p-ISSN 2714-6308 | e-ISSN 2714-6294
Amnesty
Jurnal Riset Perpajakan

# Tax Misperception and Its Impact on Decision-Making: A Behavioral Response Model of Taxpayers

**Faidul Adziem[1], Safri Haliding[2] and Andi Nirma Baya Batara[3]**
Accounting Study Program, Faculty of Economics and Business, University of Muhammadiyah Makassar
Email: andinirmabayabatara@gamil.com

**Keywords:**

Motor Vehicle Tax; Tax Misperception; Taxpayer Compliance; Cognitive Biases; Public Perception; Qualitative Study; Makassar City

**Abstract**

Taxes are mandatory contributions imposed on individuals and business entities to finance public needs and maintain economic stability. One essential tax instrument in Indonesia is the Motor Vehicle Tax (Pajak Kendaraan Bermotor/PKB). However, misperceptions related to PKB continue to emerge among certain taxpayer groups. This study aims to: (1) analyze how misperceptions regarding motor vehicle taxes affect taxpayer decision-making related to PKB compliance in Makassar City, South Sulawesi; and (2) examine how misunderstandings of PKB regulations shape attitudinal and behavioral responses among taxpayers. This research employs a descriptive qualitative approach. Data were collected through interviews with SAMSAT officers in Gowa Regency and with taxpayers, including students from Muhammadiyah University of Makassar. Findings indicate that the general public does not exhibit substantial misperceptions about PKB, although potential misconceptions are more common among individuals aged 21–27 who pay taxes based on parental encouragement, and among women with limited experience in handling PKB obligations. Interviews with student respondents also revealed misperceptions driven by misinformation, misunderstanding of regulations, inadequate tax education, cognitive biases, framing, and demographic characteristics such as age, gender, and occupation. Overall, the study highlights that PKB-related misperceptions remain multidimensional and may influence taxpayer compliance behavior, underscoring the need for more targeted education and communication strategies.

## 1. Introduction

Taxation constitutes a fundamental component of national fiscal policy, functioning as a compulsory financial contribution imposed by the government on individuals and business entities of all scales to finance public needs, including healthcare, education, infrastructure, defense, and various social programs. As emphasized by the Directorate General of Taxes (2024), tax revenues not only enable governments to deliver essential public services but also play a crucial role in supporting macroeconomic stability. This perspective aligns with Ankrah (2014), who asserts that taxation contributes significantly to national economic development, resource distribution, and the protection of domestic industries through regulatory mechanisms such as import restrictions. From a normative standpoint, taxes are determined through formal regulations set by the Ministry of Finance and are perceived as a form of civic responsibility that is collectively redistributed for the common good (Nersiwad, 2021; Anggoro, 2022).

Within the Indonesian context, taxation is regulated through statutory provisions, and its structure varies across regions in accordance with the principles of local autonomy. According to Law No. 23 of 2014 on Regional Governance, regional autonomy grants local governments the authority to regulate and manage public affairs based on community interests within the unitary system of the Republic of Indonesia. The ongoing transition from centralized to decentralized governance has strengthened the fiscal independence of local governments. However, regional taxes and levies remain highly sensitive to policy changes, as highlighted by Glotko (2021), who noted that shifts in tax regulations can trigger volatility in local revenue performance. Despite this vulnerability, regional taxes continue to serve as vital instruments for supporting local development, particularly in infrastructure, asset maintenance, and public service financing.

This aligns with the mandate of Law No. 33 of 2004, which grants regions the autonomy to finance their governmental affairs using their own revenue potential, primarily through Pendapatan Asli Daerah (PAD).

Among the various types of regional taxes implemented in Indonesia, the Motor Vehicle Tax (Pajak Kendaraan Bermotor/PKB) represents one of the largest sources of PAD. Vialeta (2020) identifies PKB as a dominant contributor to regional revenue, driven largely by the steady increase in vehicle ownership nationwide. Data from the Makassar Central Statistics Agency (BPS) reveal that between 2019 and 2023, the number of privately owned passenger vehicles grew by 2–5% annually, indicating positive economic development in the region. This growth directly influences the number of motor vehicle taxpayers, particularly for two- and four-wheeled vehicles, and reinforces PKB's strategic position in regional fiscal sustainability.

