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### The Moderating Effect of Income on Penalty Waivers, BBN Exemptions, and Service Quality on Taxpayer Compliance

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#### ABSTRACT

*This study aims to analyze and obtain empirical evidence on the effect of penalty waiver, BBN exemption, and service quality on motor vehicle taxpayer compliance, with income as a moderating variable. This study uses qualitative data in the form of numerical responses from completed questionnaires. Sampling in this study used a purposive sampling method with the Slovin formula, with a population of 128,357 taxpayers with two or more wheels and a margin of error of 10% (0.1), resulting in 100 motor vehicle taxpayers who actively pay their taxes and reside at the Banjarbaru Samsat UPPD. The variables in this study were penalty waiver, BBN exemption, service quality, and income. Hypothesis testing used MRA (Moderated Regression Analysis) and Partial Test (t-test). The results showed that penalty waiver and service quality had a positive and significant effect on taxpayer compliance. Meanwhile, the BBN exemption had a positive but insignificant effect. Income did not moderate the relationships among penalty waiver, BBN exemption, service quality, and taxpayer compliance.*

### 1. INTRODUCTION

Taxes are a major component of the state revenue structure, serving as a pillar for financing national development, providing public services, and improving public welfare. Motor vehicle tax (PKB) contributes significantly to local revenue and is managed by provincial governments through the one-stop integrated administration system (SAMSAT). Nationally, according to data from the Traffic Police Corps, the number of motor vehicles in Indonesia has reached 168,275,423 units, an increase of around 5.1% from the previous year. However, the growth in the number of vehicles has not been in line with an increase in tax compliance. According to a report from the Ministry of Home Affairs, compliance among motor vehicle taxpayers in several provinces remains below 70%.

This fact shows a gap between the large potential tax revenue and the revenue actually realized, which has not been maximized. In an effort to improve taxpayer compliance, local governments periodically launch policies to waive motor vehicle tax penalties and exempt motor vehicle transfer fees (BBNKB).

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The tax penalty waiver program aims to provide relief to taxpayers in arrears by removing administrative sanctions, thereby increasing tax awareness and compliance. On the other hand, the BBNKB exemption policy is intended to encourage the public to transfer vehicle ownership, thereby improving the accuracy of ownership data and increasing transparency of tax revenue. A report from the Regional Revenue Agency, Banjarbaru Samsat Office, noted that the 2024 penalty waiver policy increased the number of active taxpayers by 108.49% compared to the previous year. However, the impact of this policy is generally temporary and not always sustainable. The same phenomenon can also be seen at the Banjarbaru Samsat Office, one of the Technical Implementation Units (UPT) serving the Banjarbaru City area and its surroundings. Based on data from the Banjarbaru City Samsat Office, there were 128,357 vehicles registered as active taxpayers paying taxes at the Banjarbaru Samsat Office in 2024. Penalty waiver and exemption programs did attract the interest of some members of the public, but many taxpayers still do not comply with their obligations. One factor that is often associated with tax compliance behavior is the quality of service at tax agencies. Slow, uncommunicative, or unfriendly service can reduce the public's motivation to pay taxes. Conversely, fast, transparent services supported by information technology can increase public trust and encourage compliance (Nugroho, 2024).

The Banjarbaru City Revenue Agency (Bapenda) showed that after the penalty waiver period ended, tax revenue realization declined. This fact confirms that the level of taxpayer compliance in the Banjarbaru area has not been established and remains dependent on short-term stimuli. Stable tax compliance should grow through public fiscal awareness, improved quality of public services, and an efficient tax administration system. One of the efforts that can be made by the government is to issue a policy of penalty waiver and exemption from vehicle registration tax by improving the quality of services provided to the public so as to increase taxpayer compliance. Fitrianti et al., (2023) and Hanum & Sari (2023) found evidence that the policy of waiving motor vehicle tax fines has a significant effect on taxpayer compliance. Leo et al., (2022) and Sari et al., (2022) found evidence that the motor vehicle tax penalty waiver policy does not have a significant effect on taxpayer compliance. BBN (Vehicle Name Transfer Fee) exemption is a policy that aims to simplify procedures, reduce financial burdens, and encourage taxpayers to immediately transfer vehicle ownership and pay tax arrears. Saputra et al., (2022), they found evidence that the exemption BBN affects taxpayer compliance. Sari et al., (2022) and (Kusasih & Kustiningsih, 2023), they found evidence that the exemption BBN of motor vehicle does not significantly affect taxpayer compliance. Service quality is an activity to meet service needs in accordance with laws and regulations for citizens and residents for goods and services that have been prepared by service providers (Abdi & Faisal, 2023). Fitrianti et al., (2023) and Saputra (2022) found evidence that service quality has a significant effect on taxpayer compliance. Nabilla et al., (2024) found evidence that tax service quality does not significantly affect taxpayer compliance.

