

(Research Article)

The Influence of Tax Understanding, Service Quality, and Tax Sanctions on the Compliance of Land and Building Tax (PBB-P2) Taxpayers in Cirebon Regency

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Abstract

This study aims to analyze the influence of taxpayer understanding, service quality, and tax sanctions on taxpayer compliance in paying Rural and Urban Land and Building Tax (PBB-P2) in Cirebon Regency. A quantitative approach was employed through a survey method by distributing questionnaires to 100 individual taxpayers. The data were analyzed using validity tests, reliability tests, classical assumption tests, and multiple linear regression analysis. The results indicate that, both partially and simultaneously, all three independent variables have a positive and significant effect on taxpayer compliance. A good understanding of taxation, high-quality fiscal services, and the implementation of fair and firm tax sanctions enhance public awareness and compliance in fulfilling tax obligations. The coefficient of determination (Adjusted R²) value of 0.726 suggests that these three variables explain 72.6% of the variation in taxpayer compliance, while the remaining 27.4% is influenced by other variables outside the scope of this study. These findings offer practical implications for local governments and tax authorities to continuously improve tax education, public services, and consistent law enforcement to optimize regional tax revenue.

Keywords: Taxpayer Compliance; Tax Knowledge, Service Quality; Tax Sanctions; PBB-P2; Cirebon Regency.

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1. Introduction

Effective from January 1, 2014, the management of Land and Building Tax (PBB) in the Rural and Urban Sector (P2) was fully delegated to the regional (district/municipal) governments. This includes all activities related to civil administration, property valuation, tax determination, administration, collection/enforcement, and taxpayer services for PBB-P2. This transfer of authority is part of the implementation of regional autonomy and fiscal decentralization policies, as stated in Law Number 28 of 2009 (Novlyani & Darmawan, 2022).

According to (Management of Rural and Urban Land and Building Tax PBB-P et al., 2022), the purpose of this delegation is to grant broader taxation authority to local governments by expanding the tax base and allowing independent tax rate determination. This authority is confirmed in Article 80 of the Regional Taxes and Levies Law (UU PDRD), where each district/municipality may determine its own PBB-P2 tax rate, with a maximum cap of 0.3%.

When PBB-P2 was still managed by the central government, regions only received approximately 64.8% of the total PBB-P2 revenue collected in their area. Through this decentralization, the entire revenue now goes directly to the regional government, which is expected to increase the region's original income (PAD).

According to the Law of the Republic of Indonesia Number 12 of 1985 on Land and Building Tax (as amended by Law No. 12 of 1994), PBB is a levy imposed on land and/or buildings based on the economic benefits or social standing of the owner, whether an individual or a corporate body (Law No. 12 of 1985, Article 1 paragraph (1)). PBB payments can be made through designated banks, post offices, official PBB collection officers in villages/sub-districts, or electronic facilities such as ATMs, SMS banking, phone banking, and internet banking (PajakOnline Jakarta, 2024).

Table I.1: PBB-P2 Revenue Realization by Province in 2023

Province	Revenue (IDR)	Province	Revenue (IDR)
DKI Jakarta	9,048,682,494,705	North Maluku	32,100,133,982
East Kalimantan	317,887,062,680	Bengkulu	28,614,934,000
East Java	171,865,085,305	Papua	28,292,625,000
South Kalimantan	146,272,063,175	South Sulawesi	25,935,593,016
West Java	112,730,804,639	Banten	5,305,484,065
DI Yogyakarta	112,230,294,496	West Sulawesi	2,818,182,758
North Kalimantan	97,009,281,941	Bali	1,625,748,585
North Sumatera	87,930,955,000		
Central Sulawesi	52,033,281,789		
West Papua	49,931,540,000		
Riau Islands	45,925,981,538		
Aceh	45,159,769,950		
Bangka Belitung	36,768,067,406		
Central Java	36,474,750,000		
Jambi	33,241,116,074		

Based on Table I.1, West Java Province ranks fifth in terms of PBB-P2 revenue realization among the 22 provinces in Indonesia that submitted their Regional Government Financial Statements (LKPD). In 2023, West Java's PBB-P2 revenue realization was recorded at IDR 112,730,804,639. When compared to the previous year (2022), which reached IDR 162,177,627,076, this indicates a significant decline in PBB-P2 revenue. According to the West Java LKPD, this decline reflects challenges in optimizing local tax collection, especially in the PBB-P2 sector.

Several potential causes include:

- Changes in the tax object database
- Variations in taxpayer compliance
- Regional fiscal policies affecting tax behavior

To address this, strategic and innovative efforts are required from the local government to boost future PBB-P2 revenue, such as:

Region (West Java)	PBB-P2 Revenue (IDR)	Region (West Java)	PBB-P2 Revenue (IDR)
Bogor Regency	610,491,233,234	Garut Regency	45,730,270,278
Bekasi Regency	586,630,303,541	Kuningan Regency	43,499,745,516
Bandung City	541,994,659,671	Cirebon City	35,435,642,763
Bekasi City	466,130,131,033	Tasikmalaya City	29,942,220,823
Depok City	382,789,638,836	Banjar City	6,676,594,930
West Bandung Regency	115,628,247,472		
Purwakarta Regency	94,924,899,271		
Indramayu Regency	77,080,403,718		
Sukabumi Regency	70,647,025,307		
Sumedang Regency	62,763,788,622		
Majalengka Regency	58,548,014,747		
Cirebon Regency	55,851,252,498		

- Tax base extensification
- Enhanced public awareness and taxpayer compliance

Table I.2: PBB-P2 Revenue Realization by Regency/City in West Java (2023)

In 2023, Cirebon Regency ranked 12th out of 17 districts/cities in West Java that reported and published their Local Government Financial Statements (LKPD) on official regional websites. The realized revenue of PBB-P2 in Cirebon Regency was recorded at IDR 73,214,634,553, which is higher than Cirebon City (ranked 15th).

Table: PBB-P2 Target vs Realization in Cirebon Regency (2022–2024)

Year	Target (IDR)	Realization (IDR)
2022	66,088,662,390.00	54,637,851,660.00
2023	70,821,974,390.00	55,851,252,490.00
2024	97,531,679,180.00	75,072,373,540.00

Source: Author's compilation based on data from the Regional Revenue Agency (Bapenda) of Cirebon Regency (2025)

Based on the data from 2022 to 2024, the realization of Land and Building Tax for the Rural and Urban Sector (PBB-P2) revenue in Cirebon Regency showed a consistent upward trend in nominal value. In 2022, the revenue target was set at Rp66.08 billion, with an actual realization of Rp54.63 billion, achieving approximately 82.7% of the target. In 2023, the target increased to Rp70.82 billion, while the realization rose slightly to Rp55.85 billion, reaching around 78.9% of the target. The most significant increase occurred in 2024, when the target was set at Rp97.53 billion, and the realized revenue reached Rp75.07 billion, achieving 77.0% of the target. Although the revenue figures improved each year, the actual collection remained below the targeted amounts, indicating a need for strategic efforts from the local government to enhance tax compliance and optimize PBB-P2 collection. This could include improving taxpayer databases, expanding the tax base, and increasing public awareness of tax obligations.

