

## **ANALYSIS OF LAND AND BUILDING TAX (PBB) COLLECTION AND PAYMENT PROCEDURES IN RURAL AREAS**

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### **ABSTRACT**

Rural and Urban Land and Building Tax is a tax imposed on land and buildings owned, controlled or utilized by private persons or entities fully regulated by the Local Government. This research is a qualitative research that aims to determine the procedure for collecting and paying Land and Building Tax in rural areas. Data collection techniques use observation, interviews and documentation. The results showed that the procedure for collecting Land and Building Tax in three villages, namely Blimbing Village, Pasinggangan Village and Banjaran Village in general has similarities. The procedure for collecting Land and Building Tax begins with the issuance of a Tax Return Payable (SPPT) by the Regional Revenue Agency. Taxpayers receive a Tax Return Payable from the Land and Building Tax collector officer and then pay the tax owed. Payment of Land and Building Tax can be made through the place specified in the Tax Return Payable (SPPT).

**Keywords:** Land and Building Tax, Procedures, Collection, Rural.

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### **1. Introduction**

Indonesia is a country where people are obliged to pay taxes. Tax itself is a contribution from the community to meet state funds or treasuries that are coercive in nature without reciprocity aimed directly at the basis of laws used for public expenditure. As good citizens and with high self-awareness, people should be obliged to pay taxes as a form of contribution to the welfare of the country. Because the proceeds from tax collection itself are best used by the state for the prosperity of the Indonesian people. The tax system in Indonesia consists of two tax groups, related to institutions authorized to collect taxes, namely central taxes and regional taxes. This tax distribution is related to the hierarchy of government that is authorized to run the government and collect sources of revenue or state revenue, especially during the period of regional autonomy. Broadly speaking, the hierarchy of government in Indonesia is divided into two, namely the central government and regional government. Then the local government is divided into two, namely the provincial government and the district / city government. Thus, the distribution of taxes according to the collecting agency in Indonesia is divided into two, namely central taxes and regional taxes.

Regional taxes based on Law Number 28 of 2009 are divided into five provincial taxes and eleven district or city taxes, one of the district or city taxes regulated in this law is land and building taxes in rural and urban areas. Rural and urban land and building tax is a tax on land and / or buildings owned, controlled, and utilized by individuals or entities except areas used for plantation, forestry and mining business activities. The earth is the surface of the earth and the body of the earth that is underneath. The earth's surface includes land and inland waters (including swamps, ponds, waters) as well as the sea of the Republic of Indonesia. A building is an engineering construction that is planted or permanently attached to land and/or water (Mardiasmo, 2018).

Looking at the existing phenomena and realities, the Republic of Indonesia is also a country with people's lives and its economy which is mostly agrarian. The earth including waters and the natural resources contained therein have an important function in building a just and prosperous society based on Pancasila and the 1945 Constitution. So that the payment of taxes on Land and Buildings greatly contributes to the prosperity of the people. Land and Building Tax is also one of the sources of revenue from the tax sector which is very important for the implementation of increased development in regions where most of the revenue is handed over to local governments, this is considering that local government revenues from land and building taxes are still a source of revenue that greatly affects the smooth running of national development which aims to increase the prosperity and welfare of the community in all fields. Therefore, Land and Building Tax is one of the taxes that must be paid by every taxpayer in Indonesia. In essence, Land and Building Tax payments are one of the means of realizing national cooperation in state financing and national development so that in its imposition it must pay attention to the principles of legal certainty, justice and simplicity and is supported by a tax administration system that makes it easier for taxpayers to fulfill their tax payment obligations.

Land and Building Tax as an objective tax (*ad valorem* tax), making Land and Building Tax object data in the form of property characteristics very important role in determining property value as the basis for imposing taxes. Continuous data collection and assessment activities are an important step that is absolutely necessary in maintaining the quality of Land and Building Tax objects and subjects, making it easier to carry out billing. In increasing state revenue in the tax sector, local governments continue to strive to carry out collection of taxpayers. Tax collection and payment procedures in Blimbing Village, Pasinggangan Village and Banjaran Village in general have been running well. However, in its implementation in the field, not all communities have the self-awareness to pay the Land and Building Tax they have. To increase Land and Building Tax revenue, it is necessary to increase public awareness and concern in the field of taxation. The Tax Collection System used in paying Land and Building Tax is the Official Assessment System, a collection system where the amount of tax that must be paid or owed by the taxpayer is calculated and determined by the Fiscus / tax officer (Budhiartama & Jati, 2016).

Based on the above, the author tried to conduct research activities in Blimbing Village, Pasinggangan Village, and Banjaran Village to find out how the procedure for collecting Land and Building Tax and the level of compliance of taxpayers in paying Land and Building Tax. The analysis in this study departs from observation activities and interviews with resource persons related to their role as village officials in charge of assisting tax collection.

