

The Influence of Public Understanding and Income on Compliance with Land and Building Tax Payments in Lempuing Village, Ratu Agung District, Bengkulu City

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Abstract

The problem of this research is because the low of obedience of property tax payers at Lempuing sub-district, Bengkulu city. The research result shows that the understanding of society tax and income has significance influence toward tax payment obedience. the variable of tax understanding has significance influence toward tax obedience with significance value $0,000 < 0,05$ means (H_1) is accepted. The society income variable has significance value $0,000 < 0,05$ (H_2) is accepted. the society tax and income are influence together with tax obedience, the F test result with significance value $0,000 < 0,05$ (H_3) is accepted. The regression equation result is $Y = 5,025 + 0,571X_1 + 0,307X_2 + 1,429$. The coefficient level of Correlation (R) is 0.913 has strong correlation between tax understanding and society income toward tax obedience. (R^2) is 0,833 means 83,3%, the variable of tax obedience can be explained by those two independent variable, the last is 16,7% influenced by other factors outside of this research. The Adjusted R^2 is 0,829 shows that the regression model which used has good capability in explain the correlation between research variable.

Keywords

Tax Understanding, Public Income, Taxpayer Compliance

Introduction

At this era, tax is no longer strange things among Indonesia society because a lot of people realize that tax as a society role in supporting government in running the country responsibility Tax becomes the highest income source in APBN (State Budget), so it's role is very important as budgeter, regulator, stability and tools to redistribute the income (Purwaningsih et al., 2022). One of tax which has great contribution is Property Tax (PBB), which is the value is defined by the size of the object such as land or property and some of the income is returned to the region (Windiarti & Sofyan, 2018). The level of tax obedience in paying property tax influenced by the understanding about tax and the income of tax payer, where good understanding will increase the obedience (Abdullah et al., 2022), while the income decided the capability in fulfilling that obedience (Amanda et al., 2023). Several previous researches shows vary results, such as research conducted by Lestari (2024) which found that the tax understanding and education level has significance influence toward obedience, while income is not significance; also research conducted by Aritonang (2025)

concludes that the income level is not influence significantly but the trust level and tax socialization has positive influence toward influence.

in Bengkulu city, the realization of Property Tax in 2025 increases to Rp. 12,2 billion since July because there are various government program such as giving reward to achieved RT (Neighborhood Assiciation) and the launch of PADEK application (Media Center, 2025). Lempuing district as one of district at Ratu Agung subdistrict has various people with understanding level and income, where Civil Servant and Formal worker mostly more understand also more obedience in paying property tax compared with people with unpredicted income. Based on that condition, the researcher feels interest to conduct aresearch with title "THE INFLUENCE OF PUBLIC UNDERSTANDING AND INCOME ON COMPLIANCE WITH LAND AND BUILDING TAX PAYMENTS IN LEMPUING VILLAGE, RATU AGUNG DISTRICT, BENGKULU CITY".

Methods

This research uses quantitative with survey technique by spreading questionnaire in Google Form. According to Sugiyono in (Ramadhanthy, 2024), quantitative research uses statistics as analysis tool to create conclusion from data in number. According to Sugiyono in (Lestari, 2024), population is whole object or subject which has certain characteristics which determined by the researcher to be studied and concluded the conclusion. This research uses primary data, they are property Tax Payers which obtained from Lempuing village in Bengkulu city with 1.219 total population of tax payers according to data (Sibabe, 2025).

Sample shows that part of population can be represent the whole population. Because the population is quite large and it is not possible to study the entire population, the researcher used the random sampling method and calculated the sample size using the Slovin formula. With an error rate of 10%, the calculation is obtained:

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

$$\begin{aligned} n &= \frac{1.219}{1 + 1.219 (0.1)^2} \\ n &= \frac{1.219}{1 + 12,19} \\ n &= \frac{1.219}{13,19} \\ n &= 92,4 \end{aligned}$$

so it is rounded up to 92 respondents. Respondent selection was carried out randomly by distributing Google Forms to taxpayers in Lempuing village. The data analysis method used in this research uses the SPSS 22 (Statistical Package For Social Science) program, the research method uses the following tests:

Classical Assumption Test

1. Validity testing is a test to determine whether a questionnaire is valid or not. According to Sugiyono (2017), a questionnaire is considered valid if there is a similarity between the data collected and the real data about the subject being observed. The validity test using Pearson correlation by calculating correlation between question value. The result determines as

valid if the value shows below 0,05 (Lestari, 2024)

2. The reliability shows how far a measurement tool can be dependant or consistent. A questionnaire is considered reliable if the answers are consistent or stable over time so that repeated measurements still provide relatively the same results. Reliability testing is carried out by calculating the Cronbach's Alpha coefficient of each instrument in the variable. An instrument is said to be reliable if it has a Cronbach's alpha value of more than 0.60 (Sugiyono, 2017).

Multiple Linear Regression Analysis Test

In the next stage after data collection, qualitative and quantitative processing is carried out. Qualitative Analysis are used to describe the characteristics of the respondents, while quantitative analysis are proceed by using SPSS version 22. The analysis technique used is multiple linear regression to determine the influence of tax understanding and public income on taxpayer obedience.

Formula: $Y = a + b_1X_1 + b_2X_2 + e$

Information:

Y : Tax payer obedience

X1 : Tax understanding

X2 : Society Income

Bi : regression coefficient (i=1,2,3....n)

e : Error Level

Hypothesis test

1. Partial Test (T-test)

This test is used to examine the partial influence of tax understanding (X1) and society income (X2) on Property taxpayer obedience. According to (Sugiyono, 2018) the calculation of t value is compared to the t table at $\alpha = 5\%$ with degrees of freedom = $n - 1 - k$ If t count < t table, then H0 is accepted and H1 is rejected. If t count > t table, then H0 is rejected and H1 is accepted.

2. Simultaneous Test (F Test)

The F test is done by comparing the calculation of F and the F table with degrees of freedom of the numerator = k and the denominator = $n - k - 1$ at $\alpha = 5\%$ (Sugiyo, 2018). If F count < F table then H0 is accepted and H1 is rejected. If F count > F table then H0 is rejected and H1 is accepted.

3. Coefficient of Determination (R²) Test

The R² test is used to assess the extent to which the independent variable is able to explain the dependent variable. The R² value is in the range 0–1; the closer it is to 1, the better the explanatory power. The strength of the relationship between variables is indicated by the correlation coefficient, with values ranging from -1 to 1. If $r = \pm 1$ the relationship is perfect, if $r = 0$ there is no relationship.

Tabel 1. Correlation interpretation table

Coefficient Interval	Correlation Level
0,00 – 0,199	Very low
0,20 – 0,399	Low
0,40 – 0,599	Moderate
0,60 – 0,799	High
0,80 – 1,000	Very high

Results and Discussion

Classical Assumption Test

Validity tests were carried out on each variable, the following are the results of the validity tests for X1, X2 and Y:

Tabel 2. Validity Test Table

Variable	Statement	R count	R table	Information
	X1.1	0,738	0.2050	Valid
	X1.2	0,792	0.2050	Valid
Understanding	X1.3	0,679	0.2050	Valid
Tax (X1)	X1.4	0,823	0.2050	Valid
	X1.5	0,822	0.2050	Valid
	X1.6	0,812	0.2050	Valid
	X1.7	0,832	0.2050	Valid
	X1.8	0,801	0.2050	Valid
	X2.1	0,863	0.2050	Valid
	X2.2	0,812	0.2050	Valid
Income	X2.3	0,829	0.2050	Valid
Society	X2.4	0,859	0.2050	Valid
(X2)	X2.5	0,826	0.2050	Valid
	X2.6	0,822	0.2050	Valid
	X2.7	0,667	0.2050	Valid
	X2.8	0,860	0.2050	Valid
	Y1	0,824	0.2050	Valid
	Y2	0,811	0.2050	Valid
Obedience	Y3	0,764	0.2050	Valid
Obligated	Y4	0,793	0.2050	Valid
Tax (Y)	Y5	0,840	0.2050	Valid
	Y6	0,825	0.2050	Valid
	Y7	0,839	0.2050	Valid
	Y8	0,839	0.2050	Valid

Source: Research results and processed data, 2025

Finding the r table is as follows:

$$Df = N - 2$$

$$Df = 92 - 2$$

$$Df = 90 \text{ (So r table is the 90th table at a significance level of 0.05)}$$

Based on the results of the validity test, all calculated r values are higher than 0.2050 so that all question items in variables X1, X2, and Y are declared valid.

