JURNAL RISET AKUNTANSI DAN AUDITING
Vol. 13 Number 1 (May 2026, 25-42)

Understanding Land and Building Tax Compliance Through Tax Knowledge, Taxpayer Income, and Government Trust

Memahami Kepatuhan Pajak Bumi dan Bangunan Melalui Pengetahuan Perpajakan, Pendapatan Wajib Pajak, dan Kepercayaan Terhadap Pemerintah

Monika Budiman[1], Marini Anggie Putri Siregar[2], Aang Syahdina[3], Malik Hidayat[4], Dhevia Pragatti[5]
[1, 2, 3, 4]*(Sekolah Tinggi Ilmu Ekonomi Y.A.I, Jakarta, Indonesia)*
marini.siregar@stie-yai.ac.id
DOI: 10.55963/jraa.v13i1.1081

Abstract - This study examines the effects of tax knowledge, taxpayer income, and trust in government on taxpayer compliance in paying land and building tax (PBB). The population consisted of 41,375 land and building tax objects in Koja District, North Jakarta. Using incidental sampling and the Slovin formula, a sample of 100 respondents was obtained, resulting in 100 observations analyzed in this study. Data were analyzed using smartPLS 4.0. The novelty of this research lies in investigating the combined effects of tax knowledge, taxpayer income, and trust in government on land and building tax compliance within a specific regional context using the smartPLS approach. The results indicate that tax knowledge and taxpayer income have a positive and significant effect on taxpayer compliance, whereas trust in government has no significant effect. The findings imply that the Directorate General of Taxes should strengthen taxpayer education through seminars, direct outreach programs, and accessible online campaigns. Compliance strategies may also be tailored to taxpayers' income levels through educational support and incentives for lower-income groups, as well as stronger law enforcement for higher-income groups. Overall, efforts to improve compliance should emphasize educational and technical approaches rather than relying solely on enhancing the government's public image.

Keywords: Taxpayer Compliance, Taxpayer Income, Tax Knowledge, Trust in Government.

***Abstrak** - Penelitian ini bertujuan untuk menguji pengaruh pengetahuan perpajakan, pendapatan wajib pajak, dan kepercayaan terhadap pemerintah terhadap kepatuhan wajib pajak dalam membayar pajak bumi dan bangunan (PBB). Populasi penelitian terdiri atas 41.375 objek pajak bumi dan bangunan di Kecamatan Koja, Jakarta Utara. Teknik pengambilan sampel menggunakan* incidental sampling *dengan rumus Slovin sehingga diperoleh 100 responden, dengan total 100 observasi yang dianalisis dalam penelitian ini. Analisis data dilakukan menggunakan* smart-*PLS 4.0. Kebaruan penelitian ini terletak pada pengujian secara simultan pengaruh pengetahuan perpajakan, pendapatan wajib pajak, dan kepercayaan terhadap pemerintah terhadap kepatuhan PBB dalam konteks wilayah tertentu dengan pendekatan* smart-*PLS. Hasil penelitian menunjukkan bahwa pengetahuan perpajakan dan pendapatan wajib pajak berpengaruh positif dan signifikan terhadap kepatuhan wajib pajak, sedangkan kepercayaan terhadap pemerintah tidak berpengaruh signifikan. Implikasi penelitian menunjukkan bahwa Direktorat Jenderal Pajak perlu memperkuat edukasi perpajakan melalui seminar, sosialisasi langsung, dan kampanye daring yang mudah diakses. Strategi peningkatan kepatuhan juga dapat disesuaikan dengan tingkat pendapatan wajib pajak melalui edukasi dan insentif bagi kelompok berpendapatan rendah serta penguatan penegakan hukum bagi kelompok berpendapatan tinggi. Secara keseluruhan, peningkatan kepatuhan wajib pajak perlu lebih difokuskan pada pendekatan edukatif dan teknis dibandingkan hanya pada peningkatan citra pemerintah.*

***Kata Kunci**: Kepatuhan Wajib Pajak, Kepercayaan Terhadap Pemerintah, Pendapatan Wajib Pajak, Pengetahuan Perpajakan.*

INTRODUCTION

Taxation plays a vital role in supporting national development and improving public welfare. According to Mardiasmo (2019), national development is a continuous and sustainable process aimed at enhancing both material and spiritual welfare of society. To achieve this objective, the government requires financial resources that are optimally utilized for development purposes. As a key instrument of state finance, taxes play an essential role in supporting various national development programs.

In Indonesia, taxes are broadly classified into central taxes and regional taxes, both of which play an important role in financing public expenditures and development programs (Indriyasari & Maryono, 2022). One of the major regional taxes is the Rural and Urban land and building tax (PBB-P2), which is imposed on land and buildings owned, controlled, or utilized by individuals or entities (Law No. 1 of 2022). As a significant source of local government revenue, PBB-P2 contributes to regional development and public services, making taxpayer compliance essential for supporting regional fiscal sustainability (Gahung et al., 2024; Saputri & Khoiriawati, 2021).

Although PBB has strong potential, tax collection in practice still faces challenges due to low taxpayer compliance. Taxpayer compliance refers to the behavior of taxpayers in fulfilling their tax obligations in accordance with applicable laws and regulations. Non-compliance may lead to tax avoidance, tax evasion, and tax negligence, which ultimately reduce state revenue (Krisdayanti & Wahyudi, 2022).

Recent developments in regional tax administration highlight the importance of improving taxpayer compliance. Following the enactment of Law No. 1 of 2022 on financial relations between the Central and Regional Governments, local governments are expected to strengthen fiscal independence, with land and building tax (PBB-P2) remaining a key source of local revenue. However, despite ongoing digitalization and service improvements, taxpayer compliance remains a challenge in many regions, indicating that behavioral factors are also crucial to understand in efforts to enhance compliance (Syahrial, 2022).

In order to improve regional tax revenue, the government has implemented policy reforms in taxation and regional levies. One of the significant reforms is the implementation of Law No. 28 of 2009 concerning regional taxes and regional levies, which transferred the administration of PBB-P2 from the central government to local governments, including assessment, collection, administration, and service processes (Hasmi, 2022). This decentralization aims to improve tax services and increase tax revenue effectiveness.

Local governments continuously strive to encourage taxpayers to fulfill their obligations, particularly in paying PBB on time. However, taxpayer compliance remains a major issue in achieving optimal tax revenue (Gahung et al., 2024). Therefore, several factors are considered to influence taxpayer compliance, including tax knowledge, income, and trust in government. These factors are expected to serve as determinants of taxpayer compliance behavior, although their effects may vary depending on other influencing variables not included in this study.

Tax knowledge is one of the key factors influencing compliance. According to Hasmi (2022), tax knowledge plays an important role in shaping taxpayer compliance behavior. Individuals with a better understanding of tax regulations tend to be more aware of legal consequences and the importance of fulfilling tax obligations. Taxpayers with good tax knowledge generally perceive paying land and building tax as beneficial because the revenue is used for regional development. Previous studies by (Yanti et al. 2021; Hasmi (2022); and Surjono et al. 2024) found that tax knowledge has a positive effect on taxpayer compliance. However, other studies such as Marzidhan et al. (2023) and Krisdayanti et al. (2022) reported no significant effect of tax knowledge on compliance.

Taxpayer Income level is also considered an important factor influencing tax compliance. Income refers to compensation received for completing work. In general, higher income increases the ability of taxpayers to fulfill their tax obligations. Conversely, lower income may limit taxpayers' ability to comply due to competing financial needs (Donofan & Afriyenti, 2021). Several studies, including (Indriyasari & Maryono 2022; Purwaningsih et al. 2022; Prameswari et al. 2021; and Murtado 2023), found that income has a positive effect on taxpayer compliance. However, Alfian & Rohmaniyah (2021) and Donofan & Afriyenti, (2021) found no significant effect, while Fatoni (2023) and Sopacua et al. (2023) reported a negative relationship between income and taxpayer compliance.

Another factor influencing taxpayer compliance in paying land and building tax is trust in government. Tiba & Ardillah (2023) define trust in government as taxpayers' expectation that tax administration is managed transparently and accountably, and that tax revenues are used properly for public expenditure and welfare. Research by (Umbaran et al. 2022; Wilestari & Ramadhani 2020; Cahyani & Sovita 2024;

and Handayani et al. 2024) found that trust in government has a positive effect on taxpayer compliance. Meanwhile, Kristanti & Subardjo (2021) and Priyanti & Fitriyah (2024) found no significant effect. Other studies by Tiba & Ardillah (2023) and Kusuma et al. (2023) even reported a negative effect.

