



RESEARCH ARTICLE

Analysis of the Land and Building Tax Collection Process at the Regional Revenue Agency of North Tapanuli Regency

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Abstract

Land and Building Tax (PBB) is one of the main sources of Local Revenue (PAD), playing a significant role in supporting regional fiscal independence. The effectiveness of PBB collection is crucial in determining the ability of local governments to finance development and public services. This study aims to analyze the PBB collection process conducted by the Regional Revenue Agency (BAPENDA) of North Tapanuli Regency, identify the challenges faced, and evaluate efforts to improve taxpayer compliance. The research method uses a qualitative descriptive approach with primary data obtained through direct observation during the Field Work Practice (PKL) activities, as well as secondary data in the form of agency documents and relevant literature. The results of the study show that PBB collection is carried out through administrative billing via the issuance and distribution of Tax Due Notice (SPPT) and field collection efforts targeting delinquent taxpayers. Major obstacles include low taxpayer awareness and understanding, geographical constraints, and limited resources. Improvement efforts include socialization activities, intensification of field collection, and the use of digital payment systems such as QRIS. This study is expected to contribute practically to improving the effectiveness of local tax management.

Keywords

Land and Building Tax; Tax Collection; Local Revenue; Taxpayer Compliance; BAPENDA.

1 | INTRODUCTION

The Land and Building Tax (PBB) is a fundamental element in Indonesia's regional taxation system, largely due to its extensive tax base and relatively stable potential for generating revenue. PBB stands as one of the primary sources of Local Revenue (PAD), a vital component in the financial structure of local governments. The tax covers a broad spectrum, applying to land and buildings throughout the country, making it a key tool for generating consistent and predictable revenue streams. This predictability is particularly crucial for local governments, as it helps ensure that the financing of essential public services and infrastructure is secure and sustainable. The significance of PBB is further highlighted by its role in supporting various aspects of regional development. As local governments strive to improve public facilities, enhance the quality of education and healthcare, and provide other critical services, the revenues generated from PBB enable them to allocate the necessary funds. For instance, local governments can invest in infrastructure projects such as road construction, water supply systems, and public transportation, all of which are crucial for improving the standard of living in the region. Furthermore, the income from PBB allows for investments in social programs aimed at uplifting disadvantaged communities, thus contributing to overall socio-economic development. In addition to its role in financing public services, PBB also plays an important role in promoting fiscal autonomy for regional governments. By generating a substantial portion of PAD, the tax reduces dependence on central government transfers, allowing local authorities greater flexibility in managing their financial affairs and making independent decisions regarding resource allocation (Ningrum & Siregar, 2023). This enhanced fiscal autonomy enables local governments to better address the specific needs and priorities of their communities.

In North Tapanuli Regency, the responsibility for managing and collecting the Land and Building Tax (PBB) lies with the Regional Revenue Agency (BAPENDA). Although PBB plays a strategic role in generating local revenue and supporting regional development, its implementation faces several challenges. One of the main issues is the low level of taxpayer awareness regarding their obligations. Many residents lack a clear understanding of the importance of PBB and the consequences of non-compliance, which results in delays in payments and even persistent arrears. This lack of awareness is further compounded by limited public knowledge about tax regulations and how they directly impact their communities. Additionally, the administrative and geographical conditions in the region also present significant obstacles. The diverse topography and vast rural areas make it difficult for BAPENDA to reach all taxpayers efficiently, particularly those in remote areas. These logistical challenges hinder the collection process, leading to inefficiencies in tax administration. Previous research has indicated that taxpayer compliance is closely linked to several factors, including the public's understanding of tax laws, the quality of services provided by tax authorities, and the effectiveness of monitoring and enforcement efforts (Ma'ruf & Supatminingsih, 2020). Without addressing these issues, improving PBB collection will remain a significant challenge for local governments.