Reliability Test A questionnaire is declared reliable if the respondents' answers are consistent over time. The instrument is considered reliable if the Cronbach's Alpha value is > 0.60 , and unreliable if the value is < 0.60 . The following presents the results of the reliability test for variables X1, X2, and Y.

Tabel 3. Reliability Test Table

Variable	Cronbach's Alpha	Standard	Information
Tax Understanding (X1)	0,912	0,60	Reliable
Society Income (X2)	0,929	0,60	Reliable
Tax Payer Obedience (Y)	0,928	0,60	Reliable

Source: Research results and processed data, 2025

The results of the reliability test show that the Cronbach's alpha value is higher than 0.60, meaning that all variables in this study are reliable.

Multiple Linear Regression Analysis Test

The analysis technique used is multiple linear regression to determine the influence of tax understanding and public income on taxpayer compliance.

Tabel 4. Multiple Linear Regression Analysis Test Results Table

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	5.025	1.429		3.517	.001
Tax Understanding	.571	.083	.592	6.849	.000
Society Income	.307	.076	.351	4.066	.000

a. Dependant Variable: Tax payer Obedience

Source: Research results and processed data, 2025

The multiple regression is as follows:

$$Y = a + b_1X_1 + b_2X_2 + e$$

$$Y = 5,025 + 0,571X_1 + 0,307X_2 + 1,429$$

1. The constant value of taxpayer obedience (Y) is 5.025, which states that if tax understanding (X1) and society income (X2) are zero, then the level of taxpayer obedience remains at 5.025.
2. The value of the tax understanding coefficient (X1) is 0.571, means that the influence of tax understanding on taxpayer obedience is high with a percentage of 57.1%.
3. The value of the community income coefficient (X2) is 0.307, means that the influence of community income on taxpayer obedience is moderate with a percentage of 30.7%.
4. The regression coefficient of the two independent variables shows a positive influence on taxpayer obedience (Y), meaning that the better the understanding and the higher the taxpayer's income, the level of obedience also increases.

Partial Test (T-test)

The t-test is used to test the research hypothesis, where the hypothesis is accepted if the significance value is $< 5\%$ and rejected if $> 5\%$. Other criteria: if $t \text{ count} < t \text{ table}$ then H_0 is accepted and H_1 is rejected, whereas if $t \text{ count} > t \text{ table}$ then H_0 is rejected and H_1 is accepted.

Tabel 5. Partial Test Table (t-Test)

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.025	1.429		3.517	.001
Tax Understanding	.571	.083	.592	6.849	.000
Society Income	.307	.076	.351	4.066	.000

a. Dependant Variable: Tax payer Obedience

Source: Research results and processed data, 2025

Calculating the t-table value is as follows:

$$t \text{ table} = n - k$$

$$t \text{ tabel} = 92 - 3$$

$$t \text{ tabel} = 89$$

$$t \text{ tabel} = 1.66216$$

The partial influence of independent variables on dependent variables is as follows:

1. The significance value of Tax Understanding (X1) is $0.000 < 0.05$, with $t \text{ count } 6.849 > t \text{ table } 1.66216$. This means that H_0 is rejected and H_1 is accepted, so that the Tax Understanding variable (X1) has an effect on taxpayer obedience (Y).
2. The significance value of Society Income (X2) is $0.000 < 0.05$, with a calculated t of $4.066 > t \text{ table } 1.66216$. This means that H_0 is rejected and H_2 is accepted, so that the Society Income variable (X2) has an effect on taxpayer Obedience (Y).