## **2. Literature Review**

### *2.1 Land and Building Tax*

#### *2.1.1. Definition*

The earth is the surface of the erata and the body of the earth that is underneath. The earth's surface includes land and inland waters (including swamps, ponds, waters) as well as the sea of the territory of the Unitary State of the Republic of Indonesia. A building is a technical structure that is planted or permanently connected to soil and/or water. Land and Building Tax (PBB) is one of the state revenue streams that offers great potential for state revenue (Salmah 2018).

#### *2.1.2. Legal Basis*

The legal basis for the Land and Building Tax (PBB) is Law No. 12 of 1985 as amended by Law No. 12 of 1994.

#### *2.1.3. Object*

Objects in Land and Building Tax both in rural and urban areas according to Mardiasmo (2019) which are as follows:

a) The object of tax is the land / and building.

This classification of land and buildings is grouped based on their selling value which is used as a guideline and is used to facilitate the calculation of taxes owed.

In determining the classification of earth / soil, the factors that need to be considered are as follows:

- 1) Location
- 2) Designation
- 3) Utilization
- 4) Environmental conditions and others.

b) Exaemption of tax objects

Tax objects that are not subject to Land and Building Tax (PBB) are tax objects that:

1) Used to serve the public interest and not for profit, among others:

- In tge field of worship, examples: mosques, churches, monasteries.
- In the field of health, example: hospitals.
- In the field of education, examples: madrasah, boarding school.
- In the social field, for example: orphanages.
- In the field of national cuktire, examples of museums, temples.

2) Used as a burial place, ancient relics, or the like.

3) Protected forests, nature reserve forests, tourist forests, national parks, grazing land controlled by villages, and state land that has not been encumbered with a right.

4) Used by diplomatic representatives, consulates on the principle of reciprocal treatment.

5) Used by bodies or representatives of international organizations determined by the Minister of Finance.

c) Tax objects used by the state for the administration of government, the determination of the imposition of taxes is further regulated by Government Regulations.

d) The amount of Selling Value of Non-Taxable Tax Objects (NJOPTKP) is determined for each Regency / City with a maximum amount of Rp. 12,000,000.00 (twelve million rupiah) for each Taxpayer. If a Taxpayer has more than one tax object, then the Non-Taxable Tax Object Selling Value (NJOPTKP) will be given only one of the tax objects with the largest value, while other tax objects will still be taxed in full without deducting NJOPTKP.

#### *2.1.4. Subject*

- a) The subject of tax is a person or entity that clearly has a right to the land, and/or benefits from the land, and/or owns, controls and/or obtains benefits over the building. Thus, the tax payment/settlement mark is not proof of ownership of rights.
- b) The tax subject referred to in no. 1 who is subject to the obligation to pay tax becomes a Taxpayer.
- c) In the event that a tax object is not clearly known to the taxpayer, the Director General of Taxes may determine the tax subject as referred to in no. 1 as a taxpayer. This means giving authority to the Director General of Taxes to determine the subject of the Taxpayer, if a tax object is still unclear Taxpayer.
- d) The tax subject determined as referred to in no. 3 may provide a written statement to the Director General of Taxes that he is not a Taxpayer to the tax object
- e) If the information submitted by the Taxpayer in no. 4 is approved, the Director General of Taxes cancels the determination as a Taxpayer as in no. 3 within one month of receipt of the certificate.
- f) If the information submitted is not approved, the Director General of Taxes shall issue a decree of rejection accompanied by the reasons.
- g) If after a period of one month from the date of receipt of the information as in no. 4 the Director General of Taxes does not give a decision, then the information submitted is considered approved.
- h) If the Director General of Taxes does not give a decision within 1 (one) month from the date of receipt of information from the Taxpayer, then the determination as a Taxpayer falls automatically and is entitled to a decision to revoke the determination as a Taxpayer.

#### *2.1.5. Basis for Imposition of Land and Building Tax*

*The basis for imposing taxes according to Mardiasmo (2019) is as follows:*

- a) The basis for imposition of tax is the Selling Value of Tax Objects
- b) The amount of the Selling Value of Tax Objects is determined every three years by the Head of the Regional Office of the Directorate General of Taxes on behalf of the Minister of Finance by considering the opinion of the local Governor/Regent/Mayor (Local Government).
- c) The basis for calculating tax is set at least 20% and at most 100% of the Selling Value of Tax Objects.
- d) The percentage is determined by Government Regulation by taking into account national economic conditions.

#### *2.1.6. Penalty*

##### **a) For Taxpayers**

- 1) If the Tax Object Return is not submitted and after being reprimanded in writing is not submitted as specified in the Reprimand Letter, it is billed with a Tax Assessment Letter. The amount of tax payable in the Tax Assessment Letter is the principal tax plus an administrative deada of 25% (twenty-five percent) calculated from the tax principal. If based on the results of the examination or other information, it turns out that the amount of tax owed is greater than the amount of tax calculated based on the SPOP submitted by the Taxpayer, it is billed with a Tax Assessment Letter. The amount of tax payable in the Tax Assessment Letter is the difference between the tax payable based on the results of the examination or other information with the tax payable calculated based on the Tax Object Return plus an administrative penalty of 25% (twenty-five percent) of the difference in tax owed.

