ABSTRAK

Ikko Bayu Setyawan, 2026. Analisis Faktor Penyebab Akumulasi Piutang Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2) (Studi Kasus Badan Pendapatan Daerah Kota Madiun Tahun 2021-2025). Tugas Akhir. Program Studi D3 Manajemen Pajak, Fakultas Ekonomi dan Bisnis, UNIVERSITAS PGRI MADIUN. Pembimbing (I) Dr. Anny Widiasmara, S.E., M.Si., CSRS (II) Aliffianti Safiria Ayu Ditta, S.E., M.Ak., CTT

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 tersebut 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 dipengaruhi 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

Ikko Bayu Setyawan, 2026. Analysis of Factors Causing the Accumulation of Rural and Urban Land and Building Tax (PBB-P2) Receivables (Case Study of the Regional Revenue Agency of Madiun City, 2021-2025). Thesis. Diploma 3 Tax Management Study Program, Faculty of Economics and Business, PGRI MADIUN UNIVERSITY. Mentor (I) Dr. Anny Widiasmara, S.E., M.Si., CSRS (II) Aliffianti Safiria Ayu Ditta, S.E., M.Ak., CTT

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*