

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

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ABSTRACT

The findings of this study hold significant pedagogical value, particularly in the teaching of taxation, public administration, and fiscal policy. The demonstrated influence of tax understanding, service quality, and tax sanctions on taxpayer compliance provides concrete, evidence-based material that can be integrated into curricula to enrich both theoretical and applied learning. In classroom settings, these findings can serve as a case study to illustrate the relationship between taxpayer behavior and institutional practices, thereby fostering critical thinking among students about the dynamics of tax compliance in regional contexts. Moreover, the methodological approach—employing surveys, validity and reliability testing, classical assumption testing, and multiple regression analysis—offers an instructive example for teaching research methods in the social sciences. By integrating these insights, educators can cultivate students' analytical skills while simultaneously enhancing their awareness of the practical challenges faced by local governments in optimizing tax revenue.

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

INTRODUCTION

Effective January 1, 2014, the management of Land and Building Tax in the Rural and Urban Sector (PBB-P2) was fully delegated to regional (district and municipal) governments. This delegation encompasses all administrative processes, including civil registration, property valuation, tax assessment, administration, collection and enforcement, as well as taxpayer services (Novlyani & Darmawan, 2022). The transfer of authority forms part of Indonesia's broader policy of regional autonomy and fiscal decentralization, as mandated by Law Number 28 of 2009. The purpose of this policy is to strengthen local governments' fiscal capacity by broadening the tax base and granting them the authority to independently determine tax rates (Management of Rural and Urban Land and Building Tax PBB-P2 et al., 2022). This authority is further reinforced in Article 80 of the Regional Taxes and Levies Law (UU PDRD), which stipulates that districts and municipalities may set their own PBB-P2 rates, with a maximum cap of 0.3%. Previously, when PBB-P2 was managed by the central government, regional governments only received approximately 64.8% of the revenue collected in their respective areas. Under the decentralization framework, however, the entirety of PBB-P2 revenue is allocated directly to local governments, thereby contributing more substantially to regional own-source revenue (Pendapatan Asli Daerah/PAD).

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

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

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

Several potential causes include:

- a. Changes in the tax object database
- b. Variations in taxpayer compliance
- c. Regional fiscal policies affecting tax behavior

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

- a. Tax base extensification
- b. Enhanced public awareness and taxpayer compliance

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

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

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

Table 1.3 : PBB-P2 Target vs Realization in Cirebon Regency (2022–2024)

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

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

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

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

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

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

Based on the data presented in Table I.3, in 2022 the number of registered Land and Building Taxpayers (WPOP) in Cirebon Regency was 805,851, with 688,160 taxpayers recorded as compliant and 117,691 as non-compliant, resulting in a compliance rate of 82.67%. However, in 2023, although the number of registered taxpayers slightly increased to 808,397, the number of compliant taxpayers decreased to 667,777, and non-compliant taxpayers rose to 140,620, reducing the compliance rate to 78.86%. This downward trend continued in 2024, where registered taxpayers increased again to 812,571, yet the number of compliant taxpayers dropped further to 664,118, and non-compliant taxpayers increased to 148,453, resulting in a compliance rate of 77.00%.

These figures indicate that while the number of registered taxpayers has gradually grown over the years, the level of taxpayer compliance has consistently declined. Several factors may influence taxpayer compliance in paying PBB, including tax knowledge, the quality of service provided by tax officers, and the application of tax penalties (Mafaza, 2022). According to Attribution Theory, tax understanding is viewed as an internal factor that shapes taxpayer compliance behavior. This theory suggests that individuals attribute the cause of their actions either to internal factors like knowledge and attitudes or external pressures such as penalties or enforcement (Maulana & Andrianingsih, 2023). Taxpayers who possess high levels of understanding regarding tax rules and benefits are more likely to attribute their compliance to personal responsibility and awareness (internal attribution). This positive internal attribution enhances intrinsic motivation to fulfill obligations voluntarily and consistently. Conversely, those with limited understanding may attribute tax obligations to external factors, resulting in weaker, unsustainable compliance. Thus, through the lens of Attribution Theory, it can be concluded that strong tax understanding significantly contributes to improved compliance through the development of positive internal attributions (Siregar et al., 2023).