Simultaneous Test (F Test)

The F test is used to determine whether all independent variables simultaneously influence the dependent variable. The alternative hypothesis is accepted if the significance value $F < 0.05$. The

criteria: if $F_{count} < F_{table}$ then H_0 is accepted and H_1 is rejected, while if $F_{count} > F_{table}$ then H_0 is rejected and H_1 is accepted.

Tabel 5. Simultaneous Test Table (F Test)

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2073.845	2	1036.923	222.299	.000 ^b
Residual	415.144	89	4.665		
Total	2488.989	91			

a. Dependant Variable: Tax payer Obedience
b. Predictors: (Constant), Society Income, Tax Understanding

Source: Research results and processed data, 2025

It is known that based on the results of the ANOVA test, the calculation of F was $222.299 > F_{table}$ 3.10 with a significance level of 0.000. Because the significance value is lower than 0.05 ($0.000 < 0.05$), H_0 is rejected and H_2 is accepted. Because of this, tax understanding (X1) and society income (X2) have a simultaneous influence on taxpayer obedience (Y). To find the F table with the following formula:

$$df1 = k - 1 \text{ (Numerator)}$$

$$df2 = n - k \text{ (Denominator)}$$

Finding the Numerator:

$$df1 = k - 1$$

$$df1 = 3 - 1$$

$$df1 = 2 \text{ (So for Df 1 is 2)}$$

Finding the denominator:

$$df2 = n - k$$

$$df2 = 92 - 3$$

$$df2 = 89 \text{ (So for Df 2 is 89)}$$

Coefficient of Determination Test (R²)

Through the coefficient of determination, the percentage contribution of the independent variable to the dependent variable can be determined, which is obtained from the square of the calculated coefficient. The R² value is in the range of 0 to 1.

Table 9. Coefficient of Determination Test (R²)

Summary Model				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.913 ^a	.833	.829	2.15975

a. Predictors: (Constant), Society Income, Tax Understanding

Source: Research results and processed data, 2025

Based on the results of the determination coefficient analysis, the R value of 0.913 indicates a very strong relationship between Tax Understanding (X1) and Society Income (X2) with Taxpayer Obedience (Y). The R Square (R^2) value of 0.833 means that 83.3% of changes in Taxpayer Obedience can be explained by the two independent variables, while 16.7% is influenced by other factors outside the research. The R Square (R^2) value of 0.833 means that 83.3% of changes in Taxpayer Obedience can be explained by the two independent variables, while 16.7% is influenced by other factors outside the research. Thus, the regression model in this study is able to explain the relationship between Tax Understanding and Society Income on Taxpayer Obedience quite well.

Conclusion

Based on research on the understanding of taxes and community income toward taxpayer obedience in Lempuing sub-district, Ratu Agung district, Bengkulu city, the conclusions in this research are as follows:

1. Tax understanding (X1) has a partial significant effect on taxpayer obedience (Y). This is proven by the results of the t-test shows a significant value for the Tax Understanding variable (X1), it is $0.000 > 0.05$ and the calculated t value of $6.849 > t$ table, it is 1.66216, which means that H_1 is accepted.
2. Society income (X2) has a significant partial effect on taxpayer obedience (Y). This is proven by the results of the t-test shows a significant value for the Society Income variable (X2), it is $0.000 < 0.05$ and the calculated t value of $4.066 > t$ table, it is 1.66216, which means that H_2 is accepted.
3. The influence of tax understanding and society income simultaneously has a significant effect on taxpayer obedience. This is proven by the multiple linear regression equation, it's $Y = 5.025 + 0.571X1 + 0.307X2 + 1.429$ with the results of the F test shows a significant value of < 0.05 , which is 0.000 and the calculates f value of $222.299 > f$ table, which is 3.10, meaning H_3 is accepted. Based on the results of the determination coefficient analysis, the R value of 0.913 indicates a strong relationship between Tax Understanding (X1) and Society Income (X2) with Taxpayer Obedience (Y). The R Square value of 0.833 means that 83.3% of Taxpayer Obedience can be explained by these two variables, while 16.7% is influenced by other factors outside the research. The Adjusted R Square value is 0.829 indicates that the regression model has good ability to explain the relationship between variables.

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