

ANALYSIS FACTORS CONTRIBUTING ACCUMULATION PBB-P2 RECEIVABLES AT THE MADIUN CITY REVENUE AGENCY PERIOD 2021-2025

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Abstrak

Piutang PBB-P2 di BAPENDA Kota Madiun terus terakumulasi pada periode 2021-2025 dengan saldo Rp9-10,8 miliar, didominasi tunggakan berumur lebih dari dua tahun. Penelitian ini bertujuan mengidentifikasi faktor internal dan eksternal penyebab akumulasi menggunakan Teori Atribusi Fritz Heider sebagai grand theory. Pendekatan deskriptif-kualitatif studi kasus diterapkan dengan pengumpulan data melalui wawancara mendalam, observasi, dan dokumentasi, serta dianalisis menggunakan model interaktif Miles dan Huberman. Hasil penelitian menunjukkan faktor internal meliputi rendahnya kesadaran wajib pajak, persepsi pajak sebagai beban, kondisi ekonomi tidak stabil, dan kebiasaan menunda pembayaran menunggu program pemutihan denda. Faktor eksternal meliputi data objek dan subjek pajak yang belum mutakhir, sistem penagihan berorientasi target, pengawasan yang belum rutin, sanksi administrasi kurang memberi efek jera, serta keterbatasan sumber daya manusia. Penelitian menyimpulkan bahwa akumulasi piutang PBB-P2 disebabkan oleh interaksi faktor wajib pajak dan kelemahan administrasi perpajakan daerah, sehingga diperlukan pemutakhiran data, penguatan mekanisme penagihan, dan sosialisasi berkelanjutan kepada masyarakat.

Kata kunci: piutang pajak, PBB-P2, faktor internal, faktor eksternal, pendapatan asli daerah

Abstract

PBB-P2 receivables at BAPENDA of Madiun City have continuously accumulated during 2021-2025, with outstanding balances of IDR 9-10.8 billion, dominated by arrears older than two years. This study aims to identify the internal and external factors causing this accumulation, employing Fritz Heider's Attribution Theory as the grand theory. A descriptive-qualitative case study approach was applied, with data collected through in-depth interviews, observation, and documentation, analyzed using the Miles and Huberman interactive model. Findings reveal that internal factors include low taxpayer awareness, perceptions of tax as a burden, unstable economic conditions, and habitual payment delays pending tax amnesty programs. External factors include outdated tax object and subject data, a target-oriented collection system, infrequent monitoring, administrative sanctions lacking deterrent effect, and limited human resources. The study concludes that PBB-P2 receivable accumulation stems

from the interaction between taxpayer-related factors and weaknesses in local tax administration, necessitating data updates, strengthened collection mechanisms, and continuous public socialization.

Keywords: *tax receivables, PBB-P2, internal factors, external factors, local own source revenue*

A. INTRODUCTION

Local taxes are one of the sources of local government own resources (PAD), which play a crucial role in financing local government and regional development. In a decentralised system, the ability of local authorities to manage and optimise local revenue sources is one of the factors that determine budgetary autonomy. Local taxes serve not only as a source of funding but also as a tool for promoting the provision of public services and regional development (Firdiansyah & Murdiansyah, 2024). Therefore, the effective administration of local taxes must be supported by appropriate systems for administration, data collection, collection, enforcement and oversight.

One local tax of strategic importance is the land and buildings tax for rural and urban areas (PBB-P2). The PBB-P2 is a local tax levied on the ownership, possession, use and/or exploitation of land and buildings. The taxable items under the PBB-P2-land and buildings are relatively fixed in nature and spread across the entire regional area, thereby offering local authorities a sustainable revenue potential. In the city of Madiun, the administration of the PBB-P2 is an essential component of local revenue management and is carried out by the Madiun City Regional Revenue Agency (BAPENDA). This administration encompasses the registration of taxable items and taxpayers, tax assessment, the issuance of tax assessment notices (SPPT), payment, collection and supervision (Deviantari, 2023).

