

**THE EFFECT OF TAXPAYER ATTITUDE, TAXPAYER AWARENESS,  
AND EDUCATION LEVEL ON TAXPAYER COMPLIANCE IN  
PAYING RURAL AND URBAN LAND AND BUILDING TAXES (UN-P2)  
(Case Research in Teras District, Boyolali Regency)**

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**Abstract:** This research aims to analyze the attitude, awareness of taxpayers and level of education towards taxpayer compliance in paying the Rural and Urban Land and Building Tax in Teras District. This type of research is quantitative research with primary data. The research population is the rural and urban land and building taxpayers in Teras District, Boyolali Regency with a total of 50.052. The number of samples is 397 taxpayers obtained by calculating the Slovin formula with an error rate of 5%. The sampling technique used *random sampling* based on the village. The method of data analysis in this research used the multiple linear regression analysis method using the SPSS test tool. Hypothesis testing using the F test, t test and the coefficient of determination ( $R^2$ ). Based on the results of the research, it can be concluded that the attitude, awareness of taxpayers and level of education affect taxpayer compliance in paying the Rural and Urban Land and Building Tax.

**Keywords:** *attitude, taxpayer awareness, education level, rural and urban land and building taxpayer compliance*

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## **1. Introduction**

Rural and Urban Land and Building Tax (PBB-P2) is a tax imposed on land and buildings based on Law Number 18 of 1997 and Law Number 34 of 2000 as amended by Law Number 28 of 2009. Land Tax and Rural and Urban Buildings (PBB-P2) is a tax on land and/or buildings that are owned, controlled, and/or utilized by individuals or entities, except for areas used for plantation, forestry, and mining business activities.

In this case, to find out the percentage of the target and realization of the Rural and Urban Land and Building Tax (PBB-P2) in Teras District, the researchers conducted preliminary observations by looking for target data and the realization of the Rural and Urban Land and Building Tax (PBB-P2) in 2020. (Table 1 and 2). It can be seen that the revenue in Teras Subdistrict during 2020 has never met the target that has been set. This is closely related to taxpayer compliance in entering the Annual Tax Return (SPT). It can be seen in Table 1 shows that in Teras District in 2020 there were 23,841 registered individual taxpayers, but only 16,317 individual taxpayers who submitted Annual Tax Returns. This shows that the compliance level of individual taxpayers in Teras District is only 68.44% of the total registered taxpayers.

**Table 1**  
**Rural and Urban Land and Building Tax Revenue**  
**(PBB-P2) Teras District**

No.	Village	2020		
		Target (Rp)	Realization (Rp)	Percentage (%)
1	Kopen	188,107,486	143.180,890	76.12
2	Doplang	172.171247	131,029,310	76.10
3	Kadireso	206,969.918	125.734.587	60.75
4	Nepen	76.933.968	72,732,611	94.54
5	Sudimoro	90,622,295	71,889,423	79.33
6	Bangsalan	50,713,292	40,181,586	79.23
7	Salakan	108,744,298	79,108.092	72.75
8	Teras	285,266,680	169,109,051	59.28
9	Randusari	432,605,514	300,268,513	69.41
10	Mojolegi	168,733.587	106.846.330	63.32
11	Gumukrejo	137,638,559	106,737,870	77.55
12	Tawang Sari	177,107,531	131,527,657	74.26
13	Krasak	181,208,661	113.731.304	62.76
<b>AMOUNT</b>		<b>2,276,823,036</b>	<b>1,592,077,224</b>	<b>69.93</b>

Source: Central Bureau of Statistics Kab. Boyolali

Rural and Urban Land and Building Tax (PBB-P2) is part of one of the factors of income for the state, especially for potential local governments and also contributes to a regional income. Therefore, in the implementation of land and building tax collection in rural and urban areas, there are still many people who are not aware of their rights and obligations in paying taxes. This is due to the low attitude, awareness, and level of public education in paying taxes. The attitude of the taxpayer is a response to a person's reaction to paying taxes that is positive or negative which is usually manifested in the form of agreeing or disagreeing.