- 2) Taxes payable that at the time of payment due are not paid or underpaid are subject to an administrative penalty of 2% (two percent) a month, which is calculated from the time of maturity until the day of payment for a maximum period of 24 (twenty-four) months.
- 3) Due to its negligence so as to cause losses to the state in the event of:
  - a. Do not return/submit a tax object notification letter to the Directorate General of Taxes.
  - b. Submit a tax object return, but the contents are incorrect or incomplete and/or attach incorrect information.
- 4) Because of its deliberate cause of harm to the state in the event of:
  - a. Not returning/submitting a Tax Object Notification to the Directorate General of Taxes.
  - b. Submit a Tax Object Return, but the contents are incorrect or incomplete and/or attach incorrect information.
  - c. Display forged or forged letters or other documents that are forged or forged as if they were true.
  - d. Do not show or do not lend letters or other documents.
  - e. Do not show data or do not provide the required information.

**For reasons of omission:**

Sentenced to imprisonment for a maximum of 6 (six) months or a maximum fine of 2 (two) times the tax owed. Negligence means accidental, negligent, careless so that the act results in losses to the country.

**For intentional cause:**

Sentenced to imprisonment for a maximum of 2 (two) years or a fine of up to 5 (five) times the tax owed. This criminal sanction will be doubled, if someone commits another crime in the field of taxation before the expiration of 1 (one) year, starting from the completion of serving part or all of the imprisonment imposed or since the fine is paid.

To prevent the repetition of tax crimes, those who commit crimes before the expiration of 1 (one) year from the completion of serving part or all of the imposed prison sentence or since the payment of fines, are subject to heavier penalties that are twice the criminal threat.

**b) For Officials**

**General Sanctions:**

If you do not fulfill the obligations as described above, sanctions are imposed according to applicable laws and regulations, including: Government Regulation No. 53 of 2010 concerning Civil Servant Discipline, Staatsblad 1860 No. 3 concerning Notary Office Regulations.

**Special Sanctions:**

For officials whose job duties are directly related or related to tax objects or other parties who:

- a. Do not show or do not lend the required documents.
- b. Do not show data or do not provide the necessary information. Sentenced to imprisonment for a maximum of 1 year or a maximum fine of Rp2,000,000.00 (two million rupiah).

### **3. Research Methodology**

This research uses a qualitative approach with descriptive studies. Qualitative research is research that emphasizes that reality has a plural dimension, interactive and an exchange of social

experiences interpreted by individuals (Siyoto & Sodik, 2015). According to Sugiyono (2009) qualitative methods are defined as research methods of social sciences that collect and analyze data in the form of human words and deeds and researchers do not try to calculate or quantify qualitative data that has been obtained and thus do not analyze numbers. Murdiyanto (2020) explained that qualitative research emphasizes understanding problems in social life based on reality conditions or natural settings that are holistic, complex, and detailed. Sukmadinata (2011) revealing qualitative descriptive research is aimed at describing and describing existing phenomena, both natural and human engineering, which pay more attention to the characteristics, quality, relationships between activities.

### *3.1 Data Sources and Data Collection Techniques*

In this study using primary data and secondary data. Primary data is research data obtained directly from the original source or without intermediaries (Hardani, 2020), In this study using observations and interviews directly to village officials. Secondary data is data obtained indirectly through intermediary media (Murdiyanto, 2020), In this study using documentation as well as some literature such as articles, books, websites and e-books.

Data collection in this study was carried out with the intention of obtaining relevant, accurate and reliable data. The data collection used in this study is:

a) Observation.

Observation is a complex process, composed of biological and psychological processes (Hardani, 2020). According to Haryoko (2020), Qualitative observation techniques are observation techniques carried out by researchers in natural settings with the aim of exploring or exploring and evoking a meaning from a phenomenon that exists in participants or subjects in qualitative research. Researchers used participatory observation, namely seeing or directly observing the mechanism of land and building tax management in three villages, namely (1) Blimbing Village, Mandiraja District, Banjarnegara Regency, (2) Pasinggangan Village, Banyumas District, Banyumas Regency, (3) Banjaran Village, Bojongsari District, Purbalingga Regency.

b) Interview.

Interview is one method of collecting data by means of communication, namely through conversations carried out by two parties, namely the interviewer who asks questions and the interviewee who provides answers to these questions (Murdiyanto, 2020). According to Sugiyono (2019) Interviews are used as a data collection technique if researchers will carry out preliminary studies to find problems that must be researched and also researchers want to know things from respondents more deeply. In this study, researchers used semi-structured interview techniques, which are freer interviews when compared to structured interviews with the aim of finding problems more openly, where informants are asked for their opinions and ideas (Sugiyono, 2021). Interviews were conducted with the Tax Coordinator and Blimbing Village Apparatus, Tax Coordinator and Head of Hamlet 1 of Pasinggangan Village, Head of Hamlet 2, 3 and 4 of Banjaran Village.

c) Documentation.