Table 1.2 illustrates the Land and Building Tax (PBB-P2) revenue data in Cirebon Regency from 2020 to 2024 by comparing the annual targets with the actual realizations. In 2022, the revenue target was set at Rp66,088,662,396.00, but the actual realization only reached Rp54,637,851,668.00, amounting to approximately 82.67% of the target. In 2023, the target increased to Rp70,821,974,391.00, while the realized revenue was Rp55,851,252,498.00, achieving only 78.86% of the target. This indicates a decrease in achievement percentage compared to the previous year. In 2024, despite a significant increase in the target to Rp97,531,679,182.00, the actual realization amounted to Rp75,072,373,546.00, or around 77.00% of the target.

In general, the pattern shown by this data suggests that although there has been a consistent annual increase in the targeted revenue figures, the achievement ratio of actual realization tends to decline. This reflects ongoing challenges in optimizing tax collection, which may stem from taxpayer compliance issues, the effectiveness of collection mechanisms, or external factors such as broader macroeconomic conditions. To improve the realization-to-target ratio, the local government needs to strengthen both intensification and extensification strategies, enhance the quality of tax services, and improve enforcement and supervision mechanisms (Alshira'h et al., 2020).

The regional government continues to make efforts to increase revenue from Land and Building Tax (PBB-P2) every year. Various strategies have been implemented to support this objective, including improving service quality, providing easier payment facilities, and conducting continuous outreach and education programs for taxpayers. These efforts aim to enhance taxpayer satisfaction and awareness, thereby encouraging better compliance with tax obligations (Fitriyana et al., 2023).

Table I.3: PBB-P2 Taxpayer Compliance Rate in Cirebon Regency (2022–2024)

Year	Registered Taxpayers (WPOP)	Compliant WPOP	Non-Compliant WPOP	Compliance Rate
2022	805,851	688,160	117,691	82.67%
2023	808,397	667,777	140,620	78.86%
2024	812,571	664,118	148,453	77.00%

Based on the data presented in Table I.3, in 2022 the number of registered Land and Building Taxpayers (WPOP) in Cirebon Regency was 805,851, with 688,160 taxpayers recorded as compliant and 117,691 as non-compliant, resulting in a compliance rate of 82.67%. However, in 2023, although the number of registered taxpayers slightly increased to 808,397, the number of compliant taxpayers decreased to 667,777, and non-compliant taxpayers rose to 140,620, reducing the compliance rate to 78.86%. This downward trend continued in 2024, where registered taxpayers increased again to 812,571, yet the number of compliant taxpayers

dropped further to 664,118, and non-compliant taxpayers increased to 148,453, resulting in a compliance rate of 77.00%.

These figures indicate that while the number of registered taxpayers has gradually grown over the years, the level of taxpayer compliance has consistently declined. Several factors may influence taxpayer compliance in paying PBB, including tax knowledge, the quality of service provided by tax officers, and the application of tax penalties (Mafaza, 2022). Tax understanding plays a critical role; as taxpayer education and outreach efforts improve, so does awareness of taxation regulations, payment procedures, and the broader benefits of taxes for regional

Level of Tax Understanding	Number of Taxpayers (WP)	Percentage
No Understanding	49	49%
Moderate Understanding	32	32%
Good Understanding	19	19%
Total	100	100%

development (Nifanngeljau & Sularsih, 2020). The higher the level of understanding, the greater the tendency for taxpayers to comply with tax obligations.

According to Attribution Theory, tax understanding is viewed as an internal factor that shapes taxpayer compliance behavior. This theory suggests that individuals attribute the cause of their actions either to internal factors like knowledge and attitudes or external pressures such as penalties or enforcement (Maulana & Andrianingsih, 2023). Taxpayers who possess high levels of understanding regarding tax rules and benefits are more likely to attribute their compliance to personal responsibility and awareness (internal attribution). This positive internal attribution enhances intrinsic motivation to fulfill obligations voluntarily and consistently. Conversely, those with limited understanding may attribute tax obligations to external factors, resulting in weaker, unsustainable compliance. Thus, through the lens of Attribution Theory, it can be concluded that strong tax understanding significantly contributes to improved compliance through the development of positive internal attributions (Siregar et al., 2023).

Table I.4: Tax Understanding of PBB-P2 Taxpayers in Cirebon Regency (2024)

Source: Researcher's observation and interviews (2025)

Based on Table I.4, the level of tax understanding among PBB-P2 taxpayers in Cirebon Regency in 2024 remains relatively low, particularly among Micro, Small, and Medium Enterprises (MSMEs). As many as 49% of MSME taxpayers were found to have no tax knowledge at all, while 28% demonstrated moderate understanding, and only 19% showed good tax knowledge. This indicates that nearly half of the MSMEs in Cirebon Regency still lack adequate understanding of their tax obligations, especially in relation to the Land and Building Tax for Rural and Urban Sectors (PBB-P2). This lack of understanding potentially reduces tax compliance, as low levels of tax knowledge are frequently correlated with non-compliance. The situation highlights the need for enhanced education and outreach programs,

specifically targeting MSMEs, to improve their awareness and understanding of taxation, which in turn could support efforts to optimize local tax revenue (Ratih & Anisah, 2021).

Empirical findings from several studies show mixed results regarding the influence of tax understanding on taxpayer compliance. Research by Oktaviani and Wardani (2015), Hasmi (2022), and Mumu et al. (2020) suggests that tax understanding has a positive effect on taxpayer compliance with PBB obligations. In contrast, studies by Faizin, Kertahadi, and Ruhana (2016), Wilestari and Ramadhani (2020), and Ningtias, Harahap, and Hastuti (2020) argue that tax understanding does not significantly affect compliance with PBB payments.

In addition to understanding, service quality plays a crucial role in improving taxpayer satisfaction and compliance with PBB-P2. Elements such as ease of payment, accessibility of information, and convenience in tax administration are key factors shaping taxpayers' positive perceptions of tax services (Diah Purwani Susanti et al., 2023). A study by Purnamasari et al. (2024) shows that tax service quality and taxpayer awareness significantly influence PBB-P2 compliance at the Regional Revenue Agency's UPT in South Bandung. This confirms that consistent improvements in service delivery can contribute meaningfully to enhanced taxpayer compliance. However, findings from Maneksi (2024) reveal that service quality does not always have a strong influence, suggesting that other variables—such as taxpayer awareness and tax knowledge—may be more dominant in influencing behavior. Therefore, delivering high-quality tax services should be seen not only as an administrative necessity, but also as a strategic policy tool that supports local tax revenue optimization. Local governments must continue to enhance both the quality of tax services and the tax education provided to citizens.

Table I.5: Quality of PBB-P2 Services in Cirebon Regency (2024)

Service Quality	Number of MSMEs	Percentage
Poor	40	40%
Fair	48	48%
Good	12	12%
Total	100	100%

Source: Researcher's Observations and Interviews (2025)

Referring to Table I.5, the results show that a significant portion of MSMEs in Cirebon Regency rated the quality of PBB-P2 services as moderate (48%), while 40% rated them as poor, and only 12% perceived the services as good. These findings indicate that although most respondents find tax services adequate, a considerable proportion of MSMEs are still dissatisfied with the administration and service quality of PBB-P2.

