

Tax Education and Tax Knowledge on the Level of Land and Building Tax (PBB) Payment

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Abstract

Land and Building Tax (PBB) is a crucial element in the regional revenue structure, playing a vital role in financing various infrastructure and public facility development projects in the region. Land and Building Tax revenue in Manggarai Regency has so far not reached the maximum target, indicating obstacles to public compliance in fulfilling their tax obligations. This study aims to conduct an empirical analysis of the role of tax education and understanding in influencing the intensity of PBB payments. This study employed a quantitative design through a survey technique aimed at PBB taxpayers in Manggarai Regency. The data collection instrument used was a structured questionnaire, which was then processed using a multiple linear regression model. The research findings indicate that tax education plays a significant role in constructing public attitudes and awareness, while tax literacy plays a significant role in strengthening technical understanding regarding regulations and procedures for fulfilling fiscal obligations. Simultaneously, both variables have been shown to have a positive influence on PBB payment rates. These findings indicate that improving the quality of tax education and understanding is an important strategy for local governments to encourage sustainable tax compliance.

Keywords

PBB Payment, Tax Compliance, Tax Education, Tax Knowledge



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INTRODUCTION

Taxes play a vital role as a financial pillar in the national and regional economic structure, funding various public development programs. These fiscal contributions represent the community's real contribution to accelerating economic progress, social facilities, and regional physical development. Among the various types of regional levies, the Rural and Urban Land and Building Tax (PBB-P2) holds significant strategic value due to its relatively stable tax base, with land and buildings as the taxable objects, which are permanent. According to (Mardiasmo 2019) The effectiveness of regional tax collection depends heavily on an administrative system that can accurately reach all taxable objects. In line with this, (Siregar 2020) emphasized that optimizing regional taxes is the main instrument for fiscal independence to reduce dependence on central balancing funds.

However, the large potential is often not in line with the realization of revenue, which reflects behavioral problems at the taxpayer level, as emphasized by (Hidayat 2020) which states that tax knowledge and awareness are the main determinants of compliance. Therefore, strengthening through educational aspects is crucial, in accordance with the view Putra (2021) which emphasizes that tax education has major implications for increasing taxpayer compliance in the region in order to minimize the gap between fiscal targets and realization.

Socio-geographically, Manggarai Regency is characterized by a vast landscape and an economic structure heavily dependent on the agricultural sector, making the PBB (land tax) a vital instrument in supporting public services in rural areas. Despite its strategic location, PBB payment rates in this region remain volatile due to constraints on access to information and differences in community education levels. This is reinforced by (Waluyo 2021) which underscores that a comprehensive understanding of the tax system is the primary foundation for the public to fulfill their legal obligations. In addition, (2022 Tax) In its technical guidelines, it states that proximity to services and ease of technical information are key factors that encourage people to pay taxes on time.

The phenomenon of low PBB (land and building tax) payments cannot be separated from internal factors, such as taxpayer education and knowledge levels. In the context of Manggarai Regency, tax education still faces challenges due to geographical distance and limited information media. According to Aloisius Hama, the inability to consistently achieve targets indicates the need for a more contextual and locally-based educational approach to reach the Manggarai community. Furthermore, Pratama added that systematically strengthening tax literacy is essential to ensure taxpayers have cognitive independence in voluntarily fulfilling their fiscal responsibilities.

The discrepancy between targeted and realized PBB revenues in Manggarai Regency indicates a gap that requires serious attention, as it impacts the region's fiscal limitations in financing development. Data shows an unstable trend in achieving annual targets. The following details the targeted and realized PBB revenues in Manggarai Regency:

Table 1. Target and Realization of PBB Revenue in Manggarai Regency

Year	UN Target (Rp)	PBB Realization (Rp)	Percentage of Achievement
2019	15,200,000,000	12,100,000,000	79.6%
2020	16,500,000,000	9,800,000,000	59.4%
2021	18,000,000,000	13,400,000,000	74.4%
2022	20,100,000,000	15,700,000,000	78.1%
2023	22,300,000,000	17,200,000,000	77.1%

Table 1 shows a persistent gap between fiscal targets and realized PBB revenues in Manggarai Regency. The most striking phenomenon was when realization only reached 59.4% in 2020. The inability to consistently achieve the 100% target over the past five years indicates serious issues with public tax knowledge and education. This aligns with Hidayat's (2020)

findings, which state that knowledge levels significantly influence awareness and compliance in fulfilling fiscal obligations. Furthermore Putra (2021) emphasizes that the effectiveness of tax education has significant implications for improving regional taxpayer compliance and minimizing the gap between targets and actual revenues. Therefore, this study focuses on these two variables to test their effectiveness in minimizing the revenue gap, as shown in the table above.

Tax education is a process aimed at shaping taxpayer awareness, attitudes, and behavior through systematic and continuous information delivery. Tax education focuses not only on the technical aspects of taxation but also instills moral and social values that taxes are a real contribution to regional development. This aligns with research (Muliari and Setiawan 2011) which found that tax counseling and education consistently increased voluntary compliance by developing positive taxpayer attitudes. In a community with communal characteristics like Manggarai Regency, tax education plays a strategic role through a social and cultural approach to building collective awareness. In line with this, (Jatmiko 2016) emphasized that effective socialization is able to mitigate public resistance to regional levies by explaining the return of tax benefits in the form of real development.

