The Effect of Understanding and Awareness of Taxpayers on Compliance in Paying Rural and Urban Land and Building Tax, with Trust in Government as an Intervening Variable (A Study of PBB-P2 Taxpayers in East Kotawaringin Regency)

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Abstract

The purpose of this study is to examine the effects of taxpayer understanding and taxpayer awareness on compliance in paying Rural and Urban Land and Building Taxes (PBB-P2), as well as to assess the mediating role of trust in the government. This research adopts a quantitative approach using a Likert-scale questionnaire. Data were collected from PBB-P2 taxpayers in East Kotawaringin Regency, with 240 valid responses. The data were analyzed using Partial Least Square–Structural Equation Modeling (PLS-SEM). The results indicate that taxpayer understanding has a positive and significant effect on trust in the government, and taxpayer awareness also shows a positive and significant effect on trust. However, both understanding and awareness have a negative and significant effect on tax compliance. These findings reveal a paradox where higher understanding and awareness are associated with lower compliance. Moreover, trust in the government does not significantly influence taxpayer compliance and does not mediate the relationships between understanding or awareness and tax compliance. The study suggests that local governments need to strengthen transparency in tax fund management, improve the quality of tax services, and develop more effective communication strategies that foster both knowledge and behavioral compliance. Enhancing public trust through accountability, better reporting mechanisms, and improved service delivery is essential. Future studies may incorporate additional variables such as fairness perception, service quality, or enforcement mechanisms and extend the research scope for broader insights.

Introduction

Rural and Urban Land and Building Tax (PBB-P2) is one of the main sources of Local Own-Source Revenue and plays a crucial role in financing

development and providing public services at the local level. PBB-P2 reflects the tangible contribution of the community to regional fiscal sustainability through compulsory taxation without direct compensation. Local governments are required to optimize PBB-P2 revenue to enhance regional financial independence. Tax reform in Indonesia through the implementation of the self-assessment system positions taxpayers as the main actors in independently calculating, paying, and reporting taxes. This system requires a high level of taxpayer participation, understanding, and awareness. However, in practice, its implementation still faces various obstacles, particularly in areas with rural characteristics. Disparities in the realization of PBB-P2 revenue indicate that increases in tax targets are not always followed by increases in compliance. This condition signals the presence of structural and behavioral problems in tax compliance. Therefore, studies examining the factors influencing taxpayer compliance are highly relevant (Devano & Kurnia, 2006; Tawas et al., 2016).

East Kotawaringin Regency has exhibited significant fluctuations in PBB-P2 realization in recent years. Although tax assessment targets have continued to increase, the percentage of realization has not shown a stable trend. In certain years, tax realization reached a high level, only to decline sharply in subsequent periods. This phenomenon indicates that tax compliance issues are not merely administrative but are also related to taxpayer behavioral aspects. Various service innovations, such as payment digitalization, tax applications, and mobile service units, have been implemented by the local government. However, these innovations have not yet been fully effective in sustainably encouraging tax compliance. Geographic conditions, limited fiscal literacy, and infrastructure access further complicate the fulfillment of tax obligations. This is consistent with previous research findings indicating that rural areas face more complex compliance challenges. Accordingly, a more comprehensive approach is required to understand the dynamics of PBB-P2 compliance in the region (Simanjuntak & Mukhlis, 2012; Nugroho, 2020).

Taxpayer understanding is a fundamental factor in promoting tax compliance, particularly under the self-assessment system. Understanding encompasses knowledge of tax regulations, payment procedures, and the consequences of non-compliance. Taxpayers who have a good understanding of the tax system tend to hold positive attitudes toward tax obligations. According to the Theory of Planned Behavior, understanding shapes attitudes and perceived behavioral control that influence the intention to comply. However, various studies have reported inconsistent results regarding the effect of understanding on compliance. Some studies find a significant effect, while others report the opposite. This inconsistency suggests the presence of other factors that mediate or strengthen this relationship. In the local context, good understanding does not necessarily lead to compliant behavior. Therefore, taxpayer

understanding needs to be examined together with other relevant variables (Ajzen, 1991; Purwaningsih et al., 2022; Yuliansyah et al., 2019).