Empirical research by Novitasari & Hamta (2017), Wiguna (2019), Rahma Wati (2022), and Suryani (2020) supports the notion that service quality positively influences taxpayer compliance. Conversely, studies by Nafiah & Warno (2017), Hidayat (2022), and R. Hidayat (2022) found no significant effect of service quality on tax compliance. These contrasting findings suggest that while quality service delivery can boost compliance, other dominant factors such as tax knowledge and awareness may exert greater influence in certain contexts.

In addition to service quality, tax sanctions play a crucial role in ensuring taxpayer compliance. Sanctions function as a preventive mechanism to enforce adherence to tax regulations. They act as deterrents, motivating taxpayers to fulfill their obligations out of fear of legal consequences, such as fines, interest penalties, or administrative action (Hantono & Sianturi, 2021). From the Attribution Theory perspective, tax sanctions are viewed as external factors that influence how taxpayers interpret and respond to tax obligations. If sanctions are perceived as strict, fair, and consistently applied, they can trigger external attributions—where taxpayers comply to avoid punishment. Over time, with proper administration and transparency, these external motivations may evolve into internal attributions, resulting in more voluntary and stable compliance behavior (Maulana & Andrianingsih, 2023).

The rise in tax sanctions in Cirebon Regency in 2024 reflects the regional government's fiscal policy aimed at increasing local revenue (PAD). According to Regional Regulation No. 1 of 2024, the government adjusted the PBB-P2 tariff and strengthened administrative sanctions for late payments. These changes introduced a progressive tax system based on property market values (NJOP) and increased late payment penalties. While this policy intends to boost compliance through deterrence, it also sparked resistance from the public, especially where PBB increases were reportedly as high as 1,000% in some areas (Suara Cirebon, 2024). To address this, the Cirebon Regency Government issued Regent Decree No. 900.13.1/Kep.6-Bapenda/2024, offering incentives for early payment. This reflects the importance of balancing fiscal effectiveness with community capacity, to ensure sustainable compliance.

Research by Siregar & Soni (2018), Handayani (2020), and Sabijono & Wku (2024) affirms that tax sanctions positively influence compliance. However, contrary findings by Ayunda (2015), Susanto (2020), and Pratiwi (2021) suggest that sanctions may not be the main determinant of compliance, particularly when not perceived as fair or proportionate.

According to Attribution Theory, taxpayer behavior is influenced by how they interpret the causes behind compliance. Tax understanding fosters internal attribution, wherein taxpayers comply due to moral awareness and personal responsibility. Meanwhile, service quality and sanctions are external stimuli—influencing perceptions of fairness, trust in tax authorities, or fear of penalties. These external attributions may trigger initial compliance, but when combined with education and fairness, can gradually develop into internal motivations.

Based on the aforementioned background, several problems have been identified in the management and compliance of Land and Building Tax (PBB-P2) in Cirebon Regency. Firstly, the realization of PBB-P2 revenue from 2022 to 2024 has consistently fallen significantly short of the targets set by the local government, reflecting challenges in maximizing local tax collection performance. Secondly, there has been a noticeable downward trend in taxpayer compliance during the same period, despite the fact that the number of registered taxpayers continues to increase each year. This suggests a growing gap between taxpayer registration and actual tax payment behavior. Thirdly, the level of tax understanding among PBB-P2 taxpayers, particularly in the micro, small, and medium enterprise (MSME) sector, remains relatively low. This lack of understanding has the potential to further reduce tax compliance, as limited knowledge of tax regulations and procedures often correlates with non-compliance. Lastly, the quality of PBB-P2 tax services in Cirebon Regency is still perceived as less than optimal by a substantial number of taxpayers. Many respondents express dissatisfaction with current administrative processes and service delivery, which may also contribute to reduced compliance. These issues collectively highlight the need for targeted policy interventions and improvements in taxpayer education, service quality, and enforcement mechanisms.

Based on the background described above, the researcher is interested in re-examining the variables that influence taxpayer compliance. This study specifically investigates the influence of taxpayer understanding, service quality, and tax sanctions on compliance with Land and Building Tax (PBB) obligations. The study focuses on taxpayers in Cirebon Regency, as a case study to gain deeper insights into the dynamics of local tax compliance.

2. Literature Review

2.1. Attribution Theory

Attribution Theory, which fundamentally explains how individuals interpret and assign causes to behavior, provides a crucial framework for understanding taxpayer attitudes toward tax compliance. In the context of taxation, taxpayers attribute meaning to tax policies, tax authorities, and their own obligations based on both internal factors—such as personal beliefs and moral values—and external factors, such as the quality of tax services or governmental policies. According to Seelkopf et al. (2021), taxpayers' perceptions of the fairness of the tax system and the legitimacy of tax authorities significantly influence how they attribute their

obligations—whether as a moral responsibility (internal attribution) or as an external pressure to avoid penalties.

When attribution is more internal and positive, voluntary compliance tends to be higher. In line with this, Alam (2022) argues that internal attributions, such as a sense of personal responsibility and trust in government, increase the likelihood that taxpayers will perceive taxes as a voluntary contribution to collective welfare. Conversely, if taxpayers attribute their obligations to negative external factors, such as perceived injustice or corruption, their motivation to comply decreases, and compliance is more likely to be seen as coercive. Therefore, understanding this attribution process is critical for governments in designing communication strategies that foster positive perceptions, strengthen trust, and encourage sustainable tax compliance. According to Attribution Theory, tax knowledge is considered an internal factor that significantly shapes taxpayer behavior. As Maulana and Andrianingsih (2023) emphasize, individuals interpret the causes of their behavior based on internal aspects such as knowledge and attitudes, or external influences like social pressure or regulatory enforcement. When taxpayers possess a high level of understanding regarding tax regulations, procedures, and benefits, they are more likely to view tax compliance as stemming from personal awareness and responsibility—an internal attribution.

Moreover, the quality of tax services, as an external factor, also plays an important role in shaping taxpayer perceptions and behaviors. Attribution Theory, developed by Heider (1958) and further expanded by Kelley (1967), explains that people attempt to understand the causes of behavior through internal (personal) and external (environmental) lenses. In the case of tax compliance, the quality of service provided by tax authorities can serve as a crucial external attribution factor that influences how taxpayers interpret their obligations.

Similarly, tax sanctions function as external motivators within the attribution framework. Maulana and Andrianingsih (2023) suggest that an individual's behavior is shaped by their interpretations of the causes behind certain events, whether those causes are internal (e.g., awareness and motivation) or external (e.g., legal penalties or social pressure). In this context, the presence of tax sanctions can lead to external attributions in which taxpayers comply in order to avoid legal consequences. However, when administered fairly and transparently, these sanctions may eventually contribute to the development of internal attributions, leading to greater intrinsic motivation and sustained voluntary compliance.