The Land and Building Tax (PBB) plays a significant role, not only as a vital source of regional revenue but also as a key mechanism for promoting balanced development and managing the use of land and buildings in a region. By ensuring that tax revenues are effectively collected, local governments can finance development programs that benefit communities and drive economic progress. The funds generated from PBB allow for the development of critical infrastructure, such as roads, public transportation systems, and water facilities, all of which are fundamental for improving living conditions. Additionally, PBB revenue supports the enhancement of public services, including education, healthcare, and social welfare programs, which are crucial for the well-being of the population. It also strengthens local institutions, enabling governments to manage resources more efficiently and deliver better services to their communities. Effective collection and management of PBB revenue are indicators of a region's fiscal health and its ability to manage public funds responsibly. As local governments strive for financial independence, PBB becomes an essential tool for reducing reliance on external funding, giving them more control over how resources are allocated. Thus, the success of PBB collection is closely tied to the overall effectiveness of regional financial management, directly impacting the quality of life for residents (Yunanda *et al.*, 2024; Ziddane Al Kautsar *et al.*, 2022).

At the implementation level, managing the Land and Building Tax (PBB) presents several challenges that can hinder the effectiveness of the system. One of the most significant obstacles is the low level of taxpayer compliance in meeting their PBB payment obligations. This issue arises from a combination of factors that can affect taxpayers' willingness and ability to pay. First, the level of tax knowledge among the public plays a crucial role. Many taxpayers may not fully understand the tax system, how PBB is calculated, or the importance of fulfilling their obligations. Without a clear understanding, they may neglect or delay payments. Perceptions of tax fairness also contribute to compliance rates. If taxpayers believe that the tax system is inequitable or that their contributions are not being used effectively, they may be less inclined to comply. Another critical factor is the quality of service provided by local tax officials. If taxpayers experience difficulties in accessing information or feel that the tax administration is inefficient or unresponsive, they may become frustrated, which could lead to non-compliance. Public trust in local government also plays a vital role in ensuring that taxpayers feel their contributions are being used for the public good. When these factors are not adequately addressed, the potential for generating PBB revenue may not be fully realized (Ma'ruf & Supatminingsih, 2020; Sari & Kurniawan, 2022).

North Tapanuli Regency is a region with diverse geographical and social characteristics, which adds complexity to the implementation of the Land and Building Tax (PBB) collection. The region's relatively large and scattered area, combined with challenging geographical conditions, makes it difficult for tax authorities to efficiently reach all taxpayers, especially in remote and hard-to-access areas. These geographical barriers contribute significantly to the inefficiency of the PBB collection process, as field officers face logistical difficulties in conducting on-site visits and providing services to taxpayers in distant locations. In addition to geographical challenges, the level of public understanding of tax obligations varies widely, particularly in rural communities. Many residents in these areas lack sufficient knowledge about the importance of PBB, how the tax is calculated, and the consequences of failing to pay. This lack of awareness contributes to low compliance rates and the persistence of PBB arrears, despite efforts by the local government to intensify collection efforts. Even with outreach programs and campaigns aimed at increasing awareness, some areas continue to struggle with delayed or missed payments. As a result, the local government faces ongoing challenges in optimizing PBB revenue collection and addressing the arrears issue effectively (Alif & Intan, 2025).

Several previous studies have examined the factors influencing PBB taxpayer compliance, both through quantitative and qualitative approaches. However, most of these studies focus on the relationships between variables, such as the influence of knowledge, sanctions, and service quality on taxpayer compliance. Research that deeply describes the PBB collection process at the regional level, particularly through a qualitative descriptive approach based on field experience, is still relatively limited. Based on these conditions, this study is urgent to comprehensively analyze the PBB collection process carried out by the Regional Revenue Agency (BAPENDA) of North Tapanuli Regency. This study aims to identify the collection mechanisms implemented, the obstacles encountered in its implementation, and the efforts made to improve the effectiveness of collection and taxpayer compliance. The findings of this research are expected to provide practical contributions to the local government in formulating policies and strategies for more effective PBB collection, as well as academic contributions in enriching studies on regional tax administration in Indonesia.

