Agency (Bapenda), these findings emphasize the need for strategies that focus not only on socialization but also on enhancing service quality and transparency in the use of tax funds. Meanwhile, for educational institutions, the study recommends that the university supplement the curriculum with real-world case studies to bridge the gap between theory and practice, and to mold students into responsible citizens and professionals of integrity.

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