



Research Article



Legitimacy Principle of Equality in Collection of Rural and Urban Land Tax

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Abstract: This study aims to examine the application of the principle of equality in the collection of Rural and Urban Land and Building Tax in Magelang City and identify the factors that affect the sustainability of the collection of Rural and Urban Land and Building Tax in Magelang City. This research uses a normative research method by applying a conceptual approach to the writing process. As a result, the implementation of Rural and Urban Land and Building Tax collection in Magelang City has not illustrated the optimal performance of the principle of Equality. This can be seen from several aspects, such as the implementation of services for taxpayers between villages that are not the same as those carried out by the tax authorities, proportional rates that are too flat for each taxpayer, and no explanation of the boundaries or elements that become the benchmark for a taxpayer to be said to have low income and be entitled to a tax reduction. As for its implementation, the collection of Rural and Urban Land and Building Tax in Magelang City is influenced by several factors, population, per capita income, economic inflation rate, taxpayer knowledge factor, tax collection method factor, tax benefit factor, third party role effectiveness factor, taxpayer compliance factor, tax e-system factor, continuous socialization factor, and complete regulation factor.

Keywords: Equality; Land and Building; Tax.



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INTRODUCTION

One of the implementations of the regional autonomy policy in Indonesia is the application of Article 279, paragraphs (1) and (2) of Law Number 23 of 2014 concerning Regional Government or Regional Government Law. The provisions of paragraph (1) contain that the Central Government has a financial relationship with the Regions to finance the implementation of Government Affairs that are submitted and assigned to the Regions. The provision is continued in paragraph (2), which contains Financial relations in the implementation of Government Affairs handed over to the Regions as referred to in paragraph (1), including: a) the provision of regional revenue sources in the form of regional taxes and levies, b) the provision of funds sourced from the financial balance between the Central and Regional Governments, c) the provision of funds for the implementation of special autonomy for certain Regional Governments stipulated in law, and d) the provision of loans and grants, emergency funds, and incentives (fiscal).

The same provision is also contained in Law No. 28/2009 on Regional Taxes and Levies or the PDRD Law, revoked by Law No. 1/2022 on Financial Relations between



the Central Government and Regional Governments or the HKPD Law.¹ The provisions contained in Article 4 of the HKPD Law further explain the types of taxes levied by the Provincial Government and Regency / City Governments. Article 4, paragraph (2) explains that the Regency / City Government collects several types of taxes that will become local government levies, including Rural and Urban Land and Building Tax (PBB-P2).²

Based on this provision, the collection process of Rural and Urban Land and Building Tax (PBB-P2) becomes the authority of the Regency/City Government. The principle underlying fiscal decentralization in the PDRD Law is the money-follow function. The principle essentially states that the primary part of public services is given to institutions in the regions without disconnecting central financial assistance through the transfer of revenue sources to the areas.³ With this principle, the successful implementation of the collection of Rural and Urban Land and Building Tax (PBB-P2) in the areas is highly dependent on the readiness and ability of the local government to prepare various supporting facilities, both in terms of local regulations, human resources, facilities and infrastructure, organizational structure, and work procedures, and regional head regulations, as well as standard operating policies (SOPs).⁴ In addition, the transfer of management of Land and Building Rural and Urban Taxes (PBB-P2) from the central tax class to local taxes is also based on 4 (four) main ideas, namely: (1) the object subject to PBB-P2 is an immobile asset that tends to be local, where there is an attachment between the taxpayer and the party that profits from the tax collection; (2) the management of Rural and Urban Land and Building Tax (PBB-P2) delegated to the local government aims to trigger PAD revenue and bring order to the APBD structure; (3) there is an intention to improve taxpayer services provided by local governments and support transparency and accountability of local government performance in managing Land and Building Rural and Urban Taxes (PBB-P2); and (4) in comparison with other countries, Land and Building Rural and Urban Taxes (PBB-P2) are included in local taxes⁵.

The application of Land and Building Tax collection does not only take place in Indonesia but also applies in several countries, especially Southeast Asian countries, such as Malaysia and the Philippines. Land and Building Tax is referred to as Property Tax or Assessment Tax. Property tax, commonly called "assessment tax," is a local tax imposed by local governments on property owners. In the context of tax

¹ Maryono Maryono, Nuraini Nuraini, and Agus Murdiyanto, 'The Effectiveness of Local Tax Law in Increasing Regency/City Regional Tax Revenue in Central Java Province', in *Proceedings of the 4th International Conference on Economics, Business and Economic Education Science, ICE-BEES 2021, 27-28 July 2021, Semarang, Indonesia* (EAI, 2022) <https://doi.org/10.4108/eai.27-7-2021.2316895>

² Mukul G. Asher, 'The Role of Property Tax in Fiscal Decentralization in Indonesia', *Policy and Society*, 21.2 (2002), 26–41 [https://doi.org/10.1016/S1449-4035\(02\)70007-6](https://doi.org/10.1016/S1449-4035(02)70007-6)

³ Nina Rohmatunnisa, 'Effect Size of Land, Building and Number of Taxpayers of Land and Building Tax Revenue in The District of Pandeglang', *Scientia*, 2.1 (2023), 110–18 <https://doi.org/10.51773/sssh.v2i1.140>

⁴ Yusuf Agil Pamungkas and Evi Satispi, 'Implementasi Kebijakan PBB Perdesaan Dan Perkotaan Di Provinsi DKI Jakarta', *Matra Pembaruan*, 6.1 (2022), 57–67 <https://doi.org/10.21787/mp.6.1.2022.57-67>

⁵ Kementerian Keuangan Republik Indonesia, *Pedoman Umum Pengelolaan Pajak Bumi Dan Bangunan Perdesaan Dan Perkotaan*, 2014 https://www.kemenkeu.go.id/sites/default/files/pedoman_umum_pengelolaan_pbb_p2.pdf



administration, property is considered "ownership" and includes several types of properties, such as residential, commercial, industrial, institutional, and vacant properties.⁶ In Malaysia, the legal basis used in levying this tax is set out in the provisions of the Local Government Act 1976 (Act No. 171), which in section XV of the Act expressly emphasizes the aspect of property tax⁷.

The imposition of property tax is considered a reimbursement for services provided by the LGU, such as the provision of infrastructure, including drainage, roads and street lighting, physical development efforts, community development, maintenance of open spaces designated for recreational activities, and other similar forms of services⁸. The concept of property tax collection in Malaysia is generally identical to the idea of land and building tax collection in Indonesia. Despite the similarities, the implementation of property tax collection in Malaysia is very different from how local governments in Indonesia collect land and building tax.

In Malaysia, property tax is determined through two main methods: annual value-based taxation and value-based taxation.⁹ The yearly value, otherwise known as NJOP in Indonesia, is derived from the estimated annual rental value or, in other words, the amount of rent that is considered reasonably generated in a year from such property or possession if rented out and assuming the property owner makes all payments related to repairs, insurance, maintenance as well as all public taxes. The following formula calculates the annual value:¹⁰

$$\text{Annual Value} = \text{Estimated monthly rental fee} \times 12 \text{ months}$$

Once the annual value is determined, the property owner's actual amount of tax payable is determined by a set percentage rate. This rate is determined by the Local Government, with the approval of the state authorities, and is based on the type of property, location, and zoning. For example, if the annual value of Property A is deemed to be RM20,000.00 and the prescribed rate is 8%, then the Property Tax payable would amount to RM1,600.00 per annum. Another way to determine the property tax owed is through the value-added method. Value-added is based on the current market value of a property or holding. The amount of property tax payable is calculated by charging the generally applicable rate on the determined value-added. Changes to the annual value or annual value-added or value-added may occur due to the following: a) a new building or structure is erected on the property; b) an existing building or part of it is remodeled, refurbished, demolished rebuilt or when any form of improvement is made to the property; c) discovery of a holding not previously included in the assessment roll; d) change of ownership or issuance of a new title

⁶ William J. McCluskey and Hong-Loan Trinh, 'Property Tax Reform in Vietnam: Options, Direction and Evaluation', *Land Use Policy*, 30.1 (2013), 276–85
<https://doi.org/10.1016/j.landusepol.2012.03.007>

⁷ Shardy Abdullah and others, 'Property Taxation: The Encouraging Factors for Payment among the Taxpayers', *Journal of Financial Management of Property and Construction*, 28.1 (2023), 22–44
<https://doi.org/10.1108/JFMPC-07-2021-0042>

⁸ Abdullah and others.