Despite various policy reforms, digitalization efforts, and improvements in tax administration services, taxpayer compliance in paying land and building tax remains a challenge for local governments. As PBB-P2 is an important source of regional revenue, low compliance can hinder the financing of public services and regional development. In addition, inconsistent findings in previous studies make it difficult to identify the most influential factors affecting compliance behavior. Therefore, a clearer understanding of the roles of tax knowledge, taxpayer income, and trust in government is needed to support more effective policies to improve land and building tax compliance.

The present study addresses inconsistencies in prior findings regarding the effects of tax knowledge, taxpayer income, and trust in government on taxpayer compliance. Previous studies have reported mixed results, ranging from positive, insignificant, to negative relationships among these variables. The novelty of this study lies in examining these three determinants simultaneously within the context of land and building tax (PBB-P2) compliance in Koja District, North Jakarta, using the smartPLS 4.0 approach. Furthermore, this study contributes to the literature by providing empirical evidence on taxpayer compliance at the local tax level, particularly in an urban area where land and building tax represents an important source of regional revenue. The findings are expected to enrich the taxpayer compliance literature and provide practical insights for local governments and tax authorities in designing more effective compliance strategies.

Based on the background and phenomena described above, this study aims to examine the factors influencing taxpayer compliance in paying land and building tax. Therefore, the researcher is interested in conducting a study entitled “Understanding Taxpayer Compliance in Land and Building Taxes: The Role of Tax Knowledge, Taxpayer Income, and Trust in Government”.

LITERATURE REVIEW

Attribution Theory

Attribution theory was introduced by Heider (1958) and later developed by Weiner (1974). This theory explains how individuals interpret the causes of behavior by attributing actions to internal or external factors (Hasmi, 2022). In the context of taxpayer compliance, behavior can be influenced by dispositional (internal) and situational (external) factors. Dispositional factors include knowledge, ability, and attitude, while situational factors include environment and social pressure (Rahardika & Kartiko, 2024).

Graham & Folkes, (2014) state that attribution is determined by three aspects: distinctiveness, consensus, and consistency. These aspects explain whether behavior is attributed to internal or external causes based on how individuals respond across situations, how others behave in similar conditions, and how consistent the behavior is over time. In this study, attribution theory is used to explain taxpayer compliance in land and building tax. Tax knowledge and taxpayer income are considered internal factors, while trust in government is considered an external factor influencing compliance behavior.

Taxpayer Compliance

Taxpayer compliance refers to taxpayers’ awareness, knowledge, and attitude in fulfilling tax obligations in accordance with applicable regulations. It includes registration, calculation of tax liabilities, payment of taxes, submission of tax returns, and settlement of tax arrears (Yanti et al., 2021). The Minister of Finance Decree No. 544/KMK.04/2000 defines tax compliance as taxpayers’ actions in fulfilling obligations based on prevailing laws and regulations. It also refers to timely and proper fulfillment of tax duties by individuals or entities Donofan & Afriyenti, (2021). In addition, taxpayer compliance is also influenced by psychological and social factors such as trust in authority and perceived legitimacy of government institutions (Cahyonowati et al., 2023).

According to Priyanti & Fitriyah, (2024), taxpayer compliance involves accurate calculation, payment, and timely submission of tax returns (SPT). Non-compliance may take the form of tax evasion or tax avoidance, both of which reduce tax revenue. In conclusion, taxpayer compliance is the willingness and responsibility of taxpayers to fulfill all tax obligations correctly and on time in accordance with applicable regulations.

Tax Knowledge

Tax knowledge refers to taxpayers' ability to understand tax regulations, including tax rates, legal provisions, and the benefits of taxation (Yanti et al., 2021). A higher level of tax knowledge increases awareness of tax obligations and the consequences of non-compliance, thereby encouraging taxpayer compliance. Sopacua et al., (2023) define tax knowledge as understanding tax concepts, purposes, and regulations. Government efforts such as tax socialization and information dissemination aim to improve this understanding and enhance compliance (Rahardika & Kartiko, 2024).

Furthermore, tax knowledge includes understanding tax procedures such as reporting, payment, deadlines, and penalties (Priyanti & Fitriyah, 2024) . It is also related to taxpayers' willingness to contribute to public services through tax payments. In conclusion, tax knowledge is an important factor that reflects taxpayers' understanding of tax regulations and procedures, which is essential in improving tax compliance.

Taxpayer Income

Taxpayer income refers to additional economic resources received by taxpayers from both domestic and foreign sources, which can be used for consumption or increasing personal wealth. It includes salaries, wages, allowances, honoraria, commissions, bonuses, pensions, and other forms of compensation (Hamilah & Fricilia, 2023). Cahyani & Sovita, (2024) state that taxpayer income is money earned from employment that is used to meet consumption needs and increase personal assets. Generally, taxpayers tend to prioritize personal needs before fulfilling tax obligations, which may create a conflict between personal interests and tax responsibilities (Fatoni, 2023).

According to Dessy & Rahayu, (2019), taxpayer income is earnings used to meet daily needs and may influence tax compliance, as higher income generally increases the ability to fulfill tax obligations on time. Based on the definitions above, taxpayer income is an important factor influencing taxpayer compliance. Higher income increases the ability to meet both personal needs and tax obligations, although it may also create a conflict between personal consumption and tax responsibility.

Trust in Government

Trust in government refers to taxpayers' expectation that the government manages tax revenues in a transparent, accountable, and responsible manner, and that tax funds are used to finance public expenditure and improve social welfare in accordance with applicable norms and values Kristanti & Subardjo, (2021). Handayani et al., (2024) state that taxpayers who trust the government and legal system believe that taxes paid to the state are properly utilized for national interests, which in turn encourages voluntary tax compliance and increases land and building tax compliance.

Wilestari & Ramadhani, (2020) explain that trust in government and the legal system reflects taxpayers' confidence in the current governance and regulatory system. Higher trust in tax administration and revenue management increases taxpayers' willingness to comply, as they believe that tax revenues will be returned to society through development programs (Kusuma et al., 2023). In conclusion, trust in government plays an important role in influencing taxpayer compliance. Higher levels of trust in transparency and government tax management increase the likelihood that taxpayers will voluntarily fulfill their tax obligations, as they believe that tax payments are used for public welfare and development.

Conceptual Framework

The Effect of Tax Knowledge on Taxpayer Compliance

Indriyasari & Maryono, (2022) state that tax knowledge is an important element in determining taxpayer compliance. Taxpayers need to understand their tax obligations, including how to pay taxes, applicable tax rates, and the benefits obtained from paying taxes. Adequate tax knowledge reduces taxpayers' uncertainty in fulfilling their obligations. In addition, higher tax knowledge helps minimize errors in tax return (SPT) reporting (Saputri & Khoiriawati, 2021).

Research by Yanti et al., (2021) shows that tax knowledge has a positive effect on taxpayer compliance. This finding is supported by studies conducted by Hasmi, (2022), Surjono et al., (2024), and Amalia et al., (2024), which also confirm that tax knowledge has a positive influence on taxpayer compliance. Based on the explanation above, the hypothesis of this study is formulated as follows:

H_1: Tax knowledge has a positive effect on taxpayer compliance in paying land and building tax.

The Effect of Taxpayer Income on Taxpayer Compliance

Income can be defined as the amount of money received by an individual from primary or secondary employment over a certain period (Indriyasari & Maryono, 2022). Income level plays an important role in determining taxpayers' financial ability to fulfill their tax obligations, including the payment of land and building tax.

Rahardika & Kartiko, (2024) state that higher income levels tend to increase taxpayer compliance, while lower income may reduce the ability to fulfill tax obligations, including land and building tax payments. This indicates that taxpayers with lower income may experience difficulties in meeting their tax responsibilities. Previous studies by Indriyasari & Maryono, (2022), Purwaningsih et al., (2022), Prameswari et al., (2021), and Murtado, (2023) also found that Taxpayer income has a positive effect on taxpayer compliance. Based on the explanation above, the hypothesis of this study is formulated as follows:

H_2: Taxpayer income has a positive effect on taxpayer compliance in paying land and building tax.