Income is additional wealth or property collected both domestically and abroad to meet living needs. (Leo et al., 2022) Taxpayer income is income earned by taxpayers from work and receiving a salary at the end of the month. Taxpayers will prefer to use their income to meet their daily needs rather than use it to pay taxes. If taxpayers have sufficient or more income, taxpayers can not only meet their needs but also fulfill their tax obligations. (Leo et al., 2022) found evidence that taxpayer income has a significant and positive effect on taxpayer compliance with motor vehicle taxes. (Karyadi, 2021) found evidence that income has no effect on taxpayer compliance. These inconsistent research results motivated the author to examine the effect of penalty waiver, BBN exemption, and service quality on taxpayer compliance. As done by Sari et al., (2022) by adding income as a moderating variable to strengthen or weaken the relationship between independent variables and dependent variables as done by (Leo et al., 2022). Distinguishes the research (Sari et al., 2022) from this research is that taxpayer awareness is replaced with service quality. Researchers chose the variable of service quality because in Indonesia, many taxpayers are well aware of their tax obligations but remain reluctant to comply due to poor experiences with tax services, such as

long queues, complicated processes, or unfriendly staff. By changing this variable, the research becomes more focused on everyday problems and can provide concrete solutions for the government. In addition, researchers chose the Banjarbaru Samsat Office as the object of their research. As an area with high economic growth but without a direct increase in taxpayer compliance, research related to motor vehicle taxpayer compliance is highly relevant in Banjarbaru because this area has seen an increase in the number of taxpayers who actively pay their taxes each year. However, the overall tax compliance rate in South Kalimantan is still below the national target.

## 2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Attribution theory was first introduced by Heider in 1958 and later developed by Kelly in 1972. Basically, attribution theory states that individual behavior can be influenced by two factors: internal and external. In this study, the internal attribution aspect is income, as this variable reflects factors originating within the taxpayer and are directly related to the individual's ability and motivation to fulfill their tax obligations. Meanwhile, the external attribution aspect is caused by factors originating outside the taxpayer, such as the penalty waiver, BBN exemption, and service quality, because these three factors arise from the environment, policies, and systems beyond the taxpayer's personal control. Tax compliance, as defined by Minister of Finance Decree No. 554/KMK/.04/2020, is the action of taxpayers in fulfilling their tax obligations as stipulated by law and in implementing the regulations in force in the country. Tax compliance is the fulfillment of tax obligations by taxpayers to contribute to the country's development, which is expected to be carried out voluntarily (Fitri & Muthya, 2024).

### **The Effect of Penalty Waiver on Taxpayer Compliance**

The main objective of vehicle penalty waiver is to encourage taxpayers to pay vehicle taxes by waiving late payment penalties. Fitrianti et al., (2023) and Raysid (2022) found evidence that motor vehicle tax penalty waivers has a positive effect on taxpayer compliance. Kusasih & Kustiningsih (2023) and Wiranjani & Sujana (2023) found evidence that motor vehicle tax penalty waivers have a significant effect on motor vehicle taxpayer compliance.

**H1:** Penalty Waivers has a positive and significant effect on motor vehicle taxpayer compliance.

### **The Effect of BBN Waivers on Taxpayer Compliance**

The exemption of BBN (Vehicle Name Transfer Fee) is a program to waive the tax for motor vehicles that are transferred from outside the region, which is granted to taxpayers who register a change of ownership of motor vehicles in the name of individuals or companies and business entities that transfer ownership for the second time (Dongoran et al., 2022). Saputra et al., (2022) and Ammy (2023) found evidence that the exemption BBN of has a positive effect on taxpayer compliance. Dzulfitriah & Saepuloh (2021) and Fitri & Muthya (2024) found evidence that the exemption of has a significant effect on taxpayer compliance.

**H2:** BBN exemption has a positive and significant effect on motor vehicle taxpayer compliance.

### **The Effect of Service Quality on Taxpayer Compliance**

The goal of public service is to provide satisfaction and deliver the services that the community wants. To achieve this goal, good service quality must be the government's objective. The elements that characterize good public services are good employees, good facilities and infrastructure, responsibility to customers, the ability to serve quickly and accurately, guaranteeing the confidentiality of every transaction, and striving to understand customer needs (Abdi & Faisol., 2023). Fitrianti et al., (2023) and Sofiyati et al., (2024) found evidence that service quality has a positive effect on taxpayer compliance. Abdi & Faisol (2023) and Ammy (2023) found evidence that service quality has a significant effect on taxpayer compliance.