⁹ Mohd Shukri Ismail, 'Land Administration in Peninsular Malaysia – A General Overview', *Jurnal Pentadbiran Tanah*, 1.1 (2011), 1–15
<https://myjms.mohe.gov.my/index.php/land/article/view/23053/12628>

¹⁰ Abdullah and others.



deed; and e) any variation to the holding due to planning legislation that may increase or that may increase or decrease the annual value¹¹.

However, in a study conducted by Rahman, et al.¹², it was stated that the implementation of land and building tax collection in Malaysia encountered obstacles. The obstacle is in the form of the behavior of taxpayers who delay payment of Land and Building Tax. The problem is then caused by the lack of time from taxpayers to make payments on their taxes. The results of such a study show that the process of collecting Land and Building Tax in Malaysia has not entirely provided access to Equality for taxpayers.¹³

One reason for the problems or obstacles to the collection of Land and Building Tax in Malaysia is that not all Local Governments in Malaysia provide easy access to Land and Building Tax payments for taxpayers.¹⁴ As such, Local Governments in Malaysia provide various alternative solutions to reduce the number of delays in the payment of Land and Building Tax. Some local authorities in Malaysia even offer special rewards if property owners pay the assessment tax on time.¹⁵ For example, the Kuala Lumpur City Hall (DBKL) provided incentives to encourage taxpayers to pay their assessment tax arrears such as lucky draws and around 200 taxpayers won attractive prizes ranging from cars, scooters, televisions, smart phones, tablets and folding bicycles.¹⁶ The promotion conducted by Kuala Lumpur City Hall was for two categories of tax delinquents: Category A (private individuals and companies) and Category B (GLCs and financial institutions). Then, the offer given by the last Local Government is a discount of up to 50%¹⁷.

The Philippines calls Land and Building Tax as Real Property Tax. Real Property Tax is a local tax imposed on real property (i.e. land, buildings and other improvements, and machinery) primarily imposed to finance the funding needs of Local Government units and strengthen Local Governments towards autonomy and self-governance, as provided by Republic Act (RA) 7160 or the Local Government Code (LGC) of 1991.¹⁸ Due to the nature of the tax base and the relatively stable yield,

¹¹ Abdullah and others.

¹² Rahman et al. (2021)

¹³ Siti Norfaizah Sahari and others, 'General Review on Malaysia Land Taxation', *International Journal of Academic Research in Business and Social Sciences*, 10.3 (2020) <https://doi.org/10.6007/IJARBS/v10-i3/7071>

¹⁴ Rahman et al. (2021)

¹⁵ Asma Senawi and Atasya Osmadi, 'Property Tax Reassessment among Local Authorities: The Implementation and Its Key Challenges', *Journal of Financial Management of Property and Construction*, 2023 <https://doi.org/10.1108/JFMPC-04-2022-0022>

¹⁶ Nor Azalina Yusnita Abd Rahman and others, 'Investigation Of Impediment Factors In Property Tax Revaluation Practices', *Planning Malaysia*, 19 (2021) <https://doi.org/10.21837/pm.v19i16.960>

¹⁷ Rahman, Puteh, and Manap.

¹⁸ Ana Liza M. Cruz, Franz Jake M. Cruz, and Olive Chester Cuya Antonio, 'Assessing the Revenue Raising Capacity of the Local Government of Bongabon in the Philippines', *Journal of Public Administration and Governance*, 8.3 (2018), 99 <https://doi.org/10.5296/jpag.v8i3.13381>



Real Property Tax is considered as the "go-to source" or "best candidate" for LGUs to raise local revenue¹⁹.

Real Property Tax is imposed and collected annually by provinces, cities, and municipalities (Republic of the Philippines Act No. 7160, Section 233). Real Property Tax is calculated by multiplying the assessed value of the property subject to tax by the applicable Real Property Tax rate.²⁰ The assessed value of a property is a certain percentage of its market value, obtained by applying an appraisal rate that corresponds to the fair market value of the property. The applicable assessment rate is set by the local Sanggunian (i.e., Sangguniang Panlalawigan, Sangguniang Panglungsod, or Sangguniang Bayan) through local ordinance, depending on the actual use of the property and at a rate that does not exceed the rate outlined in Section 218 of the Local Government Code.²¹ Provinces and municipalities must set uniform introductory property tax rates applicable to their regions. For areas, the RPT rate shall not exceed 1% of the property's assessed value. Meanwhile, for cities and municipalities within Metropolitan Manila, the RPT shall not exceed 2% of the estimated value of the real property²². The calculation of Real Property Tax is done as follows:

$$\text{Real Property Tax} = \text{Assessed value} \times \text{Real Property Tax rate}$$

The calculation is generated from the elements that are in it. The assessed value comes after multiplying the fair market value by the assessment rate, which ranges from 10% - 60% based on the property classification. Then, the Real Property Tax rate is obtained based on the local government's regulation of a rate that does not exceed 1% (for provinces) or 2% (for cities/districts)²³. For example, if a house has a sales value of ₱1,300,000 and is classified as a 20% property, the assessed value is ₱260,000. Then if the property is located in the Metropolitan Manila area, which applies a tax rate of 1.5% (one point five percent), the amount of Real Property Tax charged to the taxpayer is ₱3,900 per year.

In order to provide legality and encourage the collection process of Rural and Urban Land and Building Tax (PBB-P2), the Government of Magelang City passed Local Regulation Number 6 Year 2012 on Rural and Urban Land and Building Tax in June 2012. However, in January 2018, the local regulation was amended by Local Regulation of Magelang City Number 1 Year 2018 on the Amendment to Local Regulation of Magelang City Number 6 Year 2012 on Rural and Urban Land and Building Tax. In addition to the Local Regulation on Rural and Urban Land and Building Tax (PBB-P2), the Magelang City Government through the Mayor of Magelang issued Magelang Mayor Regulation Number 74 of 2018 on Guidelines for the Management of Rural and Urban Land and Building Tax, which was later

¹⁹ Maria Teresa D. Uy, 'Economic and Institutional Factors Affecting Real Property Tax Collection in the National Capital Region', *Philippine Journal of Public Administration*, 65, December (2021), 111–39. https://ncpag.upd.edu.ph/wp-content/uploads/2021-Uy_13Dec22.pdf

²⁰ Ryan Tans, 'Business And Local Taxation In The Philippines', *Journal of East Asian Studies*, 20.3 (2020), 375–402 <https://doi.org/10.1017/jea.2020.15>

²¹ Sharon M. Zaragoza and Merlita V. Caelian, 'Fiscal Implication of Agrarian Reform Program to the Real Property Tax Collection in Negros Occidental', *Philippine Social Science Journal*, 3.3 (2020), 85–94 <https://doi.org/10.52006/main.v3i3.263>

²² Uy.

²³ Uy.



amended by Magelang Mayor Regulation Number 36 of 2021. The legal product then becomes the basis for the Regional Budget and Financial Management Agency (BPKAD) of Magelang City as the party that manages the Regional Original Revenue to receive levies on Rural and Urban Land and Building Tax (PBB-P2) charged to taxpayers.