The Effect of Trust in Government on Taxpayer Compliance

Trust in government refers to taxpayers' belief that the government manages tax revenues in a transparent, accountable, and responsible manner, and that the funds collected are used for public interests and welfare (Appiah et al., 2024). This trust plays an important role in shaping taxpayers' attitudes toward their tax obligations, including land and building tax.

When taxpayers have a high level of trust in the government, they tend to perceive tax payments as beneficial because they believe the funds will be properly allocated for development and public services. This positive perception encourages voluntary compliance. Conversely, low trust in government may lead to skepticism regarding tax management and reduce taxpayers' willingness to fulfill their obligations. Previous studies by Umbaran et al., (2022), Wilestari & Ramadhani, (2020), Cahyani & Sovita, (2024), and Handayani et al., (2024) consistently show that trust in government has a positive effect on taxpayer compliance. Based on the explanation above, the hypothesis of this study is formulated as follows:

H_3: Trust in government has a positive effect on taxpayer compliance in paying Land and Building Tax.

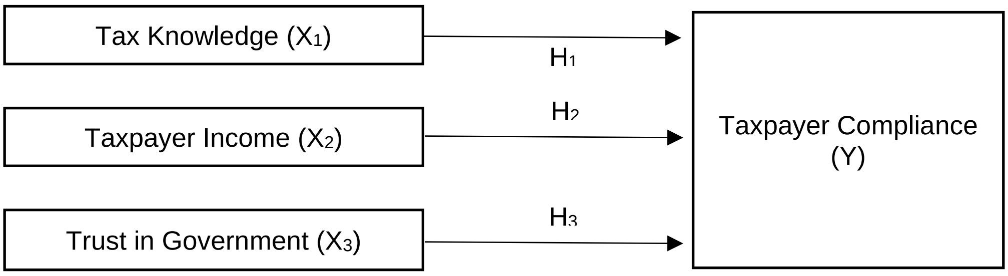

Figure 1. Research Framework

RESEARCH METHOD

Method of Collecting Data

Data collection was carried out in early 2024 to ensure that respondents had recently fulfilled their land and building tax obligations for the 2023 fiscal year. The data collection technique used in this study is a questionnaire. To ensure data accuracy and support research validity, questionnaires were employed as the primary data collection instrument. According to Sugiyono, (2023), a questionnaire is an efficient data collection technique when the researcher clearly understands the variables to be measured and what is expected from respondents. In addition, questionnaires are suitable when the number of respondents is relatively large and geographically dispersed. Questionnaires may consist of closed or open-ended questions and can be distributed directly to respondents or sent via mail or the internet. In this study, questionnaires were distributed to taxpayers who met the specified criteria.

Variable Operationalization

Table 1. Variable Operationalization

Variable	Operational Definition	Dimension	Indicator	Questions No.
Taxpayer compliance in paying land and building tax (PBB)	Taxpayer compliance refers to taxpayers' willingness and real actions in fulfilling their tax obligations properly, timely, and in accordance with applicable regulations.	Taxpayer compliance	(1) Paying PBB is an obligation (KWP1)	1
			(2) Willing to accept sanctions if payment is late (KWP2)	2
			(3) Paying before the due date (KWP3)	3
			(4) Paying even when there is tariff adjustment (KWP4)	4
			(5) No outstanding tax arrears (KWP5)	5
			(6) No outstanding tax arrears (KWP5)	6
			(7) Willing to pay tax underpayments (KWP7)	7
			(8) Paying tax as a form of civic compliance (KWP8)	8
Tax knowledge	Tax knowledge is taxpayers' understanding of tax regulations, procedures, and obligations related to taxation.	Knowledge	(1) Knowing NJOP (Tax Object Sales Value) (PP1)	1
			(2) Knowing how to register as a taxpayer (PP2)	2
			(3) Knowing PBB payment procedures (PP3)	3
			(4) Tax socialization improves tax understanding (PP4)	4
			(5) Knowing who is subject to PBB (PP5)	5
			(6) Knowing types of PBB objects (PP6)	6
			(7) Knowing tax as a source of state revenue (PP7)	7
			(8) Knowing payment deadlines (PP8)	8
Taxpayer Income	Taxpayer income refers to total economic resources earned by individuals from various sources that influence their ability to pay taxes.	Economic	(1) Having fixed income (PD1)	1
			(2) Income is sufficient for needs and tax obligations (PD2)	2
			(3) Income is sufficient to pay PBB (PD3)	3
			(4) Setting aside income for PBB payment (PD4)	4
			(5) Able to pay fines if negligent (PD5)	5
			(6) Higher income leads to timely payment (PD6)	6
			(7) Still pays taxes even with low income (PD7)	7
			(8) Additional income is used for tax payment (PD8)	8
Trust in Government	Trust in government refers to taxpayers' belief that the government is transparent, accountable, and fair in managing tax revenues for public welfare.	Trust	(1) Tax funds are well managed (KPP1)	1
			(2) Government is transparent in tax management (KPP2)	2
			(3) Public services are felt by society (KPP3)	3
			(4) Government is trustworthy (KPP4)	4
			(5) Tax supports infrastructure development (KPP5)	5
			(6) Tax supports national development (KPP6)	6
			(7) Tax management is fair (KPP7)	7
			(8) Tax is used for public interest (KPP8)	8

Source: Data author.

Research Population and Sample

The population in this study consists of all land and building tax (PBB) taxpayers in Koja District, North Jakarta. There are a total of 41,375 land and building tax objects in Koja District, North Jakarta, as recorded on the official website of the Regional Revenue Agency (Badan Pendapatan Daerah) of DKI Jakarta Province in 2020. This number is used as the population in this study.

The sampling technique used in this study is the Slovin formula. This method is applied because it allows for the selection of a representative sample, so that the research results can be generalized to the population. In addition, the calculation does not require special tables and can be performed using a relatively simple formula and computation. Based on the calculation using the Slovin formula, the sample size obtained in this study is 100 respondents.

The sampling technique used in this study is incidental sampling, which is a method of determining samples based on chance. In this technique, anyone who is incidentally or accidentally encountered by the researcher can be used as a sample, provided that the individual is considered suitable as a data source (Sugiyono, 2023).

In this study, the researcher established several criteria for selecting respondents, as follows: (1) land and building tax taxpayers who reside in Koja District, North Jakarta; (2) taxpayers who are active, meaning they have paid land and building tax for the year 2023; (3) taxpayers who are not currently involved in any legal issues related to taxation.

Therefore, each individual encountered in the field was first asked whether they met the above criteria before being given the questionnaire.

Data Analysis Method

This study uses structural equation modeling (SEM) with the partial least squares (PLS) approach to examine relationships among variables. SEM is a multivariate technique that combines regression and factor analysis to test complex relationships between latent constructs. The PLS-SEM approach involves assessment of the measurement model for validity and reliability, and the structural model for testing hypothesized relationships. It also supports predictive analysis, particularly in complex models with relatively small sample sizes. Data analysis in this study is conducted using smartPLS software.

Descriptive Statistical Analysis

This analysis describes the data based on the mean, maximum, minimum, and standard deviation of each variable studied.

Measurement Model (Outer Model)

The outer model is used to describe the relationship between indicators and their corresponding latent variables. According to Ghozali & Latan, (2015), validity testing assesses the extent to which a questionnaire measures what it is intended to measure, while reliability testing evaluates the consistency of measurement results when the instrument is applied repeatedly. Validity consists of convergent validity, assessed through factor loadings, average variance extracted (AVE), and cross-loading analysis, while reliability is evaluated using composite reliability.

Convergent Validity

Convergent validity examines the extent to which indicators within a construct are highly correlated in accordance with theoretical expectations. It is indicated by outer loading values, where >0.7 is considered ideal for confirmatory research, 0.6–0.7 is acceptable for exploratory research, and 0.5–0.6 may be sufficient in early-stage instrument development. In addition, AVE values should be greater than 0.5 to confirm adequate convergent validity.

Discriminant Validity

Discriminant validity ensures that each construct is distinct from other constructs. It is assessed using cross loadings, where each indicator must load higher on its own construct than on others, with a recommended minimum value of 0.7. It can also be evaluated by comparing the square root of AVE with inter-construct correlations, where the square root of AVE must be higher than the correlation values, and AVE should be at least 0.5.