Tabel 1.1 Comparison of PBB-P2 revenue and receivables, 2021-2025

Period	PBB-P2 Revenue		PBB-P2 Receivables		
	Target (Rp)	Realization (Rp)	Accounts Receivables Balance as of 31 Des (Rp)	Increase in Receivables (Rp)	Percentage Increase
2021	21.350.000.000	22.852.741.293	10.174.690.006	1.716.424.151	20%
2022	22.745.000.000	24.574.559.488	10.423.184.353	248.494.347	2%
2023	23.944.700.000	23.884.649.634	9.424.063.619	-999.120.734	-10%
2024	22.360.000.000	22.998.810.935	10.692.848.408	1.268.784.789	13%
2025	22.550.000.000	23.083.904.142	10.812.370.701	119.522.293	1%

Source: Report on the Local Tax Assessment Letters issued by the Madiun City Revenue Agency (BAPENDA) for the period 2021-2025

In the case of PBB-P2, the *Official Assessment System* is also used that is, a system of tax collection in which the amount of tax due is determined by the local authority. Consequently, the accuracy of the data, the assessment of the tax, the issuance of tax assessment notices (SPPT) and the collection process are key factors in optimising PBB-P2 revenue. In nominal terms, the City of Madiun's PBB-P2 revenue has shown a relatively positive trend over the period 2021-2025. In 2021, actual revenue amounted to 22,85 billion rupiah against a target of 21,35 billion rupiah, in 2022, they reached 24,57 billion rupiah against a target of 22,74 billion rupiah, in 2023 they amounted to 23,88 billion rupiah against a target of 23,94 billion rupiah, in 2024, they reached 22,99 billion rupiah against a target of 22,36 billion rupiah, and in 2025, they amounted to 23,08 billion rupiah against a target of 22,55 billion rupiah. Thus, actual revenue fell slightly short of the target only in 2023, whilst it exceeded the target in the other years.

However, these revenue figures do not fully reflect the optimal management of the PBB-P2. Problems continue to arise regarding the level of outstanding receivables. Data from the Madiun City Revenue Agency (BAPENDA) show that the balance of outstanding PBB-P2 receivables stood at 10,17 billion rupiah in 2021, rose to 10,42 billion rupiah in 2022, before falling to 9,42 billion rupiah in 2023, only to rise again to 10,69 billion rupiah in 2024 and to 10,81 billion rupiah in 2025. This situation suggests that, whilst annual

revenue collection is relatively good, there are still tax liabilities that have not been successfully converted into revenue for the local authority.

Tabel 1.2 Non-performing receivables

Period	Amount of Accounts Receivables (Rp)	Estimage Percentage of Uncollectible Accounts Receivables	Estimage Uncollectible Accounts Receivables (Rp)
2021	4.053.341.722		4.053.341.722
2022	4.785.032.725		4.785.032.725
2023	3.900.417.301	100%	3.900.417.301
2024	4.957.758.062		4.957.758.062
2025	5.724.670.615		5.724.670.615

Source: Report on the Local Tax Assessment Letters issued by the Madiun City Revenue Agency (BAPENDA) for the period 2021-2025

This problem becomes more significant when viewed from the perspective of the age of the arrears. In 2025, receivables more than two years old amounted to 5,72 billion rupiah, representing 52,95 per cent of total PBB-P2 receivables. This figure represents an increase compared with 2024, when it stood at 4,96 billion rupiah, or 46,37 percent. At the same time, receivables less than one year old have fallen from 3,94 billion rupiah in 2021 to 2,86 billion rupiah in 2025. This situation suggests that some receivables are not being settled promptly and are at risk of becoming long-term arrears, which are increasingly difficult to recover.

This phenomenon highlights a discrepancy between the success in meeting the annual PBB-P2 revenue targets and the local government's ability to control the accumulation of receivables. In other words, the achievement of revenue targets cannot yet be regarded as the sole indicator of successful PBB-P2 management, as there remains a relatively high volume of outstanding receivables, consisting predominantly of arrears dating back more than two years. This situation has the potential to undermine local revenue potential and hinder the optimisation of local own resources (PAD).

In this context, the build-up of PBB-P2 receivables cannot be viewed solely as a consequence of late payments by taxpayers. Both factors arising from the taxpayers themselves and factors stemming from the local tax administration environment can play a

role in the build-up of payment arrears. Internal factors include, amongst other things, low awareness and a lack of discipline on the part of taxpayers, the economic situation and the perception of tax liability. External factors, on the other hand, may include limited staff resources, the fact that data on taxable assets and taxpayers is not yet optimally updated, and the use of information technology within the local tax system.