Article 7 of Magelang City Local Regulation No. 1 of 2018 on the Amendment to Magelang City Local Regulation No. 6 of 2012 on Rural and Urban Land and Building Tax regulates the rates applicable to PBB-P2 taxpayers in Magelang City. By using the basis of tax bill imposition which is NJOP, Magelang City Government applies 2 rates for PBB-P2 collection. The provisions in Article 7 of Magelang City Local Regulation Number 1 Year 2018 on the Amendment to Magelang City Local Regulation Number 6 Year 2012 on Rural and Urban Land and Building Tax are as follows: a) for tax object with NJOP up to Rp 1,000,000,000.00 (one billion rupiah) is set at 0.105% (zero point one zero five percent) per year; and b) for tax object with NJOP above Rp 1,000,000,000.00 (one billion rupiahs) is set at 0.210% (zero point two one zero percent) per year.

The application of the rate indicates that regardless of the NJOP owned by the tax object of the taxpayer, there is no difference in the rate imposed, except following the elements contained in Article 7. Broadly speaking, the principle of fairness in tax collection is considered to have been applied in Magelang City Local Regulation No. 1/2018 on the Amendment to Magelang City Local Regulation No. 6/2012 on Rural and Urban Land and Building Tax. However, when examined more deeply using the data of the population of Magelang City, the application of 2 (two) tariffs on PBB-P2 collection has not fully implemented the principle of fairness in tax collection. The principle of Equality or the principle of equality implies that similar situations or individuals in similar situations should be subject to comparable tax burdens.²⁴ This principle highlights the importance of achieving a balance based on the economic ability of each taxpayer.²⁵ The word "comparable" supported by the phrase "based on the economy of each taxpayer"²⁶ if implemented in the PBB-P2 collection, the determination of the rate must adjust to the basis of PBB-P2 imposition, namely the NJOP of the tax object, and also adjust to the economic conditions of the residents of Magelang City according to their economic division.²⁷ If the understanding of the principle of Equality is compared with the application of PBB-P2 tariff in Magelang City, explicitly, the tariff has evenly hit the ability of the people of Magelang City in

²⁴ Peggy Jimenez and Govind S. Iyer, 'Tax Compliance in a Social Setting: The Influence of Social Norms, Trust in Government, and Perceived Fairness on Taxpayer Compliance', *Advances in Accounting*, 34 (2016), 17–26 <https://doi.org/10.1016/j.adiac.2016.07.001>

²⁵ Ismail Khozen and Milla Sepliana Setyowati, 'Managing Taxpayer Compliance: Reflections on the Drivers of Willingness to Pay Taxes in Times of Crisis', *Cogent Business & Management*, 10.2 (2023) <https://doi.org/10.1080/23311975.2023.2218176>

²⁶ Christoph Engel, Luigi Mittone, and Azzurra Morreale, 'Tax Morale and Fairness in Conflict an Experiment', *Journal of Economic Psychology*, 81 (2020), 102314 <https://doi.org/10.1016/j.joep.2020.102314>

²⁷ Shiyu Li and Shuanglin Lin, 'Housing Property Tax, Economic Growth, and Intergenerational Welfare: The Case of China', *International Review of Economics & Finance*, 83 (2023), 233–51 <https://doi.org/10.1016/j.iref.2022.07.010>



paying PBB-P2. In other words, Equality has not been achieved in the PBB-P2 collection process in Magelang City.

As one of the 6 cities in the administrative area of Central Java Province, Magelang City also strives to continue to increase the realization of Rural and Urban Land and Building Tax (PBB-P2) revenue which is the main source of local revenue. With a population of 121,675 people, Magelang City has a high potential for revenue from Rural and Urban Land and Building Tax (PBB-P2)²⁸. The population of Magelang city affects the number of houses in Magelang city, which reached 28,210 units with 25,631 units declared habitable²⁹.

The Realization Report of Magelang City Budget 2022 shows that the local tax revenue obtained by Magelang City throughout 2022 reached Rp50,527,714,269.00 or around fifty billion rupiah. This figure certainly exceeds the target of the city government on local tax revenue which is at Rp41,970,000,000³⁰. One of the sources of local tax revenue that has become the pillar of Magelang City's development funding is the Rural and Urban Land and Building Tax (PBB-P2), which is detailed in the following table.

Table 1 Tax Base and Realization of Land and Building Rural and Urban Tax Revenue (PBB-P2) of Magelang City

Year	PBB-P2 principal	Realization	Percentage
2018	IDR 5,700,000,000	IDR 6,500,000,000	114,04%
2019	IDR 6,000,000,000	IDR 6,600,000,000	110%
2020	IDR 5,600,000,000	IDR 6,344,137,299	113,3%
2021	IDR 6,000,000,000	IDR 6,429,099,895	107,2%
2022	IDR 6,500,000,000	IDR 6,884,410,236	105,91%

Source: Public Relations of Magelang City Government, 2022³¹

In 2022, the number of poor people in Kota Magelang reached 8,650 people or equivalent to 7.1% (seven point one percent)³². Based on this data as well as the total population of Magelang City, it can be estimated that there are 113,025 people who are classified as well-off or non-poor. This number does not then illustrate the similarity of the ability to pay PBB-P2 charged to taxpayers. The application of PBB-P2 tariff, when compared to the Gross Regional Domestic Revenue (GRDP) of Magelang City, can be said to be fair. With GRDP at Rp 10,088.6 billion, it is assumed that all residents of Magelang City who have PBB-P2 tax objects are able to pay the nominal PBB-P2 based on the calculation of the Local Government³³.

The problem that then arises is that the principle of Equality, which is based on something abstract and tends to be subjective, can be a measuring tool for the

²⁸ Dinas Komunikasi Informatika & Statistik Kota Magelang, *Data Strategis Kota Magelang Tahun 2023* (Kota Magelang, 2023).

²⁹ Dinas Komunikasi Informatika & Statistik Kota Magelang.

³⁰ Badan Pengelola Keuangan dan Anggaran Daerah (BPKAD) Kota Magelang, *Realisasi Pendapatan Pemerintah Daerah Kota Magelang (PP 12/2019) Tahun 2022 Semester I &, 2023*.

³¹ Humas Pemerintah Kota Magelang, *Realisasi PBB-P2 Kota Magelang Meningkatkan Setiap Tahun, 2022* <https://humas.magelangkota.go.id/realisasi-pbb-p2-kota-magelang-meningkat-setiap-tahun/>

³² Dinas Komunikasi Informatika & Statistik Kota Magelang.

³³ Dinas Komunikasi Informatika & Statistik Kota Magelang.



application of Equality in tax collection.³⁴ In the case of PBB-P2 collection, in Equality occurs due to the difference in the amount of PBB-P2 bill charged to each taxpayer. The imposition of the amount is certainly not influenced by the personal condition of the taxpayer and in all circumstances must be repaid.

The application of Equality in the implementation of land and building tax collection for rural and urban areas is closely related to the level of taxpayer compliance.³⁵ Fairness in taxation can be interpreted as a condition in which citizens participate in government financing, which as much as possible, pay attention to be carried out proportionally according to the ability of each taxpayer; namely by comparing the income of taxpayers to the protection obtained from the State.³⁶ Taxpayers will assess the sustainability of the applicable tax system and this assessment will affect the level of compliance and violations committed by taxpayers. This is as Equality is perceived by taxpayers, who measure the implementation of the tax system as fair or unfair for each taxpayer³⁷.