2 | BACKGROUND THEORY

Local taxes are mandatory contributions paid by individuals or entities to local governments based on legal provisions, without direct compensation, and are used to finance local governance and public development (Tyas *et al.*, 2025). In the framework of fiscal decentralization, local taxes play a crucial role in strengthening the financial independence of regions. By having their own revenue sources, local governments are less dependent on central government transfers, providing them with greater freedom to plan and implement development according to local needs (Malendes *et al.*, 2024). One important type of local tax is the Land and Building Tax (PBB), which is imposed on the ownership, control, or utilization of land and buildings. The main characteristic of PBB is its broad and stable tax base, as the taxable objects are related to fixed assets such as property and land. As a result, PBB is often regarded as a highly potential source of Local Revenue (PAD). The existence of PBB provides stability to local finances, as its revenue is less affected by economic fluctuations compared to taxes that are more dynamic. With this potential, PBB plays a significant role in supporting the financing of development and public services needed by the community (Ningrum & Siregar, 2023).

The theory of taxpayer compliance explains the various factors that influence taxpayers' behavior in fulfilling their tax obligations. One of the main approaches in understanding compliance is the economic deterrence theory, which emphasizes that compliance is influenced by the probability of being audited and the severity of the penalties imposed (Liyana *et al.*, 2019). According to this theory, taxpayers weigh the potential risks and costs of non-compliance, which can lead to higher levels of tax payment when the fear of penalties outweighs the benefits of evading taxes. However, this approach has been criticized for not fully capturing the complexity of taxpayer behavior, particularly in the context of local taxes, where social and institutional factors play a more significant role. An alternative approach is proposed through fiscal psychology theory, which views compliance as the result of an interaction between tax knowledge, perceptions of fairness, service quality, and the level of trust taxpayers have in the government. This perspective emphasizes that psychological and social factors, such as taxpayers' beliefs about the fairness of the tax system and their trust in local authorities, significantly influence their willingness to comply. Research by Ma'ruf and Supatminingsih (2020) found that tax knowledge and service quality have a significant impact on taxpayer compliance with PBB. These findings support the relevance of a psychological approach to explaining taxpayer behavior, particularly in local tax systems, where factors like transparency and taxpayer engagement are critical in promoting compliance.

Tax administration covers all processes involved in planning, executing, monitoring, and evaluating tax collection. For local taxes, the effectiveness of tax administration plays a key role in determining how successful the collection efforts will be and whether the expected revenue targets are met. Proper administration ensures that taxes are accurately assessed, collected, and used for public services and development. Without a well-structured system, tax collection may become inefficient, leading to lower revenue generation and potentially eroding public trust in the tax system. Tax collection is a vital part of tax administration aimed at ensuring taxpayers meet their obligations in accordance with the law. The collection of the Land and Building Tax (PBB) is typically carried out through administrative mechanisms, such

as the issuance of Tax Due Notices (SPPT), as well as active field collections for taxpayers who are in arrears. Field officers are dispatched to visit delinquent taxpayers and ensure payment. Research has indicated that combining administrative collection with field visits is a more effective way to boost taxpayer compliance compared to relying on only one method (Hidayat & Gunawan, 2022). This approach reinforces the importance of fulfilling tax obligations and holds taxpayers accountable. By using both methods, local authorities can enhance tax collection efforts, ensure steady revenue flow, and support the ongoing financing of public services.

