

The Influence of Tax Awareness, Tax Sanctions, and Risk Preference on Taxpayer Compliance

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Abstract

This study examines the influence of tax awareness, tax sanctions, and risk preference on motor vehicle taxpayer compliance in Bengkulu Province, Indonesia. Although previous studies have identified these variables as important determinants of tax compliance, their findings remain inconsistent, particularly in regional contexts where taxpayer behavior is shaped by local enforcement, tax literacy, and social conditions. This study addresses that gap by integrating the three variables within the Theory of Planned Behavior framework and testing them in the Bengkulu context. A quantitative survey was conducted using purposive sampling with 100 motor vehicle taxpayers registered at SAMSAT offices in Bengkulu Province. Data were analyzed using multiple linear regression. The results show that tax awareness, tax sanctions, and risk preference all have positive and significant effects on taxpayer compliance. The findings suggest that improving taxpayer compliance requires not only stronger enforcement, but also increased awareness and behavioral interventions that reduce non-compliance tendencies. This study contributes by providing context-specific evidence from Bengkulu Province and by extending the understanding of tax compliance through a behavioral perspective.

Keywords: tax awareness, tax sanctions, risk preference, taxpayer compliance.

INTRODUCTION

Motor vehicle tax is an important source of regional revenue in Indonesia, yet compliance in paying this tax remains uneven across regions. In Bengkulu Province, the gap between the increasing number of registered vehicles and the realization of tax receipts suggests that taxpayer compliance has not been fully optimized. This condition indicates that the problem is not only administrative, but also behavioral, making it important to examine the psychological factors that shape compliance.

According to Mardiasmo, (2018), tax compliance is a condition in which taxpayers understand, accept, and voluntarily implement their tax obligations in accordance with applicable regulations. In the context of motor vehicle tax, compliance includes timely tax payment, honest reporting, and awareness of responsibility as a citizen. This low compliance has a direct impact on increasing tax receivables from year to year, as seen in data from the Bengkulu Provincial Regional Revenue Agency (Bapenda), which noted that accumulated PKB receivables reached Rp16 billion in 2023.

One important factor that influences taxpayer compliance is tax awareness, which refers to the extent to which taxpayers understand the importance of taxes and feel moral and social responsibility to contribute through taxes. Siregar & Sulistyowati, (2020) state that tax

awareness reflects the internal attitude of taxpayers formed through knowledge, understanding, and belief in the function of taxes in development. Taxpayers with high awareness tend to have a positive attitude toward tax obligations and are more compliant. However, awareness alone is not sufficient to explain the complexity of taxpayer compliance behavior. Many taxpayers remain reluctant to pay taxes because of their low perception of the risk of sanctions, weak law enforcement, and minimal dissemination of tax information. In this case, tax sanctions serve as a law enforcement instrument aimed at creating a deterrent effect. According to Hanvansen & Wenny, (2022) tax sanctions have preventive and repressive functions, namely preventing violations and providing punishment for non-compliance. These sanctions include administrative fines, late payment interest, increased tax liability, and criminal sanctions in accordance with the Law on General Provisions and Tax Procedures (UU KUP).

However, sanctions will not be effective without the government's courage to implement them firmly and consistently. (Attamimi and Asalam, 2020) state that although sanctions are regulated normatively, their effectiveness in increasing compliance is highly dependent on field implementation, including the intensity of supervision and legal certainty. Apart from that, the decision of taxpayers to pay or delay tax payments is often related to risk preference, which refers to the tendency of individuals to face uncertain situations that involve potential losses or punishment. In the context of taxation, individuals who have risk-seeking behavior tend to take the risk of not paying taxes, as they consider the probability of receiving sanctions to be low. Conversely, individuals with risk-averse behavior are more likely to pay taxes to avoid sanctions. Alm, McClelland, & Schulze, (1992) in their experimental research concluded that compliance rates increase when the probability of audit and sanctions also increase, especially among individuals who dislike risk. This finding is reinforced by (Torgler and Valev, 2010) who state that risk preference correlates negatively with tax morale; the higher the risk preference, the lower the tax compliance shown.

Although understanding of tax awareness, sanctions, and risk preference has developed through various previous research, the local context of Bengkulu Province has not yet been fully explored. This research makes a significant contribution by integrating three psychological dimensions awareness, perception of sanctions, and risk preference into one comprehensive analytical model, particularly by applying it to the context of regional economics and social characteristics of the Bengkulu community that have not been widely studied before. The research sample from a region with specific tax penetration levels but still facing significant challenges in increasing compliance rates makes this research unique and has high practical value for the development of regional fiscal policy.