A document is a record of past events that can take the form of writing, drawings, or monumental works of a person (Sugiyono, 2021). Documentation is a data collection technique where researchers will obtain data in the form of documents, records and data related to research. The form of documentation used in this study is data on land and building tax

taxpayers, area area, data on land and building tax payments in the last 3 years in Blimbing Village, Mandiraja District, Banjarnegara Regency, Pasinggangan Village, Banyumas District, Banyumas Regency and Banjaran Village, Bojongsari District, Purbalingga Regency.

### 3.2 Informan

Sugiyono (2009) suggests that samples in qualitative research are not called respondents, but as sources, or participants, informants, friends and teachers in the research. Sample determination in qualitative research is carried out when researchers begin to enter the field and during the study. The subjects of this study were the Tax and Apparatus Coordinator of Blimbing Village, the Tax Coordinator and Head of Hamlet 1 of Pasinggangan Village, and the Head of Hamlets 2, 3 and 4 of Banjaran Village who were the main informants. Subject selection is carried out by selecting samples from several village devices so that the results of the study are more representative. While the object of this study is the procedure for managing land and building tax in Blimbing Village, Mandiraja District, Banjarnegara Regency, land and building tax management procedures in Pasinggangan Village, Banyumas District, Banyumas Regency, and land and building tax management procedures in Banjaran Village, Bojongsari District, Purbalingga Regency, Central Java.

Table 1. Village Profile Data

Information	Village		
	Blimbing	Pasinggangan	Banjaran
Address	South Gandulekor Highway KM 2, Mandiraja District, Banjarnegara Regency, Central Java Province 53473	Banyumas – Binangun Pasinggangan Highway, Banyumas District, Banyumas Regency, Central Java Province 53192	Hamlet 3 RT 14 RW 07, Banjaran Village, Bojongsari District, Purbalingga Regency, Central Java.
Location of altitude	95 mdpl		
Land area	97,56 hectares	850 hectares	327,99 hectares
Inhabitant	829 households	3.947 households	1.701 households
Population Density 2023	2.763 inhabitants	11.474 inhabitants	> 6.000 inhabitants
Number of houses	641 units	3.827 units	1.531 units
	13 RTs, 2 RWs and 2 Hamlets	5 Hamlets, 8 RWs and 55 RTs	24 RTs, 12 RWs and 4 Hamlets
Tax Objects	1.492	7.314.	
Tax revenue for 2023 provisions	Around IDR 22,546,930.00.	Around Rp380,346,823	Around Rp102,701,520
Regional Boundaries	in the north it is bordered by	in the north it is bordered by	to the north it borders the village

	Panggisari Village, in the south it is bordered by Purwasaba Village, in the east it is bordered by Candiwulan Village and Kertayasa Village, and in the west it is bordered by Kaliwinasuh Village, Purwareja Klampok District.	Dawuhan Village, in the south it is bordered by rubber plantations, in the east it is bordered by Pakunden Village and in the west it is bordered by Binangun Village.	of Onje, to the south it borders the village of Galuh, to the east it borders the river Klawing, to the west it borders the village of Patemon.
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## **4. Results & Discussion**

### *4.1. Land and Building Tax Collection and Management Procedure*

#### *4.1.1. Blimbing Village*

The implementation of land and building tax in Blimbing Village has been going quite well. This is shown by people who have been disciplined in paying taxes, although there are some people who still do not pay taxes on time. However, the Blimbing Village Government continues to overcome these problems. Land and building tax management is managed by the head of administrative and general affairs as the tax coordinator appointed from the Blimbing Village apparatus. Land and building tax collection is carried out around February to March every year. Starting the issuance of tax returns payable from the Regional Financial and Asset Management Revenue Office to the sub-district, while effective withdrawals in April-May.

The Blimbing Village Government received a Tax Return Payable for Land and Building Tax sourced from the Banjarnegara Regency Government, then the Land and Building Tax Payable Tax Return document was printed by the Regional Financial and Asset Management Agency (BPKAD). After the issuance of the Tax Return Payable, it is then adjusted to each region, selected according to the neighbourhood area of local residents, until it reaches the taxpayer concerned. After the taxpayer receives a Tax Return Payable, he must pay the tax to the designated tax collector, together with the village apparatus and the head of the neighbourhood or to several places that have been determined for tax payments, including Blimbing Village Hall, Mandiraja District Office or can go directly to BRI Bank, this is where the taxpayer makes tax payments. If the taxpayer has paid taxes to Bank BRI, then there must be proof of payment as proof of payment, from the village also issue proof of deposit so as to minimize the occurrence of payments recorded twice, or duplicate payments, not infrequently taxpayers in Blimbing Village pay directly to the Blimbing Village Hall, but the status is deposit. Then from the tax officer in Blimbing Village deposits it to the tax coordinator, appointed village apparatus, Mandiraja District Office or to the Central Java BPD Bank which has been determined then deposited to the local government to be managed related to development needs and other regional needs for the welfare of the community.