**H3:** Service quality has a positive and significant effect on motor vehicle taxpayer compliance.

### **The Effect of Income Moderates Penalty Waiver on Taxpayer Compliance**

Compliance Income can strengthen or weaken the effect of the waiver of fines on compliance in accordance with the principles of attribution theory, which emphasizes the interaction between internal and external factors in shaping individual behavior. The results of studies conducted by Sofiyanti et al., (2024) found evidence that level Income has a positive and significant effect on taxpayer compliance.

H4: Income can moderate the exemption of fines for taxpayer compliance.

### **The Effect of Income Moderates BBN Exemption on Taxpayer Compliance**

Income can influence the extent to which BBN exemption policies can encourage compliance, because individuals assess and respond to policies based on their internal economic conditions, as explained in attribution theory. Putri et al. (2024) found evidence that income levels affect taxpayer compliance.

H5: Income can moderate BBN exemption on taxpayer compliance.

### **The Effect of Income Moderates Service Quality on Taxpayer Compliance**

Income acts as an internal factor that determines how strong the influence of service quality is on compliance behavior, in accordance with the basic concept of attribution theory, which emphasizes the relationship between internal and external causes in influencing individual actions. Based on research by Ariwangsa & Kariyani (2022), they found evidence that income level has a positive and significant effect on taxpayer compliance.

H6: Income can moderate service quality on taxpayer compliance

## **3. RESEARCH METHOD**

### **Population and sampling technique**

The population in this study consisted of motor vehicle taxpayers who actively paid taxes at the Banjarbaru Samsat UPPD office, totaling 128,357 units in 2024. Sampling in this study used the purposive sampling method with the Slovin formula. The Slovin formula is  $n = N / (1 + (N \times e)^2)$  where  $n$  is the number of samples to be found, in this study  $N$  or the population number is 128,357 two-wheeled motor vehicle taxpayers and  $e$  or the margin of error is set at 10% or 0,1 (Sugiyono,2024). so the Slovin formula in this study is as follows:

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{128.357}{1 + 128.357(0,1)^2}$$

$$n = 99,92$$

Based on the Slovin formula, the number of samples to be used in this study is 99.92 which is rounded up to a minimum of 100 respondents obtained from motor vehicle taxpayers who actively pay taxes and are domiciled at the Banjarbaru Samsat UPPD.

### **Research Variables and Operational Definitions**

The dependent variable in this study is taxpayer compliance, which is the fulfillment of tax obligations by taxpayers in order to contribute to regional development, which is expected to be carried out voluntarily (Fitri & Muthya., 2024). The independent variables in this study include penalty waiver (X1), vehicle penalty waiver is an action taken by the state to regulate taxpayers who have long failed to pay their vehicle tax obligations by waiving late payment penalties for a certain period (Wiranjani & Sujana, 2023). BBN exemption (X2), BBN (Vehicle Name Transfer Fee) exemption is a program to waive the transfer fee for motor vehicles that have been transferred from outside the region, which is given to taxpayers who register a change of ownership of motor vehicles in the name of individuals or companies and business entities that transfer ownership for the second time. And Service Quality (X3), Tax service

quality is a process of assistance provided to taxpayers in a certain way that requires a relationship between individuals and sensitivity so that success and satisfaction can be achieved (Fitrianti et al., 2023). The moderating variable used in this study is Income (Y), which is any additional economic capacity received or obtained by taxpayers, whether from Indonesia or outside Indonesia, that can be used for consumption or to increase the wealth of the taxpayer concerned in any name and form (Nisaak & Khasanah, 2022).

### Data Analysis Techniques

The data analysis techniques used in this study were multiple linear regression analysis to test the dependent variables with the independent variables, and moderated regression analysis (MRA) to test the moderation of the relationship between the independent and dependent variables. The analysis tool used in this study was SPSS software to assist researchers in analyzing the data in this study.