Perceptions of tax Equality are not only seen in how the tax authorities or in the case of land and building tax collection, the local government, apply fair rates, but are also reflected in the processes that occur during the collection of land and building tax.³⁸ The difference in treatment from the tax authorities to taxpayers will also lead to social jealousy which leads to increased taxpayer non-compliance in paying their taxes. This non-compliance can be said to be a form of protest arising from people who do not feel the benefits or fair treatment of land and building tax collection. Thus, it is necessary to develop a wise step to measure the level of fairness of the collection of Rural and Urban Land and Building Tax in order to support the increase in taxpayer compliance³⁹. Based on this background, this study focuses on, first, the application of the principle of Equality in the collection of Rural and Urban Land and Building Tax in Magelang City and second, identifying the factors that influence the process of collecting Rural and Urban Land and Building Tax in Magelang City.

METHOD

Normative law research is legal research used to examine the law that has been conceptualized as a norm or rule that applies in society, and becomes a reference for everyone's behavior. In this research, the law is not seen as a utopia but has been institutionalized and has been outlined in the form of norms, principles, and existing legal institutions. This legal research is prescriptive, or this research aims to provide a

³⁴ Victoria Taranu and Griet Verbeeck, 'Property Tax as a Policy against Urban Sprawl', *Land Use Policy*, 122 (2022), 106335 <https://doi.org/10.1016/j.landusepol.2022.106335>

³⁵ McCluskey and Trinh.

³⁶ Arthur Nicolaus Fendrich and others, 'Taxation Aiming Environmental Protection: The Case of Brazilian Rural Land Tax', *Land Use Policy*, 119 (2022), 106164 <<https://doi.org/10.1016/j.landusepol.2022.106164>>.

³⁷ Mia Candra Dewi, Priyastiwati, and Agus Eko Sutriyono, 'Kepatuhan Wajib Pajak: Pengaruh Tax Knowledge Dan Mediasi Persepsi Keadilan Pajak', *Jurnal Ekonomi STIEP*, 8.1 (2023), 15–25. <https://doi.org/10.54526/jes.v8i1>

³⁸ Phyllis Alexander and Merima Balavac-Orlic, 'Tax Morale: Framing and Fairness', *Economic Systems*, 46.1 (2022), 100936 <https://doi.org/10.1016/j.ecosys.2021.100936>

³⁹ Ario Irawan, 'Pengaruh Persepsi Korupsi Pajak Dan Persepsi Keadilan Sistem Perpajakan Terhadap Kepatuhan Wajib Pajak Orang Pribadi Dengan Kepercayaan Sebagai Variabel Intervening', *Prisma (Platform Riset Mahasiswa Akuntansi)*, 1.6 (2020), 114–25 <https://ojs.stiesia.ac.id/index.php/prisma>



description or formulate problems in accordance with existing circumstances or facts. In this research, a conceptual approach is used in the writing process. A conceptual approach is a type of approach in legal research that provides an analytical point of view of solving problems in research, which is reviewed from the conceptual aspects behind it, or examined through the values contained in the enactment of a regulation related to the concept used.

The location of this legal research took place in several places in Magelang City, namely: a) the office of Regional Budget and Financial Management Agency of Magelang City, b) Boton Village area, Magelang Tengah Sub-district, Magelang City, c) Bogeman Village area, Magelang Tengah Sub-district, Magelang City, and d) Samban Legok Village area, Magelang Tengah Sub-district, Magelang City. Primary data was obtained through the participation of respondents, informants, and sources. In empirical legal research, the main source of data comes from field data. This field data is information obtained from the participation of respondents, informants, and also involves experts as resource persons. In this research, the author conducted interviews with representatives of the Regional Budget and Financial Management Agency of Magelang City and representatives of Village Office administrators in Magelang City. Secondary data refers to data obtained from written sources. This secondary data consists of information or knowledge obtained indirectly. Types of secondary data include official documents, books, research reports, and other sources. Tertiary legal materials refer to materials that provide instructions and explanations related to primary and secondary legal sources, such as legal dictionaries, language dictionaries, encyclopedias, and legal encyclopedias. This means that tertiary legal materials act as legal materials that support or complement primary and secondary legal materials.

RESULT AND DISCUSSION

Implementation of the Principle of Equality in the Collection of Rural and Urban Land and Building Tax in Magelang City

Indicators of the implementation of the principle of Equality were researched by Gerbing⁴⁰ in his thesis and identified 5 (five) indicators that can be a benchmark for measuring the implementation of the principle of Equality, namely: i) general fairness, ii) exchange with government, iii) self-interest, iv) special provisions, and v) tax structure rate. General Equality indicators can be interpreted as a concept of Equality related to human relations by giving what is rightfully theirs or which can be interpreted as Equality desired by law that must be implemented in the public interest. Government reciprocity is defined as the "service" provided by the government in return for tax payments made by taxpayers. The self-interest indicator cannot be separated from Adam Smith's view, which emphasizes the ability to pay for each taxpayer in proportion to the income received. The special provisions indicator refers to the existence of policies implemented by the government for certain situations where only some taxpayers benefit from the policy. The tax rate structure covers the proportion that must be paid by each tax according to their inherent conditions⁴¹.

⁴⁰ Monica Diane Gerbing, 'An Empirical Study of Taxpayer Perception of Fairness' (University of Texas, 1988); Anna A. Che Azmi and Kamala A Perumal, 'Tax Fairness Dimensions In An Asian Context: The Malaysian Perspective', *International Review of Business Research Papers*, 4.5 (2008), 11–19 <https://www.researchgate.net/publication/242288892>

⁴¹ Che Azmi and Perumal.



In relation to the general fairness indicator, Magelang City Local Regulation Number 1 Year 2018 on the Amendment to Magelang City Local Regulation Number 6 Year 2012 on Rural and Urban Land and Building Tax applies to all taxpayers of land and building tax in Magelang City and they are bound and duly comply with the regulations contained therein. This can be seen from the application of Article 3 paragraph (1) of Magelang City Local Regulation Number 6 Year 2012 on Rural and Urban Land and Building Tax, which stipulates that what is meant as tax object is the land and/or building owned, controlled, and/or utilized by individuals or entities, except for areas used for plantation, forestry, and mining business activities. In other words, the collection of Rural and Urban Land and Building Tax in Magelang City focuses on tax objects in the form of buildings such as houses, factories, and other buildings other than tax objects that are not subject to tax as contained in Article 3 paragraph (3), namely a) used by the Regional Government for the administration of government, b) used solely to serve the public interest in the fields of worship, social, health, education, and national culture, c) used solely to serve the public interest in the fields of worship, social, health, education, and national culture, which is not intended for profit, c) used for cemeteries, ancient relics, or the like, d) is a protected forest, nature reserve forest, tourist forest, national park, grazing land controlled by the village, and state land that has not been encumbered by a right, e) used by diplomatic representatives and consulates based on the principle of reciprocal treatment, and f) used by agencies or representatives of international institutions stipulated by Regulation of the Minister of Finance.

The process of collecting Rural and Urban Land and Building Tax includes collecting and determining taxes, tax collection, tax billing, refund of overpayments, and monitoring the deposits.⁴² Article 11 of Magelang City Local Regulation Number 6 Year 2012 on Rural and Urban Land and Building Tax regulates the procedures for tax collection and determination, which begins with reporting a tax object notification letter (SPOP). The provision states that the SPOP is filled in by the taxpayer independently, which requires filling in information related to the tax object, correctly, and ultimately, which is then submitted to the Mayor through the Village and the Regional Financial and Asset Management Agency (BPKAD). The provision is further explained in Article 12. Namely, the SPOP is the basis for issuing a tax notification letter payable (SPPT), which contains the tax burden that must be paid by the taxpayer.