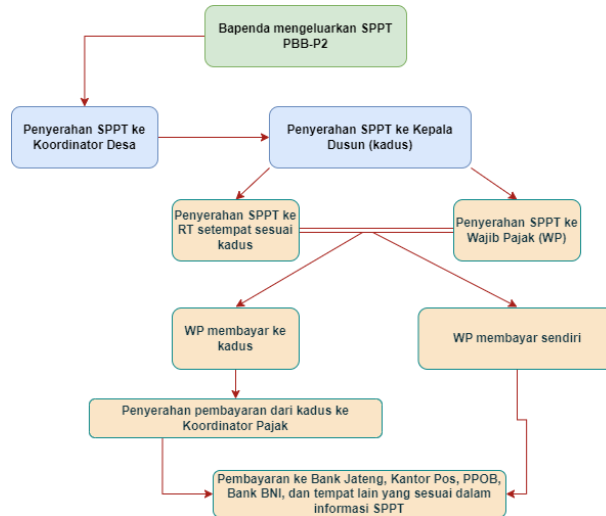


Picture 1. Procedure for Collecting and Managing Land and Building Tax in Blimbing Village

Based on Figure 1, it can be seen the mechanism for collecting and managing land and building tax in Blimbing Village as follows:

- a) The Regional Financial and Asset Management Revenue Office issues a Tax Return Payable in early March and the Village Apparatus or Tax Coordinator who has been appointed takes it at the Regional Financial and Asset Management Revenue Office. Then the Tax Return Payable is recapitulated according to the area per neighbourhood according to the owner's address by Blimbing Village.
- b) The Village Government made the minutes of the event. Furthermore, there is a direction for the submission of the Tax Return Payable by the village head to the neighbourhood, the neighbourhood submits the Tax Return Payable to the neighbourhood and each neighbourhood chairman gets an ATK, then the neighbourhood distributes to the residents, each family card gets 1 Tax Return Payable.
- c) In the payment of land and building tax, it can be paid directly to the village government, but it is better to pay to the tax collection coordinator who has been appointed or a place that has been provided by the Blimbing Village government, places that have been provided include at the Blimbing Village Hall, Mandiraja District Office or can be directly to the BRI Bank.

#### 4.1.2. Pasinggangan Village



Picture 2. Land and building tax collection procedure in Pasinggangan Village

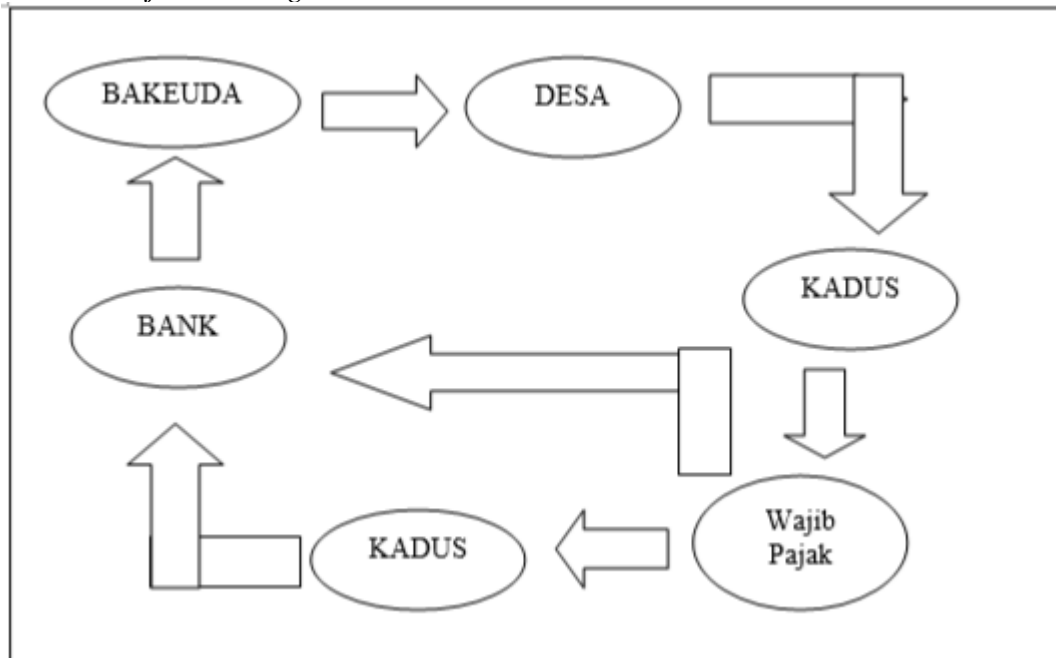
After observations and interviews with Pasinggangan village officials regarding the collection of land and building tax, information was obtained that in Pasinggangan village there are five hamlet heads whose duty is to assist in the implementation of land and building tax collection. Each officer carries out tax collection with the following mechanism::