1. Grand theory

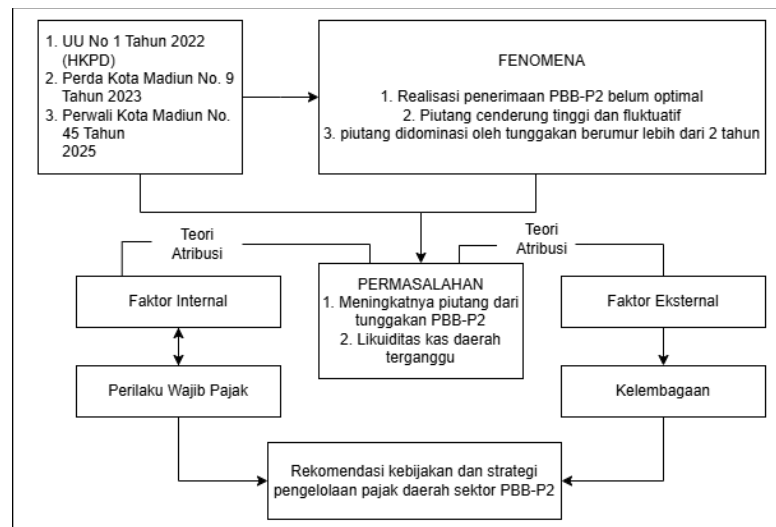
a. Attribution Theory

Attribution theory was first proposed by Fritz Heider in 1958 (Suardiningsih & Surya, 2021). This theory explains how individuals attempt to understand and interpret the causes of a behaviour or an event. Individuals tend to look for reasons why an event has occurred, whether within themselves or in external circumstances. Subsequently, the cause of this behaviour can be understood through internal and external attributions (Zaikin *et al.*, 2023).

Internal attributions refer to factors originating from within the individual, such as character, motivation, level of awareness, abilities, perception and attitudes, which influence decision-making (Puspa *et al.*, 2024). In this study, internal attributions are used to understand factors originating from the taxpayer themselves that influence compliance with the PBB-P2 obligation, such as awareness of tax liability, understanding of tax obligations, the habit of deferring payments, and the taxpayer's financial situation.

In contrast, external attributions focus on situational or environmental factors that lie outside the individual (Puspa *et al.*, 2024). In this study, the external factors relate to the conditions of local tax administration, including public awareness of tax matters, the accuracy of data on taxable items and taxpayers, the collection system, monitoring, the imposition of administrative penalties, and the staffing capacity of BAPENDA. Thus, attribution theory provides a basis for understanding that the emergence of PBB-P2 receivables can be influenced both by the behaviour of taxpayers and by the conditions of the system and the environment of the local tax

administration. The following is a conceptual framework illustrating the relationship between Attribution Theory and the phenomenon under study:



Picture 1.1 The relationship between the research phenomenon and the Grand Theory

B. METHOD

This study employs a descriptive-qualitative approach using the case study method to analyse the factors leading to the accumulation of PBB-P2 claims at the BAPENDA of Madiun City. The study was conducted from February to July 2025 at the BAPENDA of Madiun City.

The data used consist of primary and secondary data. The primary data were collected through interviews and observations, whilst the secondary data were derived from documents and reports on PBB-P2 for the period 2021-2025. Data collection was carried out through observation, interviews and documentation. Data analysis was carried out according to the model by Miles and Huberman as described in Sugiyono (2023), which encompasses data collection, data reduction, data presentation, and conclusion and verification. The data were subsequently analysed on the basis of attribution theory, with the causes of the accumulation of claims divided into internal and external factors.

C. RESULTS AND DISCUSSIONS

a. Research result

The research findings show that the trend in PBB-P2 receivables at the regional tax office in Madiun fluctuated between 2021 and 2025, but remained within a range of between 9 billion and 10 billion rupiah. This situation suggests that the problem of outstanding receivables is not only due to the accumulation of new arrears, but is also influenced by old receivables that were not settled optimally during the individual budget periods.

Although actual PBB-P2 revenue has met or even exceeded targets in most years, the high balance of receivables indicates that success in annual revenue collection does not yet fully reflect the optimal management of PBB-P2. When assessing performance, account must be taken of the local authority's ability to curb the accumulation of payment arrears, and not merely of the achievement of revenue targets in the current year. The following is a list of the internal and external factors identified during interviews with staff at BAPENDA in the city of Madiun:

a. Internal factors

Based on the findings of the interviews and the documentation, internal factors are those attributable to the behaviour and circumstances of taxpayers. The study identified four main factors contributing to the accumulation of PBB-P2 arrears. The internal factors identified include:

- 1) Low awareness among taxpayers regarding the fulfilment of their PBB-P2 payment obligations.
- 2) The perception that taxes are a burden, meaning that payment is often only prioritised once other needs have been met.
- 3) The economic situation of the population, which affects the ability to pay taxes on time.
- 4) The habit of deferring payments, including waiting for schemes offering exemption from or reduction of penalty charges.

b. External factors

In addition to internal factors, the study found that the build-up of outstanding tax claims is also influenced by the conditions of local tax administration. External factors are linked to the administrative system and the mechanisms for managing property tax (PBB-P2) at BAPENDA in the city of Madiun. The external factors identified include:

- 1) Data on taxable properties and taxpayers that is not fully up to date.
- 2) The still limited effectiveness of the debt collection system.
- 3) Supervision of tax administration that is not yet optimal.
- 4) Limited human resources for the administration and collection of receivables.