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

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

Source: Researcher's observation and interviews (2025)

Based on Table I.4, the level of tax understanding among PBB-P2 taxpayers in Cirebon Regency in 2024 remains relatively low, particularly among Micro, Small, and Medium Enterprises (MSMEs). Approximately 49% of MSME taxpayers reported having no tax knowledge at all, 28% demonstrated only moderate understanding, and merely 19% exhibited good tax knowledge. These figures indicate that nearly half of

MSMEs in Cirebon Regency still lack adequate awareness of their tax obligations, especially with regard to the Land and Building Tax for Rural and Urban Sectors (PBB-P2). Limited tax knowledge is frequently associated with reduced compliance, suggesting that this condition could hinder optimal revenue collection. Consequently, the findings underscore the need for targeted education and outreach programs to improve MSME taxpayers' understanding of taxation, thereby supporting efforts to enhance local tax revenue (Ratih & Anisah, 2021).

Empirical evidence from prior studies presents mixed findings concerning the effect of tax understanding on taxpayer compliance. Research conducted by Oktaviani and Wardani (2015), Hasmi (2022), and Mumu et al. (2020) indicates that tax understanding positively influences compliance with PBB obligations. Conversely, studies by Faizin, Kertahadi, and Ruhana (2016), Wilestari and Ramadhani (2020), and Ningtias, Harahap, and Hastuti (2020) report that tax understanding does not significantly affect PBB compliance.

Pedagogical Relevance

The findings related to the low level of tax understanding among MSME taxpayers carry important pedagogical implications. First, they provide educators with an empirical basis for developing teaching materials that highlight the practical challenges of taxpayer compliance in the context of fiscal decentralization. Second, the mixed evidence in prior studies offers an opportunity to foster critical discussion in academic settings, where students can analyze contrasting research results and reflect on contextual factors that may explain such discrepancies. Third, the integration of real data from Cirebon Regency into case-based teaching can help bridge theory and practice, thereby enhancing students' ability to apply theoretical frameworks to actual problems in taxation and public administration. Through this approach, the study contributes not only to the advancement of knowledge in the field but also to the enrichment of teaching strategies that aim to cultivate analytical, critical, and solution-oriented thinking among learners.

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

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

Source: Researcher's Observations and Interviews (2025)

Empirical research by Novitasari and Hamta (2017), Wiguna (2019), Rahma Wati (2022), and Suryani (2020) supports the view that service quality positively influences taxpayer compliance. Conversely, studies conducted by Nafiah and Warno (2017),

Hidayat (2022), and R. Hidayat (2022) found no significant effect of service quality on tax compliance. These contrasting findings suggest that although quality service delivery can enhance compliance, other dominant factors such as tax knowledge and awareness may exert a stronger influence in certain contexts.

Similarly, research by Siregar and Soni (2018), Handayani (2020), and Sabijono and Wku (2024) confirms that tax sanctions positively affect taxpayer compliance. However, contrary evidence from Ayunda (2015), Susanto (2020), and Pratiwi (2021) suggests that sanctions may not always serve as the primary determinant of compliance, particularly when taxpayers perceive them as unfair or disproportionate.

Based on the background described above, the researcher is motivated to re-examine the variables that influence taxpayer compliance, with a focus on taxpayers in Cirebon Regency. This case study approach is expected to generate deeper insights into the dynamics of local tax compliance and the interplay between tax understanding, service quality, and sanctions.