- a) The Regional Revenue Agency (Bapenda) of Banyumas Regency issues a Tax Return Payable for Land and Building Tax – P2 for the current year which is then given to the Pasinggangan village Tax Coordinator regulated by the Head of Section (Kasi) of Pasinggangan Village Government.
- b) The Tax Coordinator first collects the Tax Return payable by Land and Building Tax - P2 for each Taxpayer in accordance with the distribution of cadus in Pasinggangan Village and distributes the Tax Return owed to each Hamlet Head.
- c) The Head of the Hamlet collects and separates the Tax Return payable by Land and Building Tax-P2 according to the sequence number, neighbourhood address. This is done because each taxpayer usually does not only have 1 dependent on the payment of Land and Building Tax and so that later the cadus can submit the outstanding Tax Return in accordance with the taxpayer.
- d) The Head of the Hamlet then distributed the Tax Return Payable with the assistance of neighbourhood in each cadus in Pasinggangan Village. The Head of the Hamlet can also directly distribute the Tax Return Payable to every taxpayer in Pasinggangan Village as in kadus 1.
- e) Taxpayers can pay Land and Building Tax directly when they receive a Tax Return Payable from the tax collector to Bank Jateng, post office or a designated place for payment of Land and Building Tax or pay it to the head of the local hamlet who assists in collecting taxes in accordance with the predetermined period.
- f) The head of the hamlet then collects payments to each taxpayer. This is done because taxpayers do not always pay when they receive the Tax Return Payable, the officer gives an initial payment period of one week for withdrawals and the deadline for payment of Tax Returns Payable is September 30.
- g) After carrying out the withdrawal and obtaining the payment of Land and Building Tax from the taxpayer, then the head of the hamlet collects the taxpayer's Tax Return

- Payable again and sorted according to the Tax Return Payable number and block.
- h) After that, the head of the hamlet immediately deposits the tax payment money to the village tax coordinator along with the Tax Return Payable that has been obtained from the taxpayer. This is done because the head of the hamlet is not allowed to save cash from the tax payments. If within 24 hours payment has been collected for the withdrawal of Land and Building Tax up to  $\geq 3$  million rupiah, it must be directly deposited to the village tax coordinator. This is also because every week there is a team from the sub-district whose duty is to verify and check what percentage of tax payments in the village after the distribution of Tax Returns Payable to taxpayers is fulfilled.
  - i) The tax coordinator deposits the Land and Building Tax payment money through the local BDP.

In collecting Land and Building Tax in Pasinggangan Village carried out by tax collectors, when carrying out tax collection they only prepare Tax Returns Payable which are distributed directly to each taxpayer in the area. In addition, the tax collector also distributes receipts or proof of tax payment to taxpayers after taxpayers pay their taxes. The calculation basis used by tax collectors in Pasinggangan village has followed the calculations provided by the Regional Revenue Agency which has been listed in the Tax Return Payable of each taxpayer, so that the tax collector only helps to submit, distribute Tax Returns Payable and collect tax payments which then help deposit the tax.

*4.1.3. Banjaran Village*



Picture 3. Land and Building Tax Collection Procedure in Banjaran Village

Based on the results of interviews with resource persons, it is known that the mechanism or procedure for collecting and paying Land and building tax in Banjaran Village is from the Regional Finance Agency then to the Village and later from the Village given to each existing Hamlet Head

according to the address of the taxpayer, the Head of the Hamlet will be given directly to the Taxpayer and the Taxpayer can pay it directly through the bank or can entrust it to the Head of the Hamlet who will later the Head of the Hamlet who will deposit directly to the Bank.

The Regional Finance Agency is the implementing element of local government in the field of local taxes, financial management, and assets led by a Head of the Agency who is subordinate and responsible to the Mayor through the Regional Secretary. In relation to the collection and payment of Land and Building Tax, this Regional Finance Agency is authorized or tasked with issuing Tax Returns Payable for Land and Building Tax, in addition, the Regional Financial and Asset Management Agency will also manage the money from the payment of Land and Building Tax. According to the applicable law, revenue from 100% Land and Building Tax goes to the district / city government, so the Regional Financial and Asset Management Agency will manage and allocate Land and Building Tax funds for public interest in the district.

The Land and Building Tax Payable Tax Return issued by the Regional Finance Agency already contains the identity of the Taxpayer and the calculation of the Land and Building Tax owed. The calculation includes tax objects, area, Selling Value of Tax Objects, Selling Value of Non-Taxable Tax Objects, and Selling Value of Taxable Tax Objects. For the calculation mechanism, namely the area of the tax object multiplied by the Selling Value of Tax Objects per meter then gets the result of the Total Selling Value of Tax Objects. Furthermore, from the Total Selling Value of Tax Objects reduced by the Selling Value of Non-Taxable Tax Objects and gets the results of the Selling Value of Taxable Tax Objects, from the Selling Value of Taxable Tax Objects this gets Land and Building Tax payable and finally the Land and Building Tax payable minus the stimulus and gets the results of Land and Building Tax to be paid.