## 4. RESULTS

### Descriptive Statistical Analysis

**Table 1. Descriptive Statistics**

	N	Min	Max	Mean	Std. Deviation
Penalty Waiver	167	3,00	5,00	4,3868	0,53375
BBN Exemption	167	2,00	5,00	4,2515	0,65637
Service Quality	167	3,00	5,00	4,4575	0,56402
Taxpayer Compliance	167	2,40	5,00	4,4323	0,53698
Income	167	2,00	5,00	4,4060	0,70912
Valid N (listwise)	167				

Source: Data processed 2026

Based on Table 1, it can be that there were 167 respondents, This shows that the minimum number of calculations using the Slovin formula exceeds the number of respondents that have been determined, so all respondents can be used as samples in this study. The minimum value for penalty waiver was 3, while the maximum value was 5, with an average penalti waiver value of 4.3868 and a standard deviation value of 0.53375. BBN exemption has a minimum value of 2, while the maximum value is 5 with an average value of 4.2515 and a standard deviation of 0.65637. Service quality has a minimum value of 3, while the maximum value is 5 with an average value of 4.4575 and a standard deviation of 0.56402. Tax compliance has a minimum value of 2.4, while the maximum value is 5 with an average value of 4.4323 and a standard deviation of 0.53698. Income has a minimum value of 2, while the maximum value is 5 with an average value of 4.4060 and a standard deviation of 0.70912.

**Table 2. Validity Test**

Variable	Items	Pearson Correlation	Conclusion
Penalty Waiver (X1)	X1.1	0,854	Valid
	X1.2	0,868	Valid
	X1.3	0,820	Valid
	X1.4	0,880	Valid
	X1.5	0,828	Valid
BBN Exemption (X2)	X2.1	0,808	Valid
	X2.2	0,831	Valid
	X2.3	0,806	Valid
	X2.4	0,860	Valid
	X2.5	0,761	Valid
Service Quality (X3)	X3.1	0,852	Valid
	X3.2	0,753	Valid

	X3.3	0,885	Valid
	X3.4	0,851	Valid
	X3.5	0,829	Valid
Taxpayer Compliance (Y)	Y.1	0,836	Valid
	Y.2	0,780	Valid
	Y.3	0,566	Valid
	Y.4	0,829	Valid
	Y.5	0,768	Valid
Income (Z)	Z.1	0,843	Valid
	Z.2	0,879	Valid
	Z.3	0,881	Valid
	Z.4	0,826	Valid
	Z.5	0,806	Valid

Source: Data processed 2026

Based on the validity test results, it can be that there is a correlation between each indicator and the total score, showing a Pearson correlation (r-count) > distribution value (r-table) of 0.1519. Therefore, it can be concluded that each instrument in this study is valid, and all instruments used in this study are able to reveal what is measured in the questionnaire.

**Table 3. Reliability Test**

Variable	Cronbach's Alpha	Information
Penalty Waiver	0,904	Reliable
BBN Exemption	0,859	Reliable
Service Quality	0,876	Reliable
Taxpayer Compliance	0,764	Reliable
Income	0,892	Reliable

Source: Data processed 2026

Based on the tests conducted, it can be that all items in the variable questions obtained Cronbach Alpha ( $\alpha$ ) values ranging from 0.904 to 0.764, which is greater than 0.70, so the research questionnaire is considered highly reliable.

### Classical Assumption Test

**Table 4. Normality Test  
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual	
N			167
Normal Parameters <sup>a,b</sup>	Mean		.0000000
	Std. Deviation		.36679673
Most Extreme Differences	Absolute		.085
	Positive		.081
	Negative		-.085
Test Statistic			.085
Asymp. Sig. (2-tailed)			.005 <sup>c</sup>
Exact Sig. (2-tailed)			.166
Point Probability			.000

Source: Data processed 2026

Based on the results of the K-S test using the *Exact* approach, a significance value of 0.166 was obtained. This significance value exceeds 0.05, so the residual data is declared to be normally distributed.

**Table 5. Multicollinearity Test**

Independent Variable	Collinearity Statistics	
	Tolerance	VIF
Penalty Waiver	0,365	2.743
BBN Exemption	0,295	3.389
Service Quality	0,323	3.100

Source: Data processed 2026

Based on Table 5, it can be that the tolerance values of the independent variables in this study are 0.365 (Penalty Waiver), 0.295 (BBN Exemption), and 0.323 (Service Quality). The VIF values obtained are 2.743 (Penalty Waiver), 3.389 (BBN Exemption), and 3.100 (Service Quality). With a Tolerance value > 0.10 and VIF values < 10, it can be concluded that this study does not have a problem with multicollinearity.

**Table 6. Heteroscedasticity Test**

Independent Variable	Significant
Penalty Waiver	0,135
BBN Exemption	0,384
Service Quality	0,088

Source: Data processed 2026

Based on Table 6, the significance values of the independent variables of penalty waiver (0.135), BBN exemption (0.384), and service quality (0.088) are greater than 0.05, so it can be concluded that there is no heteroscedasticity in this study.