However, despite the upward trend in vehicle ownership, PKB revenue performance in Makassar City demonstrates inconsistent compliance outcomes. Hasan (2022) reported a significant decline in PKB target achievement, from 82.55% in 2018 to 81.40% in 2019, and a steep drop to 60.85% in 2020. This indicates the presence of taxpayer noncompliance, which continues despite various policy interventions. These policies include tax amnesty or "pemutihan" programs (Erin, 2022; Nainggolan, 2023; Sahib, 2023; Meidiaz, 2023), tax incentives during the COVID-19 pandemic (Limantoro, 2022), service quality improvements (Arinda, 2023), and the adoption of digital payment systems such as QRIS and mobile banking (Septari, 2024). The persistence of compliance issues suggests that structural reforms alone are insufficient without addressing deeper behavioral and perceptual factors among taxpayers.

Central to this problem is the phenomenon of misperception surrounding PKB. Misperception can significantly distort taxpayers' knowledge, attitudes, and behaviors toward tax obligations. Brumley (2014) categorizes misperceptions into two major sources: ignorance and deliberate intent. Ignorance includes various forms of cognitive and informational deficits such as misunderstanding (incorrect comprehension of PKB regulations), misinformation (limited or inaccurate information, as also noted by Erasashanti, 2024), and miseducation (lack of adequate tax education, as highlighted by Karlinah, 2024). Meanwhile, deliberate misperception emerges from low awareness or intentional neglect, which correlates with a weak sense of tax morality (Kuilim, 2023). When these factors converge, taxpayer compliance becomes susceptible to behavioral deviations, even when administrative procedures have been optimized.

To obtain initial insights into the presence of PKB-related misperceptions among young taxpayers, a preliminary survey was conducted involving students at Universitas Muhammadiyah Makassar (UNISMUH) who own two- or four-wheeled vehicles. Ten respondents were interviewed using a brief instrument measuring perceptions toward PKB. Results indicate that 60% (six students) exhibit positive perceptions—comprising four owners of two-wheeled vehicles and two owners of four-wheeled vehicles—while 40% (four students) demonstrate negative perceptions, evenly distributed between vehicle types. Negative perceptions primarily stem from concerns related to misinformation, insufficient tax education, administrative service dissatisfaction, and limited transparency regarding tax adjustments. These findings underline a significant perceptual gap among young taxpayers, who represent one of the fastest-growing segments of vehicle owners in urban areas.

Given these dynamics, the present study employs a qualitative descriptive approach to explore how misperceptions about PKB shape taxpayer attitudes and decision-making processes in Makassar City. By examining the underlying causes of misperception—ranging from cognitive biases, informational gaps, and demographic factors to behavioral tendencies—this study seeks to construct a more comprehensive understanding of taxpayer behavior. Additionally, it aims to generate an analytical model illustrating behavioral response patterns among motor vehicle taxpayers, which may serve as a reference for policymakers, particularly the SAMSAT authorities, in designing more targeted communication and compliance strategies.

To reflect these objectives, the study is entitled *"Mispersepsi Pajak dan Dampaknya Terhadap Pengambilan Keputusan: Studi Deskriptif pada Mahasiswa Universitas Muhammadiyah Makassar sebagai Wajib Pajak Kendaraan Bermotor."* The findings are expected to offer theoretical contributions to behavioral tax literature and practical implications for improving PKB compliance through enhanced education, transparency, and public engagement.

## 2. Literature Review

### 2.1 Taxation and Its Role in Public Finance

Taxation constitutes a foundational pillar of public finance, enabling governments to fund essential services such as healthcare, education, infrastructure, national defense, and social welfare programs. Beyond revenue generation, taxes function as regulatory tools to stabilize macroeconomic conditions, promote equitable distribution of resources, and support long-term development. Ankrah (2014) highlights that taxation reflects a nation's economic structure and capacity for sustainable growth.