Based on the interview with Mr. Joko Sutyono, Head of Sub-Division of Revenue Stipulation and Administration of Magelang City Regional Financial and Asset Management Agency, data collection on tax objects is also carried out by general data collection or data updating by matching data owned by BPKAD with data in the village related to information on subjects and objects of Rural and Urban Land and Building Tax. The implementation of the data collection is intended to obtain actual data of tax subjects and objects in the area of Rural and Urban Land and Building Tax collection. In addition, the data collection process is intended to improve the data owned by the Regional Financial and Asset Management Agency of Magelang City as

⁴² Sofiatun Nisa and Yozi Aulia Rahman, 'Study of the Collection and Potency of Rural and Urban Land and Building Tax', *Efficient: Indonesian Journal of Development Economics*, 2.1 (2019), 354–61 <https://doi.org/10.15294/efficient.v2i1.28448>



the dynamics of changes to tax objects in Magelang City are limited to changes in form and splitting SPPT into 2 (two) functions.

However, the implementation of direct data collection by officers of the Regional Financial and Asset Management Agency of Magelang City, based on the interview results, did not co-occur in all 17 urban villages in Magelang City. The data collection was only conducted in 2 (two) to 3 (three) villages at a time. This, it is said, occurs because there are constraints in the number of human resources (HR) available at the Regional Financial and Asset Management Agency of Magelang City, so the implementation of general data collection cannot be done simultaneously in one collection area.⁴³

Therefore, if the statement from the informant is related to the general Equality indicator, the implementation of data collection on tax objects in Kota Magelang has not yet achieved general Equality. This is because the data collection process is only conducted in 2 (two) to 3 (three) villages out of 17 (seventeen) villages in Magelang City. Changes in tax objects in Magelang City do not always occur significant changes. However, to collect data on 17 urban villages, it takes 5 to 8 times data collection, which will certainly consume a lot of time and energy. Moreover, in the period until the village gets the data collection, at the same time, there has been a change of tax object in another village, so the data is not valid anymore.

The following process of tax collection is determining the amount of tax. Article 7 of Magelang City Local Regulation Number 1 of 2018 concerning Amendments to Magelang City Local Regulation Number 6 of 2012 concerning Rural and Urban Land and Building Tax regulates that there are 2 (two) rates charged to taxpayers, namely for tax objects with NJOP up to Rp 1.000,000,000.00 (one billion rupiah) is set at 0.105% (zero point one zero five percent) per year, while for tax objects with NJOP above Rp 1,000,000,000.00 (one billion rupiah) is set at 0.210% (zero point two one zero percent) per year.

The rate application aligns with Law No. 28/2009 on Regional Taxes and Levies, particularly Article 80 paragraph (1). The provision stipulates that the Rural and Urban Land and Building Tax rate is set at a maximum of 0.3% (zero point three percent). Thus, when discussing the suitability as intended in the Laws and Regulations, Article 7 of Magelang City Local Regulation No. 1 of 2018 on the Amendment to Magelang City Local Regulation No. 6 of 2012 on Rural and Urban Land and Building Tax is in line with and does not oppose higher regulations. This is because the highest rate of Rural and Urban Land and Building Tax in Magelang City is 0.210% (zero point two one zero percent), which is not more than 0.3% (zero point three percent).

However, fairness cannot be calculated if it only fulfills one indicator. Therefore, applying tariffs on Rural and Urban Land and Building Tax needs to be reviewed more deeply through the proportion of revenue and the number of SPPTs issued by

⁴³ Seviani Risdiana and others, 'Analysis of the Effectiveness and Contribution of Land and Building Tax, and Land and Building Acquisition, Duty on Local Revenue in the City of Bandung Before and During the Covid-19 Pandemic', *Jurnal Audit, Pajak, Akuntansi Publik (AJIB)*, 2.1 (2023), 45 <https://doi.org/10.32897/ajib.2023.2.1.2828>

the Regional Financial and Asset Management Agency of Magelang City. The data related to income for the last 5 (five) years is contained in the following table:

Table 2. Comparison of Principal of Rural and Urban Land and Building Tax of Magelang City with its Realization

Year	PBB-P2 principal	Realization	Percentage
2018	IDR 5,700,000,000	IDR 6,500,000,000	114,04%
2019	Rp6,000,000,000	IDR 6,600,000,000	110%
2020	IDR 5,600,000,000	IDR 6,344,137,299	113,3%
2021	Rp6,000,000,000	IDR 6,429,099,895	107,2%
2022	IDR 6,500,000,000	RP6,884,410,236	105,91%

Source: Public Relations of Magelang City Government

The increase in realization of Rural and Urban Land and Building Tax revenue, as contained in the table above, does not always represent payment of the SPPT in that year. Based on an interview with Mr. Joko Sutiyono, the nominal increase each year results from the cost of the year's SPPT and the outstanding SPPT in previous years. As stated in Article 26 paragraph (1) of Magelang City Local Regulation Number 6 Year 2012 on Rural and Urban Land and Building Tax, it is stipulated that the right to collect taxes expires after 5 (five) years have passed since the tax is payable. In other words, revenue realization in 2022 is not entirely payments for the 2022 SPPT alone but includes costs for SPPT from 2019 to 2021. More detailed revenue data on Rural and Urban Land and Building Tax is contained in the following table, which illustrates revenue in 2023.

Table 2 Realization of Rural and Urban Land and Building Tax Revenue in Magelang City Year 2023

Village	Potential		Realization		Less		Percentage	
	Number of OPs	Amount (Rp)	Number of OPs	Amount (Rp)	Number of OPs	Amount (Rp)	OP	Achievements
Jurangombo Selatan	2.342	380.433.157	1.789	341.305.879	553	39.127.278	76,39%	89,72%
Magersari	2.215	527.425.334	1.348	488.059.940	867	39.365.394	60,86%	92,54%
South Tidar	2.811	826.013.643	1.256	767.641.990	1.555	58.371.653	44,68%	92,93%
Rejowinangun Utara	2.126	435.313.889	1.404	385.195.418	722	50.118.471	66,04%	88,49%
Jurangombo Utara	1.180	277.354.662	766	246.509.873	414	30.844.789	64,92%	88,88%
North Tidar	2.250	371.098.099	1.326	300.482.834	924	70.615.265	58,93%	80,97%
Wates	2.909	305.436.628	1.485	256.682.655	1.424	48.753.973	51,05%	84,04%
Potrobangsari	2.579	367.254.660	1.769	296.154.500	810	71.100.160	68,59%	80,64%
Kedungsari	2.470	459.263.549	1.551	384.046.076	919	75.217.473	62,79%	83,62%
Kramat Selatan	2.976	433.640.788	1.965	364.547.048	1.011	69.093.740	66,03%	84,07%
Kramat Utara	1.716	330.551.698	1.374	271.555.812	342	58.995.886	80,07%	82,15%
Magelang	2.155	454.667.025	1.371	395.713.548	784	58.953.477	63,62%	87,03%
Long	1.546	362.321.143	992	299.581.683	554	62.739.460	64,17%	82,68%
Gelangan	1.809	169.012.842	1.075	130.591.254	734	38.421.588	59,43%	77,27%
Rejowinangun Utara	2.958	417.206.298	1.456	384.288.226	1.502	32.918.072	49,22%	92,11%
Kemirirejo	1.689	1.037.750.975	1.319	955.358.775	370	82.392.200	78,09%	92,06%
Cacaban	2.083	304.542.918	1.491	288.924.222	592	15.618.696	71,58%	94,87%
	37.814	7.459.287.308	23.737	6.556.639.733	14.077	902.647.575		

Source: Regional Financial and Asset Management Agency

The report shows that in terms of tariffs, the collection of Rural and Urban Land and Building Tax has not been carried out optimally. This indicates that the ability to pay for taxpayers is still at 63% or classified as sufficient. The most important



indicator of the tax rate structure is the ability to bear the tax burden adjusted to the taxpayer's income. However, it can be seen in the table that the SPPT produced for the tax object is only 44.68%. When associated with the ability to pay, this figure interprets that taxpayers cannot deliver as expected by the Magelang City Regional Government through the Regional Financial and Asset Management Agency.