Composite Reliability

Composite reliability is used to assess the internal consistency of indicators within a construct. A value between 0.6 and 0.7 indicates acceptable reliability, as stated by Ghozali & Latan, (2015).

Structural Model (Inner Model)

The structural model or inner model is used to examine the causal relationships among latent variables based on the study's theoretical framework. The evaluation of the structural model is conducted using several indicators, including R-square, F-square, and path coefficients.

R-square (R^2)

R-square is used to measure the extent to which exogenous (independent) variables explain endogenous (dependent) variables. The R-square value reflects the level of determination, similar to regression analysis. According to Ghozali & Latan, (2015), R-square values of 0.75, 0.50, and 0.25 indicate strong, moderate, and weak explanatory power, respectively.

F-square (Effect Size)

F-square or effect size measures the relative impact of an exogenous variable on an endogenous variable. It evaluates the change in the model when a specific exogenous variable is removed, indicating whether the omitted variable has a substantive effect on the endogenous construct. According to Ghozali & Latan, (2015) and Cohen (1988), F-square values of 0.02, 0.15, and 0.35 represent weak, moderate, and strong effects, respectively.

Path Coefficient

Path coefficient testing is conducted using the bootstrapping technique to determine the significance of relationships among constructs. The results are evaluated based on parameter coefficient values and T-statistics, where significant T-statistic values indicate meaningful relationships between constructs.

Hypothesis Test

Hypothesis testing in this study is based on the t-statistic and p-value at a 5% significance level. The alternative hypothesis (H_1) is accepted when the t-statistic exceeds 1.96 and the p-value is below 0.05, indicating statistically significant results at the 95% confidence level.

FINDINGS AND DISCUSSION

Findings

Tax Knowledge (X_1)

The mean value obtained was 4.030, the median value was 3.500, and the standard deviation was 0.068. The mean value being greater than the standard deviation indicates that the data are normally distributed. The maximum value was 5.000 and the minimum value was 2.000, indicating that the data are evenly distributed. The tax knowledge (X_1) variable questionnaire consisted of 8 statement items. In this study, with a 95% confidence level, two times the standard deviation was used to assess the level of data distribution. Mean + 2 (standard deviation) = 4.030 + 2 (0.068) = 4.166. The result of two times the standard deviation was 4.166, which exceeds the maximum score of 5.000, indicating that the data are well distributed.

Taxpayer Income (X_2)

The mean value obtained was 3.440, the median value was 3.500, and the standard deviation was 0.054. The mean value being greater than the standard deviation indicates that the data are normally distributed. The maximum value was 5.000 and the minimum value was 1.000, indicating that the data are evenly distributed. The taxpayer income (X_2) variable questionnaire consisted of 8 statement items. In this study, with a 95% confidence level, two times the standard deviation was used to assess the level of data distribution. Mean + 2 (standard deviation) = 3.440 + 2 (0.054) = 3.548. The result of two times the standard deviation was 3.548, which exceeds the maximum score of 5.000, indicating that the data are well distributed.

Trust in Government (X_3)

The mean value obtained was 3.671, the median value was 4.000, and the standard deviation was 0.078. The mean value being greater than the standard deviation indicates that the data are normally distributed. The maximum value was 5.000 and the minimum value was 2.000, indicating that the data are evenly distributed. The trust in government (X3) variable questionnaire consisted of 8 statement items. In this study, with a 95% confidence level, two times the standard deviation was used to assess the level of data distribution. Mean + 2 (standard deviation) = 3.671 + 2 (0.078) = 3.827. The result of two times the standard deviation was 3.827, which exceeds the maximum score of 5.000, indicating that the data are well distributed.

Taxpayer Compliance (Y)

The mean value obtained was 4.144, the median value was 4.000, and the standard deviation was 0.056. The mean value being greater than the standard deviation indicates that the data are normally distributed. The maximum value was 5.000 and the minimum value was 2.000, indicating that the data are evenly distributed. The taxpayer compliance (Y) variable questionnaire consisted of 8 statement items. In this study, with a 95% confidence level, two times the standard deviation was used to assess the level of data distribution. Mean + 2 (standard deviation) = 4.144 + 2 (0.056) = 4.256. The result of two times the standard deviation was 4.256, which exceeds the maximum score of 5.000, indicating that the data are well distributed.

Descriptive Statistics

Table 2. Descriptive Statistics

	Mean	Median	Observed min	Observed max	Standard deviation	Excess kurtosis	Skewness	Number of observations used
X1.1	4,020	4,000	3,000	,000	,529	0,662	0,022	100,000
X1.2	3,930	4,000	2,000	,000	,696	0,919	-0,624	100,000
X1.3	4,050	4,000	2,000	,000	,684	0,425	-0,445	100,000
X1.4	4,150	4,000	3,000	,000	,589	-0,232	-0,048	100,000
X1.5	4,070	4,000	2,000	,000	,667	0,715	-0,492	100,000
X1.6	4,000	4,000	3,000	,000	,648	-0,589	0,000	100,000
X1.7	4,100	4,000	3,000	,000	,608	-0,308	-0,054	100,000
X1.8	3,920	4,000	2,000	,000	,744	0,544	-0,608	100,000
X2.1	3,520	4,000	1,000	,000	,922	-0,058	-0,682	100,000
X2.2	3,300	3,000	1,000	,000	,063	-0,715	-0,172	100,000
X2.3	3,300	3,000	1,000	,000	,054	-0,655	-0,161	100,000
X2.4	3,340	3,000	1,000	,000	,961	-0,527	-0,117	100,000
X2.5	3,430	4,000	1,000	,000	,003	-0,467	-0,470	100,000
X2.6	3,780	4,000	1,000	,000	,035	-0,282	-0,643	100,000
X2.7	3,700	4,000	1,000	,000	,911	-0,051	-0,572	100,000
X2.8	3,150	3,000	1,000	,000	,043	-0,901	-0,092	100,000
X3.1	3,640	4,000	1,000	,000	,995	0,254	-0,581	100,000
X3.2	3,440	3,000	1,000	,000	,061	-0,138	-0,401	100,000
X3.3	3,670	4,000	1,000	,000	,928	1,033	-0,815	100,000
X3.4	3,530	4,000	1,000	,000	,964	0,601	-0,699	100,000
X3.5	3,830	4,000	1,000	,000	,991	1,288	-1,029	100,000
X3.6	4,000	4,000	1,000	,000	,800	2,248	-0,952	100,000
X3.7	3,510	4,000	1,000	,000	,933	0,165	-0,367	100,000
X3.8	3,750	4,000	1,000	,000	,953	0,882	-0,744	100,000
Y.1	4,270	4,000	3,000	,000	,614	-0,583	-0,242	100,000
Y.2	4,150	4,000	2,000	,000	,606	0,857	-0,359	100,000
Y.3	4,130	4,000	3,000	,000	,627	-0,485	-0,105	100,000
Y.4	4,100	4,000	3,000	,000	,640	-0,559	-0,093	100,000
Y.5	4,080	4,000	3,000	,000	,717	-1,043	-0,121	100,000
Y.6	4,140	4,000	2,000	,000	,735	0,534	-0,689	100,000
Y.7	3,990	4,000	2,000	,000	,755	0,276	-0,550	100,000
Y.8	4,290	4,000	3,000	,000	,637	-0,669	-0,344	100,000

Source: SEM-PLS data processing results.

Measurement Model (Outer Model)

Outer Loading

The data processing results indicate that all indicators for each variable have values above 0.7, therefore they are considered valid.