The theoretical framework of this study is based on existing theories and previous research, built on the assumption that the effectiveness of PBB collection is influenced by several factors, including the quality of tax administration, the level of taxpayer compliance, and the support provided by payment systems and technology. This research extends the theoretical perspective by linking taxpayer compliance theory and tax administration theory in the empirical context of local government management of PBB (Priscila & Wibowo, 2025). The framework aims to examine how the process of PBB collection is carried out at the Regional Revenue Agency (BAPENDA) of North Tapanuli Regency, the challenges encountered during implementation, and the extent to which the strategies applied are successful in improving taxpayer compliance and optimizing local revenue (PAD). By combining these two key theoretical concepts, the study aims to provide a deeper understanding of how administrative practices, compliance behavior, and technological advancements interact to shape the effectiveness of tax collection at the local government level.

3 | METHOD

This study uses a qualitative descriptive approach aimed at obtaining a deep and comprehensive understanding of the Land and Building Tax (PBB) collection process carried out by the Regional Revenue Agency (BAPENDA) of North Tapanuli Regency. A qualitative descriptive approach was chosen because the research does not aim to test hypotheses or measure relationships between variables statistically, but instead aims to systematically, factually, and accurately describe the mechanisms of PBB collection, the challenges faced, and the improvements made by the relevant authorities. The research was conducted at the BAPENDA office in North Tapanuli Regency, as well as several village areas where the PBB collection process takes place. The study was carried out between August and September 2025, coinciding with the Field Work Practice (PKL) activities in which the researcher participated. The selection of the location and timing of the study was based on the accessibility of data and the direct relevance to the research focus.

The data used in this study consists of primary and secondary data. Primary data was obtained through direct observation of PBB collection activities, including administrative collection at the BAPENDA office and field collection conducted by officers in the villages. Observations were made through participatory involvement, allowing the researcher to gain a real understanding of work procedures, interactions between officers and taxpayers, and the dynamics during the collection process. Secondary data was gathered from various official agency documents, such as reports on PBB revenue realization, tax arrears data, standard operating procedure (SOP) documents for collection, and relevant laws and regulations related to local taxes. Additionally, secondary data was obtained from scholarly literature, including textbooks and journal articles relevant to local taxes, taxpayer compliance, and tax administration.

Data collection techniques used in this research include observation and documentation. Observation was conducted to gather empirical data on the PBB collection process, while documentation was used to strengthen the findings from observations through written data and official records. The use of both data collection techniques was intended to enhance the depth and accuracy of the information obtained. Data analysis was conducted through several stages: data reduction, data presentation, and conclusion drawing. Data reduction was performed by sorting and simplifying the data relevant to the research focus. Data presentation was carried out in the form of a systematic narrative description for clarity. Finally, conclusions were drawn by logically interpreting the research findings based on the analyzed data. To ensure the validity of the data, this study applied the technique of source triangulation, which involved comparing the results of observations with documentary data and information obtained from BAPENDA officers. Thus, it is expected that the research findings will have a high level of credibility and be scientifically accountable.

4 | RESULTS AND DISCUSSION

4.1 Results

4.1.1 Overview of the Land and Building Tax Collection Process

The research findings indicate that the process of Land and Building Tax (PBB) collection at the Regional Revenue

Agency (BAPENDA) of North Tapanuli Regency is carried out through two main mechanisms: administrative collection and field collection. Administrative collection is the initial stage of the PBB collection process, carried out through the issuance, printing, and distribution of Tax Due Notices (SPPT) to taxpayers. The SPPT serves as the official instrument containing information about the taxpayer's identity, the taxable object, the amount of tax due, and the payment deadline (Tauhid *et al.*, 2025). The distribution of SPPT is done with the involvement of village or sub-district governments as an extension of BAPENDA at the community level. This mechanism was chosen because village officials are considered to have a closer social connection with the community, thus helping to raise taxpayer awareness. However, based on observations, the distribution of SPPT does not fully guarantee timely PBB payments, especially in areas where tax awareness is still low (Pravasanti, 2020). In addition to administrative collection, BAPENDA also carries out field collection as an intensification measure for delinquent taxpayers. Field collection involves visiting taxpayers directly in specific villages, particularly those areas with relatively high PBB arrears. This activity aims to provide direct explanations regarding tax obligations while encouraging taxpayers to settle their arrears promptly (Julia *et al.*, 2021).