2.2 Definition of Taxation

According to Suyanto (2023), the concept of taxation can vary depending on the perspective from which it is viewed—be it legal, economic, or social. However, the essence and purpose of taxation remain consistent: it is a mandatory contribution used to finance public expenditures in pursuit of societal welfare.

Aristarkhova and Zueva (2022) define tax as “a mandatory contribution to the state owed by individuals or entities, enforced by law, without direct compensation, and utilized for the benefit of the nation to achieve the greatest prosperity for its people.” This definition highlights the obligatory nature of taxes, their legal foundation, and the absence of direct reciprocation between taxpayers and the state.

In line with this, the Organisation for Economic Co-operation and Development (OECD) describes taxes as “compulsory, unrequited payments to general government collected by central or sub-national governments to finance general government activities and public services.” Taxes are also regarded as essential instruments to support sustainable economic growth and equitable wealth distribution (George & Rajasekar, 2022).

Based on these definitions, it can be concluded that tax is a compulsory monetary contribution imposed on individuals or entities that meet certain criteria, collected by both central and local governments based on statutory regulations, without any direct return, and allocated to fund state expenditures aimed at promoting public welfare.

Taxation serves as a vital pillar in the functioning of a nation, particularly in financing state expenditures and achieving national development objectives. As outlined by Zotikov (2023), tax not only fulfills its fundamental role as a revenue-generating tool (budgetary function), but also operates as a regulatory instrument that supports broader economic and social policies. The budgetary function of tax refers to its capacity to fund government operations and public services, with sources such as Income Tax (PPh), Value Added Tax (VAT/PPN), Luxury Goods Tax (PPnBM), and Land and Building Tax (PBB) serving as key contributors to state revenue (Valihura, 2022). Meanwhile, the regulatory function underscores the strategic use of taxation to influence economic behavior—for instance, encouraging investment in priority sectors through tax incentives or discouraging excessive consumption by imposing high taxes on luxury items (Koroviy, 2020).

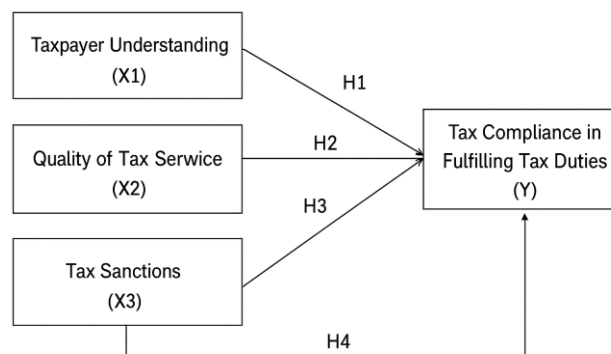
To enhance administrative efficiency and policy implementation, taxes are categorized based on various criteria. From a classification perspective, taxes are divided by type, nature, and collecting authority. By type, taxes include direct taxes, which are borne by the taxpayer and cannot be shifted (e.g., Income Tax), and indirect taxes, which may be transferred to others (e.g., VAT). By nature, taxes are either subjective, considering the personal conditions of the taxpayer, or objective, focusing solely on the taxable object regardless of the taxpayer's background. Based on the collecting authority, taxes are classified into central taxes, levied by the national government (e.g., PPh, PPN, PPnBM), and local taxes, which are imposed by regional governments such as provinces or districts/cities—examples include Hotel Tax, Restaurant Tax, and PBB-P2 (Pajak, 2023).

2.3 Theoretical Framework

Tax compliance is a crucial element in optimizing state revenue, particularly from local tax sectors such as Land and Building Tax (PBB). Compliance reflects the extent to which taxpayers fulfill their obligations voluntarily and in accordance with prevailing tax regulations. Numerous prior studies suggest that compliance is influenced by a combination of internal and external factors that shape taxpayers' perceptions, attitudes, and behaviors (Siregar et al., 2023).

One significant internal factor is taxpayer understanding, which refers to the extent to which taxpayers are knowledgeable about, comprehend, and are able to implement tax regulations in practice. Within the context of Attribution Theory, tax understanding is classified as an internal attribution that motivates individuals to comply due to personal awareness and responsibility. A high level of understanding regarding PBB rules and benefits tends to foster a positive perception of tax obligations, strengthening intrinsic motivation and leading to voluntary compliance. Conversely, a low level of understanding may result in administrative errors or even non-compliance, whether intentional or not, due to a lack of adequate information and procedural knowledge (Siregar et al., 2023).

Another key external factor is the quality of tax services, which includes the clarity of information, procedural simplicity, service efficiency, and the professionalism of tax officers. According to Attribution Theory, service quality acts as an external factor influencing taxpayers' attribution of their compliance behavior. Responsive and friendly service encourages positive external attributions, whereby taxpayers feel supported and facilitated in fulfilling their tax responsibilities, thereby increasing voluntary compliance (Purnamasari et al., 2024). In contrast, poor service may create dissatisfaction and negative perceptions that reduce the willingness to comply. Therefore, to visualize the relationship between these variables, the theoretical framework of this study is illustrated in Figure II.1 Theoretical Framework.

Figure II.1 Theoretical Framework**Figure II.1 Theoretical Framework**

Source: Author's Own Work (2025)

2.4 Research Hypotheses

2.4.1 The Effect of Taxpayer Understanding on Compliance with Land and Building Tax (PBB-P2)

Understanding refers to a person's ability to interpret or internalize knowledge and apply it according to their own reasoning. In the context of taxation, taxpayer understanding is defined as the ability to comprehend and apply tax regulations and procedures accurately. The more knowledgeable a taxpayer is about tax obligations, the more likely they are to comply voluntarily. According to Siregar et al. (2023), understanding is an internal attribution factor influencing tax compliance behavior.

Based on attribution theory, taxpayer understanding of tax laws is classified as an internal cause that affects how individuals decide to act in accordance with their tax obligations. When taxpayers are well-informed, they are more likely to view tax compliance as a personal responsibility, independent of external enforcement.

Several empirical studies support this relationship. Research by Oktaviani & Wardani (2015), N. Hasmi (2022), and Mumu et al. (2020) found that taxpayer understanding positively influences compliance. In contrast, Faizin et al. (2016), Wilestari & Ramadhani (2020), and Ningtias et al. (2020) found no significant influence.

Hypothesis 1 (H1): Taxpayer understanding has a positive effect on compliance with PBB-P2 obligations.

2.4.2 The Effect of Service Quality on Compliance with PBB-P2

Tax administration services provided to taxpayers are a form of public service aimed at fulfilling citizens' rights and obligations. Good service quality—such as clear communication, timely processing, and courteous treatment—can increase taxpayer satisfaction and willingness to comply voluntarily (Siregar et al., 2023).

Attribution theory classifies service quality as an external factor that can influence behavior. A positive experience with tax officials and simplified procedures can motivate taxpayers to attribute their compliance to the system's supportiveness, fostering voluntary compliance. Conversely, poor service may foster resistance or indifference toward tax obligations.

Empirical evidence varies. Studies by Novitasari & Firdaus (2017), Wiguna (2019), Wati (2022), and Suryani (2020) found a positive effect of service quality on tax compliance. On the other hand, Nafiah & Warno (2017), Hidayat (2022), and R. Hidayat (2022) reported no significant impact.