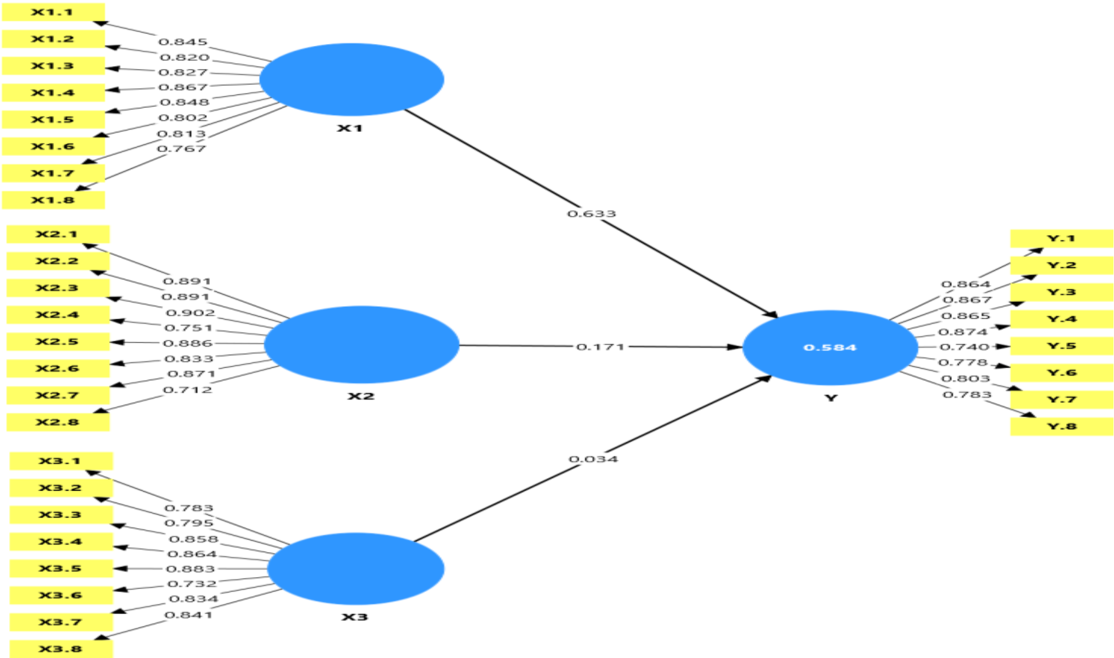

Figure 2. SmartPLS Validity Test Results

Table 3. Outer Loading Validity Test

	Tax Knowledge (X1)	Taxpayer Income (X2)	Trust in Government (X3)	Taxpayer Compliance (Y)
X1.1	0,845			
X1.2	0,820			
X1.3	0,827			
X1.4	0,867			
X1.5	0,848			
X1.6	0,802			
X1.7	0,813			
X1.8	0,767			
X2.1		0,891		
X2.2		0,891		
X2.3		0,902		
X2.4		0,751		
X2.5		0,886		
X2.6		0,833		
X2.7		0,871		
X2.8		0,712		
X3.1			0,783	
X3.2			0,795	
X3.3			0,858	
X3.4			0,864	
X3.5			0,883	
X3.6			0,732	
X3.7			0,834	
X3.8			0,841	
Y.1				0,864
Y.2				0,867
Y.3				0,865
Y.4				0,874
Y.5				0,740
Y.6				0,778
Y.7				0,803
Y.8				0,783

Source: SEM-PLS data processing results.

The final results of the outer loading in this validity test indicate that the model is valid, as all indicators have values above 0.7.

Construct Validity and Reliability

Table 4. Validity Test-Construct Validity and Reliability

	Average Variance Extracted (AVE)
Tax knowledge (X_1)	0,679
Taxpayer income (X_2)	0,714
Trust in government (X_3)	0,681
Taxpayer compliance (Y)	0,678

Source: SEM-PLS data processing results.

The results of the construct validity and reliability test based on AVE indicate that the model is valid, as all variables have values above 0.5.

Discriminant Validity

Table 5. Validity Test-Discriminant Validity

	Tax Knowledge (X1)	Taxpayer Income (X2)	Trust in Government (X3)	Taxpayer Compliance Taxpayer Compliance (Y)
X1.1	0,845	0,444	0,402	0,690
X1.2	0,820	0,495	0,570	0,591
X1.3	0,827	0,517	0,485	0,643
X1.4	0,867	0,496	0,435	0,608
X1.5	0,848	0,473	0,390	0,656
X1.6	0,802	0,417	0,404	0,501
X1.7	0,813	0,417	0,427	0,585
X1.8	0,767	0,471	0,604	0,631
X2.1	0,468	0,891	0,281	0,446
X2.2	0,456	0,891	0,451	0,471
X2.3	0,497	0,902	0,472	0,509
X2.4	0,485	0,751	0,461	0,420
X2.5	0,501	0,886	0,327	0,503
X2.6	0,483	0,833	0,287	0,481
X2.7	0,524	0,871	0,367	0,489
X2.8	0,413	0,712	0,481	0,335
X3.1	0,400	0,420	0,783	0,331
X3.2	0,371	0,324	0,795	0,327
X3.3	0,431	0,414	0,858	0,327
X3.4	0,455	0,393	0,864	0,374
X3.5	0,454	0,338	0,883	0,424
X3.6	0,537	0,321	0,732	0,485
X3.7	0,526	0,425	0,834	0,427
X3.8	0,482	0,382	0,841	0,314
Y.1	0,655	0,472	0,415	0,864
Y.2	0,611	0,420	0,375	0,867
Y.3	0,691	0,466	0,344	0,865
Y.4	0,686	0,490	0,428	0,874
Y.5	0,487	0,395	0,333	0,740
Y.6	0,582	0,364	0,328	0,778
Y.7	0,564	0,506	0,373	0,803
Y.8	0,624	0,467	0,482	0,783

Source: SEM-PLS data processing results.

It is observed from the indicators of each variable that the values are higher on their respective latent variable compared to other latent variables. For example, the indicators of tax knowledge show higher values on their own construct (tax knowledge) compared to other constructs. Similarly, the taxpayer income variable shows higher values on its own construct (taxpayer income) compared to other constructs. Likewise, the trust in government variable shows higher values on its own construct (trust in government) compared to other constructs.

Reliability Test (Outer Model)

Table 6. Reliability Test

	Cronbach's alpha	Composite reliability
Tax knowledge (X_1)	0,932	0,944
Taxpayer income (X_2)	0,942	0,952
Trust in government (X_3))	0,933	0,945
Taxpayer compliance (Y)	0,931	0,944

Source: SEM-PLS data processing results.

The evaluation of the reliability test using cronbach's alpha and composite reliability in this study shows values of >0.6 and >0.7, respectively. This indicates that the constructs are reliable and acceptable, and that there are no issues with unidimensionality in each variable.

Statistical Test (Inner Model)

R-Square

Table 7. R-Square Model Evaluation

	R-square	R-square adjusted
Tax compliance (Y)	0,584	0,571

Source: SEM-PLS data processing results.

The R-square value in this study is 0.584, which indicates a moderate level of explanatory power as it is above 0.50. This means that the variables X_1, X_2, and X_3 are able to explain 58.4% of the variation in the dependent variable (Y), while the remaining 41.6% is influenced by other variables outside the scope of this study.

F-Square (Effect Size)

Table 8. F-Square Model Evaluation

	Tax Compliance (Y)
Tax knowledge (X_1)	0,540
Taxpayer income (X_2)	0,046
Trust in government (X_3)	0,002

Source: SEM-PLS data processing results.

The F-square results show that tax knowledge has a value of 0.540, indicating a large (strong) effect on taxpayer compliance. Taxpayer Income has an f-square value of 0.046, indicating a small effect on taxpayer compliance, while trust in government has a value of 0.002, indicating a very small (negligible) effect on taxpayer compliance.

Path Coefficient

Table 9. Path Coefficient

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Tax Knowledge → Tax Compliance	0,633	0,633	0,095	6,672	0,000
Taxpayer Income → Tax Compliance	0,171	0,174	0,078	2,203	0,028
Trust in Government → Tax Compliance	0,034	0,038	0,082	0,417	0,677

Source: SEM-PLS data processing results.

The interpretation of the path coefficient results, particularly the t-statistic values, is presented in the hypothesis testing section.

Hypothesis Testing

Table 10. Hypothesis Testing

	T statistics (|O/STDEV|)	P values
Tax Knowledge → Tax Compliance	6,672	0,000
Taxpayer Income → Tax Compliance	2,203	0,028
Trust in Government → Tax Compliance	0,417	0,677

Source: SE-PLS data processing results.