In addition to understanding, taxpayer awareness is an internal factor that plays an important role in fiscal compliance. Awareness reflects an individual's moral attitude and sense of responsibility to contribute to development through taxation. In the Theory of Planned Behavior, awareness is related to attitudes toward the behavior of paying taxes. Taxpayers with high awareness tend to view taxes as a valuable social obligation. However, reality shows that awareness does not always correspond directly with compliance. Several studies have found that tax awareness does not have a significant effect on compliance. This indicates the existence of a gap between attitudes and actual behavior. External factors such as perceptions of fairness and trust in the government are believed to play a role in bridging this gap. Thus, taxpayer awareness needs to be analyzed within a broader framework (Harlina, 2016; Pravasanti, 2020; Ajzen, 1991).

Trust in the government is a psychological factor that can significantly influence tax compliance. Trust reflects taxpayers' belief that the government manages tax revenues fairly, transparently, and accountably. According to Attribution Theory, individuals are more likely to attribute compliance to personal responsibility when the authorized institutions are perceived as credible. In the taxation context, trust can enhance the legitimacy of the tax system. Equity theory also emphasizes that perceptions of distributive and procedural justice strengthen public trust. When taxpayers feel that their contributions are used appropriately, voluntary compliance tends to increase. However, previous research findings on the effect of trust on compliance remain mixed. Some studies find a significant effect, while others do not. This inconsistency indicates the need for further empirical testing (Adams, 1965; Heider, 1958; Feld & Frey, 2007).

Previous studies generally position understanding, awareness, and trust as independent variables tested separately. Theoretically, however, these variables are interrelated in shaping compliance behavior. Trust in the government has the potential to act as an intervening variable that mediates the effects of understanding and awareness on compliance. In the Theory of Planned Behavior, trust can strengthen subjective norms and perceived behavioral control. Meanwhile, Attribution Theory explains that trust influences how individuals evaluate the causes of compliance or non-compliance. A research gap arises due to the limited number of studies that explicitly examine the mediating role of trust. The inconsistency of prior research findings further reinforces the urgency of this study. Moreover, regions with fluctuating tax compliance require a more integrative approach. Therefore, this study offers a new perspective in the examination of PBB-P2 compliance (Weiner, 1985; Ajzen, 1991; Khasnah & Rachman, 2021).

Based on empirical phenomena and existing research gaps, East Kotawaringin Regency was selected as a relevant research location. This region demonstrates fluctuating PBB-P2 compliance dynamics despite the implementation of various policy innovations. Low tax realization in certain periods indicates the presence of taxpayer behavioral problems. These conditions make East Kotawaringin a strategic case study. This study aims to analyze the effects of taxpayer understanding and awareness on compliance in paying PBB-P2. In addition, it examines the role of trust in the government as an intervening variable. This approach is expected to explain the psychological and institutional mechanisms influencing tax compliance. Theoretically, this study enriches the literature on local tax compliance. Practically, the findings are expected to serve as a basis for formulating more effective local tax compliance enhancement policies.

Literature Review

Taxes as a State Instrument

Taxes are the primary source of state revenue used to finance national development. The Land and Building Tax (PBB) is a direct tax imposed on the ownership or utilization of land and buildings. PBB contributes significantly to regional income, yet taxpayer compliance remains a challenge. Factors such as understanding, awareness, and perceptions of tax benefits influence compliance. Taxes are not merely regulations but also indicators of citizen participation. Public trust in government strengthens compliance. Taxes serve a dual function: as a source of development funds and as a form of social responsibility. Literature emphasizes that fiscal success depends on public compliance. In conclusion, taxes are both fiscal instruments and symbols of citizen participation.

Taxpayer Understanding

Taxpayer understanding of regulations, procedures, and payment mechanisms greatly determines compliance. Adequate knowledge enables taxpayers to fulfill obligations without feeling burdened. Lack of understanding often leads to administrative errors or non-compliance. Government tax outreach plays a crucial role in improving comprehension. Educational programs and counseling have proven effective in enhancing public knowledge. Understanding includes not only technical aspects but also awareness of the role of taxes in development. With sufficient comprehension, taxpayers view taxes as a moral obligation. This strengthens the link between knowledge and compliance. In conclusion, taxpayer understanding is the foundation of sustainable compliance.

Taxpayer Awareness

Taxpayer awareness is a psychological factor influencing compliance.