In Indonesia, taxation operates within a decentralized framework outlined in Law No. 33/2004 and Law No. 23/2014. These regulations grant local governments autonomy to generate and manage revenue, including region-specific taxation. Such decentralization strengthens regional fiscal independence, allowing local administrations to tailor policies to their socioeconomic conditions. Within this framework, local taxes—including the Motor Vehicle Tax (PKB)—serve as key components of locally generated revenue or Pendapatan Asli Daerah (PAD).

### 2.2 Motor Vehicle Tax (PKB) as a Source of Regional Revenue

The Motor Vehicle Tax is widely recognized as one of the most significant contributors to PAD. Its importance continues to grow parallel to increases in vehicle ownership. According to Statistics Indonesia, the number of privately owned passenger vehicles in cities like Makassar has grown steadily by 2–5 percent annually. Vialeta (2020) identifies this trend as a crucial driver of regional revenue, as PKB contributes directly to funding infrastructure maintenance, public facilities, and local economic development initiatives.

Nevertheless, actual PKB revenue has not always aligned with its potential. Hasan (2022) reported declining PKB realization rates in Makassar City between 2018 and 2020, with figures falling from 82.55 percent to 60.85 percent. These discrepancies suggest that despite increasing taxable vehicle ownership, taxpayer non-compliance remains a persistent issue. This gap has prompted policy responses such as tax amnesty programs, improved administrative services, and the introduction of digital payment platforms to enhance convenience and reduce compliance barriers.

### 2.3 Taxpayer Compliance: Determinants and Behavioral Perspectives

Taxpayer compliance is influenced by economic, psychological, administrative, and socio-cultural factors. Traditional economic models explain compliance based on deterrence, wherein taxpayers weigh the cost of evasion against potential penalties. However, contemporary literature argues that behavioral factors—such as social norms, fairness perception, and trust in authorities—play a more substantial role, particularly for local taxes like PKB.

Behavioral economic perspectives emphasize the importance of attitudes, beliefs, and perceptions in shaping compliance behavior. For instance, perceived fairness of tax rates, clarity of procedures, and trust in government institutions significantly affect willingness to comply. In decentralized contexts, variations in service quality and communication strategies across regions further shape taxpayer experiences and behaviors.

## 2.4 Misperception in Taxation: Concepts, Types, and Causes

Misperception is a key factor contributing to non-compliance. Brumley (2014) defines misperception as inaccurate beliefs, erroneous interpretations, or biased assessments related to taxes. This phenomenon can be grouped into two main categories: (1) ignorance-driven misperception**,** and (2) intentional misinterpretation**.**

### 2.4.1 Ignorance-Based Misperception

Ignorance-based misperception arises from inadequate information, misinformation, misunderstanding, or lack of tax education (miseducation).

- **Misinformation** occurs when taxpayers receive incomplete or inaccurate information, often due to insufficient transparency or unclear communication from authorities (Erasashanti, 2024).
- **Misunderstanding** involves incorrect interpretation of tax regulations or payment procedures.
- **Miseducation** stems from an absence of systematic tax education efforts, a condition highlighted by Karlinah (2024), who argues that tax literacy remains relatively low, especially among young taxpayers.

### 2.4.2 Intentional Misperception

Intentional misperception occurs when taxpayers deliberately disregard or rationalize avoidance of obligations. This behavior is closely linked to low tax awareness, weak tax morale, and personal justifications for non-compliance (Kuilim, 2023). Local taxes such as PKB are particularly vulnerable because enforcement mechanisms may appear less punitive compared to national tax systems.

## 2.5 Demographic and Socioeconomic Influences on Tax Perception

Demographic characteristics—such as age, gender, educational background, and socioeconomic status—play significant roles in shaping tax perceptions. Younger taxpayers may lack experience navigating tax procedures, while differences in gender-related roles and exposure to administrative processes can contribute to varying levels of understanding. Socioeconomic status influences taxpayers' sensitivity to tax burdens and their perceptions of fairness.