4.1.2 Analysis of the Effectiveness of Land and Building Tax Collection

Based on the research findings, the effectiveness of PBB collection in North Tapanuli Regency still faces several challenges. Although the collection mechanisms are being carried out according to procedure, taxpayer compliance has not yet reached optimal levels (Sondakh *et al.*, 2013). One indicator of this is the continued existence of PBB arrears at the end of the collection period. The low level of taxpayer compliance is influenced by several factors, including:

- 1) Limited public understanding of PBB obligations. Many taxpayers do not fully understand the function and benefits of taxes for regional development, so they do not view paying taxes as an urgent obligation. This finding aligns with taxpayer compliance theory, which suggests that tax knowledge significantly influences compliance behavior.
- 2) Geographical conditions of North Tapanuli Regency. The region is quite large, and not all areas are easily accessible, which presents a challenge for field collection efforts. Long travel distances and limited transportation resources make it difficult to carry out collection efforts evenly and intensively across the entire region. This situation impacts the ability to effectively supervise delinquent taxpayers.
- 3) Limited human resources and supporting infrastructure. The number of collection officers is insufficient to cover a large area, preventing field collection from being carried out as intensively as needed. This highlights the importance of institutional and organizational capacity in determining the success of local tax collection efforts.

4.1.3 Discussion of Research Findings in Theoretical Perspective

The findings of this study support the taxpayer compliance theory, which suggests that compliance is influenced not just by sanctions, but also by psychological and institutional factors, including knowledge, awareness, and the quality of services. The low level of understanding among taxpayers strengthens the fiscal psychology theory, which asserts that tax compliance improves when taxpayers understand the benefits of taxes and have high levels of trust in the government. This indicates that efforts to educate taxpayers about the role of taxes in local development and to build trust between taxpayers and local authorities can contribute to higher levels of compliance. The research also confirms previous studies that have shown that a combination of administrative collection and field collection is more effective than relying on one method alone. While administrative collection ensures that tax obligations are communicated properly, field collection provides direct engagement with taxpayers and allows authorities to address concerns on the spot. However, the success of this combined approach is highly dependent on available resources and local conditions. In regions with logistical challenges or limited resources, the effectiveness of this method may be compromised. Therefore, PBB collection strategies should be tailored to fit the social and geographical characteristics of each area. Adapting strategies in this way ensures they are more likely to succeed, while also improving the ability of local governments to meet their revenue targets.

4.1.4 The Role of Digitalization in Land and Building Tax Collection

One of the significant findings of this study is the use of digital payment systems, such as QRIS, to facilitate the payment of Land and Building Tax (PBB). Digitalization of payments is seen as a key strategy to reduce administrative barriers and provide greater flexibility for taxpayers when making payments (Annisa Fatimatu Zahro & Nera Marinda Machdar, 2024). The use of digital platforms allows taxpayers to complete transactions quickly and efficiently without the need to physically visit payment centers. This shift towards digital payments has the potential to make the entire process more accessible, especially for those who are tech-savvy and have reliable internet access. The findings suggest that the implementation of digital payment systems could significantly improve taxpayer compliance, particularly among communities that have access to information technology. However, it is important to note that the success of such digital systems depends on continued support and education. Ongoing socialization efforts are needed to ensure that all segments of the population are aware of and can effectively use these digital payment methods. In rural or less technologically advanced areas, additional efforts are required to bridge the digital divide and ensure inclusivity. The results and discussions of this study indicate that improving the effectiveness of PBB collection cannot be achieved through a single approach. A comprehensive strategy is needed, one that integrates administrative improvements, tax education,

institutional strengthening, and the utilization of digital technology. By combining these elements, local governments can better optimize PBB revenue, enhancing its contribution to Local Revenue (PAD) and improving overall financial management.