The ability level to pay for taxpayers in Magelang City cannot be separated from the economic capacity of each taxpayer. This is reflected in the per capita income received by each resident of Magelang City, which is only around Rp 83,000.00⁴⁴. In other words, the nominal is not even enough to fulfill the primary living needs of the people of Magelang City, and it is pretty difficult for the residents of Magelang City to be able to pay the tax payable on the land and buildings owned or controlled. Determining Rural and Urban Land and Building Tax rates in Magelang City certainly cannot fulfill the next indicator in measuring the fairness that applies in the collection process. This is reflected in the indicators formulated⁴⁵, which state that the essential hand of using the principle of fairness is the ability to pay for the tax burden adjusted to the taxpayer's income. In this case, income can be interpreted as the Tax Object Sale Value (NJOP) as the basis for determining Rural and Urban Land and Building Tax.

Indicators and elements of tax Equality, when associated with the tax collection process in Magelang City, primarily related to the tariff, have not been seen in the application of these indicators optimally. This can be seen as the Magelang City Government applying tax imposition that is only classified into 2 (two) categories. The application of these 2 (two) tax categories has, in fact, not yet achieved optimal Equality, which is due to the low ability of the community to pay the Land and Building Tax (Pajak Bumi dan Bangunan Perdesaan dan Perkotaan) debt in Magelang City.

In the imposition of Rural and Urban Land and Building Tax in Magelang City, the application of tax rate uses a proportional rate. This is reflected in the application of Article 7 of Magelang City Local Regulation No. 1/2018 on the Amendment to Magelang City Local Regulation No. 6/2012 on Rural. Urban Land and Building Tax stipulates that there are 2 (two) rates charged to taxpayers, namely for tax objects with NJOP up to Rp 1,000,000,000.00 (one billion rupiahs) set at 0.105% (zero point one zero five percent) per year. In contrast, for tax objects with NJOP above Rp 1,000,000,000.00 (one billion rupiah), it is set at 0.210% (zero point two one zero percent) per year. In other words, a tax object with an NJOP of IDR 50,000,000.00 will be subject to the same rate as a tax object with an NJOP of IDR 900,000,000.00.

Although the nominal tax will differ, applying the proportional tariff is too flat for each taxpayer about the rate charged. Such a flat rate system creates a feeling of inequality for each taxpayer due to the imposition of the same rate for NJOP of various classes. This also impacts the revenue of Rural and Urban Land and Building Tax, which does not reach 70% from year to year, as stated by Mr. Joko Sutiyono.

⁴⁴ Dinas Komunikasi Informatika & Statistik Kota Magelang.

⁴⁵ Che Azmi & Perumal (2008), Gerbing (1988) and Smith (2005)



This sense of inequality will tend to encourage taxpayers not to fulfill their obligations in paying off payments for Rural and Urban Land and Building Tax.

The last indicator to measure the implementation of Equality in the collection of Rural and Urban Land and Building Tax is the existence of particular policies applied to specific societal groups. The Magelang City Government, through the Mayor of Magelang, decided on Mayor Regulation Number 36 of 2021 concerning Amendments to Magelang Mayor Regulation Number 74 of 2018 concerning Guidelines for the Management of Rural and Urban Land and Building Tax to provide reductions to several groups of people, as stated in Article 50 paragraph (1) letter a, which says that tax reductions can be given to taxpayers in the event of certain conditions of tax objects that are related to the tax subject and other specific causes. The arrangement is further explained in paragraph (2), letter number 4, that one of the reasons for granting a tax reduction is a tax object with an individual taxpayer whose income comes solely from low income so that the tax obligations are difficult to fulfill. The provision is further clarified in Article 52 letter c, which stipulates that the amount of tax reduction is given at 35% (thirty-five) percent for low-income people and 100% (one hundred percent) for poor people from the amount of tax payable.

However, the regulation does not explain the limitations or elements that become the benchmark for a taxpayer to be said to have low income. This is because the differentiation of the requirements for granting relief is only based on a certificate from the regional apparatus and village for low-income taxpayers and listed in the data collected by the regional instrument in charge of poverty alleviation. The thin line not clearly defined by the Magelang City Government will also create inequality regarding when a truly low-income taxpayer must succumb to a taxpayer who wants to benefit from the policy. At the same time, his economic condition is better than the phrase "low-income."

Factors Affecting Rural and Urban Land and Building Tax Collection

Devi and Mangoting,⁴⁶ in their research, formulated several factors that are closely related to the behavior of the subject and the tax collector and affect the collection process of Rural and Urban Land and Building Tax. Devi and Mangoting mentioned that there are 9 (nine) factors that affect the effectiveness of the collection of Rural and Urban Land and Building Tax; these factors include: a) taxpayer knowledge factor, b) tax collection method factor, c) tax benefit factor, d) third party role effectiveness factor, e) taxpayer compliance factor, f) tax e-system factor, g) continuous socialization factor, h) excellent service factor, and i) complete regulatory factor.

The first factor is taxpayer knowledge. This factor is further explained regarding the taxpayer's understanding of the tax collection procedure and applying this understanding to pay taxes.⁴⁷ In this factor, knowledge and experience of tax regulations for Rural and Urban Land and Building Tax requires taxpayers' awareness to understand the general provisions and procedures for taxation. With this

⁴⁶ Devi & Mangoting (2014)

⁴⁷ John E. Stovall, 'Equal Sacrifice Taxation', *Games and Economic Behavior*, 121 (2020), 55–75 <https://doi.org/10.1016/j.geb.2020.01.012>



understanding, taxpayers will be facilitated in terms of knowing, understanding, and assessing the management of Rural and Urban Land and Building Taxes that taxpayers have paid.⁴⁸

The application of these factors in collecting Rural and Urban Land and Building Tax in Magelang City still tends to be low, and a handful of people view tax collection as an act of the Local Government to ask for tribute to taxpayers.⁴⁹ Research conducted by Sugiharto and Putri⁵⁰ showed that people in low social classes would be apathetic, do not care, and lack confidence in taxes because they feel the same as tribute, which is burdensome, and often experience payment difficulties. This factor is further exacerbated by the lack of understanding of taxes and how to calculate and report them.⁵¹ In other words, some still do not fully understand the flow of writing the tax object notification letter (SPOP), which confuses examining the contents of the tax notification letter payable (SPPT).

The second factor is the tax collection method. This factor is identified as the methods of local governments use to collect and collect taxes.⁵² This factor emphasizes using warning letters and forced letters to collect tax payments. Law No. 19/2000 on Tax Collection with Forced Letters states that tax collection is a series of actions so taxpayers pay off tax debts and tax collection costs by reprimanding or warning. The authorized officer delivers the reprimand and caution in the collection of Rural and Urban Land and Building Tax by using a letter of reprimand and a letter of compulsion.