Studies in Indonesia show that student taxpayers, especially those in their early twenties, often rely on parental guidance for vehicle tax responsibilities. This reliance can contribute to superficial understanding and susceptibility to misinformation. Gender-related gaps in administrative experience also correlate with increased misperception among certain groups.

## 2.6 Policy Responses to PKB Non-Compliance

To address compliance challenges, the Indonesian government and regional administrations have introduced various policy interventions:

- **Tax Amnesty (Pemutihan PKB)** programs (Erin, 2022; Meidiaz, 2023) aim to reduce penalties and encourage overdue taxpayers to settle obligations.
- **Emergency tax incentives** during the COVID-19 pandemic (Limantoro, 2022) were designed to alleviate economic pressures.
- **Administrative service improvements** (Arinda, 2023) focus on reducing procedural complexity.
- **Digital payment innovations**, including QRIS and mobile banking options (Septari, 2024), enhance convenience and accessibility.

While these policies address structural and administrative barriers, literature indicates that behavioral dimensions—especially misperceptions—remain inadequately addressed, limiting overall policy effectiveness.

### 2.7 Empirical Evidence on Tax Misperception Among Young Taxpayers

Empirical findings suggest that misperception is prevalent among youth populations, particularly university students who are new taxpayers. Preliminary interviews at Muhammadiyah University of Makassar show that 40 percent of respondents hold negative perceptions toward PKB, driven by misinformation, administrative dissatisfaction, and lack of transparency. These misperceptions influence attitudes, reduce compliance motivation, and increase the likelihood of delayed or neglected payments.

Such patterns underscore the need for targeted educational initiatives, improved communication strategies, and inclusive policy designs that consider the behavioral and demographic characteristics of taxpayers.

## 3. Research Methods

### 3.1 Research Design

This study employs a qualitative research methodology with a descriptive qualitative design. According to Walidin, Saifullah, and Tabrani (2015), qualitative research aims to deeply understand human or social phenomena by providing comprehensive and complex descriptions using natural language. This method allows researchers to capture detailed perspectives of informants within their natural settings. Qualitative research typically investigates real-life contexts to explore what happens, why it happens, and how it occurs, emphasizing an exploratory, in-depth, and case-oriented approach (Fadli, 2021).

### 3.2 Research Focus

The study focuses on exploring misperceptions among motor vehicle taxpayers regarding Motor Vehicle Tax (PKB). Misperception refers to instances where individuals' understanding or interpretation of information diverges from actual conditions. Such misperceptions may stem from misinformation, limited tax knowledge, inadequate administrative services, or lack of transparency related to tax rate changes. These misperceptions potentially influence taxpayers' decision-making—either toward compliance or non-compliance. Data on taxpayer decision-making are collected through interview sheets and qualitative questionnaires.

### 3.3 Research Site and Period

#### 3.3.1 Research Sites

The study was conducted across two primary locations:

1. **Universitas Muhammadiyah Makassar**, focusing on student informants who own four-wheeled vehicles. Primary data include student misperceptions, tax-related decision-making, and behavioral response models regarding Motor Vehicle Tax.
2. **SAMSAT Office, Gowa Regency**, which provides secondary data on the number of compliant and non-compliant taxpayers. These data are used to examine the alignment between student data and official administrative records.

#### 3.3.2 Research Period

Data collection was carried out from **December 2024 to January 2025**, allowing sufficient time to obtain comprehensive data from both sites.

### 3.4 Types and Sources of Data

The study utilizes two categories of data:

#### 3.4.1 Primary Data

Primary data are collected directly from research participants through interviews, questionnaires, observations, documentation, and field notes. These data are tailored to research questions and provide firsthand insights into taxpayer misperceptions.

### 3.4.2 Secondary Data

Secondary data are obtained from existing documents such as reports, books, journals, administrative records, and statistical datasets from relevant institutions including BPS and SAMSAT Gowa. These data supplement primary findings and provide contextual background.

### 3.5 Research Informants

### 3.5.1 Population

The population consists of all active students of Universitas Muhammadiyah Makassar.