Hypothesis 2 (H2): Service quality has a positive effect on compliance with PBB-P2 obligations.

2.4.3 The Effect of Tax Sanctions on Compliance with PBB-P2

Tax sanctions, whether administrative or criminal, are imposed on taxpayers who fail to fulfill their obligations, such as late payments or fraudulent reporting. According to attribution theory, tax sanctions represent external motivators. Effective sanctions increase the perceived risk of non-compliance, encouraging taxpayers to comply in order to avoid penalties (Siregar et al., 2023).

Research by Siregar & Soni (2018), Handayani (2020), and Maulida & Yani (2021) supports the idea that tax sanctions positively influence compliance. However, Ayunda (2015), Susanto (2020), and Pratiwi (2021) found no significant relationship.

Hypothesis 3 (H3): Tax sanctions have a positive effect on compliance with PBB-P2 obligations.

2.4.4 The Combined Effect of Taxpayer Understanding, Service Quality, and Tax Sanctions on PBB-P2 Compliance

Attribution theory, originally proposed by Heider (1958) and developed further by Weiner (1985), posits that behavior is influenced by internal and external attributions. In this framework, understanding of taxation represents an internal factor driving compliance based on knowledge and self-awareness. Service quality and sanctions act as external factors—one encouraging compliance through supportive experiences, the other through deterrence. Together, these three variables—taxpayer understanding, service quality, and sanctions—are hypothesized to jointly shape compliance behavior with respect to PBB-P2.

Hypothesis 4 (H4): Taxpayer understanding, service quality, and tax sanctions simultaneously have a significant positive effect on compliance with PBB-P2 obligations.

3. Research Methods

The research method employed in this study is a quantitative approach. According to Nugroho and Apriladiestya (2023), quantitative data refers to information presented in numerical form or qualitative data that has been assigned numerical values (scoring) for the purpose of statistical analysis. In this study, the quantitative data consists of primary data obtained from respondents' answers to a questionnaire, which were scored and analyzed statistically. The primary data was collected through the distribution of questionnaires using a Likert scale, and the respondents were PBB-P2 taxpayers residing in Cirebon Regency. The population in this study consists of all PBB taxpayers in Cirebon Regency in the year 2024, totaling 812,571 individuals, as recorded by the Regional Revenue Management Agency (BPPD) of Cirebon Regency.

When the population is large and it is not feasible for the researcher to study all members of the population—due to limitations in funding, time, and resources—a sample can be selected from the population. To determine the appropriate sample size, this study uses the Slovin formula as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Where: n = sample size, N = total population, e = margin of error (set at 10% or 0.1). The population in this study comprises 812,571 PBB taxpayers in Cirebon Regency. Applying a 10% margin of error, the sample size is calculated as:

$$n = \frac{812.517}{1 + 812.517(10\%)^2}$$

$$n = 100$$

Therefore, the total number of respondents in this study is 100 PBB taxpayers in Cirebon Regency. The sampling technique used in this research is convenience sampling. Convenience sampling refers to a non-probability sampling method where information is collected from members of the population who are most readily available and willing to participate.

3.2 Data Collection Technique

In this study, the data collection technique employed is random sampling. Random sampling is a method in which each member of the population has an equal chance of being selected as a sample. This technique aims to produce a representative sample, thereby minimizing potential bias in the research process. Through random sampling, the selection of respondents is not influenced by the subjective judgment of the researcher but is conducted randomly—such as by using a lottery system, random number tables, or randomizing software. According to Hantono and Sianturi (2021), random sampling enhances the external validity of a study because the findings are more generalizable to the broader population. In this research, random sampling was used to select PBB.

3.3 Data Analysis Methods

3.3.1 Frequency Distribution Test

The frequency distribution test is conducted to provide a general overview of the questionnaire score recap obtained from field data.

3.3.2 Data Quality Test

Validity Test

According to Ghazali (2018:51), a validity test is used to assess whether a questionnaire is legitimate or valid. A questionnaire is considered valid if its questions are capable of accurately capturing what they are intended to measure. The significance test is carried out by comparing the calculated r -value (r -count) with the critical r -value (r -table) at a degree of freedom (df) = $n-2$ and a significance level of $\alpha = 0.05$. The criteria for decision-making are:

If $r\text{-count} > r\text{-table}$ and positive, the indicator is declared valid.

If $r\text{-count} < r\text{-table}$, the indicator is considered invalid.

Reliability Test

Ghazali (2018:45) defines reliability as a tool to measure a questionnaire that is an indicator of a variable or construct. A questionnaire is deemed reliable if the answers to its questions are consistent or stable over time. The reliability of a construct is evaluated using Cronbach's Alpha, where a value greater than 0.70 indicates that the construct is reliable, and a value below 0.70 suggests the opposite (Nunnally, 1994, in Ghazali, 2018:46).

3.3.3 Classical Assumption Tests

Normality Test

According to Ghazali (2018:161), the normality test is intended to determine whether the residuals in a regression model are normally distributed. A good regression model should have normally distributed residuals. This test is conducted using the Kolmogorov-Smirnov (K-S) non-parametric statistical test. The decision criteria are:

If $p\text{-value} > 0.05$, the data is normally distributed.

If $p\text{-value} < 0.05$, the data is not normally distributed.

Multicollinearity Test

This test aims to detect the presence of correlations among independent variables in the regression model. A good regression model should not show multicollinearity. This can be assessed using Tolerance and Variance Inflation Factor (VIF) values. If $\text{Tolerance} \leq 0.10$ or $\text{VIF} \geq 10$, it indicates multicollinearity (Ghazali, 2018:107).

Heteroscedasticity Test

This test assesses whether the variance of residuals is constant across observations. If the variance is constant, it is called homoscedasticity; if not, it is heteroscedasticity. The Glejser Test is used, with the decision criteria:

If significance > 0.05, heteroscedasticity is not present.

If significance < 0.05, heteroscedasticity is present (Ghazali, 2018:137).

3.3.4 Multiple Linear Regression Analysis

The study employs multiple linear regression analysis to determine the effect of the independent variables (X) on the dependent variable (Y), specifically examining the impact of taxpayer understanding (X₁), service quality (X₂), and tax sanctions (X₃) on taxpayer compliance (Y). According to Ghazali (2018:96), multiple regression is a method used to study the dependency of the dependent variable on one or more independent variables to estimate or predict the average value of the dependent variable based on known values of the independent variables. The regression equation used in this study is:

$$KPBB = \alpha + \beta_1 SWP + \beta_2 KSP + \beta_3 PP + e$$

Where:

KPBB = Taxpayer Compliance on Land and Building Tax

α = Constant

$\beta_1, \beta_2, \beta_3$ = Regression coefficients

PWP = Taxpayer Understanding

KP = Service Quality

SP = Tax Sanctions

e = Standard Error

Interpretation:

When X = 0, the value of Y equals the constant α .

When X increases by 1%, and the coefficient is positive, Y will increase by 1%; if the coefficient is negative, Y will decrease by 1%.