After obtaining the results of the Land and Building Tax that must be paid, the Regional Finance Agency will issue a Tax Return Payable addressed to the taxpayer. The Regional Finance Agency will send the finished Tax Return to the village which must later be distributed to the taxpayers of each village. After the Tax Return Payable is in the Village, the Village will distribute it to the Head of the Hamlet of each taxpayer, for the Tax Return Payable for Land and Building Tax in Banjaran Village is fully handed over to the Head of the Hamlet, both the way the Tax Return Payable to taxpayers is distributed and also the method of collection through the Head of the Hamlet. The Tax Return Payable that has been received by the Head of the Hamlet will later be distributed directly to taxpayers either through neighbourhood or directly from the Head of the Hamlet. The distribution of Tax Returns from the Regional Finance Agency to Banjaran Village is usually done in April, but for the current period Tax Returns Payable are distributed in March faster than usual.

There are methods of paying Land and Building Tax in Banjaran Village that directly pay themselves from the taxpayer to the bank or place of payment listed on the Tax Return Payable, most of these self-paying taxpayers have a need for loans to banks so that they must be paid immediately. Taxpayers can also pay their Tax Return Payable to their respective neighbourhood, later from the neighbourhood will deposit it to the Head of the Hamlet or from the taxpayer to pay directly to the Head of the Hamlet, and later from the Head of the Hamlet will deposit the Land and Building Tax to the bank.

The amount of Land and Building Tax that has been paid in Banjaran Village in the current period is only around 30% of the total. This is because the maturity is still long so that taxpayers have not paid the Land and Building Tax owed, and most taxpayers pay their Land and Building Tax when it is close to the stipulated maturity. The payment of the Land and Building Tax is due on July 31, 2023. Payment places that can be used by taxpayers to pay Land and Building Tax can be to Bank

Jateng Purbalingga branch, Tokopedia, Gopay, Alfamart, Indomaret, Post Office, Shopee, and m-banking.

#### 4.2. Land and Building Tax Revenue Rate

##### 4.2.1. Blimbing Village

In detail, the level of tax revenue for 4 years (2020 – 2023) in Blimbing Village can be seen in Table 1 below.

Table 1. Land and Building Tax Revenue Rate 2020-2023 Blimbing Village

<b>Tahun</b>	<b>Number of Taxpayers</b>	<b>Land and Building Tax revenue target</b>	<b>Land and Building Tax Revenue</b>	<b>Achievement Percentage (%)</b>
2020	1.455	59.532.572	59.532.572	100
2021	1.458	64.335.871	64.335.871	100
2022	1.469	67.127.469	67.127.469	100
2023 (Until June 7)	1.492	67.334.220	22.546.930	33

Source: Processed secondary data, 2023

Based on Table 1 above, it can be seen that the realization of land and building tax revenue in Blimbing Village, Mandiraja District, Banjarnegara Regency is optimal with a percentage of 100% achievement, and the number of taxpayers each year is increasing. Land and building tax revenue in the last 3 years has increased. Taxpayers are always obedient in paying taxes on time, so that UN collection and payments in Blimbing Village have run optimally.

##### 4.2.2. Pasinggangan Village

In detail, the level of tax revenue for 4 years (2020 – 2023) in Pasinggangan Village can be seen in Table 2 below.

Table 2. Land and Building Tax Revenue Rate 2020-2023 Pasinggangan Village

<b>Tahun</b>	<b>Number of Taxpayers</b>	<b>Land and Building Tax revenue target</b>	<b>Land and Building Tax Revenue</b>	<b>Achievement Percentage (%)</b>
2020	7.121	313.538.750	311.281.006	99
2021	7.163	313.563.210	298.802.922	95
2022	7.238	317.671.420	286.758.392	90
2023 (Until 19 June)	7.314	380.346.823	57.169.997	15

Source: Processed secondary data, 2023

Based on Table 2 above, it can be seen that the realization of Land and Building Tax revenue in Pasinggangan Village, Banyumas District, Banyumas Regency is quite optimal with the increasing number of taxpayers, despite a decrease in the percentage of achievement every year. This decrease in revenue occurred due to reduced public awareness of the payment of Land and Building Tax, thus making the village apparatus tasked with helping tax collection further optimize its role and break taxpayers to always obey tax regulations.

##### 4.2.3. Banjaran Village

n detail, the level of tax revenue for 4 years (2020 – 2023) in Banjaran Village can be seen in Table 3 below.

Table 3. Land and Building Tax Revenue Rate 2020-2023 Banjaran Village

<b>Tahun</b>	<b>Number of Taxpayers</b>	<b>Land and Building Tax revenue target</b>	<b>Land and Building Tax Revenue</b>	<b>Achievement Percentage (%)</b>
2020	3.318	76.813.171	76.813.171	100
2021	3.382	76.493.748	76.493.748	100
2022	3.423	76.276.775	76.276.775	100
2023 (Until 19 June)	3.421	102.701.520	35.945.532	35

Source: Processed secondary data, 2023

Based on Table 3 above, it can be seen that the realization of land and building tax revenue in Banjaran Village, Bojongsari District, Purbalingga Regency is optimal with a percentage of achievement of 100%, and the number of taxpayers every year is increasing. The target of Land and Building Tax revenue in 2023 is the highest in the last 4 years. Each year for land and building tax revenue depends on the Selling Value of Tax Objects so that there are fewer or more targets in different years. Taxpayers are always obedient in paying taxes so that the collection and payment of Land and Building Tax in Banjaran Village has run optimally.