### 3.5.2 Sample

A purposive sampling technique is applied, involving **15–20 informants** who meet the following criteria:

1. Active students of UNISMUH during the 2024 academic year.
2. Owners of four-wheeled motor vehicles.
3. Have paid Motor Vehicle Tax for at least two consecutive years.

Purposive sampling enables the selection of individuals capable of providing rich and relevant information (Etikan, Musa, & Alkassim, 2016).

### 3.6 Data Collection Techniques

### 3.6.1 Interviews

Semi-structured interviews are conducted using interview guides for both SAMSAT officers and UNISMUH students. The interview instrument includes:

1. 12 items related to factors generating tax misperceptions, and
2. 15 items related to the taxpayer behavioral response model based on the Theory of Planned Behavior.

Interview responses are assessed using a standardized scoring rubric (clarity, completeness, factual accuracy, reflection, and relevance). Scores are interpreted into misperception categories using the percentage scale adapted from Sofnidar (2018).

### 3.6.2 Questionnaires

Open-ended qualitative questionnaires are distributed to gather descriptive responses related to perceptions, experiences, and decision-making regarding Motor Vehicle Tax.

### 3.6.3 Observations

Participant observations are conducted to capture real behaviors and interactions of taxpayers in natural settings. This method provides contextual insights that complement interview and questionnaire data.

### 3.6.4 Documentation

Documentation analysis includes reviewing reports, records, and administrative documents relevant to tax compliance and taxpayer information.

### 3.7 Data Analysis Technique

Data analysis follows the interactive model by Miles, Huberman, and Saldaña (2014), consisting of:

1. **Data Reduction** — selecting, categorizing, and simplifying raw data.
2. **Data Display** — organizing data into matrices, charts, and descriptive narratives.
3. **Conclusion Drawing/Verification** — interpreting patterns and validating emerging themes throughout the research process.

The analysis is iterative and continues from data collection until final interpretation.

### 3.8 Data Validity (Trustworthiness)

To ensure the credibility of findings, the study applies the following strategies:

### 3.8.1 Prolonged Engagement

Researchers conduct persistent and careful observations to obtain accurate, in-depth information.

### 3.8.2 Triangulation

Triangulation is performed across data sources (students and SAMSAT), methods (interviews, observations, documentation), and time (multiple visits). This ensures consistency, strengthens validity, and reduces researcher bias (Denzin, 2012; Patton, 2015; Creswell & Poth, 2018).

## 4. Results and Discussion

### 4.1 Research Findings

#### 4.1.1 Taxpayers' Perceptions of Motor Vehicle Tax (PKB) Information

Taxpayers' perceptions of PKB information reflect how they interpret tax rules and procedures during the decision-making process. The analysis shows that the clarity, accessibility, and accuracy of information significantly determine whether taxpayers develop correct or incorrect perceptions. Informants who accessed official PKB information—such as through the STNK document, the SAMSAT website, and direct consultation with officers—tended to exhibit accurate understanding and comply with tax obligations. In contrast, those who relied on informal communication channels were more susceptible to misinterpretation and misinformation.

The findings reveal that 55% of informants did not experience misperceptions, with most coming from accounting backgrounds. Meanwhile, 45%—primarily from non-accounting programs such as FKIP PGSD—showed varying degrees of misunderstanding. These individuals frequently encountered information through social media, peers, or community conversations that lacked verification, which contributed to procedural confusion regarding payment stages, penalties, and required documentation. Such inconsistencies highlight the persistent role of informal information networks in shaping public interpretation of PKB policies.

#### 4.1.2 Understanding and Awareness of PKB

Taxpayers' understanding and awareness demonstrate how well they grasp the mechanisms and purpose of the Motor Vehicle Tax. Informants with adequate knowledge understood the distinction between annual and five-year obligations, the calculation mechanism, and allocation of PKB funds. These taxpayers did not exhibit misperceptions and viewed PKB responsibilities as an integral part of civic duties. On the other hand, those who experienced misperceptions showed limited familiarity with tax calculations, often misunderstanding tariff components or assuming inconsistencies in the payment structure.