T-Test

Based on Table 10 above, the effects of each variable can be described as follows:

1. Hypothesis one (H_1): The direct test results show a t-statistic value of 6.672 > 1.96 and a p-value of 0.000 < 0.05, indicating that the first hypothesis (H_1) is accepted. This means that tax knowledge has a significant effect on taxpayer compliance in paying land and building tax (PBB). The path coefficient results also indicate that tax knowledge has a positive effect on taxpayer compliance in paying PBB with a coefficient value of 0.633.
2. Hypothesis two (H_2): The direct test results show a t-statistic value of 2.203 > 1.96 and a p-value of 0.028 < 0.05, indicating that the second hypothesis (H_2) is accepted. This means that taxpayer income has a significant effect on taxpayer compliance in paying land and building tax (PBB). The path coefficient results also indicate that Taxpayer Income has a positive effect on taxpayer compliance in paying PBB, with a coefficient value of 0.171.
3. Hypothesis three (H_3): The direct test results show a t-statistic value of 0.417 < 1.96 and a p-value of 0.677 > 0.05, indicating that the third hypothesis (H_3) is rejected. This means that Trust in government does not have a significant effect on taxpayer compliance in paying land and building tax (PBB). The path coefficient results also indicate that trust in government has no significant effect on taxpayer compliance in paying PBB, with a coefficient value of 0.038.

Discussion

Effect of Tax Knowledge on Taxpayer Compliance

The results of this study indicate that tax knowledge has a positive effect on taxpayer compliance in paying land and building tax (PBB). This finding suggests that taxpayers who possess a better understanding of tax regulations, payment procedures, tax rates, deadlines, sanctions, and the benefits of taxation tend to demonstrate higher levels of compliance. Tax knowledge plays an important role in shaping taxpayer behavior because individuals who understand taxation are generally more aware of their obligations and the consequences of non-compliance.

Taxpayer compliance is not only influenced by external enforcement, such as penalties or government supervision, but also by internal awareness and understanding. Taxpayers who understand the function of taxes in financing public facilities, infrastructure, education, healthcare, and other government services are more likely to develop a sense of responsibility toward fulfilling their tax obligations. In the context of land and building tax, knowledge regarding payment procedures and due dates can also reduce taxpayer confusion and minimize errors in the tax payment process.

From the perspective of attribution theory, this finding indicates that taxpayer compliance is influenced by internal factors, particularly personal awareness and understanding of tax responsibilities. Taxpayers with adequate tax knowledge tend to perceive tax compliance as a personal obligation that should be fulfilled voluntarily, rather than as a result of external pressure. This internal attribution strengthens compliant behavior because taxpayers realize the importance of taxes for both personal and societal welfare.

In practical terms, taxpayers who have sufficient tax knowledge are generally more capable of understanding administrative procedures, accessing tax information, and making timely payments. Conversely, limited understanding of taxation may lead to misunderstandings regarding regulations, difficulties in the payment process, and lower compliance levels. This condition demonstrates the importance of continuous tax education and socialization programs conducted by tax authorities to improve public understanding of taxation, especially regarding land and building tax.

In addition, the development of digital taxation systems and online payment services also requires taxpayers to possess adequate tax knowledge and technological understanding. Taxpayers who are familiar with tax procedures and digital payment systems may find it easier to fulfill their obligations efficiently. Therefore, improving tax literacy among the public is essential to support the effectiveness of modern tax administration systems.

This finding is consistent with previous studies conducted by (Hasmi, 2022; Surjono et al., 2024; Yanti et al., 2021), which found that tax knowledge positively influences taxpayer compliance. These studies emphasize that taxpayer understanding is one of the key factors in encouraging voluntary tax compliance. However, this finding differs from the studies of Marzidhan et al., (2023) and Krisdayanti &

Wahyudi, (2022), which found no significant relationship between tax knowledge and taxpayer compliance. These differences may be caused by variations in respondent characteristics, levels of education, social environments, research locations, and the types of taxes examined. Therefore, the influence of tax knowledge on taxpayer compliance may vary depending on the social, economic, and cultural context of the taxpayers being studied.

Effect of Taxpayer Income on Taxpayer Compliance

The results of this study indicate that taxpayer income has a positive effect on taxpayer compliance in paying land and building tax (PBB). This finding suggests that taxpayers with higher income levels tend to demonstrate greater compliance with their tax obligations. Individuals with sufficient financial resources are generally more capable of fulfilling their tax responsibilities on time and in accordance with applicable regulations. Higher income levels may also reduce the financial burden associated with tax payments, thereby increasing taxpayers' willingness and ability to comply.

Taxpayer income is considered an important factor influencing taxpayer behavior because the ability to pay taxes is closely related to an individual's economic condition. Taxpayers with stable and adequate income are more likely to prioritize tax payments as part of their financial responsibilities. In contrast, individuals with lower income levels may experience financial constraints that make tax payments more difficult, which can potentially reduce compliance levels.

Based on attribution theory, this finding indicates that taxpayer compliance can be influenced by internal factors, particularly an individual's financial capability to fulfill tax obligations. Taxpayers with higher income levels tend to perceive themselves as financially capable of paying taxes, which encourages compliant behavior. In addition, adequate income may increase a sense of responsibility and awareness regarding the importance of contributing to public development through taxation.

In practical terms, individuals with higher income levels often have better access to information, education, and financial management, enabling them to understand tax procedures more effectively and fulfill their obligations properly. Economic stability may also reduce taxpayers' concerns regarding the impact of tax payments on their daily financial needs. Therefore, financial capability plays an important role in supporting voluntary taxpayer compliance.

However, taxpayer income alone does not always guarantee high levels of taxpayer compliance. In some cases, taxpayers with higher income may still demonstrate low compliance if they have negative perceptions regarding government transparency, tax administration, or the use of tax revenue. Taxpayer trust, perceived fairness of the tax system, and quality of public services may also influence whether income translates into compliant behavior. This indicates that economic factors should be supported by positive perceptions and internal motivation to achieve optimal taxpayer compliance.

This finding is consistent with previous studies conducted by Murtado, (2023) and Indriyasari & Maryono, (2022), which found that taxpayer income positively influences taxpayer compliance. These studies suggest that individuals with higher income levels are generally more willing and financially able to fulfill their tax obligations. However, this finding differs from the studies of Alfian & Rohmaniyah, (2021) and Donofan & Afriyenti, (2021), which found that taxpayer income does not always have a direct relationship with taxpayer compliance. Such differences may occur due to variations in taxpayer perceptions, social conditions, and trust in government institutions and tax administration systems.

Effect of Trust in Government on Taxpayer Compliance

The results of this study indicate that trust in government does not have a significant effect on taxpayer compliance in paying land and building tax (PBB). This finding suggests that the level of public trust in government institutions does not directly determine whether taxpayers fulfill their tax obligations. Taxpayer compliance may instead be influenced more strongly by personal factors such as tax knowledge, financial capability, individual awareness, and personal motivation.

Based on attribution theory, this result can be explained through weak external attribution, where individuals do not perceive government credibility or institutional quality as the primary factor influencing their compliance behavior. In other words, taxpayers may continue to comply with tax regulations regardless of whether they have high or low trust in the government because their behavior is more strongly driven by internal considerations, such as understanding tax obligations and the ability to pay taxes.

One possible explanation for this finding is that land and building tax (PBB) is generally viewed by taxpayers as a mandatory obligation that must be paid regardless of their perception of the government. In practice, taxpayers may prioritize avoiding penalties, administrative sanctions, or legal consequences rather than considering whether they trust government institutions. As a result, compliance behavior tends to be driven more by obligation and practical considerations than by emotional or institutional trust.

In addition, many taxpayers may not directly perceive the benefits generated from tax payments in their daily lives. Although taxpayers may generally trust or distrust the government, they may feel that the utilization of tax revenue is not sufficiently visible, transparent, or directly connected to improvements in public facilities and services. Consequently, trust in government may not be strong enough to influence actual tax compliance behavior.

Another possible reason is that taxpayers often focus more on factors that have an immediate impact on them, such as financial condition, ease of payment systems, tax knowledge, and administrative procedures. Even when trust in government is relatively high, taxpayers who experience financial difficulties or limited understanding of tax procedures may still demonstrate low compliance. Conversely, taxpayers with adequate income and good tax knowledge may remain compliant despite having low trust in government institutions. This indicates that internal factors may play a more dominant role than external perceptions in determining taxpayer compliance.

Furthermore, differences in social, economic, and cultural conditions may also influence how trust in government affects taxpayer behavior. In some communities, tax compliance may already be considered a routine administrative responsibility rather than a reflection of political trust or support for government performance. Therefore, taxpayer decisions to comply may be more pragmatic than attitudinal.