4.2 Discussion

The research indicates that Land and Building Tax (PBB) collection in North Tapanuli Regency is carried out using two main methods: administrative collection and field collection. Administrative collection is the initial stage where Tax Due Notices (SPPT) are issued, printed, and distributed to taxpayers. These notices contain key details such as taxpayer identity, taxable objects, tax amounts due, and payment deadlines (Ginting *et al.*, 2025). Distribution of the SPPT is carried out with the involvement of village or sub-district governments, who act as intermediaries for BAPENDA. This approach is beneficial due to the close relationships that village officials maintain with local residents, which helps raise awareness about tax obligations. However, despite these efforts, the mere distribution of the SPPT does not ensure that payments are made on time, especially in areas where taxpayer awareness is low (Nasution *et al.*, 2023). Alongside administrative collection, BAPENDA also uses field collection as a strategy for engaging delinquent taxpayers. This method involves visiting specific villages, particularly those with high PBB arrears, to directly address and explain tax obligations to taxpayers (Siregar *et al.*, 2025). By engaging with taxpayers face-to-face, BAPENDA seeks to clear up misunderstandings and encourage immediate payment of outstanding debts. This proactive approach is vital in areas where administrative collection alone is insufficient to encourage compliance.

Although BAPENDA follows the prescribed procedures for tax collection, the findings reveal several challenges that hinder the effectiveness of the PBB collection process in North Tapanuli Regency. Despite the well-established collection methods, taxpayer compliance is still suboptimal (Tunjung *et al.*, 2018). This is evidenced by the continued existence of PBB arrears by the end of each collection period, indicating that the mechanisms in place are not fully effective in securing timely tax payments. Several factors contribute to this low compliance rate. One major factor is the limited understanding among the public regarding their PBB obligations. Many taxpayers do not fully appreciate the role of taxes in supporting regional development, and thus, they do not consider paying taxes an urgent matter. This finding supports the taxpayer compliance theory, which argues that tax knowledge plays a crucial role in encouraging compliance (Kadir *et al.*, 2019). When taxpayers understand the value of their contributions and how taxes benefit their communities, they are more likely to fulfill their obligations. Geographical barriers also pose a significant challenge. The large size of North Tapanuli Regency and the presence of remote areas make it difficult for field collection efforts to be uniformly and efficiently executed. Long travel distances and limited transportation options hinder the ability of tax officers to reach all taxpayers in a timely manner. As a result, some areas with higher tax arrears are not adequately addressed, which affects the overall effectiveness of tax collection. The research found that the shortage of human resources and supporting infrastructure significantly impacts the efficiency of field collection. The limited number of tax officers prevents the coverage of the entire region, making it impossible to carry out field collection intensively. This shortage underscores the importance of strengthening the institutional capacity of local tax authorities to handle large-scale tax collection efforts (Rahmat Hidayat *et al.*, 2024). If the necessary human resources and infrastructure are not improved, efforts to collect taxes and reduce arrears will continue to face challenges.

The findings of this research provide further support for taxpayer compliance theory, which suggests that compliance is driven by factors beyond the threat of sanctions. These factors include psychological and institutional elements such as taxpayers' knowledge, their awareness of tax responsibilities, and the quality of services provided by tax authorities. The low level of understanding among taxpayers strengthens the fiscal psychology theory, which asserts that tax compliance increases when taxpayers are aware of the benefits of taxes and trust the government to use their contributions effectively. This implies that efforts to improve tax education and build trust between taxpayers and local authorities can lead to improved compliance rates (Rahmat, 2025). Moreover, the study confirms earlier findings that a combination of administrative and field collection strategies is more effective than relying on either method alone. Administrative collection ensures that tax obligations are communicated, while field collection enables direct engagement with taxpayers, addressing concerns and clarifying tax responsibilities. However, the success of this combined approach is contingent on the availability of resources and local conditions. In regions with logistical challenges or resource constraints, the effectiveness of this approach may be limited (Nasution *et al.*, 2023). Therefore, local tax collection strategies must be tailored to the specific characteristics and needs of each region, ensuring that they are adaptable to the challenges faced in different areas.