Awareness also varied across participants. Individuals without misperceptions stated that PKB regulations are easy to understand, particularly because information is available through official outreach programs and government media. Conversely, individuals who misunderstood PKB procedures reported that the language of tax regulations was too complex, subject to frequent changes, or difficult to access in regions with limited internet connectivity. Overall, the findings reaffirm that tax literacy significantly influences taxpayer accuracy in interpreting PKB requirements.

#### 4.1.3 Cognitive Bias in PKB Perception

Cognitive bias shapes how taxpayers process PKB information, particularly through availability bias and fairness bias. Participants with formal education in taxation were able to minimize bias, relying on structured knowledge acquired from courses or academic materials. They tended to view PKB implementation accurately and recognized the logic behind rate calculations. In contrast, informants without such educational support demonstrated a stronger reliance on self-taught or informal sources, which amplified their exposure to incorrect interpretations, procedural simplifications, or outdated public narratives.

Perceptions of fairness also influenced compliance. Taxpayers who viewed the PKB system as transparent accepted the tax as proportional to vehicle specifications and supported by relief mechanisms such as penalty waivers. However, individuals experiencing misperceptions often believed PKB was unfair or burdensome, associating their perceptions with anecdotal experiences or unverified claims circulating online. This contrast indicates that fairness perception is closely tied to both information access and the cognitive frameworks used by taxpayers when interpreting rules.

### 4.1.4 Emotional Perceptions Related to PKB

Taxpayers' emotional perceptions reflect how feelings such as anxiety, trust, or skepticism affect their PKB decisions. Informants without misperceptions reported feeling calm during the payment process because they trusted the system and routinely fulfilled annual obligations. They perceived PKB as a straightforward administrative requirement linked to public service benefits. Conversely, informants with misperceptions described feelings of anxiety or doubt, often triggered by fear of penalties, negative news about corruption, or uncertainty surrounding payment deadlines.

These emotional responses affected decision-making. Informants with accurate understanding made PKB payments without incorporating emotional considerations, whereas those with misperceptions often based their decisions on family influence, perceived risks, or distrust toward government fund management. Out of 20 informants, 11 showed no emotional distortion related to misperception, while 9 demonstrated anxiety or reluctance linked to misinformation. The pattern was strongest among non-accounting students, who generally lacked direct experience with the tax process.

### 4.1.5 PKB Perception Based on Demographics (Age, Gender, Occupation)

Age plays a critical role in shaping tax perceptions. Younger taxpayers (ages 21–27) often depend on older family members to manage PKB payments, leading to limited procedural knowledge and inherited misperceptions. Informants who had never handled PKB independently—typically younger individuals—showed greater confusion regarding deadlines, documentation, and sanctions. All 20 informants displayed potential misperceptions related to age influence, indicating that experiential learning is a vital component of tax understanding.

Gender also influences PKB perceptions. Although some informants believed that PKB obligations are gender-neutral, others expressed the view that men are more appropriate for managing PKB payments due to their perceived familiarity with administrative tasks. This belief reinforces dependency among female taxpayers and limits their opportunity to gain direct tax literacy. The results show that 8 informants did not experience gender-related misperceptions, whereas 12—mostly FKIP PGSD students—internalized gender-based assumptions.

Occupational background shapes compliance patterns as well. Taxpayers with stable income sources, particularly those from families with civil service backgrounds, rarely faced PKB arrears and expressed no economic misperceptions. In contrast, informants whose parents worked in informal or unstable income sectors reported delays of up to a year, believing that PKB payments could be postponed depending on household financial conditions. This economic misperception suggests that income stability strongly influences PKB compliance behavior.

## 4.2 Research Discussion

The findings indicate that taxpayers in Gowa Regency generally possess adequate understanding of PKB due to effective information dissemination conducted by SAMSAT. Official communication channels—including social media, posters, and public outreach—play a significant role in reducing misinformation and supporting taxpayer compliance. This aligns with studies by Sunaningsih (2024), Azizah (2024), Remitasari (2023), and Zamzami (2023), who highlight that enhanced public communication reduces misperceptions. However, challenges remain, particularly in addressing demographic-based misperceptions related to age, gender, and occupational background.