Bengkulu Province is a relevant and unique context for this study because tax compliance is influenced by regional characteristics, public tax literacy, and the practical enforcement of motor vehicle tax policies through local SAMSAT offices. As a province with substantial motor vehicle tax potential but persistent compliance challenges, Bengkulu provides a meaningful setting to test whether awareness, sanctions, and risk preference work similarly in a regional context where fiscal dependence on local revenue remains high.

This study contributes in two ways. Theoretically, it integrates tax awareness, tax sanctions, and risk preference within the Theory of Planned Behavior to explain motor vehicle taxpayer compliance more comprehensively. Practically, it provides evidence that can help local tax authorities design more effective compliance strategies, especially through education, consistent sanction enforcement, and behavioral approaches tailored to regional taxpayers.

Within the framework of the (Theory of Planned Behavior Ajzen, (1991), the decision to comply or not comply with tax payment is influenced by three main components: attitude

toward behavior (such as tax awareness), subjective norms (environmental influence, including socialization), and perceived behavioral control (risk preference and sanctions). Therefore, to increase tax compliance, an approach is needed that not only focuses on supervision and sanctions but also empowers awareness and public education through targeted socialization. This study aims to identify and analyze how tax awareness, tax sanctions, and risk preference influence taxpayer compliance in paying motor vehicle taxes in Bengkulu Province. The research question underlying this study is: how does the contribution of each of these dimensions influence taxpayer awareness of compliance?

METHOD

Research Design

This study used a quantitative survey design to examine the effects of tax awareness, tax sanctions, and risk preference on motor vehicle taxpayer compliance. The study was guided by the Theory of Planned Behavior, which explains compliance behavior through attitudes, perceived control, and behavioral intentions. Tax awareness reflects the attitudinal component, tax sanctions represent perceived behavioral control through expected consequences, and risk preference captures the taxpayer's tendency to tolerate or avoid uncertainty in compliance decisions.

The population consisted of motor vehicle taxpayers registered at SAMSAT offices in Bengkulu Province. Purposive sampling was used because the study required respondents who had direct experience with motor vehicle tax obligations and were able to evaluate the variables being measured. This approach is appropriate for behavioral tax research because not all taxpayers have equal exposure to tax payment decisions or sanction experiences. However, because purposive sampling is non-probabilistic, the findings should be interpreted carefully and may not be fully generalizable to all taxpayers in Bengkulu Province. The sample size of 100 respondents was considered adequate for regression analysis in survey-based behavioral research and was determined using the Lemeshow formula with a 95% confidence level, while also remaining feasible in terms of access to respondents at SAMSAT offices.

The questionnaire items were adapted from prior tax compliance studies and measured using a five-point Likert scale. Tax awareness was measured through respondents' understanding of tax obligations and perceptions of taxes as public contributions. Tax sanctions were measured through perceptions of sanction firmness and consistency. Risk preference was measured through respondents' tendency to avoid or accept compliance-related risk. Taxpayer compliance was measured through timely payment behavior and adherence to tax obligations. These indicators were aligned with the TPB-based framework used in the study and with the measurement concepts reported in the cited literature.

Before analysis, the instrument was tested for validity and reliability. The data were then examined using classical assumption tests and multiple linear regression. Ethical considerations were observed by informing respondents about the purpose of the study, obtaining voluntary participation, ensuring anonymity, and using the collected data only for academic purposes.

Research Variables and Operational Definitions

Tax Awareness is operationalized as taxpayers' understanding of tax regulations, recognition of taxes as a social contribution and civic responsibility, and belief in the function of taxes in financing public development. Tax Sanctions refers to taxpayers' perception of the firmness, consistency, and certainty of enforcement of tax penalties, including fines, late payment interest, and administrative consequences. Risk Preference is measured through individuals' tendency to avoid or seek risk in situations involving potential losses or penalties,

reflected in their reported behavioral patterns regarding tax payment timing and compliance responses. Taxpayer Compliance is operationalized as the fulfillment of motor vehicle tax obligations by completing timely payments, submitting accurate reports, and demonstrating voluntary adherence to established tax regulations without administrative pressure or enforcement action. These constructs are measured using a 1-5 Likert scale instrument where responses range from 1 (Strongly Disagree) to 5 (Strongly Agree), with neutral midpoint at 3.

