

# The Influence of Religiosity, Perception of the Implementation of Fines, Income Level, and Tax Amolation on the Success of Land and Building Tax Receipts

Diana Resti <sup>1</sup>, Arif Afendi <sup>2</sup>

Walisongo State Islamic University, 50185, Semarang, Central Java, Indonesia

**Email**[Dianaresti751@gmail.com](mailto:Dianaresti751@gmail.com) <sup>1</sup>, [arifafendi@walisongo.ac.id](mailto:arifafendi@walisongo.ac.id) <sup>2</sup>**Received:** Month, Date, Year (Required) **Revised:** **Accepted:**

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**Abstract**

The importance of taxes is not only a source of revenue that launches national development, but also as the main source of government spending. Tax revenue is very important to support the country's economic activities. However, the implementation of taxation in Indonesia often experiences various obstacles including inconsistent laws and regulations governing taxation, weak law enforcement regarding fines for tax violations, and lack of awareness from the public to pay taxes. This study aims to examine the effect of religiosity, tax payer perceptions of the implementation of fines, income levels, and tax bleaching on the success of PBB revenue. The type of research used is quantitative research with primary data obtained from distributing questionnaires to tax payers in Gunungpati District, Semarang City. The method of analysis and hypothesis testing in this study used multiple linear regression. The results of this study indicate that religiosity has a positive effect on the success of PBB revenue, taxpayer perceptions have a negative effect on the success of PBB revenue, income level has a positive effect on the success of PBB revenue, and tax bleaching has a positive effect on the success of PBB revenue.

**Keywords:** *religiosity, taxpayer perception, income level, tax bleaching*DOI :  
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**1. Introduction**

National development is an important effort of the government to advance the welfare of the people. Tax revenue is said to be one of the factors that influence the success of national development. In general, taxes are interpreted as a form of mandatory participation of citizens to their country with a coercive nature based on the Law. When carrying out tax obligations, a person does not directly receive compensation, but the tax is used for state needs in order to achieve the welfare and prosperity of the people (Muttaqin, 2018) .

The implementation of taxation in Indonesia often experiences various obstacles. The obstacles that occur include; inconsistent legal regulations regarding the implementation of criminal sanctions for tax violations, lack of guidance between regional taxes and central taxes, weak law enforcement resulting in low taxpayer compliance, and lack of public awareness (Kahpi, 2020) . The government's efforts continue to be intensified to increase state revenues from tax levies. One of them is by dividing taxes based on the collection institution. There are two types of tax divisions, namely central taxes and regional taxes which are divided based on the collection institution. Central taxes are collected directly by the state government, such as Value Added Tax (PPN), Luxury Goods Sales Tax (PPnBM), Land and

Building Tax (PBB), Income Tax (PPH), Land and Building Acquisition Fee (BPHTB) and Stamp Duty. Meanwhile, regional taxes are collected by the regional government under the supervision of the state government, such as street lighting tax, motor vehicle tax (PKB), and advertising tax.

Land and Building Tax is a type of direct tax whose collection is under the command of the central government, but in order to meet the needs in the region, the proceeds are channeled directly to the relevant region (Muttaqin, 2018) . The provisions of tax objects, tax rates, tax bases, and collection techniques are fully regulated by the Central Government. The Regional Government is not involved in determining these provisions, but plays a role in supporting the implementation of PBB tax with the assistance of regional apparatus.

In the economic sector, Semarang city's land and building tax revenues decreased in 2021, while revenues began to improve in 2022. The following is data on Semarang city's Land and Building Tax revenues for 2020-2022:

**Table 1. List of Realization of PBB Receipts in Semarang City**

SUBDISTRICT	YEAR		
	2020	2021	2022
Gayamsari	11,552,347,583	11,258,033,229	12,973,277,823
Candidasa	24,687,520,917	23,748,578,031	28,901.048.101
Elephants are falling	42,687,037,667	45.083.100.571	51.020.030.401
The shelter	36,471,977,070	34,318,502,937	41,762,962,682
The Tembalang	27,124,026,380	25,024,741,364	29,883,322,276
Banyumanik	53,379,545,291	54.220.120.397	64.301.623.163
The Great	41,089,430,703	37,160,889,668	46.216.141.892
Central Semarang	77,710,027,965	75,788,666,333	94,492,297,796
North Semarang	16,228,513,262	20,202,417,368	21,948,925,978
East Semarang	18,595,834,429	17,905.101.866	22.293.507.148
South Semarang	27,496,699,960	27,370,769,892	33,583,959,467
West Semarang	43,181,067,775	45.171.919.165	51,536,000,477
Genuk	16,001,129,686	14,941,889,763	18,998,288,917
Mount Pati	11,781,724,953	10,832,452,990	13,305,553,812
Mijen	16,071,167,099	16.226.331.311	18,759,279,287
Monument	16.108.296.902	16,871,245,087	16,923,232,773
<b>Amount</b>	<b>480.166.347.642</b>	<b>476.124.759.972</b>	<b>566,899,451,993</b>

Source: Central Statistic Agency (processed data : 2025)

It is known from the table above, Gunungpati is an area with the lowest level of PBB tax revenue realization in Semarang City. Based on field analysis, the factors causing low PBB revenue include; lack of/unawareness of the community regarding the obligation to pay PBB and being lazy to take care of it because the procedure is considered complicated. In addition, the emergence of the Covid-19 pandemic has also affected the income level of the Gunungpati community. This has an impact on the uncertain income of the community, resulting in arrears in paying taxes.

In this study, the author wants to examine what variables can affect the success of tax revenue, especially in the Land and Building Tax sector. The first factor is the religiosity of taxpayers. The relationship with taxes is that when individuals have a high level of religiosity, they will not commit deviations related to tax values and norms (Kholiludin, 2018) . Research findings from Indah Sukendriati (2022) obtained the results that religiosity has an impact on taxpayer compliance in paying Land and Building Tax (Sukendriati, 2022) . Rosi Iswara (2019) through his research also showed that religiosity can affect compliance with PBB payments (Iswara, 2019) .

The next factor is the perception of the implementation of Land and Building Tax fines. The main obstacle

that causes the failure to achieve the tax revenue target is due to the low awareness and intention of taxpayers to pay taxes. In this situation, the existence of strict sanctions and fines for tax violators will encourage taxpayers to comply with paying taxes. According to research by Didik Darmawan (2010) it has been proven that taxpayer perceptions regarding the implementation of PBB fines have a positive effect on the success of PBB receipts (Darmawan, 2010) . Meanwhile, research by Indah Wulandari Wilujeng, Imahda Khoiri Furqon (2021), proves that Taxpayers' perceptions regarding the application of PBB fines have a negative impact on the success of PBB receipts (Indah Wulandari, Imahda, 2021)

The next factor is income level. Taxpayers with high incomes tend to be obedient in reporting their taxes honestly compared to individuals with lower incomes. This situation occurs because taxpayers do not experience financial difficulties so they tend to be obedient in paying taxes. According to research from Sobrotul Intikhanah, Nin Sulistyowati 2010) it was proven that taxpayer income did not affect the success of PBB receipts (Sobrotul Intikhanah, Nin Sulistyowati, 2010) While other research conducted by Martika Cahyani et al. (2018) shows that income level influences taxpayer compliance with PBB (Cahyani, 2018) . Tax Amnesty Factor can be interpreted as a relief obtained by taxpayers to not be subject to fines for late payment of tax debts. The tax amnesty policy implemented by the Government aims to provide relief to the public from tax fines due to late payment (Darmakanti, Ema Sri Febriyanti, 2021). For normal fines, it is given at 2% per month. Through the tax fine elimination policy, the government hopes to increase tax revenues and provide relief for taxpayers. According to research by Martalita Arti Hidayah and Bambang Suryono 2022), it shows that the elimination of tax fines will increase taxpayer compliance (Hidayah, Suryono, 2022) In line with research from Idzni Widiyanti Agustin et al. (2021) which gave the results that tax amnesty has a positive effect on PBB taxpayer compliance (Agustin et al., 2021) .