3.3.5 Hypothesis Testing

t-Test

The t-test is used to determine the partial effect of each independent variable on the dependent variable. According to Ghazali (2018:98), this test measures the influence of a single predictor variable on the variation in the outcome variable. Decision rules:

If t-count > t-table, H₀ is rejected (there is a significant effect).

If t-count < t-table, H₀ is accepted (no significant effect).

Alternatively:

If significance < 0.05, H₀ is rejected.

If significance > 0.05, H₀ is accepted.

3.3.6 Coefficient of Determination (R²)

This test assesses the goodness-of-fit of the regression model. The adjusted R² value indicates how much of the variance in the dependent variable is explained by the independent variables. A value approaching 1 indicates a stronger explanatory power of the independent variables (Ghazali, 2018:97).

F-Test

The F-test determines the simultaneous influence of all independent variables on the dependent variable. According to Pratama and Sari (2023), the F-test compares the significance value (p-value) with the significance level $\alpha = 0.05$.

If p-value < 0.05 , the regression model is significant.

If p-value > 0.05 , the model is not significant.

In this study, the F-test is used to determine whether taxpayer understanding, service quality, and tax sanctions simultaneously influence taxpayer compliance with PBB-P2 in Cirebon Regency.

4. Result and Discussion

Cirebon Regency is historically recorded to have been established on Dwa Dasi Sukla Pakca Cetra Masa Sahasra Patangatus Papat Ingkang Sakakala, corresponding to 12 Shafar 887 Hijri or April 2, 1482 AD, which is now commemorated as the official founding date of the regency. With Sumber as its capital city, the administrative division of Cirebon Regency consists of 40 districts (kecamatan), 412 villages, and 12 urban wards (kelurahan), covering a total area of 990.36 km². According to the Central Statistics Agency (Badan Pusat Statistik) of Cirebon Regency (2023), the total population is 2,126,179, resulting in a population density of 21 inhabitants/km² (Cirebon Regency Government, 2022).

The regional motto of Cirebon Regency is "Rame Ing Gawe, Sepi Ing Pamrih," which means "Diligent in work, without expecting reward." Geographically, Cirebon is part of West Java Province, located on the eastern edge and serving as a gateway to Central Java Province. In the agricultural sector, Cirebon Regency is known as one of the main rice-producing areas located along the Pantura (North Coast) corridor.

According to official data from the Regional Revenue Management Agency (BPPD) of Cirebon Regency, the number of Land and Building Tax for Rural and Urban Sectors (PBB-P2) taxpayers is recorded at 812,571 individuals/entities. This number represents the total subjects liable for land and building tax obligations within both rural and urban administrative areas. This population serves as the basis for determining the research sample, as it reflects the tax objects that are subject to management and revenue collection by the local government. Given its large scope, this population provides a comprehensive overview of the local tax potential as well as taxpayer compliance behavior within Cirebon Regency.

4.1.2 Research Sample Data

This study utilizes quantitative data obtained through the distribution of questionnaires to individual taxpayers of Land and Building Tax for Rural and Urban Sectors (PBB-P2) residing in Cirebon Regency. The data collection process was carried out by distributing the research questionnaires both indirectly, through village officials, and directly, through door-to-door visits to taxpayers' residences. The distribution and collection of questionnaires took place between May 20, 2025, and June 10, 2025. The details of the questionnaire distribution are presented in the table below:

Table IV-1 Questionnaire Distribution Summary

No	Description	Quantity
1	Total questionnaires distributed	100
2	Questionnaires not returned	0
3	Questionnaires returned	100
4	Questionnaires not usable	0
5	Questionnaires usable for analysis	100

Source: Processed primary data (2025)

4.1.2 Research Sample Data

The data indicates that 100 questionnaires were returned, accounting for 100% of the total distributed. No questionnaires were unreturned (0%), and none were excluded from analysis (0%) since all responses were complete, with no unanswered items or incomplete respondent identities.

4.1.3 Respondent Characteristics

The respondents who participated in completing the research questionnaire regarding the influence of taxpayer understanding, service quality, and tax sanctions on PBB taxpayer compliance in Cirebon Regency were individual land and building taxpayers (PBB-P2) residing in Cirebon Regency, totaling 100 respondents. All returned questionnaires were complete and valid for analysis. The characteristics of the respondents are presented as follows:

Table IV.2 Respondent Characteristics by Gender

No	Gender	Number of Respondents	Percentage
1	Male	45	45%
2	Female	55	55%
	Total	100	100%

Source: Processed primary data (2025)

The table shows that 45 respondents (45%) were male and 55 respondents (55%) were female. Thus, the sample consisted of slightly more female respondents.

Table IV.3 Respondent Characteristics by Education Level

No	Education Level	Number of Respondents	Percentage
1	Elementary School (SD)	2	2%
2	Junior High School (SMP)	15	15%
3	Senior High School (SMA)	42	42%
4	Associate Degree (D3)	8	8%
5	Bachelor's Degree (S1)	31	31%
6	Postgraduate	2	2%
	Total	100	100%

Most respondents had completed Senior High School (42%), followed by Bachelor's Degree (31%), and Junior High School (15%). This suggests that the majority of respondents had at least a high school level of education.

Table IV.4 Respondent Characteristics by Age Group

No	Age Group (Years)	Number of Respondents	Percentage
1	< 25	10	10%
2	26–40	40	40%
3	41–50	38	38%

No	Age Group (Years)	Number of Respondents	Percentage
4	> 50	12	12%
	Total	100	100%

Source: Processed primary data (2025)

Most respondents were in the productive age range, with 40% aged 26–40 years and 38% aged 41–50 years, indicating that the majority were within working age groups that are typically active in property ownership and tax obligations.

4.2. Data Quality Testing Results

4.2.1 Validity Test Results

The validity test is used to assess whether a questionnaire is valid, i.e., whether each item measures what it is intended to measure. The test is conducted by comparing the calculated correlation value (r-count) with the critical value (r-table) for a degree of freedom ($df = n - 2$) at a significance level of 0.05. If the r-count is greater than r-table and positive, the item is considered valid.

Table IV.9 Validity Test Results for Taxpayer Compliance Variable (Y)

No	Item	r-count	r-table	Remarks
1	P1	0.663	0.195	Valid
2	P2	0.798	0.195	Valid
3	P3	0.770	0.195	Valid
4	P4	0.735	0.195	Valid

Source: Processed primary data (2025)

All question items have r-count values exceeding the critical value (0.195), thus each item in the taxpayer compliance variable is valid.

Table IV.10 Validity Test Results for Taxpayer Understanding Variable (X1)

No	Item	r-count	r-table	Remarks
1	P1	0.777	0.195	Valid
2	P2	0.787	0.195	Valid
3	P3	0.721	0.195	Valid

Source: Processed primary data (2025)

The r-count for all items is greater than the r-table value, indicating that the items measuring the taxpayer understanding variable are valid.

Table IV.11 Validity Test Results for Service Quality Variable (X2)

No	Item	r-count	r-table	Remarks
1	P1	0.807	0.195	Valid
2	P2	0.697	0.195	Valid
3	P3	0.832	0.195	Valid

Source: Processed primary data (2025)

Each item under the service quality variable has an r-count above 0.195, indicating that all items are statistically valid.