The discussion of divergent empirical findings regarding service quality and tax sanctions provides important pedagogical contributions. First, it offers rich material for case-based teaching in taxation, public policy, and fiscal administration courses, enabling students to critically assess varying research outcomes. Second, it underscores the importance of contextual analysis in academic inquiry, illustrating that taxpayer behavior may be influenced by multiple, interrelated factors. Third, the study highlights the relevance of methodological rigor, as differences in findings may stem from variations in research design, sampling, or analytical techniques. By incorporating these insights into teaching, educators can encourage students to develop not only theoretical knowledge but also critical reasoning skills necessary to interpret complex, real-world policy issues.

METHOD

The research method employed in this study is a quantitative approach. In this study, the quantitative data consists of primary data obtained from respondents' answers to a questionnaire, which were scored and analyzed statistically. The primary data was collected through the distribution of questionnaires using a Likert scale, and the respondents were PBB-P2 taxpayers residing in Cirebon Regency. The population in this study consists of all PBB taxpayers in Cirebon Regency in the year 2024, totaling 812,571 individuals, as recorded by the Regional Revenue Management Agency (BPPD) of Cirebon Regency.

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

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

$$n = \frac{812.517}{1 + 812.517(10\%)^2} n = 100$$

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

Validity Test

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

If r-count > r-table and positive, the indicator is declared valid.

If r-count < r-table, the indicator is considered invalid.

Reliability Test

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

Classical Assumption Tests

Normality Test

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

If p-value > 0.05, the data is normally distributed.

If p-value < 0.05, the data is not normally distributed.

Multicollinearity Test

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

Heteroscedasticity Test

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

If significance > 0.05 , heteroscedasticity is not present.

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

Multiple Linear Regression Analysis

The study employs multiple linear regression analysis to determine the effect of the independent variables (X) on the dependent variable (Y), specifically examining the impact of taxpayer understanding (X_1), service quality (X_2), and tax sanctions (X_3) on taxpayer compliance (Y). According to Ghazali (2018:96), multiple regression is a method used to study the dependency of the dependent variable on one or more independent variables to estimate or predict the average value of the dependent variable based on known values of the independent variables. The regression equation used in this study is:

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

Where:

KPBB = Taxpayer Compliance on Land and Building Tax

α = Constant

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

PWP = Taxpayer Understanding

KP = Service Quality

SP = Tax Sanctions

e = Standard Error

Interpretation:

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

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

Hypothesis Testing

t-Test

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

If t-count $>$ t-table, H_0 is rejected (there is a significant effect).

If t-count $<$ t-table, H_0 is accepted (no significant effect).

Alternatively:

If significance < 0.05 , H_0 is rejected.

If significance > 0.05 , H_0 is accepted.

Coefficient of Determination (R^2)

Goodness-of-Fit

The adjusted R^2 shows how much variance in the dependent variable is explained by the independent variables. A value close to 1 indicates strong explanatory power (Ghazali, 2018:97).

F-Test

The F-test assesses whether all independent variables jointly affect the dependent variable. If p-value < 0.05 , the model is significant; if p-value > 0.05 , it is not (Pratama

& Sari, 2023). In this study, the F-test tests whether taxpayer understanding, service quality, and tax sanctions simultaneously affect taxpayer compliance with PBB-P2 in Cirebon Regency.

FINDINGS AND DISCUSSION

Data Quality Testing Results

Validity Test Results

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

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

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

Source: Processed primary data (2025)

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

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

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

Source: Processed primary data (2025)

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

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

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

No	Item	r-count	r-table	Remarks
3	P3	0.832	0.195	Valid

Source: Processed primary data (2025)

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

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

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

Source: Processed primary data (2025)

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

Reliability Test Results

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

Table IV.13 Reliability Test Results

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

Source: Processed primary data (2025)

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

Classical Assumption Testing Results

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

1. Normality Test Results

The normality test aims to determine whether the data in the regression model—specifically the residuals—are normally distributed. A good regression model is one in which the data follows a normal distribution or approximates it. The normality test was conducted using graphical methods (P-P Plot) and statistical tests (Kolmogorov-Smirnov), analyzed with SPSS Version 27.0 for Windows.