The implementation of reprimand and collection of Rural and Urban Land and Building Tax in Magelang City has not occurred optimally. Mr. Budi Winarno conveyed that during his 7 (years) as the Head of RW/ 01, there has never been a taxpayer who received a warning letter or a forced letter due to arrears in payment of Rural and Urban Land and Building Tax. As a result of the research, it was found that the collection process for Rural and Urban Land and Building Taxes has not maximally utilized warning letters or forced letters. The billing process is only carried out by issuing a tax notice payable (SPPT) stating the nominal amount of tax owed from the last 4 years that must be paid, and a fine of 2% (two percent) per month has been imposed. The existence of the billing process does make taxpayers directly pay the Rural and Urban Land and Building Tax debt for the last 5 years of bills. However, the billing process that takes place like that is also ineffective in providing a deterrent effect for taxpayers and will lead to an understanding that the Rural and

⁴⁸ Larcy Villaroman, 'Factors Affecting Collection of Real Property Tax in the Provincial Treasurer's Office of Nueva Ecija', *SSRN Electronic Journal*, 2017 <https://doi.org/10.2139/ssrn.3093130>

⁴⁹ Christian von Haldenwang, 'The Political Cost of Local Revenue Mobilisation: Decentralisation of the Property Tax in Indonesia', *SSRN Electronic Journal*, 2015 <https://doi.org/10.2139/ssrn.2579598>

⁵⁰ Sugiharto & Putri (2019)

⁵¹ Khaira Amalia Fachrudin, Elisabet Siahaan, and Imam Faisal Pane, 'Challenges and Strategies in Increasing Property Tax Revenue in Medan City, Indonesia', in *Proceedings of the International Conference of Science, Technology, Engineering, Environmental and Ramification Researches* (SCITEPRESS - Science and Technology Publications, 2018), pp. 1405–8 <https://doi.org/10.5220/0010078014051408>

⁵² Indriati Amirullah and others, 'The Effectiveness Of Collection Of Land And Building Tax In Regional Revenue Agency (Bapenda) Makassar City', *International Journal of Economics and Management Research*, 1.3 (2022), 115–21 <https://doi.org/10.55606/ijemr.v1i3.48>



Urban Land and Building Tax can be paid in the following year or period as long as it is not in arrears for more than 5 years of Rural and Urban Land and Building Tax debt.

The third factor is the tax benefit factor. In this factor, the usefulness of taxes has an effect in encouraging taxpayer compliance to pay Rural and Urban Land and Building Tax.⁵³ When taxpayers feel the direct impact of paying Rural and Urban Land and Building Tax in Magelang City, taxpayers will be obedient to pay Rural and Urban Land and Building Tax. In other words, when local funds obtained from the results of Rural and Urban Land and Building Taxes are used to renew or even fund the development of existing infrastructure in Magelang City, the community will feel the benefits directly, it will encourage awareness and also compliance of taxpayers to pay Rural and Urban Land and Building Taxes.

Regarding tax benefits, the Local Government of Magelang City has strived to provide the best infrastructure for the community by repairing public facilities that should be improved. For example, the renewal of bus stops in Magelang City to provide comfort and safety for the people of Magelang City who want to use public transportation, the repair of culverts in each village to facilitate the flow of water so that no blockage results in flooding, to the construction of other public facilities, such as Blooms Skatepark which is presented to accommodate skateboarders in Magelang City and the construction of several relocation points for traders which are then used as culinary tourism centers in Magelang City such as Kartika Sari Culinary in Kemirirejo Village and Tuin van Java Culinary in Magelang Town Square.

Providing decent public facilities that accommodate the community's needs will be a particular concern. This will show that the management of the proceeds from Rural and Urban Land and Building Tax is indeed indirectly returned to society. The benefits of tax payments will feel very close to the community, which will encourage the amount of taxes, mainly Rural and Urban Land and Building Taxes because the community will begin to understand that tax payments are intended for joint development. The fourth factor is the effectiveness of the role of third parties, which is a way for tax collectors, namely the government in the Regional Financial and Asset Management Agency (BPKAD) of Magelang City, to cooperate with related parties to assist the process of information delivery, billing, and payment of Rural and Urban Land and Building Tax. Based on the interview with Mr. Joko Sutiyono, the Head of Revenue Stipulation and Administration Sub-Division of Magelang City Local Finance and Asset Management Agency, the process of collecting Rural and Urban Land and Building Tax in Magelang City is conducted through cooperation between the Local Finance and Asset Management Agency and the sub-district, village, and neighborhood to deliver all information and socialization to taxpayers related to Rural and Urban Land and Building Tax.

The cooperation that occurs is not only related to the delivery of tax notices payable (SPPT) and information related to Rural and Urban Land and Building Taxes but also includes assistance from the community association, village, and sub-district

⁵³ Ioana-Florina Coita and others, 'Modelling Taxpayers' Behaviour Based on Prediction of Trust Using Sentiment Analysis', *Finance Research Letters*, 58 (2023), 104549 <https://doi.org/10.1016/j.frl.2023.104549>



to make payments for Rural and Urban Land and Building Taxes.⁵⁴ That is, the neighborhood, village, and sub-district provide services to taxpayers to channel their payments through the area, village, and sub-district so that taxpayers do not need to make direct payments to Bank Jateng to make deposits but can deposit their payments to the neighborhood, village, and sub-district. This is in line with the statement of Mr. Joko Sutiyono, Head of the Sub-Division of Revenue Stipulation and Administration of the Magelang City Regional Financial and Asset Management Agency, who explained that the process of collection and payment of Rural and Urban Land and Building Tax is not only done directly to Bank of Central Java but also through the posts available in the sub-districts and villages.

The presence of these posts is carried out in rotation for 17 urban villages in Magelang City, where the Regional Financial and Asset Management Agency of Magelang City establishes temporary service posts at urban villages and sub-district offices to be closer to taxpayers to make payments for their taxes. In addition to the posts from the Regional Finance and Asset Management Agency of Magelang City, payment can be made by depositing the nominal tax bill to the officers in the village or district. As the result of an interview with Mr. Budi Purnomo, a freelance daily worker from Gelangan Urban Village, some taxpayers entrusted their payments to urban village officers. This cannot be separated from the ignorance of technology and age factors that hinder the mobility of taxpayers to deposit tax bills.⁵⁵

The fifth factor is taxpayer compliance. Nurmantu⁵⁶ and Rahayu⁵⁷ explain that there are two types of compliance; formal compliance is a situation where taxpayers fulfill their obligations formally by the provisions of the Tax Law, namely filling out the tax object notification letter (SPOP) correctly. Material compliance is a condition in which taxpayers fulfill all material provisions of taxation, namely paying the Rural and Urban Land and Building Tax billed in the tax notification letter payable (SPPT) before it is due.⁵⁸ When taxpayers do not violate formal and material compliance and Rural and Urban Land and Building Tax, the effectiveness of the collection of Rural and Urban Land and Building Tax will increase.⁵⁹

The sixth factor is the taxation e-system. E-system Taxation is the modernization of taxation using information technology and creating an e-system in billing Rural and Urban Land and Building Tax to facilitate taxpayers in carrying out their tax obligations⁶⁰. Based on the interview with Mr. Joko Sutiyono, Head of the Sub-

⁵⁴ Irfan Irfan, Jumalia Mannayong, and Haerul Haerul, 'The Effectiveness of Earth and Building Tax Collection in Takalar District', *PINISI Discretion Review*, 3.1 (2019), 13 <https://doi.org/10.26858/pdr.v3i1.13267>

⁵⁵ Khozen and Setyowati.

⁵⁶ Nurmantu 2005)

⁵⁷ Rahayu (2010)

⁵⁸ William D. Larson and Jessica Shui, 'Land Valuation Using Public Records and Kriging: Implications for Land versus Property Taxation in Cities', *Journal of Housing Economics*, 58 (2022), 101871 <https://doi.org/10.1016/j.jhe.2022.101871>

⁵⁹ Faizah Khotimatul Husna, Elsi Puspito Anggraini, and Arie Rachma Putri, 'Analisis Optimalisasi Penerimaan Pajak Bumi Dan Bangunan Di Kelurahan Klaten Kecamatan Klaten Tengah Kabupaten Klaten', *Urecol Journal. Part G: Multidisciplinary Research*, 1.1 (2021), 31–41 <https://doi.org/10.53017/ujmr.36>

⁶⁰ Devi and Mangoting.