Table IV.12 Validity Test Results for Tax Sanction Variable (X3)

No	Item	r-count	r-table	Remarks
1	P1	0.853	0.195	Valid
2	P2	0.880	0.195	Valid
3	P3	0.788	0.195	Valid
4	P4	0.837	0.195	Valid

Source: Processed primary data (2025)

As all items scored above the r-table value of 0.195, the tax sanction variable is deemed valid.

4.2.2 Reliability Test Results

The reliability test aims to assess the internal consistency of the measurement instrument, indicating whether it produces stable and consistent results over time. A construct is considered reliable if the Cronbach's Alpha coefficient is greater than 0.70. If it is lower, the construct is considered less or not reliable. The results of the reliability test for both the dependent variable (Y) and the independent variables (X1, X2, X3), calculated using SPSS version 27, are presented below:

Table IV.13 Reliability Test Results

Variable	Cronbach's Alpha	Remarks
Taxpayer Compliance (Y)	0.880	Reliable
Taxpayer Understanding (X1)	0.876	Reliable
Service Quality (X2)	0.885	Reliable
Tax Sanctions (X3)	0.931	Reliable

Source: Processed primary data (2025)

The results show that all variables in this study have Cronbach's Alpha values greater than 0.70, indicating that each variable is reliable and that the corresponding questionnaire items are internally consistent and suitable for further statistical analysis.

4.2.3 Classical Assumption Testing Results

Classical assumption testing is conducted to evaluate the feasibility and validity of the regression model used in this study. Prior to hypothesis testing, the model must fulfill several classical assumptions, including normality, multicollinearity, and heteroscedasticity tests.

1. Normality Test Results

The normality test aims to determine whether the data in the regression model—specifically the residuals—are normally distributed. A good regression model is one in which the data follows a normal distribution or approximates it.

The normality test was conducted using graphical methods (P-P Plot) and statistical tests (Kolmogorov-Smirnov), analyzed with SPSS Version 27.0 for Windows.

Based on the figure above, the data points are scattered around and follow the diagonal line, indicating that the residuals are normally distributed and the regression model meets the assumption of normality. The statistical result using the Kolmogorov-Smirnov (K-S) test is as follows:

Table IV.14 Kolmogorov-Smirnov Normality Test

N	Sig. (2-tailed)
100	0.200

Source: Processed primary data using SPSS 27

The obtained significance value is 0.200, which is greater than the threshold of 0.05. Therefore, it can be concluded that the residuals are normally distributed, and the data meet the normality assumption.

2. Multicollinearity Test Results

The multicollinearity test is used to detect the presence of correlation among independent variables. A good regression model should be free from multicollinearity.

The decision rule is:

Tolerance > 0.10

Variance Inflation Factor (VIF) < 10

The results of the test, calculated using SPSS 27, are shown below:

Table IV.15 Multicollinearity Test Results

Variable	Tolerance	VIF	Remarks
Taxpayer Understanding (X1)	0.395	2.531	No multicollinearity
Service Quality (X2)	0.317	3.151	No multicollinearity
Tax Sanctions (X3)	0.403	2.483	No multicollinearity

Source: Processed primary data using SPSS 27

As shown, all independent variables have tolerance values greater than 0.10 and VIF values less than 10, indicating that multicollinearity is not present in the model.

3. Heteroscedasticity Test Results

The heteroscedasticity test aims to determine whether there is variance inequality in the residuals of the regression model across observations. One of the statistical methods used to detect heteroscedasticity is the Glejser test. The decision criteria are:

If Sig. > 0.05 → no heteroscedasticity

If Sig. < 0.05 → heteroscedasticity is present

The test was conducted using SPSS 27 for Windows, and the results are as follows:

Table IV.16 Heteroscedasticity Test Results

Variable	Sig.	Remarks
Taxpayer Understanding (X1)	0.127	No Heteroscedasticity
Service Quality (X2)	0.403	No Heteroscedasticity
Tax Sanctions (X3)	0.308	No Heteroscedasticity

Source: Processed primary data using SPSS 27

The significance values for all independent variables are above 0.05, indicating the absence of heteroscedasticity in the regression model. Therefore, the model satisfies the heteroscedasticity assumption.

4.2.4 Results of Multiple Linear Regression Analysis

The purpose of multiple linear regression analysis is to develop a mathematical model equation to determine the relationship between independent variables and the dependent variable. The formula used is as follows:

$$Y = a + B_1X_1 + B_2X_2 + B_3X_3$$

Description:

- YYY = Dependent Variable (Taxpayer Compliance)
- aaa = Constant
- β = Regression Coefficients
- X_1, X_2, X_3 = Independent Variables
-

Table IV.17 Coefficient of Regression
Multiple Linear Regression Analysis

Variable	Regression Coefficient (β)
Constant	1.504
Taxpayer Understanding (X1)	0.462
Service Quality (X2)	0.413
Tax Sanctions (X3)	0.221

Source: Primary data processed using SPSS 27

Based on Table IV.17 above, the constant value is 1.504, the β value for variable X1 is 0.462, for X2 is 0.413, and for X3 is 0.221.

The equation can be explained as follows:

Taxpayer Understanding (X1) affects taxpayer compliance (Y) by 0.462. This indicates a positive relationship of 46.2%, meaning that an increase in taxpayer understanding will increase compliance by 46.2%, and vice versa. Thus, it can be concluded that taxpayer understanding has a positive influence on taxpayer compliance.

Service Quality (X2) affects taxpayer compliance by 0.413, meaning a positive relationship of 41.3%. This implies that better service quality will increase compliance by 41.3%, and a decline in service quality will reduce compliance. Hence, service quality positively influences taxpayer compliance.

Tax Sanctions (X3) affect taxpayer compliance by 0.221, indicating a positive relationship of 22.1%. An increase in tax sanctions is predicted to enhance compliance by 22.1%, whereas a decrease in sanctions may lower compliance. Therefore, tax sanctions also have a positive influence on taxpayer compliance.

4.2.5 Hypothesis Testing

4.2.5.1 T-Test

This study uses the t-test to evaluate the research hypotheses by examining the partial influence of each independent variable on the dependent variable. The decision is based on comparing the significance values from the processed data using a 5% significance level ($\alpha = 0.05$). The results of the individual parameter significance test (t-statistic) using SPSS 27 for Windows are presented in the following table:

Table IV.18 T-Test Results

Variable	B	t-value	Sig.	Description
(Constant)	1.504	1.662	0.100	
Taxpayer Understanding (X1)	0.462	4.203	0.001	H ₁ Accepted

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	556.083	3	185.361	88.286	0.000
Residual	201.557	96	2.100		
Total	757.640	99			

Variable	B	t-value	Sig.	Description
Service Quality (X2)	0.413	3.601	0.001	H ₂ Accepted
Tax Sanctions (X3)	0.221	3.072	0.003	H ₃ Accepted

Source: Primary data processed with SPSS 27

1. Effect of Taxpayer Understanding on Tax Compliance

Decision criteria:

If p-value < 0.05, then H₀ is rejected and H₁ is accepted.