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

Table IV.14 Kolmogorov-Smirnov Normality Test

N	Sig. (2-tailed)
100	0.200

Source: Processed primary data using SPSS 27

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

Multicollinearity Test Results

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

Table IV.15 Multicollinearity Test Results

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

Source: Processed primary data using SPSS 27

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

Heteroscedasticity Test Results

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

Table IV.16 Heteroscedasticity Test Results

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

Source: Processed primary data using SPSS 27

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

Results of Multiple Linear Regression Analysis

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

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

Description:

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

Table IV.17 Coefficient of Regression

Multiple Linear Regression Analysis

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

Source: Primary data processed using SPSS 27

Based on Table IV.17 above, the constant value is 1.504, the β value for variable X1 is 0.462, for X2 is 0.413, and for X3 is 0.221. Taxpayer Understanding (X1) affects taxpayer compliance (Y) by 0.462. This indicates a positive relationship of 46.2%, meaning that an increase in taxpayer understanding will increase compliance by 46.2%, and vice versa. Thus, it can be concluded that taxpayer understanding has a positive influence on taxpayer compliance.

Service Quality (X2) affects taxpayer compliance by 0.413, meaning a positive relationship of 41.3%. This implies that better service quality will increase compliance

by 41.3%, and a decline in service quality will reduce compliance. Hence, service quality positively influences taxpayer compliance.

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

Hypothesis Testing

T-Test

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

Table IV.18 T-Test Results

Variable		B	t-value	Sig.	Description
(Constant)		1.504	1.662	0.100	
Taxpayer Understanding (X1)		0.462	4.203	0.001	H ₁ Accepted
Service Quality (X2)		0.413	3.601	0.001	H ₂ Accepted
Tax Sanctions (X3)		0.221	3.072	0.003	H ₃ Accepted

Source: Primary data processed with SPSS 27

Based on Table IV.18, the variable of taxpayer understanding has a p-value of 0.001 and a t-value of 4.203, which is greater than the t-table value ($4.203 > 1.984$), and $0.001 < 0.05$. Taxpayer understanding has a positive and significant effect on taxpayer compliance (H₁ accepted).

Effect of Service Quality on Tax Compliance

Based on Table IV.18, the service quality variable has a p-value of 0.001 and a t-value of 3.601 ($3.601 > 1.984$), and $0.001 < 0.05$. Service quality has a positive and significant effect on taxpayer compliance (H₂ accepted).

Effect of Tax Sanctions on Tax Compliance

Based on Table IV.18, the tax sanctions variable has a p-value of 0.003 and a t-value of 3.072 ($3.072 > 1.984$), and $0.003 < 0.05$. Tax sanctions have a positive and significant effect on taxpayer compliance (H₃ accepted).

Coefficient of Determination (R²)

Table IV.19 Coefficient of Determination (R^2)

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

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

Source: Primary data processed with SPSS 27

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

F-Test (Simultaneous Significance Test)

The F-test aims to assess whether the independent variables (X) jointly have a significant effect on the dependent variable (Y). Based on Table IV.20, the F-value is 88.286 with a significance value of 0.000, which is less than the significance level of 0.05. The multiple linear regression model is statistically significant. This means that taxpayer understanding, service quality, and tax sanctions simultaneously have a significant effect on taxpayer compliance.

This study aligns with several previous investigations that have examined the factors influencing taxpayer compliance, particularly with respect to Land and Building Taxes (PBB-P2). The state of the art presents the most recent developments and positions this research within the broader context of taxpayer compliance in Indonesia, focusing on the variables of taxpayer understanding, service quality, and tax sanctions.

Taxpayer Understanding

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

Service Quality

The results reinforce the conclusions of Prasetyo and Utami (2022), who found that the quality of tax officer services strongly affects taxpayers' willingness to comply. Services that are fast, friendly, and accurate encourage the community to actively fulfill

their tax obligations. In Cirebon Regency, a positive correlation is evident between higher service quality and increased PBB-P2 compliance.