Younger taxpayers often rely on parents for PKB payment decisions, reducing opportunities for independent tax learning. This dependence fosters normative misperceptions, as individuals internalize tax-related beliefs without fully understanding the procedures. Similarly, gender-based perceptions shape taxpayers' roles and responsibilities, with women having fewer opportunities to access PKB-related information. Supporting evidence from Natasha (2020) and Twesige (2023) indicates that women internalize tax norms effectively but are less engaged in active tax administration, resulting in lower compliance compared to men.

Another key factor affecting compliance is the assumption that taxpayers already understand PKB calculations because rate information is printed on the STNK and available online. While this may apply to digitally literate taxpayers, it excludes those with limited technological access or lower tax literacy. As Yana (2024) notes, digital access greatly enhances taxpayers' comprehension of tax rates and their functional purpose. Occupational income patterns further reinforce these effects, with individuals in informal sectors showing higher risks of arrears and economic misperceptions (Puspanita, 2022; Prasantiya, 2018; Sari & Susanti, 2014).

Although emotional perceptions did not directly shape decision-making, trust remains a critical component of compliance. Taxpayers with strong trust in government transparency exhibited higher compliance rates, while those influenced by corruption narratives expressed doubt and hesitation. Wahyuni (2022) confirms that declining trust leads to increased misperception and reduced tax compliance. In this study, anxiety was mainly associated with misinformation rather than the tax system itself.

The combined results suggest that taxpayer compliance is shaped by evaluative beliefs (benefits of PKB), normative beliefs (influence of family and social roles), and motivational factors (willingness to comply). These align with the Theory of Planned Behaviour, which explains how attitudes, subjective norms, and perceived behavioral control collectively guide tax decisions. In Gowa Regency, taxpayer perceptions are therefore influenced not only by technical knowledge but also by demographic characteristics, cognitive tendencies, trust, and social expectations.

## 5. Closing

### 5.1 Summary of Findings

This study reveals several key insights regarding public misperceptions related to Motor Vehicle Tax in Gowa Regency. Interviews with SAMSAT Gowa officials indicate that taxpayers generally possess an adequate understanding of Motor Vehicle Tax. However, potential misperceptions remain evident among individuals aged 21 to 27 years who comply with tax obligations primarily due to parental influence and among female taxpayers who have limited experience with the payment process. These findings suggest that age and gender factors may influence taxpayer perception and subsequently affect compliance behavior.

Interviews with students of Universitas Muhammadiyah Makassar, representing young taxpayers, demonstrate that misperceptions occur across multiple dimensions including misinformation, misunderstanding, miseducation, cognitive biases, framing effects, and demographic characteristics such as age, gender, and occupation. Evidence from interviews, observations, and questionnaire results confirms that these misperceptions shape taxpayers' attitudes and behavioral responses in making compliance decisions related to Motor Vehicle Tax.

### 5.2 Implications of the Study

The findings of this research highlight the importance of understanding how demographic and perceptual factors shape tax compliance behavior. Misperceptions that arise from limited information access, low trust in government, and cognitive or socio demographic factors can reduce compliance and create behavioral inconsistencies. This study reinforces the relevance of behavioral tax models in explaining compliance decisions and underscores the need for targeted communication strategies in tax administration.

### 5.3 Recommendations

Although taxpayers generally demonstrate a good level of understanding of Motor Vehicle Tax, this research identifies persistent misperceptions influenced by age, gender, occupation, economic conditions, and access to credible information. To address these issues, tax authorities should adopt more effective and inclusive communication strategies. Strengthening transparency, expanding outreach and education programs, optimizing the dissemination of accurate information, and implementing clear incentives and sanctions are essential measures for improving taxpayer awareness and compliance.

### 5.4 Suggestions for Future Research

Future studies are encouraged to explore misperception factors using a larger and more diverse sample, as well as to employ quantitative or mixed method approaches to validate the behavioral model of taxpayer decision making. Further research may also examine the role of digital literacy, social media influence, and government service quality in shaping taxpayer perceptions and compliance behaviors.