**Table 7. Determination Coefficient Test (R<sup>2</sup>)**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,730 <sup>a</sup>	0,533	0,525	0,37016

Source: Data processed 2026

Based on Table 7, the results of the coefficient of determination (R<sup>2</sup>) test show that the Adjusted R Square value is 0.525, which means that 52.5% of the variation in Taxpayer Compliance can be explained by the three independent variables Penalty Waiver, BBN Exemption, and Service Quality. Meanwhile, the remaining 47.5% is explained by other factors outside the regression model being tested.

**Table 8. Model Test (F Test)**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	25,532	3	8,511	62,114	0,000 <sup>b</sup>
Residual	22,334	163	0,137		
Total	47,865	166			

Source: Data processed 2026

Based on Table 8, it can be that the F value 62.114 with a significance value of 0.000. From these results, obtain a Sig value (0.000) ≤ alpha (0.05), so it can be concluded that Penalty Waivers, BBN Exemptions, and Service Quality simultaneously affect the Taxpayer Compliance variable.

### Hypothesis Test

Based on Table 9, it can be that the effect of penalty waiver has a Sig. t-value < 0.05 of 0.028 with a t-value of 2.213 and Unstandardized Coefficients Beta of 0.197, so it can be stated that the penalty waiver variable has a positive and significant effect on Taxpayer Compliance, thus concluding that H1 is accepted. The effect of BBN exemption has a Sig. t-

value > 0.05 of 0.375 with a t-value of 0.890 and Unstandardized Coefficients Beta of 0.072, so it can be stated that the BBN exemption variable has a positive effect but its effect is not significant on Taxpayer Compliance, so it can be concluded that H2 is rejected. The effect of Service Quality has a Sig. t-value < 0.05 of 0.000 with a t-value of 5.274 and Unstandardized Coefficients Beta of 0.473, so it can be stated that the Service Quality variable has a positive and significant effect on Taxpayer Compliance, so it can be concluded that H3 is accepted.

**Table 9. Partial Test (t-test)**

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
(Constant)	1,154	0,253		4,556	0,000
Penalty Waiver	0,197	0,089	0,196	2,213	0,028
BBN Exemption	0,072	0,081	0,088	0,890	0,375
Service Quality	0,473	0,090	0,497	5,274	0,000

Source: Data processed 2026

**Table 10. Moderated Regression Analysis (MRA) Test**

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
(Constant)	0,166	1,492		0,112	0,911
Penalty Waiver* Income	-0,083	0,142	-0,716	-0,584	0,560
BBN Exemption* Income	0,094	0,150	0,916	0,630	0,530
Service Quality* Income	-0,056	0,138	-0,515	-0,405	0,686

Source: Data processed 2026

Based on the test results in Table 10, the following is the moderated regression equation Moderated Regression Analysis (MRA) model:

$$Y = \alpha + \beta_1 X_1 * Z + \beta_2 X_2 * Z + \beta_3 X_3 * Z + \epsilon$$

$$Y = 0,166 - 0,083 + 0,094 - 0,056 + \epsilon$$

The regression equation has the following meaning: The effect of penalty waiver moderated by Income has a Sig. t-value > 0.05, which is 0.560 with a t-value of -0.584 and Unstandardized Coefficients Beta of - 0.083, so it can be stated that the variable of penalty waiver moderated by Income has a negative effect, but the effect is not significant on the variable of Income. This indicates that Income is unable to moderate the penalty of waiver, meaning that hypothesis H4 is rejected. The effect of BBN exemption moderated by Income has a Sig. t-value > 0.05, namely 0.530 with a t-value of 0.630 and Unstandardized Coefficients Beta of 0.094, so it can be stated that the BBN exemption variable moderated by Income has a positive effect, but its effect is not significant on the Income variable. This indicates that Income is unable to moderate BBN Exemption, meaning that hypothesis H5 is rejected. The effect of Service Quality moderated by Income has a Sig. t-value > 0.05, namely 0.686 with a t-value of -0.405 and Unstandardized Coefficients Beta -0.056, so it can be stated that the Service Quality variable moderated by Income has a negative effect, but its effect is not significant on the Income variable. This indicates that Income is unable to moderate Service Quality, meaning that hypothesis H6 is rejected.