A notable finding of this research is the increasing use of digital payment systems, such as QRIS, for PBB payments. Digitalization of the payment process is seen as a key strategy to simplify transactions, reduce administrative barriers, and offer greater flexibility for taxpayers (Annisa Fatimatu Zahro & Nera Marinda Machdar, 2024). The adoption of digital payment platforms allows taxpayers to make payments quickly and efficiently without having to visit physical payment centers. This shift to digital payments has the potential to improve accessibility, particularly for those who are familiar with technology and have reliable internet access. The study suggests that digital payment systems can significantly enhance taxpayer compliance, particularly among communities with good access to technology. Digital platforms provide

a more convenient and streamlined method for taxpayers to meet their obligations, which can encourage timely payments. However, it is essential to note that the success of these systems depends on ongoing education and support. Continuous efforts to inform and educate taxpayers are necessary to ensure that all members of the community, including those in rural or less technologically advanced areas, can use these systems effectively. Bridging the digital divide is crucial to ensure that digital payment methods are inclusive and accessible to everyone. The findings emphasize that improving PBB collection effectiveness requires a multifaceted strategy. A combination of administrative enhancements, tax education, institutional capacity building, and the integration of digital technology is essential to optimizing the revenue collection process. Local governments can maximize PBB revenue, improve financial management, and strengthen fiscal autonomy by adopting a comprehensive approach to tax collection.

5 | CONCLUSIONS AND FUTURE WORK

Based on the research findings and discussions presented, it can be concluded that the Land and Building Tax (PBB) collection process at the Regional Revenue Agency (BAPENDA) of North Tapanuli Regency has been carried out through two main mechanisms: administrative collection and field collection. Administrative collection is carried out through the issuance and distribution of Tax Due Notices (SPPT) as the basis for determining tax obligations, while field collection serves as an intensification effort for taxpayers who have not fulfilled their obligations. Both mechanisms have been implemented in accordance with applicable regulations. However, the research findings indicate that the effectiveness of PBB collection is still not optimal. This is reflected in the continued existence of PBB arrears in certain areas. The main factors contributing to this issue include low taxpayer awareness and understanding of tax obligations, limited access and challenging geographical conditions, and a lack of human resources and supporting infrastructure within BAPENDA. These findings emphasize that the challenges of PBB collection are not purely administrative but are closely linked to social, geographical, and institutional aspects. The study also shows that efforts made by BAPENDA North Tapanuli, such as tax socialization activities, intensification of field collection, and the implementation of digital tax payment systems using QRIS, are appropriate and relevant steps in improving the effectiveness of PBB collection. The use of digital technology provides convenience for taxpayers in making payments and has the potential to increase compliance, especially for those who have limited time or access to tax service offices. Theoretically, this research reinforces the view that taxpayer compliance is influenced not only by sanctions and law enforcement but also by factors such as knowledge, service quality, and the convenience of payment systems. Thus, an approach to PBB collection that combines administrative, educational, and technological aspects proves to be more effective than one that relies solely on conventional collection methods. The practical implications of this study are the need for a more comprehensive and sustainable PBB collection strategy. Local governments, particularly BAPENDA North Tapanuli, are advised to continue improving tax socialization, strengthening the capacity of officials, and expanding the use of digital payment systems. Additionally, closer collaboration with village or sub-district governments is necessary to bring tax services closer to the community. As a limitation of the study, this research used a descriptive qualitative approach with a scope limited to one region, meaning the results may not be widely generalizable. Therefore, future research is recommended to use a quantitative or mixed-methods approach to test the influence of specific factors on PBB taxpayer compliance, as well as conduct comparisons between regions to gain a more comprehensive understanding of the effectiveness of PBB collection in Indonesia.

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