#### *4.3. Citizen Participation Rate in Land and Building Tax Collection and Management*

##### *4.3.1. Blimbing Village*

The level of citizen participation in the implementation of land and building tax payments in Blimbing Village is quite good. This can be seen from the number of citizens who are aware and punctual in paying taxes. Although there are some residents who are late in paying taxes, this is due to the busyness of each citizen. In this case, the Blimbing village apparatus also helped facilitate the collection of land and building taxes, so that residents felt given convenience in paying taxes.

##### *4.3.2. Pasinggangan Village*

The level of participation of taxpayers in the implementation of land and building tax payments in Pasinggangan Village is very good and quite optimal. This can be seen from the number of taxpayers who have the awareness to pay taxes on time and based on revenues that almost meet the target of Land and Building Tax revenue every year. Although there are some taxpayers who are not compliant in paying their taxes due to the unpredictable busyness of each taxpayer and there is still unawareness of tax payments for taxpayers that hinder the fulfillment of the village tax payment target to the Regional Revenue Agency.

##### *4.3.3. Banjaran Village*

The level of taxpayer participation in the implementation of land and building tax payments in Banjaran Village is quite good. This can be seen from taxpayers who have paid land and building tax in this period has reached 35%, compared to the previous period which almost all taxpayers paid at maturity. However, there are still some taxpayers who are not compliant in paying land and building tax and exceed the due date stated on the tax return payable.

#### *4.4. Barriers to the Collection and Management of Land and Building Tax*

##### *4.4.1. Blimbing Village*

A regulation made is not as smooth as desired as well as in tax collection that occurs in Blimbing Village. Sometimes people are difficult to find because of other activities. Such obstacles should be removed because of the importance of taxes for regional development. The effort is with the Blimbing Village apparatus to help facilitate the implementation of the Building Land Tax so that Blimbing villagers who have other activities find it easy to pay taxes on time.

##### *4.4.2. Pasinggangan Village*

In the implementation of collecting Land and Building Tax, of course, there are various problems or obstacles that hinder the smooth payment as happened in Pasinggangan Village. Based on the results of interviews conducted with cadus 1 tax collection officers and village government coordinators in Pasinggangan village, information was obtained about the obstacles encountered when carrying out Land and Building Tax collection, which are as follows:

- a. It is difficult for tax collectors to meet taxpayers when distributing Tax Returns Payable and withdrawing tax payments.
- b. Tax collectors who have difficulty finding a taxpayer's house due to a mistake in the name or address of the taxpayer.
- c. Taxpayers who do not want to pay their taxes even though they have received a Tax Return Payable and received a withdrawal of payment from the collection officer.
- d. Taxpayers who do not pay their taxes in accordance with the tax payment due date or who have passed the tax payment due date.
- e. There is an error, where the taxpayer's Tax Return Payable exists but the tax object does not exist.

##### *4.4.3. Banjaran Village*

In the implementation of collecting and paying land and building taxes in Banjaran Village, there are several obstacles. Based on the results of the researcher's interview with the narsaumber who is a Hamlet Head, obstacles that usually occur in the implementation of collecting and paying land and building taxes in Banjaran Village from taxpayers who have not provided or have not provided money to pay land and building taxes owed at the due date of paying land and building taxes, of course this is an obstacle and from the Head of the Hamlet cannot help the taxpayer. At the time of the collection of land and building tax, not only 1 or 2 taxpayers have not provided money to pay the land and building tax owed, but many of the taxpayers who at this due date do not have money to pay land and building tax.

Apart from the above obstacles, there are also obstacles related to taxpayers' awareness in paying land tax and the building owed. There are still many taxpayers in Banjaran Village who do not have a sense of awareness of the obligation to pay land and building tax. These obstacles will certainly be a problem that hinders the implementation of the collection and payment of land and building taxes, with taxpayers in Banjaran Village who do not pay their tax obligations will affect the development of the city of Purbalingga, because the development of this city usually uses land and building taxes paid by the community.

## **5. Conclusion**

The procedure for paying Land and Building Tax in 3 villages, namely Blimbing Village, Pasinggangan Village and Banjaran Village in general has similarities. The procedure for collecting Land and Building Tax begins with the issuance of a Tax Return Payable by the Regional Revenue Agency. Taxpayers receive a Tax Return Payable from the Land and Building Tax collector officer and then pay the tax owed. Payment of Land and Building Tax can be made through the place specified in the Tax Return Payable.

The level of citizen participation in paying the Building Land Tax is quite good, judging from the data on the level of tax revenue for 4 years (2020 – 2023) in Blimbing Village, Pasinggangan Village and Banjaran Village. The data shows that many residents are aware and timely in paying the Land and Building Tax, although there are still some residents who have not made tax payments on time, but these obstacles can still be overcome.

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