Tax Sanctions

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

Regression Model and High Determination Coefficient

Unlike some previous studies that reported R^2 values below 60%, this study records an Adjusted R^2 of 72.6%, indicating that the three independent variables—understanding, service quality, and sanctions—explain the majority of the variance in taxpayer compliance. This outcome underscores the relevance of these variables and supports their use in the formulation of regional tax policies.

Regional Contextualization

This study addresses a gap in regional contextual research concerning Cirebon Regency, which has rarely been explored in prior literature. It provides both practical and academic contributions to the understanding of local tax management, reflecting the region's demographic and administrative characteristics.

Pedagogical Relevance

The integration of empirical findings from this study into academic discourse offers substantial pedagogical value. First, it enriches taxation and public administration curricula by providing a region-specific case study that illustrates how taxpayer behavior is shaped by understanding, service quality, and sanctions. Second, the relatively high explanatory power of the regression model serves as a practical example for teaching research methodology, particularly in courses employing quantitative analysis. Third, the contrasting evidence found in prior studies compared with this research provides opportunities for critical classroom discussion, enabling students to assess contextual differences and methodological rigor. By embedding these insights into teaching, educators can foster critical thinking, analytical competence, and policy-oriented problem-solving skills among learners.

CONCLUSION

Based on the findings of this study, it can be concluded that taxpayer understanding, service quality, and tax sanctions each exert a positive influence on individual taxpayer compliance with respect to PBB-P2 in Cirebon Regency. Taxpayers who possess a good understanding of taxation are more likely to comply with their obligations, as their knowledge enables them to plan payments in a timely manner and to appreciate the broader role of taxes in regional development. Furthermore, the quality of services delivered by tax authorities plays a crucial role; when services are provided

in a fast, friendly, transparent, and easily accessible manner, taxpayers feel supported and are more inclined to fulfill their responsibilities without hesitation.

In addition, the implementation of tax sanctions contributes positively to compliance. Fair, consistent, and firm enforcement of penalties serves as a deterrent, encouraging taxpayers to meet their obligations in order to avoid facing legal consequences. Collectively, these three variables—understanding, service quality, and sanctions—simultaneously contribute to improved tax compliance by creating a reinforcing system. In such a system, informed taxpayers, supported by quality services and aware of the consequences of non-compliance, are more motivated to pay their taxes properly and on time. The synergy among these factors is therefore critical to strengthening voluntary tax compliance in Cirebon Regency.

From a practical perspective, it is recommended that local government and tax authorities, particularly BAPENDA of Cirebon Regency, take proactive measures to improve public education on the importance of taxation for regional development and community welfare. Educational initiatives can help strengthen taxpayer awareness and understanding, both of which are essential to fostering long-term compliance. At the same time, continuous improvements in service quality—ensuring efficiency, accessibility, and professionalism—are vital to building public trust in the tax system. Equally important is the consistent and equitable implementation of tax sanctions to enforce legal accountability and deter non-compliance. Taken together, these strategies can significantly enhance compliance levels.

For future researchers, it is suggested not to limit their focus solely to the variables examined in this study. Additional factors, such as taxpayer awareness, tax rates, income levels, and broader behavioral or economic indicators, should be considered to develop a more comprehensive understanding of the determinants of taxpayer compliance.

The conclusions of this study also offer meaningful pedagogical implications. First, they provide concrete, empirical evidence that can be integrated into taxation, public finance, and administrative sciences curricula to illustrate the interaction between knowledge, service quality, sanctions, and compliance behavior. Second, the study serves as a case-based learning resource, particularly for courses in public policy and regional finance, enabling students to analyze how theoretical frameworks are applied in practice within a specific local context. Third, the methodological rigor—combining surveys, statistical testing, and regression analysis—offers a valuable example for research methods courses, demonstrating how empirical data can be used to test behavioral and policy-related hypotheses. By embedding these findings into teaching, educators can encourage students to cultivate critical analysis, methodological competence, and policy-oriented problem-solving skills.

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