Research Population, Sample, and Data Collection

The research population comprises all motor vehicle taxpayers registered with SAMSAT offices throughout Bengkulu Province. The total population size is approximately 450,000 registered motor vehicle owners. The sample was determined using the Lemeshow formula with 95% confidence level, yielding a required sample size of 100 respondents. Sample selection employed purposive sampling at SAMSAT offices across multiple municipalities in Bengkulu Province to ensure geographic representation. The purposive sampling approach ensures selection of respondents with direct experience and knowledge of motor vehicle tax obligations, enhancing data quality and relevance.

Data collection was conducted through questionnaire distribution at SAMSAT office locations during normal operating hours. Trained research assistants administered questionnaires following standardized protocols to ensure consistency. The questionnaire instrument contained four measurement sections corresponding to the research variables, with multiple items per variable measured on the Likert scale. The questionnaire return rate reached 100%, with all 100 distributed questionnaires completed and suitable for analysis, indicating strong respondent engagement and data completeness.

Data Analysis Techniques

The analysis proceeded through sequential stages: (1) Validity and Reliability Testing: Validity of questionnaire items was assessed using Pearson correlation analysis between item scores and total construct scores, with p-values assessed at the 0.05 significance level. Reliability was evaluated using Cronbach's Alpha coefficient with an acceptable threshold of 0.60 or higher, indicating internal consistency of multi-item scales. (2) Classical Assumption Testing: Prior to regression analysis, classical assumption tests were conducted including normality testing using the Kolmogorov-Smirnov test (significance >0.05 indicating normally distributed data), multicollinearity assessment through tolerance values (>0.10) and Variance Inflation Factor (VIF <10), and heteroscedasticity testing using the Spearman rank correlation test (significance >0.05 indicating homogeneous variance). (3) Multiple Linear Regression Analysis: The regression model specification follows the linear equation: $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$, where Y represents Taxpayer Compliance, X_1 represents Tax Awareness, X_2 represents Tax Sanctions, X_3 represents Risk Preference, and ε represents the error term. Regression coefficients (β) are interpreted as the change in dependent variable per unit change in each independent variable, with statistical significance assessed at $p < 0.05$. The model's explanatory power is evaluated through the R-squared coefficient, indicating the proportion of dependent variable variation explained by independent variables. The overall regression model's significance is assessed using the F-statistic. All analyses were performed using SPSS (Statistical Package for the Social Sciences) version 22.

The research implicitly tests the hypothesis that tax awareness, tax sanctions, and risk preference each exert positive influences on taxpayer compliance in motor vehicle tax payment, operationalized through the regression coefficients for each independent variable being positive and statistically significant at conventional levels.

RESULT AND DISCUSSION

Validity Test Results

Table 1. Variable Validity Test Results

No	Variable	Significance	Description
1	Tax Awareness	0,000-0,000	Valid
2	Tax Sanctions	0,000-0,000	Valid
3	Risk Preference	0,000-0,000	Valid
4	Taxpayer Compliance	0,000-0,000	Valid

Table 1 presents the results of questionnaire validity testing based on primary data obtained from respondents through a Likert scale for the variables of Tax Awareness, Tax Sanctions, Risk Preference, and Taxpayer Compliance. Validity testing used Pearson Product Moment correlation between each item and the total variable score, with the criterion Sig. < 0.05. All items have a significance value of 0.000 so they are declared valid and suitable for further analysis

Reliability Test Results

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Description
Tax Awareness	0,956	Reliable
Tax Sanctions	0,928	Reliable
Risk Preference	0,898	Reliable
Taxpayer Compliance	0,899	Reliable

The results of the reliability testing calculation in Table 2 above show that the Cronbach's Alpha (α) value for each variable is greater than 0.60, thus it can be concluded that the instruments for each variable are reliable.

Classical Assumption Test Results

Normality Test

Table 3. Normality Test Results

Asymp. Sig (2-tailed)	Description
0,200	Data is Normally Distributed

Based on the above test results, a significance value of 0.200 was obtained. This value is greater than the significance level of 0.05, so it can be concluded that the data is normally distributed.

Multicollinearity Test

Table 4. Multicollinearity Test Results

Variable	Collinearity Statistic		Description
	Tolerance	VIF	
Tax Awareness	0.219	4.561	Free of Multicollinearity
Tax Sanctions	0.297	3.370	Free of Multicollinearity
Risk Preference	0.278	3.603	Free of Multicollinearity

In Table 4, the tolerance values for the variables Tax Awareness, Tax Sanctions, and Risk Preference are 0.219, 0.297, and 0.278 > 0.10, respectively, while the VIF values for Tax Awareness, Tax Sanctions, and Risk Preference are 4.561, 3.370, and 3.603 < 10, respectively. Therefore, it can be concluded that there is no multicollinearity problem in the regression model.