These findings show that the accumulation of PBB-P2 receivables is the result of the interplay between internal factors relating to taxpayers and external factors relating to the local tax administration system; consequently, managing them requires an approach that focuses not only on recovery but also on improving administration and increasing taxpayers' tax compliance.

2. Discussions

The research findings were analysed using attribution theory, which divides the causes of behaviour into internal and external factors. On the internal side, a low level of awareness and the economic situation influence taxpayers' decision to defer payment of the PBB-P2. Furthermore, the perception that taxes are a burden means that tax obligations are not prioritised, resulting in arrears continuing to accumulate. This situation is consistent with the study by Nooraini *et al.*, (2022), which found that taxpayers' awareness is a key factor in the management of PBB-P2 receivables.

Viewed from the outside, the accumulation of arrears is influenced by the quality of local tax administration. Out-of-date data on taxable properties and taxpayers, limited human resources, and the fact that collection efforts are not yet as effective as they could be mean that some of the arrears are difficult to collect and are continually carried forward to the next period. These findings support the view of Marilyn *et al.*, (2022) that the quality of administrative and data management systems is a key factor in reducing tax arrears at local government level.

Based on these findings, it can be concluded that the accumulation of PBB-P2 receivables is not attributable to a single factor, but is the result of an interplay between taxpayers' behaviour and the local tax administration system. Measures must therefore be taken to reduce arrears by improving taxpayers' compliance, as well as through administrative reforms, data updates and the strengthening of the collection system, in order to optimise PBB-P2 revenue.

3. Strategy recommendations

According to the research findings, measures to curb the rise in outstanding PBB-P2 claims must be implemented as part of a strategy that encompasses both improving tax compliance and optimising the system for administering local taxes. The proposed strategic recommendations cover three main aspects.

a. The dissemination of tax information via various platforms

Public awareness campaigns will not only take place through face-to-face consultations but will also utilise social media, the official BAPENDA website and digital services, so that information on tax assessment notices (SPPT), due dates and administrative penalties reaches taxpayers more widely and in a timely manner.

b. The introduction of a method for regular tax payments (*Jimpitan Pajak*)

This system enables taxpayers to pay smaller amounts in instalments before the due date, thereby reducing the payment burden whilst improving the timeliness of PBB-P2 settlements.

c. The implementation of a direct write-off policy for receivables that meet the legal requirements

The write-off is applied selectively to receivables that no longer have any administrative or legal potential for recovery, thereby improving the accuracy of receivables data and allowing debt collection management to focus on receivables that are still recoverable.

D. CONCLUSSIONS

This study concludes that the accumulation of outstanding land and building tax liabilities for rural and urban areas (PBB-P2) at the Madiun City Regional Tax Office during

the period 2021-2025 is influenced by two groups of factors, namely internal and external factors. Internal factors include taxpayers' low level of tax awareness, the perception that taxes are a burden, the economic situation of the population, and the habit of deferring payments. The external factors, on the other hand, relate to outdated data on taxable assets and taxpayers, the still limited effectiveness of the collection system, administrative oversight that is not yet optimal, and staff shortages in the administration of the PBB-P2. These findings show that the accumulation of tax receivables is not only attributable to taxpayers' behaviour but is also influenced by the quality of the local tax administration system.

Based on the research findings, the recommended strategies to curb the accumulation of PBB-P2 receivables include the dissemination of tax information via various digital platforms, the introduction of regular tax payment methods (tax instalments), and the implementation of a policy of direct write-off for receivables that meet the criteria for write-off. The implementation of these strategies is intended to improve taxpayers' tax compliance whilst optimising the management of tax receivables and local tax revenue in the city of Madiun.

E. SUGGESTIONS

Based on the research findings, it is recommended that the Madiun City Tax Authority step up its public awareness campaign on property tax (PBB-P2) via various digital platforms, regularly update data on taxable properties and taxpayers, and optimise the collection system in order to reduce outstanding debts at an early stage. Furthermore, the introduction of a method for regular tax payments (instalment payments) and a policy of directly writing off receivables that meet the relevant criteria could serve as alternatives to enhance the effectiveness of receivables management.

It is recommended that future researchers continue the study using a quantitative approach or mixed methods, so that the influence of individual factors on the accumulation of PBB-P2 receivables can be measured more objectively. The study could also be extended to include several local authorities in order to obtain a more comprehensive comparison of receivables management strategies.

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