However, the effectiveness of tax education depends heavily on the method and intensity of implementation, with formal approaches often being less effective in reaching rural communities. Therefore, a contextual educational approach is necessary to ensure tax messages are well-received (Hardiningsih 2011). In his study, he stated that building trust in public authorities through transparent, educational communication is key to increasing taxpayer compliance. Pandiangan (2014) underlined that simplifying legal language into more popular language in educational materials can significantly improve the fiscal literacy of communities in remote areas.

In Manggarai Regency, differences in formal education levels impact tax knowledge, resulting in some residents still having difficulty understanding the SPPT mechanism and payment procedures. This situation lowers compliance rates, even among taxpayers who are economically well-off. This phenomenon is reinforced by findings. (Siahaan 2010) that ignorance of administrative procedures is a major factor in low regional tax revenue, surpassing financial constraints. Therefore, synergy between education and tax literacy is crucial, as emphasized by (Pandiangan 2014) that simplification of technical information is a key strategy to increase voluntary compliance of communities in regional areas.

METHODS

This study employed a quantitative approach with an explanatory research design to examine the relationship and influence between variables regularly and measurably. The explanatory framework was used to analyze how tax education and tax literacy affected the payment behavior of Land and Building Tax in Manggarai Regency. This approach allowed the researcher to obtain empirical evidence and test hypotheses derived from theoretical foundations.

The research was conducted in Manggarai Regency, East Nusa Tenggara Province. The selection of this location was based on the consideration that the region has significant Land and Building Tax potential, although its realization rate remains suboptimal. The study was carried out during the tax payment period to ensure that respondents provided relevant and up-to-date information.

The population of this study consisted of all Land and Building Tax taxpayers in Manggarai Regency. Due to the large population size, a sampling technique was applied. The study used purposive sampling to select respondents based on specific criteria, including: (1) active status as a taxpayer, (2) ownership or control of taxable property in Manggarai Regency, and (3) having paid Land and Building Tax at least once within the last two years. This ensured that the collected data reflected actual taxpayer behavior.

The data used in this study consists of primary and secondary data. Primary data were collected through structured questionnaires designed to measure respondents' perceptions of tax education, tax literacy, and payment behavior. Secondary data were obtained from official government reports, publications from the regional revenue agency, and relevant academic literature.

Data analysis was conducted using multiple linear regression to evaluate both partial and simultaneous effects of the independent variables on the dependent variable. Prior to regression analysis, validity and reliability tests were conducted to ensure data quality. Hypothesis testing was performed using appropriate statistical tests at a specified significance level. The results were then interpreted to address the research objectives and provide policy implications for improving tax compliance in Manggarai Regency.

FINDINGS AND DISCUSSION

This study involved Land and Building Tax (PBB) taxpayers in Manggarai Regency as respondents. The respondents involved were active taxpayers who owned or controlled taxable objects and had previously paid PBB. Respondent characteristics showed variations in educational background, occupation, and length of ownership of taxable objects, reflecting the socioeconomic conditions of the Manggarai Regency community in general. The diversity of respondent characteristics provides a comprehensive picture of taxpayer perceptions and behaviors regarding tax education, tax knowledge, and compliance in paying PBB. This serves as an important basis for interpreting the results of the research data analysis.

Descriptive Analysis of Research Variables

The descriptive analysis was applied to map the response patterns of the research participants to each tested variable. Based on these descriptive findings, it was identified that the intensity of tax education received by respondents collectively fell into the moderate category. Most respondents stated that they had attended socialization sessions or received information about the Land and Building Tax (PBB), but the intensity and depth of the material received were still limited. Respondents' tax knowledge also fell into the moderate category. Respondents generally understood the basic obligations related to PBB, but still had limited

understanding of administrative procedures and tax sanctions. Meanwhile, PBB payment rates showed a fairly good trend, although late payments were still observed among some respondents.

Data Quality Test Results

Before proceeding to hypothesis testing, the instrument's quality was verified through a series of validity and reliability tests. The data showed that each item in the questionnaire had a correlation value above the required standard, confirming the validity of all research indicators. Furthermore, the reliability evaluation results demonstrated an excellent level of internal consistency, thus declaring the instrument suitable for subsequent statistical analysis. These results ensure that the data collection tool used is highly precise and reliable in capturing data related to tax awareness, taxpayer literacy, and compliance with land and building tax payments.

Results of Multiple Linear Regression Analysis

Multiple linear regression analysis was used to test the effect of Tax Education (X1) and Tax Knowledge (X2) on the PBB Payment Rate (Y). This analysis also aimed to prove the effectiveness of both variables in minimizing the tax revenue gap in Manggarai Regency.