Division of Revenue Stipulation and Administration of Magelang City Regional Financial and Asset Management Agency, most people in Magelang City are already utilizing technology and the internet. This is reflected in the high utilization of cashless in Magelang City, both in trade and public services. With the increased utilization of cashless in Magelang City, one of the Magelang City Government's efforts to keep up with the development and trends, Magelang City Regional Financial and Asset Management Agency presents payment services through various online media such as Gojek, TokoPedia, Shopee, and payment through Indomaret or Alfamart to facilitate taxpayers to pay Rural and Urban Land and Building Tax remotely. This remote payment is considering the high mobility of the people of Magelang City so that taxpayers can pay Rural and Urban Land and Building Tax without visiting Bank Jateng directly.

The Magelang City Regional Financial and Asset Management Agency, in response to the community's need for cashless trends, presents a payment method using the Quick Response Code Indonesian Standard (QRIS). Quick Response Code Indonesian Standard (QRIS) payment provides access for taxpayers accustomed to cashless payments for Rural and Urban Land and Building Tax. With the conveniences in the amount of Rural and Urban Land and Building Tax, it is fitting that the level of revenue from Rural and Urban Land and Building Tax and taxpayer compliance increases yearly.⁶¹ This is due to the responsiveness of the Regional Financial and Asset Management Agency of Magelang City in meeting the needs and following the trends commonly practiced by the community. This responsiveness should encourage the level of taxpayer compliance to pay their taxes on time.

The seventh factor is continuous socialization. Tax socialization is an effort made by the tax collector, namely the local government, to provide knowledge to the public, especially taxpayers, so that they know about all matters regarding taxation, both regulations and tax procedures, through appropriate methods.⁶² The results of an interview with Mr. Budi Winarno, Head of Rukun Warga 01 Village Panjang, said that every few months, the village will gather each head of the rukun warga and then hold a meeting with representatives from the Regional Financial and Asset Management Agency (BPKAD). During the meeting, the Regional Financial and Asset Management Agency (BPKAD) will convey information related to local taxes, especially the Rural and Urban Land and Building Tax. In addition, Mr. Budi Winarno also explained that the village will also hold a meeting between the Lurah and the Head of the Rukun Warga to discuss the obstacles experienced by each Rukun Warga or reports related to the process of survival in the community, including complaints related to Rural and Urban Land and Building Taxes.

Mr. Budi Winarno, Head of Rukun Warga 01 Village Panjang, explained that the results of the meeting were conveyed back in a meeting forum between the head of

⁶¹ Gregory Stone, Stephanie Walton, and Yibo (James) Zhang, 'The Impact of Online Tax Community Advice on Individual Taxpayer Decision Making', *Advances in Accounting*, 63 (2023), 100676 <https://doi.org/10.1016/j.adiac.2023.100676>

⁶² Andreas and Enni Savitri, 'The Effect of Tax Socialization, Tax Knowledge, Expediency of Tax ID Number and Service Quality on Taxpayers Compliance with Taxpayers Awareness as Mediating Variables', *Procedia - Social and Behavioral Sciences*, 211 (2015), 163–69 <https://doi.org/10.1016/j.sbspro.2015.11.024>



the rukun warga and the head of the rukun tetangga within a rukun warga. In the conference, the head of the neighborhood will then convey the results of discussions with the village and the Regional Financial and Asset Management Agency if it is related to regional tax information. The head of the neighborhood then gives the information in a forum for men's social gatherings or neighborhood meetings. In other words, delivering information from the Regional Financial and Asset Management Agency is carried out indirectly to taxpayers. This is because the delivery of data is carried out through a small meeting between the head of the neighborhood, the village, and the Regional Financial and Asset Management Agency (BPKAD), which will lead to the delivery of information by word of mouth from the community.

Delivering information in such a way will save time for the Regional Financial and Asset Management Agency and the Village to conduct partial socialization.⁶³ It will continue to provide information through the heads of neighborhoods and leaders of areas. However, delivering communication and socialization in such a way is feared that there will be misleading information or information that explains something not reality. The presence of information deviating from what has been conveyed will cause the information to no longer be concrete but will lead to rumors circulating in the community.

The eighth factor is complete regulations. Magelang City Regional Regulation Number 1 of 2018 on the Amendment to Magelang City Regional Regulation Number 6 of 2012 on Rural and Urban Land and Building Tax becomes the fundamental basis for the Regional Financial and Asset Management Agency (BPKAD) to carry out the process of collecting Rural and Urban Land and Building Tax. In its implementation, the collection process also uses Magelang Mayor Regulation No. 36 of 2021 on the Amendment to Magelang Mayor Regulation No. 74 of 2018 on Guidelines for the Management of Rural and Urban Land and Building Tax. The legal product becomes a guideline for every party collecting Rural and Urban Land and Building Tax to carry out the collection process. In other words, both legal products clearly state the formal and technical provisions related to the collection of Rural and Urban Land and Building Tax.

However, several lacunae or ambiguities can lead to an abuse of the implementation of the Rural and Urban Land and Building Tax collection. An example is the provision of reductions to several groups of people, as contained in Article 50 paragraph (1) letter a, which states that tax reductions can be given to taxpayers in the event of certain conditions of tax objects that are related to the tax subject and other specific causes. The arrangement is further explained in paragraph (2), letter number 4, that one of the reasons for granting a tax reduction is a tax object with an individual taxpayer whose income comes solely from low income so that the tax obligations are difficult to fulfill. The provision is further clarified in Article 52 letter c, which stipulates that the amount of tax reduction is given at 35%

⁶³ Enni Savitri and Musfialdy, 'The Effect of Taxpayer Awareness, Tax Socialization, Tax Penalties, Compliance Cost at Taxpayer Compliance with Service Quality as Mediating Variable', *Procedia - Social and Behavioral Sciences*, 219 (2016), 682–87 <https://doi.org/10.1016/j.sbspro.2016.05.051>



(thirty-five) percent for low-income people and 100% (one hundred percent) for poor people from the amount of tax payable.

However, the regulation does not explain the boundaries or elements that become the benchmark for a taxpayer to be said to have low income. The thin line not clearly defined by the Magelang City Government will also create inequality regarding when a truly low-income taxpayer must succumb to a taxpayer who wants to benefit from the policy. At the same time, his economic condition is better than the phrase "low-income." The thin boundaries associated with the phrase "low income" will lead to different perceptions of fairness in the views of taxpayers. Taxpayers will pay their taxes regularly when they feel the applicable tax policy is fair and does not burden taxpayers' ability. However, in Magelang City, taxpayers still think that implementing tax policies has not reached the word appropriate. The unclear meaning of the phrase "low income" will lead to the interpretation that anyone who feels their income is low can apply for a tax reduction if they meet the requirements listed in the provision.

CONCLUSION

The implementation of Rural and Urban Land and Building Tax collection in Magelang City based on Magelang City Local Regulation Number 1 of 2018 concerning Amendment to Magelang City Local Regulation Number 6 of 2012 concerning Rural and Urban Land and Building Tax along with its derivative regulations, has not illustrated the optimal implementation of the principle of Equality. This can be seen from several aspects, such as the implementation of services for taxpayers between urban villages that are not the same as those carried out by the Regional Financial and Asset Management Agency (BPKAD) of Magelang City, the proportional tariff is too flat for each taxpayer related to the rates charged, and it is not clear what limitations or elements are the benchmarks for a taxpayer to be said to have low income and are entitled to a tax reduction. As for the implementation, the collection of Rural and Urban Land and Building Tax in Magelang City is influenced by several factors, namely a) population, b) income per capita, c) economic inflation rate, d) taxpayer knowledge factor, e) tax collection method factor, f) tax benefit factor, g) third party role effectiveness factor, h) taxpayer compliance factor, i) tax e-system factor, j) continuous socialization factor, and k) complete regulation factor.

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