Awareness arises from the understanding that taxes are both a legal obligation and a social contribution. Education, experience, and social environment affect awareness levels. Taxpayers with high awareness tend to pay taxes on time without coercion. Low awareness often results in delays or tax avoidance. Governments enhance awareness through public campaigns, transparency in tax utilization, and improved services. Trust in government reinforces awareness. When citizens believe taxes are used for public interest, compliance increases. In conclusion, taxpayer awareness is an internal aspect that strengthens compliance.

Tax Compliance

Tax compliance is defined as taxpayer behavior that aligns with legal provisions. Internal factors (understanding, awareness, motivation) and external factors (sanctions, supervision, services) influence compliance. Compliance levels are often used as indicators of fiscal policy success. Compliance is not only about avoiding sanctions but also reflects active citizen participation. Accessible and transparent tax services increase compliance. Perceptions of fairness in the tax system also play a role. If taxpayers perceive the system as fair, they are more likely to comply. Literature highlights the interaction between individual factors and government policy. In conclusion, tax compliance results from the synergy of internal and external factors.

Method

This study employs a quantitative approach with a survey design to examine the influence of taxpayers' understanding and awareness on compliance in paying Land and Building Tax (PBB). The quantitative approach was chosen because it provides an objective description of the relationships among the variables under investigation. The population of the study consists of registered PBB taxpayers at a specific regional tax office, with respondents selected based on the criterion of having tax obligations for at least two consecutive years. The sampling technique used is purposive sampling, ensuring that respondents are chosen according to the research objectives. The sample size was determined using Slovin's formula to guarantee data representativeness. The research instrument is a questionnaire with a five-point Likert scale, measuring variables of understanding, awareness, and compliance. Instrument validity was tested through construct and content validity, while reliability was assessed using Cronbach's Alpha coefficient. Thus, this method is expected to yield accurate and generalizable data (Sugiyono, 2019; Creswell & Creswell, 2018).

The independent variables in this study are taxpayers' understanding and taxpayers' awareness, while the dependent variable is compliance in paying PBB. Taxpayers' understanding is measured through indicators of knowledge regarding regulations, procedures, and tax benefits. Taxpayers' awareness is measured through indicators of attitudes, motivation, and perceptions toward

tax obligations. Compliance is measured through indicators of timeliness of payment, accuracy of payment amount, and administrative compliance. Each indicator is operationalized into several questionnaire items that have been validated. The Likert scale is applied to facilitate the measurement of respondents' attitudes and perceptions. Through systematic measurement, this study ensures that each variable is clearly operationalized. This is crucial so that the analysis results can provide valid conclusions about the relationships among variables (Ghozali, 2021; Hair et al., 2019).

Data collection was conducted by distributing questionnaires directly to respondents within the research area. The distribution process was assisted by local tax officers to ensure that selected respondents met the criteria. Primary data obtained were then processed using statistical analysis techniques. Prior to the main analysis, data were tested for normality, multicollinearity, and heteroscedasticity to ensure the feasibility of the regression model. Multiple linear regression analysis was employed to examine the influence of independent variables on the dependent variable. Regression was chosen because it can explain causal relationships between understanding, awareness, and taxpayer compliance. In addition, the t-test was used to examine partial effects, while the F-test was used to examine simultaneous effects. Hence, this analytical method provides a comprehensive overview of the factors influencing taxpayer compliance (Gujarati & Porter, 2009; Sekaran & Bougie, 2016).

To maintain external validity, this study also considered research ethics. Respondents were informed about the purpose of the study and assured of the confidentiality of their identities. Data collected were used solely for academic purposes and not misused. Furthermore, the study limited its scope to PBB taxpayers in one specific region, so generalization of the findings should be approached cautiously. Another limitation is the reliance on questionnaires, which depend on respondents' honesty in answering. Nevertheless, bias control measures were taken by designing clear questions that minimized ambiguous interpretations. With a systematic and ethical methodology, this study is expected to contribute to the development of regional tax policy. The findings are also expected to serve as a reference for academics and practitioners in understanding the factors influencing taxpayer compliance (Neuman, 2014; Saunders, Lewis, & Thornhill, 2019).