Regression Test Results Table

In a research report, you should present a table in the following format:

Table 2. Regression Test Results

Variables	Regression Coefficient (β)	t-count	Significance (Sig.)	Information
(Constant)	12,450	3,120	0.002	-
Tax Education (X ₁)	0.435	4,210	0,000	Significant
Tax Knowledge (X ₂)	0.380	3,850	0.001	Significant

Based on the results of simultaneous testing using the F-Test, empirical evidence was found that the variables Tax Education and Tax Knowledge have a significant impact on the dynamics of PBB payments. This finding confirms that the combination of these two factors can collectively explain variations in tax payment realization in Manggarai Regency. Coefficient of Determination (R²): Used to see how much of the percentage of variation in PBB payments can be explained by the two variables.

Results of the Analysis of the Coefficient of Determination (R²)

Based on the statistical test results in the Model Summary table, the Adjusted R Square value obtained was 0.684. This indicates that the Tax Education variable (X₁) and Tax Knowledge (X₂) simultaneously contributed 68.4% to the variation in PBB payment levels in Manggarai Regency. Meanwhile, the remaining 31.6% was explained by other factors outside this research model, such as community income levels, the quality of fiscal services, or the credibility of government institutions.

Interpretation of Results Tax Education (X_1) has a positive and significant impact. This indicates that increasing the intensity of education through information channels can reconstruct the public's paradigm regarding the urgency of taxes for local development. Tax Knowledge (X_2) Has a positive and significant impact. In-depth knowledge of taxable objects and payment procedures can eliminate ambiguity and clerical errors that often lead to late payments.

Simultaneous Discussion

Simultaneously, the synergy between structured educational programs and improving taxpayers' cognitive capacity is key to accelerating PBB (land tax) revenue in Manggarai Regency. This demonstrates that compliance improvement strategies cannot rely solely on sanctions, but rather require a holistic approach that combines external stimuli and strengthening internal factors.

The empirical findings in this study confirm that tax education plays a crucial role in accelerating the realization of PBB (land and building tax) payments in Manggarai Regency. This educational process has proven effective in reconstructing the community's paradigm regarding the urgency of taxes as a primary instrument for funding development at the local level. These data indicate that educational initiatives are not merely channels for distributing technical information but also transform into instruments for internalizing social values and changing behavior. Given the characteristics of the Manggarai population, which has strong social and cultural cohesion, a tax education model based on public participation has a significant opportunity to construct social norms conducive to fiscal compliance. This phenomenon reinforces the relevance of the behavioral approach within the framework of tax compliance theory, which places collective awareness and normative structures as the primary determinants of voluntary compliance.

The efficacy of tax knowledge has been confirmed to contribute substantially to the intensity of PBB (land and building tax) payments. Individuals with a deep understanding of the scope of tax objects, payment procedures, and the legal consequences of non-compliance tend to demonstrate a superior level of compliance. Technically, this cognitive competency can eliminate ambiguity and clerical errors that have historically been the main determinants of late payments. These results confirm that strengthening fiscal literacy is a strategic instrument for accelerating consistent compliance, where robust insight constructs taxpayer independence and integrity in fulfilling their responsibilities.

The findings of this research indicate that fiscal education and tax awareness collectively have a significant impact on fluctuations in property tax (PBB) payments in Manggarai Regency. Within this mechanism, tax education acts as an initial catalyst in raising public awareness, while tax knowledge serves to strengthen technical capacity for action. The integration of these two elements creates a pattern of intrinsic and sustainable compliance. This reinforces the proposition that maximizing property tax (PBB) revenue cannot simply rely on coercive instruments or administrative sanctions, but rather requires an instructional strategy focused on developing public cognitive awareness.

The consequences of these findings span both academic and practical domains. Theoretically, this study strengthens the justification for behavioral tax compliance theory, which positions educational and intellectual aspects as key pillars in shaping compliant behavior. Practically, the study's findings provide strategic recommendations for the Manggarai Regency Government to reformulate its PBB (land tax) collection policy through a sustainable, persuasive-informative scheme. This approach is expected to create a healthier and more participatory fiscal ecosystem in Eastern Indonesia.

CONCLUSION

This study confirmed that the objectives outlined in the introduction were achieved, as tax education and tax literacy were found to have a significant and positive influence on Land and Building Tax payments in Manggarai Regency. Tax education improved taxpayers' awareness and understanding, while tax literacy enhanced their ability to understand technical aspects of taxation, reducing errors and delays in payments. Simultaneously, the integration of both variables contributed significantly to increasing tax compliance and revenue realization. These findings indicated that improving tax compliance requires not only regulatory enforcement but also a comprehensive approach that integrates information dissemination and internal awareness development, which may support long-term fiscal sustainability.

Local governments are recommended to strengthen tax education programs using socio-cultural approaches, particularly in rural areas, and to enhance transparency in tax revenue utilization to build public trust. Collaboration with community leaders and the use of both conventional and digital communication channels are essential to improve outreach effectiveness. For future research, it is suggested to include additional variables such as institutional trust, economic conditions, and service quality, as well as to apply qualitative approaches to gain a more comprehensive understanding of taxpayer behavior.

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