Although this study found that trust in government does not significantly influence taxpayer compliance, several previous studies have reported different findings. Studies conducted by Cahyani & Sovita, (2024) and Handayani et al., (2024) found that public trust in government positively affects taxpayer compliance. Their studies suggest that when taxpayers perceive the government as trustworthy, fair, and transparent in managing tax revenue, taxpayers are more likely to develop moral and social motivation to comply with tax obligations.

However, the findings of this study are more consistent with the studies of Tiba & Ardillah, (2023) and Kusuma et al., (2023), which found that trust in government does not significantly affect taxpayer compliance. These studies argue that although taxpayers may have positive perceptions of the government, such perceptions do not necessarily translate into actual compliance behavior. Other factors, including Taxpayer income level, tax knowledge, personal awareness, and individual motivation, may play a more dominant role in determining taxpayer compliance.

The novelty of this study lies in demonstrating that taxpayer compliance in paying land and building tax is driven primarily by internal factors (tax knowledge and taxpayer income), whereas trust in government, which is often considered an important determinant of compliance, was found to have no significant effect. From the perspective of attribution theory, these findings provide empirical evidence that internal attributions play a more dominant role than external attributions in explaining compliance behavior related to land and building tax. This suggests that taxpayers tend to fulfill their tax obligations because they understand taxation and possess sufficient financial capability, rather than because they trust government institutions. This finding extends the application of attribution theory in the field of local taxation by showing that behavioral compliance may remain high even when institutional trust is not a significant determinant.

Furthermore, this study contributes to the literature on local taxation by providing evidence from an urban district in Indonesia where land and building tax constitutes an important source of regional revenue. The findings indicate that policies aimed at increasing taxpayer compliance should prioritize tax literacy enhancement and economic capability support rather than relying solely on efforts to strengthen public trust in government. Therefore, this study offers a new perspective on taxpayer compliance strategies, particularly in the context of decentralized regional taxation systems.

CONCLUSION

This study aimed to examine the influence of tax knowledge, taxpayer income, and trust in government on taxpayer compliance in paying land and building tax (PBB). Based on the analysis conducted using the SEM-PLS method, it can be concluded that tax knowledge and taxpayer income have a positive and significant effect on taxpayer compliance, while trust in government does not have a significant effect on taxpayer compliance in paying land and building tax. The findings of this study provide important implications for both tax authorities and taxpayers. Tax Knowledge was found to be one of the most influential factors affecting taxpayer compliance, indicating the importance of improving public understanding regarding tax regulations, tax procedures, and the benefits of taxation. Therefore, tax authorities are encouraged to strengthen tax education and socialization programs to increase voluntary taxpayer compliance. In addition, taxpayer income also plays an important role in influencing taxpayer compliance, suggesting that taxpayers with better financial capability are generally more able to fulfill their tax obligations. Meanwhile, the insignificant effect of trust in government indicates that taxpayer compliance may be more strongly influenced by internal factors such as knowledge, awareness, and financial capability rather than perceptions of government institutions. Nevertheless, this study has several limitations. The research only focuses on three independent variables, namely tax knowledge, taxpayer income, and trust in government, in explaining taxpayer compliance. Future studies are recommended to include additional variables such as tax sanctions, quality of tax services, taxpayer awareness, perceived fairness, tax morale, or digital taxation systems in order to provide a more comprehensive understanding of the factors influencing taxpayer compliance. Based on these findings, it is recommended that tax authorities continue improving taxpayer education, public outreach programs, and the accessibility of tax payment systems to encourage higher levels of compliance. Taxpayers are also expected to increase their understanding and awareness of tax obligations as a form of contribution to national development. Overall, the findings of this study may provide useful insights for policymakers, tax administrators, and future researchers in developing strategies to improve taxpayer compliance.

REFERENCES

Alfian, N., & Rohmaniyah. (2021). Pengaruh Penghasilan dan Kesadaran Wajib Pajak Terhadap Kepatuhan Dalam Membayar Pajak Bumi dan Bangunan (PBB). 8(2), 31-46. https://e-journal.stie-aub.ac.id/index.php/advance/article/view/1086/767

Amalia, D., Hidayat, W. W., & Ningrum, E. P. (2024). Pengaruh Pengetahuan Perpajakan, Modernisasi Sistem Administrasi, dan Kesadaran Wajib Pajak Terhadap Kepatuhan Wajib Pajak Dalam Membayar Pajak Bumi dan Bangunan di Kelurahan Padurenan. SENTRI: Jurnal Riset Ilmiah, 3(3), 1626-1636. https://doi.org/10.55681/sentri.v3i3.2439

Appiah, T., Domeher, D., & Agana, J. A. (2024). Tax Knowledge, Trust in Government, and Voluntary Tax Compliance: Insights from an Emerging Economy. SAGE Open, 14(2). https://doi.org/10.1177/21582440241234757

Ardhanareswari, N. L. P. S., & Murtanto. (2023). Pengaruh Faktor Finansial, Capital Intensity, Inventory Intensity, dan Sales Growth terhadap Penghindaran Pajak Pada Saat Pandemi Covid-19. Jurnal Informatika Ekonomi Bisnis, 5, 614-621. https://doi.org/10.37034/infeb.v5i2.572

Cahyani, R., & Sovita, I. (2024). Pengaruh Tingkat Pendapatan, Lingkungan Sosial dan Kepercayaan pada Pemerintah Daerah Terhadap Kesadaran Membayar Pajak Bumi dan Bangunan Pedesaan dan Perkotaan (PBB-P2) di Kelurahan Gunung Sarik Kota Padang. Jurnal Akuntansi Keuangan dan Bisnis, 01(04), 435-453. https://jurnal.ittc.web.id/index.php/jakbs/article/view/605

Cahyaningsih, D., & Nuryanti, T. (2023). Correlation of Tax Knowledge and Income Level on Taxpayer Compliance in Paying Land and Building Tax. Journal of Public Auditing and Financial Management, 3(1), 79-86. https://doi.org/10.36407/jpafm.v3i1.1585

Cahyonowati, N., Ratmono, D., & Juliarto, A. (2023). The Role of Social Norms and Trust in Authority in Tax Compliance Dilemmas. Cogent Business & Management, 10(1), Article 2174084. https://doi.org/10.1080/23311975.2023.2174084

Dessy, A., & Rahayu, Y. (2019). Analisis Faktor-Faktor yang Mempengaruhi Kepatuhan Wajib Pajak Dalam Melakukan Pembayaran Pajak Bumi dan Bangunan. Jurnal Ilmu dan Riset Akuntansi, 8(10), 1-19.

Donofan, I., & Afriyenti, M. (2021). Pengaruh Kesadaran Wajib Pajak, Kualitas Pelayanan dan Tingkat Penghasilan Terhadap Kepatuhan Pembayaran Pajak Bumi Bangunan. Jurnal Eksplorasi Akuntansi, 3(4), 859-875. https://doi.org/10.24036/jea.v3i4.435

Fatoni, M. I. (2023). Membangun Kesadaran Membayar Pajak Bumi dan Bangunan Melalui Kualitas Pelayanan dan Kondisi Keuangan bagi Masyarakat Desa Putren Kecamatan Sukomoro Kabupaten Nganjuk. Jurnal Manajemen Dinamis, 1(1), 45-51. https://doi.org/10.59330/jmd.v1i1.12

Gahung, P. C., Warongan, J. D. L., & Mintalangi, S. S. E. (2024). Pengaruh Pengetahuan Perpajakan, Kesadaran Wajib Pajak, dan Kepercayaan Masyarakat Pada Pemerintah Terhadap Kepatuhan Wajib Pajak Dalam Membayar Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2) di Kecamatan Pasan Kabupaten Minahasa Tenggara. Riset Akuntansi dan Portofolio Investasi, 2(2), 143-149. https://doi.org/10.58784/rapi.145

Ghozali, I., & Latan, H. (2015). Partial Least Squares: Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0 (2nd ed.). Badan Penerbit Universitas Diponegoro.

Graham, S., & Folkes, V. S. (2014). Attribution Theory: Applications to Achievement, Mental Health, and Interpersonal Conflict. Psychology Press.