## DISCUSSIONS

### The Effect of Penalty Waivers on Taxpayer Compliance

The results of the study show that penalty waivers have a positive and significant effect on taxpayer compliance. This indicates that the better the penalty waiver policy provided by the government, the higher the level of taxpayer compliance in fulfilling their tax obligations. These results are in line with the first hypothesis, which states that penalty waivers have a

positive and significant effect on taxpayer compliance. Penalty waiver is a fiscal policy that aims to provide relief to taxpayers who have tax arrears or late payments by eliminating or reducing administrative penalties. This policy can reduce the psychological and financial burden on taxpayers, thereby encouraging them to resume fulfilling their tax obligations without fear of being subject to large fines. This can strengthen the relationship between the penalty remission policy and increased taxpayer compliance.

The results of this study are in line with attribution theory, which states that individual behavior can be influenced by two factors, namely internal and external. Penalty waiver is included in external factors, which are behaviors influenced from outside, meaning that individuals are forced to behave in a certain way due to circumstances, such as influence, rules, coercion, and social reprimands from other people or the government. In this study, the public can properly attribute the policies provided by the government so that taxpayers feel helped and encouraged to fulfill their tax obligations. The results of this study are in line with research conducted by Fitrianti et al., (2023), Raysid (2022), Kusasih & Kustiningsih (2023), and Wiranjani & Sujana (2023), which found evidence that motor vehicle penalty waiver has a positive and significant effect on taxpayer compliance. The results of this study are not in line with research conducted by Leo et al., (2022) and Sari et al., (2022), which found evidence that the motor vehicle penalty waiver policy does not have a significant effect on taxpayer compliance.

### **The Effect of BBN Exemption on Taxpayer Compliance**

The results of the study indicate that BBN (Vehicle Name Transfer Fee) exemption has no effect on taxpayer compliance. This shows that the existence of a BBN exemption policy does not necessarily make taxpayers more compliant in fulfilling their tax obligations. In other words, even though the government provides relief in the form of BBN exemption, this policy is not strong enough to change taxpayer behavior in paying and reporting taxes regularly. The results of this study are not in line with the second hypothesis, namely that BBN exemption has a positive and significant effect on taxpayer compliance. BBN exemption is basically a policy aimed at reducing costs when there is a transfer of ownership of vehicles or assets. However, this policy is conditional, meaning that its benefits are only felt when taxpayers carry out the transfer of ownership process. Since not all taxpayers are in this situation, the benefits of this policy are not felt evenly, so its impact on tax compliance in general is limited. In addition, many taxpayers view BBN exemption only as an administrative incentive, not as a factor directly related to the obligation to pay and report taxes. As a result, even though this policy provides financial benefits, it is not strong enough to change the attitudes and behavior of taxpayers to become more compliant on an ongoing basis.

The results of this study are in line with attribution theory, which shows that taxpayers do not attribute the BBN exemption policy as a form of encouragement that influences their responsibility to pay taxes. Taxpayers tend to associate tax compliance with other factors, such as personal awareness, civic duty, or policies that directly affect the tax burden, such as tax amnesty. Because BBN exemption is not perceived as a policy relevant to routine tax obligations, its effect on compliance is insignificant. The results of this study are in line with research conducted by Tatuhey et al., (2024) and Sari et al., (2022), which found evidence that transfer fee exemption does not affect the compliance of motor vehicle taxpayers. The results of this study are not in line with the research by Saputra et al., (2022), Ammy (2023), Dzulfitriah & Saepuloh (2021) and (Fitri & Muthya, 2024), which found evidence that the exemption of transfer fees has a positive and significant effect on taxpayer compliance.

### **The Effect of Service Quality on Taxpayer Compliance**

The results of the study indicate that service quality has a positive and significant effect on taxpayer compliance. This shows that the better the quality of service provided by tax officials, the higher the level of taxpayer compliance in fulfilling their tax obligations. Fast, clear, friendly, and professional service can create comfort and increase taxpayer confidence in the tax institution. These research results are in line with the third hypothesis, namely that service quality has a positive and significant effect on taxpayer compliance. Good service

quality makes taxpayers feel that their tax obligations are being facilitated and appreciated. When tax officials are able to provide clear information, help resolve problems, and provide fair service, then taxpayers will have a positive perception of the tax system. This perception encourages a cooperative attitude and a willingness to comply voluntarily, not because of fear of sanctions, but because they feel well served.