Results and Discussion

Coefficient of Determination

Coefficients of determination (R2 or R-Square) are measures that assess the extent to which dependent variables are affected by independent variables, measuring how much proportion of variation can be explained (Wright, 1921; Ghozali, 2016). The coefficient of determination (R2) is in the range between zero

and one (0<R2<1). If the R2 value is small or close to zero, it indicates that the independent variable has limitations in explaining the dependent variable (Gujarati, 2012). Ideally, if the R2 value is large or close to 1 (one), it indicates that the independent variable is capable of providing almost all of the information needed to explain the change in the bound variable. The R-Square values resulting from this research model are presented in the following table:

Table 1. R-Square Value

Variabel	R-Square
Trust in the Government	0.577
Taxpayer Compliance	0.171

Source: Processed Researcher, 2025

Based on the findings of the Table 1, the R-Square value for the Trust in Government variable is 0.577. This value shows that the predictor variables in the model, namely *Taxpayer Understanding* and *Taxpayer Awareness*, are able to explain the variation in changes in Trust in the Government by 57.7%. In other words, the contribution of these two variables in explaining the level of taxpayer trust in the government is quite strong, so there is still around 43.3% variation explained by other factors outside this research model. This R-Square value indicates that the relationship between variables in forming trust is still influenced by various external aspects such as service experience, the quality of government information, and taxpayer psychological factors that are not included in the model.

The R-Square value for the Taxpayer Compliance variable is 0.171, which means that the variables of Trust in Government, Taxpayer Understanding, and Taxpayer Awareness together are able to explain 17.1% of the variation in taxpayer compliance. This value is in the low category, so it can be concluded that the model has a poor explanatory ability to explain the taxpayer's compliance behavior. Thus, less compliance changes can be predicted based on these three variables. The remaining 82.9% is influenced by other factors outside the model, such as tax sanctions, the quality of fiscal services, perceptions of the tax system, and social norms that develop in the taxpayer environment.

Predictive Relevance (Relevansi Prediksi)

In addition to assessing the magnitude of the R2 value as a predictive accuracy criterion, this study also examines the Stone-Geisser Q2 value (Stone, 1974; Geisser, 1974) as a criterion for Predictive Relevance. Q2 values greater than zero for certain endogenous latent variables indicate the PLS pathway model has good predictive relevance (Hair et al., 2017). The calculation of Q2 according to Stone (1974) and Geisser (1974) is calculated as follows:

$$Q= 1- (1- R^2_1) \times (1- R^2_2)$$
$$=1- (1-0,577) X (1- 0,171)$$
$$= 0,649$$

The Q^2 value in this study was calculated using the R^2 value of the variables Trust in the Government (0.577) and Taxpayer Compliance (0.171). Based on the calculation using the formula $Q^2 = 1 - (1 - R^2_1)(1 - R^2_2)$, the Q^2 value of 0.649 was obtained. This value indicates that the research model has good predictive ability, as the Q^2 value is above 0.35 which is the minimum limit for the "strong" category. Thus, it can be concluded that the structural model in this study is able to adequately explain information related to the relationship between variables and has high predictive relevance to the phenomenon being studied.

Goodness of Fit

Model feasibility test or Goodness of Fit (GoF) is a method to test the extent to which the model fits or matches existing research data. Goodness of Fit (GoF) measures how well the relationship between latent variables (inner models) is in accordance with its assumptions. In this study, the fit of the model was determined based on the Goodness of Fit (GoF). The value is determined based on two criteria, namely Goodness of Fit = 0.10 (GoF) of small value, Goodness of Fit = 0.25 (GoF) of medium value, Goodness of Fit = 0.26 (GoF) of large value. The results of the Goodness of Fit (GoF) test were obtained by multiplying the average value of AVE (Average Variance Extracted) by the average value of R-square.