Hamilah, & Fricilia. (2023). Faktor-Faktor yang Mempengaruhi Kepatuhan Wajib Pajak Orang Pribadi Factors Affecting the Compliance of Individual Taxpayers. 10(2017), 49–60. https://doi.org/10.55963/jraa.v10i1.523

Handayani, K. T., Syamsul, & Rosyada, D. (2024). Membayar PBB di Desa Panca Mukti Kecamatan Rio Pakava. Jurnal Akuntansi, Keuangan, Perpajakan dan Tata Kelola Perusahaan (JAKPT), 2(1), 329-339. https://doi.org/10.70248/jakpt.v2i1.1236

Hasmi, N. (2022). Pengaruh Pengetahuan Perpajakan Terhadap Kepatuhan Wajib Pajak Dalam Membayar Pajak Bumi dan Bangunan (PBB). Journal of Innovation Research and Knowledge, 1(9), 1165-1172. https://doi.org/10.53625/jirk.v1i9.1932

Indriyasari, W. V., & Maryono. (2022). Pengaruh Pendapatan Masyarakat, Tingkat Pendidikan, dan Pengetahuan Perpajakan Terhadap Kepatuhan Wajib Pajak Membayar Pajak Bumi dan Bangunan di Desa. Riset & Jurnal Akuntansi, 6(28), 860-871. https://doi.org/10.33395/owner.v6i1.668

Krisdayanti, M., & Wahyudi, U. (2022). Faktor-Faktor yang Mempengaruhi Kepatuhan Wajib Pajak Bumi dan bangunan di Kecamatan Tirtoyudo. Proceeding of National Conference on Accounting & Finance, 4, 449-454. https://doi.org/10.20885/ncaf.vol4.art56

Kristanti, Y. A., & Subardjo, A. (2021). Pengaruh Sikap, Pemahaman, Sanksi dan Tingkat Kepercayaan Pada Pemerintah Terhadap Kepatuhan Membayar Pajak Bumi dan Bangunan.Jurnal Ilmu dan Riset Akuntansi, 10(28). https://jurnalmahasiswa.stiesia.ac.id/index.php/jira/article/view/4037

Kusuma, G. S. M., Afrida, A., & Handayani, M. (2023). Pengaruh Kesadaran Wajib Pajak, Sikap Wajib Pajak, Sanksi Pajak dan Tingkat Kepercayaan Pada Pemerintah Terhadap Kepatuhan Wajib Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2). Jurnal Riset Akuntansi Tridinanti, 5(1), 29-38. https://doi.org/10.52333/ratri.v5i1.79

Mardiasmo. (2019). Perpajakan (Edisi 20). Andi.

Marzidhan, W. L., Marundha, A., & Khasanah, U. (2023). Pengetahuan Perpajakan, Sanksi Pajak, Sosialisasi Pajak dan Kepatuhan Wajib Pajak Dalam Membayar Pajak Bumi dan Bangunan Perdesaan dan Perkotaan. Jurnal Economina, 2(10), 3041-3056. https://doi.org/10.55681/economina.v2i10.932

Murtado, A. A. (2023). Pengaruh Kesadaran Wajib Pajak, Sanksi Perpajakan dan Pendapatan Rumah Tangga Terhadap Kepatuhan Wajib Pajak Dalam Membayar Pajak Bumi dan Bangunan (Studi Kasus di Kecamatan Pace, Kabupaten Nganjuk). Cross-Border, 6(1), 61-74. https://repository.unpkediri.ac.id/9006/1/RAMA_62201_18102010060.pdf

Prameswari, A. G., Rahman, A., & Hidayati, K. (2021). Pengaruh Sanksi, Sosialisasi dan Pendapatan Wajib Pajak terhadap Kepatuhan Pembayaran Pajak Bumi dan Bangunan (Studi Pada Wajib Pajak PBB di Simo Sidomulyo VII Kota Surabaya). UBHARA Accounting Journal, 1(November), 332-340. https://journal.febubhara-sby.org/uaj/article/view/104

Priyanti, A. D., & Fitriyah. (2024). Pengaruh Pemahaman Wajib Pajak, Sanksi Pajak dan Tingkat Kepercayaan Pada Pemerintah Terhadap Kepatuhan Wajib Pajak Dalam Membayar Pajak Bumi dan Bangunan (Studi Kasus Pada Wajib Pajak di Desa Saga). Jurnal Nusa Akuntansi, 1(3), 876-895. https://doi.org/10.62237/jna.v1i3.175

Purwaningsih, N., Iswanaji, C., & Bharata, R. W. (2022). Pengaruh Kesadaran Pajak, Pemahaman Pajak, Pendapatan, dan Sanksi Pajak Terhadap Kepatuhan Wajib Pajak Bumi dan Bangunan Orang Pribadi di Kabupaten Magelang. Jurnal Ilmiah Akutansi Kesatuan, 10(3), 455-466. https://doi.org/10.37641/jiakes.v10i3.1425

Rahardika, D. N., & Kartiko, W. (2024). Meningkatnya Kepatuhan Pajak Bumi dan Bangunan: Peran Pengetahuan. Jurnal Inovasi Pajak Indonesia, 01(April), 23-36. https://doi.org/10.69725/076ycr32

Saputri, A. M., & Khoiriawati, N. (2021). Pengaruh Pengetahuan Pajak, Sikap, dan Kesadaran Wajib Pajak Terhadap Kepatuhan Wajib Pajak Dalam Membayar Pajak Bumi dan Bangunan (Studi Pada Wajib Pajak di Kelurahan Bence, Kecamatan Garum, Kabupaten Blitar). SOSEBI: Jurnal Penelitian Mahasiswa Ilmu Sosial, Ekonomi, dan Bisnis Islam, 1(November), 14-23. https://doi.org/10.21274/sosebi.v1i1.4917

Sopacua, Y. M., Leunupun, P., & Manuputty, G. G. (2023). Analisis Faktor-Faktor yang Mempengaruhi Kepatuhan Wajib Pajak Dalam Membayar Pajak Bumi dan Bangunan (Studi Kasus di Desa Siri Sori Amalatu, Kecamatan Saparua Timur). Jurnal Ekonomi Peluang, 17(1), 1-11. https://ojs.ukim.ac.id/index.php/peluang/article/view/1046

Sugiyono. (2023). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Alfabeta.

Surjono, W., Cucu, & Putri, W. F. S. (2024). Determinants of Taxpayers Paying Land and Building Taxes. Adpebi International Journal of Multidisciplinary Sciences, 3(2), 158-171. https://journal.adpebi.com/index.php/AIJMS/article/view/917/862

Syahrial, I. (2022). Pengaruh Penerapan E-SPT, Pengetahuan Perpajakan dan Kualitas Pelayanan Fiskus Terhadap Kepatuhan Wajib Pajak di KPP Pratama Jakarta Kemayoran. Jurnal Riset Akuntansi dan Auditing, 9(28), 70-84. https://doi.org/10.55963/jraa.v9i2.471

Tiba, M. F. V., & Ardillah, K. (2023). Analisis Faktor-Faktor yang Mempengaruhi Kepatuhan Wajib Pajak dalam Membayar Pajak Bumi dan Bangunan. Jurnal Mahasiswa Institut Teknologi dan Bisnis Kalbis, 9(1). https://ojs.kalbis.ac.id/index.php/kalbisiana/en/article/view/1476/717

Umbaran, I. M. S., Padnyawati, K. D., & Pratiwi, N. P. T. W. (2022). Pengaruh Kepercayaan Kepada Pemerintah, Sikap, dan Sanksi Pajak Terhadap Kepatuhan Wajib Pajak PBB-P2. Hita Akuntansi dan Keuangan, 3(1), 67-74. https://doi.org/10.32795/hak.v3i1.2283

Wilestari, M., & Ramadhani, M. (2020). Pengaruh Pemahaman, Sanksi Perpajakan dan Tingkat Kepercayaan Pada Pemerintah Terhadap Kepatuhan Dalam. AKRUAL Jurnal Akuntansi dan Keuangan, 2(1), 36-54. https://doi.org/10.34005/akrual.v2i1.1043

Yanti, K. E. M., Yuesti, A., & Bhegawati, D. A. S. (2021). Pengaruh NJOP, Sikap, Kesadaran Wajib Pajak, Pengetahuan Perpajakan, dan SPPT Terhadap Kepatuhan Wajib Pajak Dalam Membayar Pajak Bumi dan Bangunan Dengan Sanksi Pajak Sebagai Variabel Moderasi di Kecamatan Denpasar Utara. Jurnal Kharisma, 3(1), 242–252. https://e-journal.unmas.ac.id/index.php/kharisma/article/view/1698