## **2. Literature Review**

### **Attribution Theory**

Attribution Theory was first introduced by Fritz Heider (1958) who focused on finding out the cause of a person or himself doing a behavior . Fritz stated that there are two types of energy, namely internal energy including (ability, effort, and fatigue ) , and external energy (rules and weather ) that encourage humans to behave (Ferdiansyah 2016) . According to Pasaribu and Wijaya, attribution theory is a theoretical model that explains the attitudes of oneself and others that occur due to internal or external factors that influence (Pasaribu and Wijaya 2017) . The attribution theory in this study is very relevant to be used as a supporting theory. Because the author will study behavior in depth in order to find out the factors that influence the success of PBB acceptance . Based on this theory, religiosity and perceptions about the implementation of fines are internal factors that influence the decision to pay taxes. Other variables, income level and tax amnesty, are external factors that can trigger actions from taxpayers . The success of PBB receipts can occur if taxpayers have the intention and compliance to pay taxes

### **Hypothesis development**

According to Sukendriati (2022) and Iswara (2019) , religiosity has a positive effect on the success of land and building tax revenue. Individuals who have a high level of religiosity tend to have strong ethical and moral values, including compliance with applicable rules and regulations. This can encourage these individuals to comply with their tax obligations, including in terms of paying land and building taxes. In addition, religious individuals may also be more likely to contribute to the interests of society in general, including through paying taxes as a form of participation in development and public services.

This, it is assumed that more religious individuals tend to have higher levels of tax compliance, which in turn may contribute to the success of land and building tax collection.

H1: Religiosity has a positive effect on the success of PBB acceptance.

Perception is a process that forms awareness of something from a healthy thinking intermediary. When taxpayers are aware of the imposition of sanctions tax, they will not pay more than due. According to Arrizky (2018) explains that the perception of the implementation of fine sanctions has a positive effect on the success of PBB receipts. This means that the more positive the perception of the implementation of fine sanctions, the higher the success in PBB receipts .

H2 : Perceptions about the implementation of fines have a positive effect on success of UN acceptance According to Aji and Aris (2014) explains that the level of income has a positive effect on the success of PBB receipt. A higher level of income will have a positive impact on the success of Land and Building Tax (PBB) receipt, because taxpayers with higher incomes tend to have greater ability and willingness to pay PBB on time and in full.

H3 : Income level has a positive effect on the success of recruitment. UN

According to Hidayah and Suryono (2022) , tax amnesty has a positive effect on the success of PBB receipts . With the tax amnesty program, people will be more motivated to report and pay taxes correctly. Thus, it is hoped that tax amnesty can increase the success of PBB receipts because there will be an increase in the number of tax payments made voluntarily by taxpayers.

H4 : Tax amnesty has a positive effect on the success of PBB revenues

### 3. Research Design and Method

This type of research is quantitative research using primary data. The sample in this study was 100 PBB taxpayers living in Gunungpati District, Semarang. The analysis method used in this study is multiple linear regression analysis.

### 4. Results and Discussion

Table 1  
Hypothesis testing

Independent variable			
Hypothesis Test	Coefficient	t-value	sig
Constants	2.144	1.131	0.261
religiosity	0.111	2.679	0.009
Perception	-0.047	-0.537	0.593
Income level	0.123	2.266	0.026
Tax amnesty	0.443	4.253	0.000
R square	0.380		
Adjusted R square	0.354		
F statistic	14.575		
Sig F statistic	0.000		

Dependent variable : success of PBB tax revenue

#### The Influence of Religiosity on the Success of UN Acceptance

Based on the results of hypothesis test 1 , it shows that religiosity affects the success of PBB acceptance in Gunungpati District. It can be said that the level of religiosity of taxpayers can affect tax compliance which will increase PBB acceptance. Taxpayers who have a high level of religiosity understand that the obligation to pay taxes is in religious teachings , so they will try to comply with the obligations that should be carried out.

This result is also in line with the attribution theory, that both internal and external aspects drive taxpayer compliance behavior. Religiosity is an internal factor that can affect the success of PBB acceptance in Gunungpati District. The main factor that determines whether or not someone is honest in tax matters is their level of religiosity. The higher the obedience a person has to pay taxes, the higher the tax revenue will be. This result supports the research Sukendriati (2022) and Iswara (2019) who clarified that taxpayer compliance in paying PBB is influenced by religiosity. This means that individuals who are more religious tend to have a higher level of tax compliance, which in turn can contribute to the success of land and building tax revenue.