Heteroscedasticity Test

Table 5. Heteroscedasticity Test Results

Variable	Significance	Description
Tax Awareness	0.125	Free of Heteroscedasticity
Tax Sanctions	0.899	Free of Heteroscedasticity
Risk Preference	0.205	Free of Heteroscedasticity

In Table 5, the test results show that the significance value of the Tax Awareness variable is 0.125 ($> \alpha = 0.05$), the significance value of the Tax Sanctions variable is 0.899 ($> \alpha = 0.05$), and the significance value of the Risk Preference variable is 0.205 ($> \alpha = 0.05$). Based on these results, in accordance with the decision-making criteria in the Glejser test, it can be concluded that there is no heteroscedasticity in the regression model.

Regression Analysis Results

Table 6. Analysis Regression Results

Variabel	Coefficient B	t	Sig.	Hypothesis Confirmation
Tax Awareness	0.473	7.602	0.000	Hypothesis Accepted
Tax Sanctions	0.243	4.206	0.000	Hypothesis Accepted
Risk Preference	0.219	4.189	0.000	Hypothesis Accepted
R Square	0.901			
F	301.518			
Sig.	0,000			

The R^2 value of 0.901 indicates that the model explains 90.1% of the variation in taxpayer compliance, which is unusually high for behavioral survey data. This strong explanatory power may reflect a well-specified model, but it should also be interpreted cautiously because such a high value can indicate the possibility of common method bias, closely related constructs, or overfitting. Since the study relies on self-reported questionnaire data collected at one time point, future research should consider additional procedural or statistical checks, such as Harman's single-factor test, marker variables, or alternative model specifications, to strengthen the robustness of the findings.

Discussion

Tax Awareness on Taxpayer Compliance

The findings show that tax awareness has a positive and significant effect on taxpayer compliance, indicating that taxpayers who better understand the function and importance of taxes are more likely to fulfill their obligations. This result supports the Theory of Planned Behavior and is consistent with several previous studies. However, it differs from studies suggesting that awareness alone is insufficient when enforcement is weak or when taxpayers perceive low administrative risk. This implies that awareness works more effectively when it is reinforced by credible institutional support.

Tax Sanctions on Taxpayer Compliance

Tax sanctions also have a positive and significant effect on compliance. This suggests that taxpayers respond to the certainty and firmness of penalties, especially when sanctions are perceived as fair and consistently enforced. The result is in line with studies that emphasize the deterrent effect of sanctions, but it contrasts with findings showing that sanctions may have limited influence when taxpayers distrust the tax authority or consider enforcement inconsistent. Therefore, sanctions should not be viewed as a standalone solution, but as part of a broader compliance strategy that includes communication and service quality.

Risk Preference on Taxpayer Compliance

Risk preference is also positively associated with compliance, indicating that taxpayers who are more cautious toward potential losses tend to comply more strongly. This supports the idea that compliance behavior is shaped not only by knowledge and enforcement, but also by individual psychological tendencies. At the same time, some prior studies report weaker or nonsignificant effects of risk preference, suggesting that its influence may depend on context, taxpayer experience, and perceived probability of punishment. This makes risk preference an important but context-sensitive predictor.

Overall, the results indicate that taxpayer compliance in Bengkulu Province is shaped by a combination of internal awareness, external sanctions, and individual risk orientation. The findings strengthen the behavioral explanation of tax compliance, but they also show that local conditions matter. Future studies should compare regions or use mixed methods to better explain why these relationships vary across settings.

CONCLUSION

Tax awareness has a positive and significant effect on taxpayer compliance, where understanding of tax regulations and the view that taxes are a social contribution encourage taxpayers to fulfill their obligations. Tax sanctions have a positive and significant effect on taxpayer compliance. Tax sanctions that are firm and consistent increase taxpayer compliance, as sanctions are considered a tool for controlling behavior and promoting discipline in motor vehicle tax payments. Risk preference has a positive and significant effect on taxpayer

compliance. Good risk preference encourages taxpayer compliance, because individuals who are careful about the consequences of non-compliance tend to be more disciplined in fulfilling their tax obligations.

To increase community compliance in paying Motor Vehicle Tax in Bengkulu Province, I suggest conducting socialization about the importance of taxes for regional development. Through such socialization, it will raise public awareness and change thinking patterns about obligations as citizens. With socialization about the importance of compliance, people will know the risks they will face, risks in the form of sanctions or fines that will be burdensome.

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