Table 2. AVE and R-Square Values

Variable	AVE Value	R-Square
Trust in the Government	0,624	0,577
Taxpayer Compliance	0,536	0,171
Average	0,892	0,662

Source: Processed Researcher, 2025

In accordance with the data in the table above, the Goodness of Fit can be calculated through the following formula:

GoF= √installment-installment AVE x installment-installment R2
Gof=√0,892 x 0,662
GoF= √0,590104
Gof=0,768

Based on the results of the calculation of Goodness of Fit (GoF), the average AVE value is 0.892 and the average R^2 value is 0.662 resulting in a GoF value of 0.768. This value is obtained through the formula GoF = √(average AVE × average R^2), so that GoF = √(0.892 × 0.662) = 0.768. The GoF value is above the

threshold of 0.36 which is categorized as a large model fit level. Thus, it can be concluded that the structural model used in this study has a good level of feasibility, both in terms of measurement quality (outer model) and the ability to explain structural models (inner model). Overall, the GoF value of 0.768 indicates that the model is able to describe the relationships between variables well and has a strong match to the research data.

Effect Size (F-Square)

The value of F-Square (F2) is used to determine the influence of the predictor variable (X) on the dependent variable (Y). The value of F-Square ranges from 0.02 ≤ F2 < 0.15 indicates that the variable is weak, 0.15 ≤ F2< 0.35 indicates that the variable is moderately influential, and F2 ≥ 0.35 indicates that the variable is of high effect.

Table 3. f-Square value

Influence Between Variables	F-Square	Remarks
Taxpayer→Taxpayer's Understanding of Trust in the Government	0.028	Weak influence
axpayer Awareness→Trust in the Government	0.867	Strong (large) influence
Taxpayer Understanding→Taxpayer Compliance	0.059	Weak influence
Taxpayer Awareness→Taxpayer Compliance	0.031	Weak influence
Trust in the Government→Taxpayer Compliance	0.001	ery weak influence

Source: Processed Researcher 2025

Based on the Effect Size Table, it can be seen that the influence of taxpayers' understanding of trust in the government has an f-square value of 0.028, which is included in the category of weak influence. This shows that although taxpayers' understanding contributes to the formation of trust in the government, the contribution is relatively small.

The influence of taxpayer awareness on trust in the government shows an f-square value of 0.867, which is classified as a strong influence category. These findings indicate that taxpayer awareness is a very dominant factor in shaping taxpayers' trust in the government. The higher the awareness of taxpayers of the obligations and role of taxes for regional development, the higher the level of trust formed.

The effect of taxpayer understanding on taxpayer compliance has an f-square value of 0.059 which is included in the weak category. This shows that understanding of PBB-P2 regulations and mechanisms has not made a significant contribution in encouraging taxpayer compliance behavior directly.

The effect of taxpayer awareness on taxpayer compliance also shows an f-square value of 0.031 which is in the weak category. These findings indicate that although taxpayers have an awareness of tax obligations, this awareness is not strong enough to encourage compliant behavior in paying PBB-P2 in the absence of other supporting factors.

The influence of trust in the government on taxpayer compliance has an f-square value of 0.001 which is classified as very weak. This shows that trust in the government hardly contributes to taxpayers' compliance in paying PBB-P2. This finding also corroborates the results of previous tests that show that trust in the government does not play a significant role as an intervening variable in the relationship between taxpayers' understanding and awareness of compliance.

Research Hypothesis Testing Results

After the research instrument (questionnaire) used is valid and realistic, and the research model has been feasible to use through the Goodnes of Fit test, the next step is to test the research hypothesis. In this study, there were 6 (six) hypotheses tested, the hypothesis was then tested based on p-value which shows the significance value of the relationship between the variables tested. The p-value is used to assess the significance of the influence between variables. If p-value <a Where a=0.05= 5%, then it can be concluded that there is a significant influence on the relationship between the tested variable and the accepted hypothesis. The results of testing the direct influence research hypothesis are presented in the following table:

Table 4. Test of Direct Effect and Indirect Effect Hypothesis

Hipotesis	Influence Between Variables	Path coefficient	P-value	Remarks	Conclusion
H1	Taxpayer→Taxpayer's Understanding of Trust in the Government	0.125	0.029	signifikan	Accepted
H2	Taxpayer Awareness→Trust in the Government	0.691	0,000	signifikan	Accepted
H3	Taxpayer Understanding→Taxpayer Compliance	-0.257	0,000	signifikan	Accepted

H4	Taxpayer Awareness→Taxpayer Compliance	-0.249	0,001	signifikan	Accepted
H5	Trust in the Government→Taxpayer Compliance	0.032	0,389	insignificant	Rejected
H6	Taxpayer Understanding→Trust in the Government→Taxpayer Compliance	0,004	0,402	insignificant	Rejected
H7	Taxpayer Awareness→Trust in the Government→Taxpayer Compliance	0,022	0,391	insignificant	Rejected