**Table 2**  
**Rural and Urban Land and Building Taxpayer Report**  
**(PBB-P2) Teras District**

No.	Village	2020		
		Target	Realization	Percentage (%)
1	Kopen	1.545	1.203	77.86
2	Doplang	1,601	1,288	80.45
3	Kadireso	1,807	1.105	61.15
4	Nepen	1.121	1.121	100.00
5	Sudimoro	1,249	857	68.61
6	Bangsalan	1,405	941	66.98
7	Salakan	1955	1.198	61.28
8	Teras	3.314	1,968	59.38
9	Randusari	3.423	2,248	65.67
10	Mojolegi	1963	1.234	62.86
11	Gumukrejo	1.411	1.069	75.76
12	Tawang Sari	1,539	1.137	73.88

No.	Village	2020		
		Target	Realization	Percentage (%)
13	Krasak	1,508	948	62.86
<b>AMOUNT</b>		<b>23,841</b>	<b>16,317</b>	<b>68.44</b>

Source: Central Bureau of Statistics Kab. Boyolali

Environmental factors can affect the attitude and behavior of taxpayers, because taxpayers depend on village officials who become tax collection officers to villages. Since 2018 the payment of Rural and Urban Land and Building Taxes in Boyolali Regency has carried out an online system, meaning that individual taxpayers can make their own Rural and Urban Land and Building Tax payments without having to go to village officials and village officials are no longer making collections to the village. As a result of the online payment system, individual taxpayers become lazy and disobedient in paying Land and Building Tax. According to Intan's research (2017), if taxpayers feel that tax justice has been applied to all taxpayers by not discriminating between corporate and individual taxpayers, it means that all taxpayers are treated fairly then each taxpayer tends to carry out their tax obligations properly or in other words raises compliance in the taxpayer.

The next factor is the awareness of taxpayers. Taxpayer awareness will increase if the taxpayer has a good perception of the tax itself. The level of awareness of taxpayers can be reflected in the seriousness and desire of taxpayers in complying with the applicable tax provisions. Research conducted by Rahman (2018) proves that taxpayer awareness has a significant effect on taxpayer compliance. The last factor is the education factor; the level of public education in general can affect taxpayer compliance in fulfilling their tax obligations. Darmawan (2015) explains the role of education in this case as a medium in changing people's mentality in a positive direction. Therefore, tax education must be instilled from an early age, especially in the school environment. So that children and parents who act as taxpayers know the importance of paying taxes. If they know their obligations then paying taxes will feel light. His research also concludes that the level of education has a significant effect on taxpayer compliance.

This research was conducted with the aim of knowing the effect of attitudes, awareness of taxpayers and level of education on taxpayer compliance in paying the Rural and Urban Land and Building Tax (PBB-P2) in Teras District.

## **2. Research methods**

The population in this research were all taxpayers of Rural and Urban Land and Building Taxes in Teras District, Boyolali Regency as many as 50052. Samples were taken using the slovin formula, obtained as many as 397 respondents who were taken by proportional sampling . Data collection techniques using a closed questionnaire with a Likert scale and documentation method . The results of the validity and reliability test of the questionnaire are known that all statement items in each research variable are declared valid and reliable so that they can be used as research instruments.

The research variables include the dependent variable, namely taxpayer compliance with compliance indicators to register to have a TIN and compliance in paying taxes. The independent variables include attitudes ( $X_1$ ) with indicators: taxpayer attitudes towards tax services and systems, taxpayer attitudes towards applicable tax regulations, and taxpayer attitudes towards tax administration. Taxpayer awareness ( $X_2$ ) with indicators: awareness that

taxes are stipulated by law and can be forced, taxpayer awareness of the purpose of tax collection, and awareness that tax delays and tax burden reduction are very detrimental to the state. Education level ( $X_3$ ) with indicators: understanding of the function of Rural and Urban Land and Building Taxes, understanding of applicable rules and laws, knowing the tax rates to be paid, and understanding of Rural and Urban Land and Building Tax payment procedures.

According to Sugiyono (2017: 244) "data analysis is the process of systematically searching and compiling data obtained from interviews, field notes, and other materials." The data is an accurate description of the variables and serves as a means of proving the hypothesis. Therefore, the data analysis method in this research uses: 1) Test instrument. Test instrument includes validity and reliability tests. The results of the validity and reliability test showed that all of the statement items in the questionnaire were declared valid and reliable so that they could be used as a means of collecting research data. 2) Classical assumption test. This test is used as a regression test requirement including normality, multicollinearity, heteroscedasticity tests. 3) Hypothesis testing, including: multiple linear regression analysis, simultaneous test (F test), partial test (t test), and coefficient of determination test ( $R^2$ ).