The results of this study are in line with attribution theory, which explains how a person's assessment of the causes of an experience will influence their attitudes and behavior. Good tax services make taxpayers attribute the taxation process not as a burden or external coercion, but as a supportive and trustworthy system. This positive attribution then encourages taxpayers to associate compliance with personal responsibility so that they are more willing to pay and report taxes voluntarily. Thus, the better the quality of service perceived, the more positive the taxpayer's attribution to the government and the taxation system, which ultimately increases compliance. The results of this study are in line with research conducted by Fitrianti et al., (2023), Sofiyati et al., (2024), Abdi & Faisol (2023), and Ammy (2023), which found evidence that service quality has a positive and significant effect on taxpayer compliance. The results of this study are not in line with the research by Zein & Asyik (2025), which found evidence that service quality has a negative effect on taxpayer compliance. And Mahasari (2023) stated that service quality does not have a significant effect on taxpayer compliance.

### **The Effect of Income on Moderating the Penalty Waiver on Taxpayer Compliance**

The results of the study indicate that income is unable to moderate the effect of penalty waivers on taxpayer compliance. This indicates penalty waiver on taxpayer compliance is relatively the same for both high- and low-income taxpayers. Thus, income level cannot strengthen or weaken the relationship between the penalty waiver policy and taxpayer compliance. These findings are inconsistent with the fourth hypothesis, which states that income can moderate the effect of penalty waiver on taxpayer compliance. Penalty waiver is more related to reducing the burden of sanctions and fear of penalties than to the ability to pay as determined by income. Therefore, even though taxpayers have different incomes, their decision to take advantage of penalty waiver and become compliant is more influenced by the elimination of sanctions than by the amount of income. The penalty waiver policy is perceived as a general and equitable policy, so that its benefits felt by all taxpayer groups regardless of income. Both high- and low-income taxpayers equally benefit from the waiver of penalties, giving them equal opportunities to improve their tax compliance. The results of this study are in line with attribution theory, which explains that a person's behavior is determined by how individuals interpret the causes of a policy or event.

Taxpayers attribute the waiver of penalties as a fair and inclusive policy that applies to all. Because the attributions formed do not differ between income groups, income level does not play a role as a factor that strengthens or weakens the relationship between penalty waiver and compliance. Thus, if low-income taxpayers attribute the policy as very helpful, while high-income taxpayers consider it unimportant, then income level will become a moderator. Compliance behavior is influenced by how individuals interpret the policy, not solely by objective characteristics such as income level. Because the penalty waiver is perceived positively by all income groups, its effect on compliance remains, but is not influenced by the amount of taxpayer income. The results of this study are in line with research conducted by Nurfebrianti et al., (2024), which found evidence that income level does not affect taxpayer compliance. The results of this study are not in line with research conducted by Sofiyanti et al., (2024) and Nisaak & Khasanah (2022), which found evidence that income level has a positive and significant effect on taxpayer compliance.

### **The Effect of Income Moderating BBN Exemption on Taxpayer Compliance**

The results show that income cannot moderate the effect of BBN (Vehicle Name Transfer Fee) exemption on taxpayer compliance. This indicates that the relationship between the BBN exemption policy and taxpayer compliance is not significantly influenced by differences in taxpayer income. Thus, both high- and low-income taxpayers show relatively

similar responses to the BBN exemption policy in terms of tax compliance behavior. These research results are not in line with the fifth hypothesis, namely that income can moderate BBN exemption on taxpayer compliance. BBN exemption is a fiscal policy that aims to provide relief from costs in the administrative process of transferring ownership of vehicles or certain assets. However, this policy is conditional and unsustainable, as it only applies when taxpayers transfer ownership. Therefore, this policy does not touch on routine tax obligations such as tax payment and reporting, which are the main indicators of taxpayer compliance. As a result, the effect of this policy on compliance tends to be weak and does not depend on the economic capacity or income level of taxpayers. The behavior of taxpayers, both high- and low-income groups, tends to view BBN exemption as a situational administrative policy, rather than as an incentive that affects their overall commitment to tax compliance. Taxpayers do not associate the benefits obtained from BBN exemption with long-term tax obligations, so that differences in income levels do not create differences in how they respond to the policy.

The results of this study are in line with attribution theory, which states that an individual's behavior, including tax compliance behavior, is determined by how that individual interprets the causes of an event or policy. Individuals do not only react to policies objectively, but also form subjective judgments about what the policy means to them. These attributions then influence attitudes, motivations, and behaviors, including the decision to comply or not comply with tax obligations. Attribution theory explains that a variable will only act as a moderator if groups of individuals form different attributions to an event. If high- and low-income taxpayers interpret the BBN exemption differently, such as low-income groups considering it very helpful while high-income groups considering it unimportant, then income level will moderate this relationship. However, because the results of the study show no such difference, it can be concluded that the attributions formed are homogeneous across all income groups. Thus, taxpayer compliance behavior is more influenced by the subjective meaning attached to the policy than by objective characteristics such as income level. Because the BBN exemption is uniformly perceived as an administrative policy that is not closely related to primary tax obligations, income does not play a role in strengthening or weakening the policy's influence on taxpayer compliance. These research results are in line with research conducted by Nurfebrianti et al., (2024), which found evidence that income level does not affect taxpayer compliance. The results of this study are not in line with research conducted by Sofiyanti et al., (2024) and Putri et al., (2024), which found evidence that income level has a positive and significant effect on taxpayer compliance.