### **The Influence of Perceptions on the Implementation of Fine Sanctions on the Success of PBB Receipts**

Based on the results of the second hypothesis test, it shows that taxpayers' perceptions about the implementation of fines have no effect on the success of PBB receipts in Gunungpati District. Based on the results of a field survey, it shows that the attitude of taxpayers in Gunungpati District tends to ignore and delay paying taxes because they are less concerned with the fines given. They tend to pay taxes when they have received a warning or are visited directly at home by officers. This shows the low level of awareness of the Gunungpati community regarding the implementation of Land and Building Tax.

According to the attribution idea, the taxpayer's view of the existence of sanctions is an internal factor that can influence the taxpayer's decision to act. However, in this study, the success of PBB receipts in Gunungpati was not influenced by taxpayers' perceptions of the implementation of fine sanctions. This result is inconsistent with the test results from Arrizky (2018) and Siregar et al. (2015) which explained that high PBB receipts were influenced by taxpayers' perceptions of the implementation of fine sanctions. This means that the more positive the perception towards the implementation of fine sanctions, the higher the success in PBB receipts .

### **The Influence of Income Level on the Success of PBB Receipts**

Based on the results of the third hypothesis test, it shows that income level affects the success of PBB acceptance. Individuals with high income are able to meet their basic needs and their obligations to pay taxes on time as responsible citizens. The higher the level of taxpayer income, the higher the intention to behave obediently in paying PBB. These results support the research of Cahyani et al. (2018) that there will be no difficulties in society when paying taxes if the amount of tax owed is still below the actual income they receive each month (Anggraeni et al., 2019). According to attribution theory, income level is an external aspect that influences taxpayer compliance. When the level of compliance to pay taxes is greater, PBB revenue will also increase. High taxpayer income will influence the decision to pay taxes on time, so that successful tax revenue can be achieved. These results are in line with the research of Aji and Aris (2014) and Cahyani et al. (2018) which shows that income level has a positive effect on the success of PBB receipt. This means that taxpayers with higher income tend to have greater ability and willingness to pay PBB on time and in full.

### **The Impact of Tax Amnesty on the Success of PBB Receipts**

Based on the results of the fourth hypothesis test, it shows that tax amnesty has an effect on the success of PBB receipts. Tax amnesty is a very solution-oriented effort to increase the motivation of public awareness and obedience to immediately pay taxes. With this program, Gunungpati taxpayers who are still in arrears feel more relieved in paying their tax debts. This evidence supports the statement of Agustin et al. (2021) that the elimination or exemption of PBB fines is an effort to increase tax revenue. So the higher the utilization of the tax amnesty program, the higher the PBB revenue received. Based on attribution theory, tax amnesty is an external factor that can affect the success of PBB receipts. Tax receipts will increase if the taxpayer's compliance is good. This result supports the research Hidayah

and Suryono (2022) and Agustin et al. (2021) which shows that tax amnesty has a positive impact on PBB tax compliance. This means that if there is tax amnesty, taxpayers will pay taxes so that the success of tax revenue will increase.

## 5. Conclusions

The religiosity variable has a significant positive effect on the success of acceptance PBB means that the higher the level of religiosity of taxpayers, the higher the taxpayer's compliance will be so that the success of tax revenue can be achieved. The perception variable regarding the implementation of fine sanctions does not affect The success of PBB acceptance means that the best perception that taxpayers have regarding the implementation of fine sanctions is not a factor that influences success of PBB acceptance. The income level variable has a significant positive effect on the success of PBB acceptance, meaning that the higher the income received by taxpayers, the higher the level of taxpayer compliance in paying their taxes, so that in this case the success of PBB acceptance can be achieved. The tax amnesty variable has a significant positive effect on the success of PBB acceptance means that the utilization of the tax amnesty program is increasing taxes, then PBB revenue will also increase. In this case it means that with tax amnesty program can help ease the burden on taxpayers so that the success of PBB acceptance can be achieved.

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