### **3. Results and Discussion**

#### **3.1. Results**

##### **a. Characteristics of Respondents**

**Table 3**  
**Respondent Characteristics**

<b>Characteristics of Respondents</b>	<b>Frequency (n = 397)</b>	<b>Percentage (100%)</b>
Gender		
Man	124	31.2%
Woman	273	68.8%
Level of education		
Senior High School	100	25.1%
D3	28	7.1%
S1	125	31.5%
S2	144	36.3%
Number of Villages		
Kopen	30	7.6%
Doplang	30	7.6%
Kadireso	30	7.6%
Nepen	20	5.0%
Sudimoro	24	6.0%
Bangsalan	20	5.0%
Salakan	30	7.6%
Teras	48	12.1%
Randusari	65	13.9%
Mojolegi	31	10.3%
Gumukrejo	21	5.0%
Tawang Sari	27	7.1%
Krasak	21	5.3%

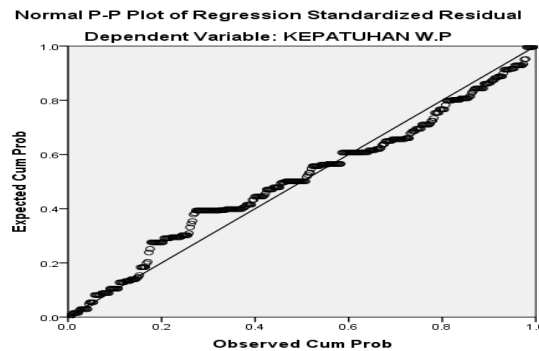
Source: Primary data processed, 2022

Table 3 can be explained that the majority of respondents are female (68.8%), have a master's degree education (36.3%), and the village that answers the largest questionnaire is Randusari village (13.9%).

**b. Classic assumption test**

1) *Normality test*

Based on the graph presented in Figure 1 from the results of the normality test above using the Normal Probability-Plot of regression standard zard, it can be concluded that the points spread out following a straight line, so it can be said that the residuals are normally distributed or that the scattered data has met the normal.assumptions.



**Image 1**  
**P Plot Normality Test Results**

2) *Multicollinearity Test*

**Table 4**  
**Multicollinearity Test Results**

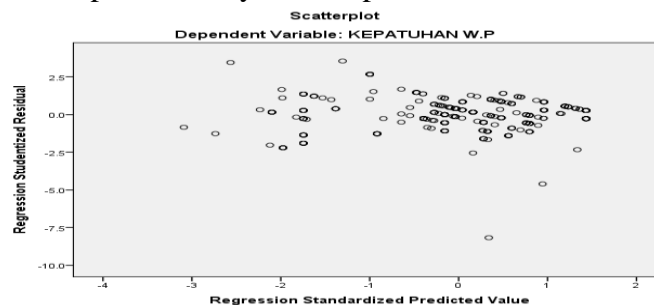
Variable	Tolerance	VIF	Information
Attitude (X1)	0.668	1,497	Free of Multicollinearity Symptoms
Taxpayer awareness (X2)	0.956	1.046	Free of Multicollinearity Symptoms
Education level (X3)	0.761	1.314	Free of Multicollinearity Symptoms

Source: Primary data processed, 2022

The results of the multicollinearity test obtained the *tolerance value* of each independent variable > 0.1 and the VIF value < 10. This means that this research is free of multicollinearity.

3) *Heteroscedasticity Test*

The results of the heteroscedasticity test are presented in the *scatterplot graph* below



**Figure 2**  
**Heteroscedasticity Test Results**

Based on the scatterplot graph above, the test results on the heteroscedasticity test can be concluded that the data in this research are free from heteroscedasticity symptoms because the distribution of the data does not show a certain pattern.

**c. Hypothesis testing**

1) *Multiple Linear Regression Analysis*

**Table 5**  
**Multiple Linear Regression Analysis Results**

Independent Variable	B	Standard error
Constant	6,983	0.612
Attitude (X <sub>1</sub> )	0.108	0.026
Taxpayer Awareness (X <sub>2</sub> )	0.153	0.037
Education Level (X <sub>3</sub> )	0.440	0.038

Source: Processed primary data, 2022

From the results of the analysis, the regression equation can be arranged:

$$Y = 6.983 + 0.108X_1 + 0.153X_2 + 0.440X_3 + e$$

From the regression equation, the interpretations that can be explained are:

- a) The constant value ( $\alpha$ ) of 6.983 shows the constant of Attitude, Taxpayer Awareness, and Education Level with the assumption that if all variables are constant or equal to zero, then taxpayer compliance is 6.983.
- b) The value of the regression coefficient for the attitude variable (X<sub>1</sub>) is 0.108, meaning that if the attitude variable increases by one unit, taxpayer compliance will increase by 0.108 assuming other independent variables remain.
- c) The regression coefficient value for the taxpayer awareness variable (X<sub>2</sub>) is 0.153, meaning that if the taxpayer awareness variable increases by one unit, taxpayer compliance will increase by 0.153 assuming other independent variables remain.
- d) The value of the regression coefficient for the education level variable (X<sub>3</sub>) is 0.440, meaning that if the education level variable increases by one unit, taxpayer awareness will increase by 0.440 assuming other independent variables remain