### **The Effect Moderating of Income on Service Quality on Taxpayer Compliance**

The results show that income cannot moderate the effect of service quality on taxpayer compliance. This indicates that the relationship between service quality and taxpayer compliance does not differ significantly between taxpayers with high income levels and taxpayers with low income levels. Service quality has determinants with compliance that are universal, whose effectiveness does not depend on the economic conditions of taxpayers. This implies that improving the quality of tax services will have a broad impact on increasing taxpayer compliance across all levels of society, regardless of income. Thus, income does not play a role as a factor that strengthens or weakens the influence of service quality on taxpayer compliance. The results of this study are not in line with the sixth hypothesis, namely that income can moderate the quality of service on taxpayer compliance. The quality of tax services is related to how taxpayers are treated by tax officials, including the clarity of information, speed of service, attitude of officials, and ease of procedures. These aspects are direct experiences and are felt by all taxpayers regardless of their economic conditions. Therefore, improving service quality will result in relatively equal increases in satisfaction and trust for all taxpayers, whether they are high- or low-income. Income differences are more related to the financial ability to pay taxes, not to how taxpayers assess the quality of their interactions with the tax authorities. Thus, even though there are differences in economic capacity among taxpayers, this does not change how they respond to the services provided. Both low- and high-income taxpayers will be more motivated to comply when they experience professional, fair, and helpful services.

The results of this study are in line with attribution theory, which states that individual behavior, including taxpayer compliance behavior, is not only determined by objective factors such as rules or economic capacity, but mainly by how individuals interpret the causes of their experiences and the policies they encounter. Taxpayers form subjective assessments of whether a policy or service reflects fairness, professionalism, and government concern. It is this attribution that then influences their attitudes and motivation to comply. Attribution theory also explains that a variable will only function as a moderator if there are differences in how groups of individuals interpret an event. If high- and low-income taxpayers interpret service quality differently, such that one group feels greatly helped while the other feels unaffected, then income will moderate the relationship. However, because the results of the study show that the effect of service quality on compliance is relatively the same across all income levels, it can be concluded that the attribution to service quality is homogeneous. Thus, taxpayer compliance behavior is determined more by the subjective meaning attached to service quality, rather than by economic characteristics such as income level. Service quality forms a positive attribution that encourages compliance, and because this attribution does not differ between income groups, income does not act as a moderating variable. The results of this study are in line with research conducted by Nurfebrianti et al., (2024), which found evidence that income level does not affect taxpayer compliance. The results of this study are not in line with research conducted by Ariwangsa & Kariyani (2022) and Fadilah et al., (2021), which found evidence that income level has a significant positive effect on taxpayer compliance.

## 5. CONCLUSION

Based on the research results, it can be concluded that a penalty waiver has a positive and significant effect on taxpayer compliance. This shows that the better the government's penalty waiver policy, the higher the level of taxpayer compliance with their tax obligations. Furthermore, the exemption of BBN does not affect taxpayer compliance. This shows that, even though the government provides relief in the form of a transfer fee waiver, the policy is not strong enough to change taxpayers' behavior in paying and reporting taxes regularly. Service quality has a positive and significant effect on taxpayer compliance. This shows that the higher the quality of service provided by tax authorities, the greater the level of taxpayer compliance with their tax obligations. Meanwhile, the income variable is unable to moderate the effects of penalty waiver, BBN exemption, and service quality on taxpayer compliance. This shows that the penalty waiver, BBN exemption, and service quality in taxpayer compliance are relatively the same for both high- and low-income taxpayers.

## LIMITATION

The first limitation of this study is that it was only conducted in one location, namely the Banjarbaru Samsat office, so the coverage was not very broad. If a broader coverage had been used, respondents would have been drawn from multiple regions, not just one. The second limitation is the small number of respondents, as taxation issues are considered sensitive among the public, leading people to be reluctant to participate. It is recommended that future researchers add additional variables for comparison with the results of this study and increase the number of respondents to achieve more optimal results.

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