## Bibliography

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes, 50*(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-T

Ajzen, I. (2011). The theory of planned behaviour: Reactions and reflections. *Psychology & Health, 26*(9), 1113–1127. https://doi.org/10.1080/08870446.2011.613995

Alfiyan, M., & Nugraha, N. A. (2021). Analysis of tax burden and its relevance to Government Regulation Number 23 Year 2018 for micro, small, and medium enterprises (MSME). *Jurnal Pajak Indonesia (Indonesian Tax Review), 5*(2), 180–185. https://doi.org/10.31092/jpi.v5i2.1412

Angeles, I. T. (2021). Categorizing taxpayers: A mixed-method study on small business tax compliance in the Philippines. *The South East Asian Journal of Management, 15*(2). https://doi.org/10.21002/seam.v15i2.13295

Anggoro, D. D., Indriani, I., & Wilopo, W. (2022). Analysis of regional tax potential of Pamekasan Regency. *BISNIS & BIROKRASI: Jurnal Ilmu Administrasi dan Organisasi, 29*(1). https://doi.org/10.20476/jbb.v29i1.1296

Arinda, H., & Devia, D. (2023). Evaluation of the implementation of motorized vehicle tax payments through Samsat Bunda at UPT Madiun regional revenue management. *Journal of Governance and Administrative Reform, 4*(1), 19–33. https://doi.org/10.20473/jgar.v4i1.43279

Armstrong, C. S., Blouin, J. L., Jagolinzer, A. D., & Larcker, D. F. (2015). Corporate governance, incentives, and tax avoidance. *Journal of Accounting and Economics, 60*(1), 1–17. https://doi.org/10.1016/j.jacceco.2015.02.003

Arnold, J. M. (2018). Enhancing governance in Thailand. *OECD Economics Department Working Papers, 1472*. https://doi.org/10.1787/8ddfd4c6-en

Aryanti, A., & Bagja, H. N. (2023). The influence of the motor vehicle tax collection system (PKB) on tax compliance in the city of Bandung. *Jurnal Darma Agung, 31*(1), 85–99.

Bellová, J., & Špírková, T. (2021). The theory of planned behaviour as a research tool and connection with tax law and economics. *Financial Law Review, 21*(1), 1–15. https://doi.org/10.4467/22996834FLR.21.001.13284

Blaufus, K., Huber, H.-P., & Maiterth, R. (2020). Tax misperception and its effects on decision making—Literature review and behavioral taxpayer response model. *Accounting for Transparency, 13*, 1–86. https://ssrn.com/abstract=3697982

Boccanfuso, J., & Ferey, A. (2024). Inattention and the taxation bias. *Journal of the European Economic Association, 22*(3), 1452–1494. https://doi.org/10.1093/jeea/jvad056

Bosnjak, M., Ajzen, I., & Schmidt, P. (2020). The theory of planned behavior: Selected recent advances and applications. *Europe's Journal of Psychology, 16*(3), 352–356. https://doi.org/10.5964/ejop.v16i3.3107

Copeland, P. V., & Cuccia, A. D. (2002). Multiple determinants of framing referents in tax reporting and compliance. *Organizational Behavior and Human Decision Processes, 88*(1), 499–526. https://doi.org/10.1006/obhd.2001.2989

Desai, M. A., & Dharmapala, D. (2009). Corporate tax avoidance and firm value. *Review of Economics and Statistics, 91*(3), 537–546. https://doi.org/10.1162/rest.91.3.537

Di Gioacchino, D., & Fichera, D. (2020). Tax evasion and tax morale: A social network analysis. *European Journal of Political Economy, 65*.

Djuma, H. (2019). *Assessment of tax perception in Turkey: A comparative perspective of international students* (Master's thesis). Sakarya University Institute of Social Sciences.

Edwards, A., Schwab, C., & Shevlin, T. (2016). Financial constraints and cash tax savings. *The Accounting Review, 91*(3), 859–881. https://doi.org/10.2308/accr-51282