2) *Simultaneous Test (F Test)*

**Table 6**  
**Simultaneous Test Results (F Test)**

Research methods	F <sub>count</sub>	F <sub>table</sub>	Sig	Conclusion
Taxpayer Compliance	188,194	2.63	0.000	Significant

Source: Processed primary data, 2022

Based on the results in table 6 above, it can be seen that the  $F_{\text{calculated}}$  is 188,194 and the  $F_{\text{table}}$  value for (df<sub>1</sub>) 3 and (df<sub>2</sub>) 393 with a significant level value of 5% is obtained by an  $F_{\text{table}}$  of 2.63. Because the  $F_{\text{calculated}} > F_{\text{table}}$ , then  $H_a$  is accepted and  $H_o$  is rejected, meaning that simultaneously attitude, taxpayer awareness, education level have a significant effect on taxpayer compliance.

3) *Partial Test (t Test)*

**Table 7**  
**Partial Test Results (t Test)**

Variable	t <sub>count</sub>	t <sub>table</sub>	Sig	Conclusion
Attitude (X <sub>1</sub> )	4,199	1.64874	0.000	Significant
Taxpayer Awareness (X <sub>2</sub> )	4,115	1.64874	0.000	Significant

Education Level ( $X_3$ )	11.534	1.64874	0.000	Significant
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Source: Processed primary data, 2022

Based on table 7, it can be seen that the attitude variable ( $X_1$ ) has a  $t$ -count value of 4.199 >  $t_{table}$  of 1.64874 with a significant value of 0.000 < 0.05, then the first hypothesis ( $H_1$ ) is accepted and  $H_0$  is rejected. This means that attitudes have a partial effect on taxpayer compliance. Meanwhile, the taxpayer awareness variable ( $X_2$ ) has a  $t$ -count value of 4.115 >  $t_{table}$  of 1.64874 with a significant value of 0.000 < 0.05, then the second hypothesis ( $H_2$ ) is accepted and  $H_0$  is rejected. This means that taxpayer awareness partially affects taxpayer compliance. And finally the education level variable ( $X_3$ ) has a  $t_{count}$  of 11.534 >  $t_{table}$  of 1.64874 with a significant level value of 0.000 < 0.05, the third hypothesis ( $H_3$ ) is accepted and  $H_0$  is rejected. This means that the level of education has a partial effect on taxpayer compliance.

4) *Coefficient of Determination Test ( $R^2$ )*

**Table 8**  
**Coefficient of Determination Test Results ( $R^2$ )**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.768 <sup>a</sup>	0.590	.617	8.25158

Source: Processed primary data, 2022

Based on table 8 above, it obtained the Adjusted- $R^2$  value of 0.586 so that it can be explained that the three variables which include attitudes, taxpayer awareness, and education level are able to explain the variation of 58.6% while the remaining 41.4% is explained by other variables has not been used in this research.

### 3.2. Discussion

#### a. The Influence of Taxpayer Attitudes on Taxpayer Compliance

The results of this study support the first hypothesis that the taxpayer's attitude variable ( $X_1$ ) has a partially positive effect on taxpayer compliance ( $Y$ ). This means that the attitude of the taxpayer has a partial effect on taxpayer compliance. The explanation can be concluded that the attitude of the taxpayer is one that can affect taxpayer compliance in paying taxes, the attitude possessed by each taxpayer will be different because of the mindset of each individual to adjust to social situations or the response they have received. feel the results of the tax payment. In addition, taxpayers feel that tax justice has been applied to all taxpayers without differentiating the treatment between small taxpayers and large taxpayers.

The results of this study are in line with research conducted by Wardani (2020), which states that the attitude of the taxpayer has a significant effect on the compliance of the land and building taxpayers. The results of this study contradict the results of research conducted by Rizki (2019), with the results of research that the attitude of the taxpayer does not affect the compliance of the land and building taxpayers. While the results of research from Intan (2017) the attitude of taxpayers also has a significant effect on taxpayer compliance. So according to the results of his research that the attitude of taxpayers towards taxpayer compliance in paying land and building taxes is a positive or negative feeling from a taxpayer which is determined directly by taxpayers on tax compliance.