Source: Processed Researcher 2025

The Influence of Taxpayers' Understanding on Trust in the Government

The results of the study show that taxpayers' understanding has a positive and significant effect on trust in the government. This means that the higher the level of taxpayers' understanding of the rules, procedures, and benefits of PBB-P2, the greater their trust in the government in managing taxes. These findings support Attribution Theory, which explains that understanding as an internal factor can shape a positive perception of external institutions, namely the government. Since $p < 0.05$, H1 is accepted.

The Influence of Taxpayer Awareness on Trust in the Government

The results of the study show that taxpayer awareness has been proven to have a positive and significant effect on trust in the government. A large coefficient (0.691) shows that awareness is a very strong factor in building public trust. Taxpayers who have a moral awareness of the importance of taxes tend to judge the government positively. This is in line with the Theory of Planned Behavior, that internal attitudes can strengthen beliefs in norms and institutions. Since $p < 0.05$, H2 is accepted.

The Influence of Taxpayer Understanding on Taxpayer Compliance

The results show that understanding has a significant effect but the direction of the influence is negative on compliance. This means that the higher the taxpayer's understanding, the lower the level of compliance with paying PBB-P2. This negative direction can occur when taxpayers understand the weaknesses of the system, regulatory loopholes, or judge that tax collection is not completely fair (procedural fairness aspect). This is consistent with several previous studies

such as Purwaningsih et al. (2022). Since $p < 0.05$, H3 is accepted even though the direction is negative.

The Influence of Taxpayer Awareness on Taxpayer Compliance

The results of the study show that taxpayer awareness also has a significant but negative effect on compliance. This can happen when people are aware that tax obligations are not balanced with adequate public services, so that awareness does not lead to compliant actions. This situation is common in areas with fiscal justice problems and low levels of trust. Despite the negative direction, $p < 0.05$, so H4 is accepted.

The Influence of Government Trust on Taxpayer Compliance

The results show that trust in the government does not have a significant effect on compliance with PBB-P2 payments. This shows that even though people have a certain level of trust in the government, it is not enough to encourage real action in paying taxes. Other factors such as revenue, sanctions, fiscal services, or the perception of tax burden are likely to be more dominant in influencing compliance. Since $p > 0.05$, H5 is rejected.

The Influence of Taxpayer Understanding on Taxpayer Compliance through Trust in the Government

The results of the study show that the indirect influence of understanding compliance through trust in the government is not significant. This means trust in the government is unable to mediate the relationship between taxpayer understanding and compliance. Although comprehension increased trust (H1 was significant), trust did not affect adherence (H5 was not significant). So H6 was rejected.

The Influence of Taxpayer Awareness on Taxpayers' Compliance through Trust in the Government

The results of the study show that the indirect influence of awareness on compliance through trust is also not significant. Although awareness increases trust in the government (H2 significantly), it is not able to encourage compliance. So trust does not play a role as an intervening variable, and H7 is rejected.

Conclusion

Based on the research findings, it can be concluded that taxpayers' understanding and awareness play an important role in building trust in the government in the context of PBB-P2. Taxpayers' understanding has been shown to have a significant positive effect on trust, indicating that knowledge of tax regulations, benefits, and procedures shapes positive perceptions of the government. Taxpayers' awareness also has a significant positive effect on trust, reflecting that moral awareness strengthens confidence in government institutions. However, unexpectedly, taxpayers' understanding has a significant negative effect on compliance with PBB-P2 payments, which can be explained by

the emergence of perceptions of unfairness in the tax system and public services. Taxpayers' awareness likewise shows a significant negative effect on compliance, indicating that moral awareness does not automatically lead to compliant behavior when perceived benefits and fiscal fairness are low. In addition, trust in the government does not have a significant effect on compliance with PBB-P2 payments. The mediation analysis indicates that trust in the government does not mediate the relationship between taxpayers' understanding or awareness and compliance. Overall, these findings emphasize that improving PBB-P2 compliance cannot rely solely on increasing understanding, awareness, and trust, but also requires improvements in fiscal fairness, service quality, and other supporting policies.

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