If p-value > 0.05, then H₀ is accepted and H₁ is rejected.

Based on Table IV.18, the variable of taxpayer understanding has a p-value of 0.001 and a t-value of 4.203, which is greater than the t-table value ($4.203 > 1.984$), and $0.001 < 0.05$.

Conclusion: Taxpayer understanding has a positive and significant effect on taxpayer compliance (H₁ accepted).

2. Effect of Service Quality on Tax Compliance

Based on Table IV.18, the service quality variable has a p-value of 0.001 and a t-value of 3.601 ($3.601 > 1.984$), and $0.001 < 0.05$.

Conclusion: Service quality has a positive and significant effect on taxpayer compliance (H₂ accepted).

3. Effect of Tax Sanctions on Tax Compliance

Based on Table IV.18, the tax sanctions variable has a p-value of 0.003 and a t-value of 3.072 ($3.072 > 1.984$), and $0.003 < 0.05$.

Conclusion: Tax sanctions have a positive and significant effect on taxpayer compliance (H₃ accepted).

4.2.5.2 Coefficient of Determination (R²)

Table IV.19 Coefficient of Determination (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.857	0.734	0.726	1.449

Source: Primary data processed with SPSS 27

Based on Table IV.19, the Adjusted R Square is 0.726 or 72.6%, meaning that taxpayer compliance is influenced by taxpayer understanding, service quality, and tax sanctions. The remaining 27.4% is explained by other variables not included in the model.

4.2.5.3 F-Test (Simultaneous Significance Test)

The F-test aims to assess whether the independent variables (X) jointly have a significant effect on the dependent variable (Y).

Source: Primary data processed with SPSS 27

Based on Table IV.20, the F-value is 88.286 with a significance value of 0.000, which is less than the significance level of 0.05.

Conclusion: The multiple linear regression model is statistically significant. This means that taxpayer understanding, service quality, and tax sanctions simultaneously have a significant effect on taxpayer compliance.

5. State of the Art (SOTA)

This study aligns with several previous studies that have examined the factors influencing taxpayer compliance, particularly regarding land and building taxes (PBB-P2). The state of the art presents the latest updates and positioning of research in the context of taxpayer compliance in Indonesia, focusing on the variables of taxpayer understanding, service quality, and tax sanctions.

Taxpayer Understanding

This study supports the findings of Sari (2021) and Haryanto (2020), which stated that taxpayer understanding is a key determinant in shaping compliant behavior. Understanding includes knowledge of procedures, rights and obligations, and the benefits of paying taxes. In the context of Cirebon Regency, the study confirms that increased tax education significantly influences taxpayer compliance.

Service Quality

The findings reinforce the study by Prasetyo and Utami (2022), which concluded that the quality of tax officer services greatly affects taxpayers' willingness to comply. Services that are fast, friendly, and accurate encourage the community to actively participate in fulfilling their tax obligations. In Cirebon Regency, a positive correlation is evident between improved service quality and increased PBB-P2 compliance.

Tax Sanctions

Consistent with deterrence theory and the findings of Wahyuni (2019), strict and consistent sanctions have proven to significantly influence compliance levels. This study shows that the application of tax sanctions in Cirebon Regency has a positive and significant effect on taxpayer compliance, creating a strong deterrent effect.

Regression Model and High Determination Coefficient

Unlike some previous studies which reported R^2 values below 60%, this study records an Adjusted R^2 of 72.6%, indicating that the three independent variables (understanding, service quality, and sanctions) explain most of the variance in taxpayer compliance. This highlights the relevance of the variables used and supports their use in formulating regional tax policies.

Regional Contextualization

This study fills a gap in regional contextual research in Cirebon Regency, which has been rarely explored in the literature. It provides practical and academic contributions to understanding local tax management, based on demographic and administrative characteristics.

This study not only confirms the results of previous research but also strengthens the conceptual model linking taxpayer understanding, service quality, and tax sanctions with individual taxpayer compliance with PBB-P2, both partially and simultaneously. With a high

coefficient of determination and a representative sample, this study serves as a vital reference for developing data-based and locally contextualized tax policies at the regional level.

6. Conclusion

Based on the findings of this study, it can be concluded that taxpayer understanding, service quality, and tax sanctions each have a positive influence on individual taxpayer compliance regarding PBB-P2 in Cirebon Regency. Taxpayers who possess a good understanding of taxation are more likely to comply with their tax obligations, as their knowledge enables them to plan payments on time and recognize the broader importance of taxes for regional development. Furthermore, the quality of service provided by tax authorities also plays a crucial role. When services are delivered in a manner that is fast, friendly, transparent, and easily accessible, taxpayers feel more supported and are more inclined to fulfill their responsibilities without hesitation.

Additionally, the implementation of tax sanctions contributes positively to compliance. Fair, consistent, and firm enforcement of penalties serves as a deterrent, encouraging taxpayers to meet their obligations to avoid facing legal consequences. Taken together, these three variables—understanding, service quality, and sanctions—simultaneously contribute to improving tax compliance. They create a reinforcing system in which informed taxpayers, who receive quality service and are aware of the consequences of non-compliance, are more motivated to pay their taxes properly and on time. The synergy among these factors is therefore key to enhancing voluntary tax compliance in Cirebon Regency.

From a practical standpoint, it is recommended that local government and tax authorities, particularly BAPENDA of Cirebon Regency, take more proactive steps in educating the public about the importance of taxation for regional development and public welfare. Public education programs can help strengthen taxpayer awareness and understanding, which are critical in fostering long-term compliance. Simultaneously, continuous improvement in service quality—ensuring efficiency, accessibility, and professionalism—is essential to build trust in the tax system. Equally important is the consistent and fair implementation of tax sanctions to enforce legal accountability and serve as a deterrent. These efforts, when integrated, can significantly enhance tax compliance levels. For future researchers, it is advisable not to limit their focus solely to the variables explored in this study. Additional factors such as taxpayer awareness, tax rates, income levels, and other behavioral or economic indicators should be considered in order to gain a more comprehensive understanding of what influences taxpayer compliance.

Author Contributions

Conceptualization: Safitri Ratna Komala, Rinni Indriyani, dan Fitriya Sari; Methodology: Safitri Ratna Komala; Software: Safitri Ratna Komala; Validation: Rinni Indriyani, dan Fitriya Sari; Formal analysis: Rinni Indriyani, dan Fitriya Sari; Investigation: Safitri Ratna Komala; Resources: Safitri Ratna Komala; Data curation: Safitri Ratna Komala; Writing—original draft preparation: Safitri Ratna Komala, Rinni Indriyani; Writing—review and editing: Safitri Ratna Komala, Rinni Indriyani; Visualization: Safitri Ratna Komala; Supervision: Rinni Indriyani, dan Fitriya Sari; Project administration: Safitri Ratna Komala; Funding acquisition: Safitri Ratna Komala.

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Data Availability Statement

The data supporting the findings of this study are available from the corresponding author upon reasonable request. Due to privacy and ethical considerations involving respondent confidentiality, the datasets are not publicly available.

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Conflicts of Interest

The authors declare no conflict of interest.

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