**b. The Effect of Taxpayer Awareness on Taxpayer Compliance**

The results of this study support the third hypothesis that the level of education ( $X_3$ ) has a partially positive effect on taxpayer compliance (Y). This means that the level of education has a partial effect on taxpayer compliance. Education can be defined as a process with certain methods to gain knowledge and understanding according to needs. So it can be concluded that the higher the education level of the taxpayer, the higher the understanding of public tax knowledge through both formal and non-formal tax education which has a positive impact on the understanding and awareness of taxpayers in paying taxes so that taxpayers become obedient and implement the applicable tax rules.

According to research from Darmawan (2015) that the level of education affects taxpayer compliance. The results of this study contradict the results of research conducted by Rahman (2018) that the level of education has no effect on taxpayer compliance. Meanwhile, research from Wardani (2020) states that education level has a significant effect on land and building taxpayer compliance. If it is associated with tax payments, taxpayers who have a higher educational background are not necessarily obedient than taxpayers who have minimal educational background. Currently, many taxpayers with higher education backgrounds commit tax evasion for different purposes, while taxpayers with educational backgrounds lack an understanding of the tax system applied.

**c. The Effect of Education Level on Taxpayer Compliance**

The results of this research support the third hypothesis that the level of education ( $X_3$ ) has a partially positive effect on taxpayer compliance (Y). This means that the level of education has a partial effect on taxpayer compliance. Education can be interpreted as a process with certain methods to gain knowledge and understanding according to needs. So it can be concluded that the higher the education level of the taxpayer, the higher the understanding of public tax knowledge through both formal and non-formal tax education which has a positive impact on the understanding and awareness of taxpayers in paying taxes so that taxpayers become obedient and implement the applicable tax rules.

According to research from Darmawan (2015) that the level of education affects taxpayer compliance. The results of this research contradict the results of research conducted by Rahman (2018) that the level of education has no effect on taxpayer compliance. Meanwhile, research from Wardani (2020) states that education level has a significant effect on land and building taxpayer compliance. If it is associated with tax payments, taxpayers who have a higher educational background are not necessarily obedient than taxpayers who have minimal educational background. Currently, many taxpayers with higher education backgrounds commit tax evasion for different purposes, while taxpayers with educational backgrounds lack an understanding of the tax system applied.

**d. The Influence of Taxpayer Attitude, Education Level, Taxpayer Awareness of Taxpayer Compliance**

The results of this research support the fourth hypothesis that the attitude of taxpayers ( $X_1$ ), taxpayer awareness ( $X_2$ ) and education level ( $X_3$ ) affect taxpayer compliance in developing Rural and Urban Land and Building Taxes (PBB-P2). So that it can be interpreted that simultaneously attitude, awareness of taxpayers, level of education have a significant effect on taxpayer compliance.



Taxpayers are individuals or entities based on the provisions of tax laws and regulations to carry out tax obligations (Sari, 2016:178). According to Sumarsan (2017: 9), taxpayers are individuals or entities, including tax payments, tax deductions, and tax collections that have tax rights and obligations in accordance with the provisions of tax laws and regulations, it can be concluded that taxpayers are individuals or entities appointed to carry out tax obligations based on the provisions of the applicable laws and regulations.

#### **4. Conclusions and recommendations**

Based on the results of the research that has been done, it can be concluded that the attitude of the taxpayer ( $X_1$ ) has an effect on taxpayer compliance in paying the Rural and Urban Land and Building Tax. This means that taxpayers feel that tax justice has been applied to all taxpayers without differentiating the treatment between small taxpayers and large taxpayers.

Taxpayer awareness ( $X_2$ ) has an effect on taxpayer compliance in paying Rural and Urban Land and Building Tax. This means that the awareness of taxpayers in Teras District is good so that taxpayer compliance in paying rural and urban land and building taxes in Teras District increases.

And the level of education ( $X_3$ ) has an effect on taxpayer compliance in paying the Rural and Urban Land and Building Tax. This means that the higher a person's education, the higher the level of tax knowledge so that individual taxpayers in Teras District can more easily understand tax obligations and make taxpayers more obedient.

According to the conclusion above, taxpayers are expected to be able to play an active role in increasing taxpayer attitudes and taxpayer awareness towards compliance in paying taxes because the income generated is very useful for the wider community, because regional income, especially in the field of Rural and Urban Land and Building Taxes will be redistributed. for regional development and for further researchers should be able to expand the respondents who were sampled in the research, by expanding the research sample from Teras District, Boyolali Regency.

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