

Research Article

Mobile Land and Building Tax Services as a Public Service Strategy: Between Accessibility and Taxpayer Compliance

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Abstract. This study aims to analyze the implementation of mobile service units (mobling) at UPTB 2 Surabaya as a public service strategy to improve taxpayer compliance in paying Land and Building Tax (PBB), as well as to identify the gap between service accessibility and taxpayer compliance behavior. This research employed a descriptive qualitative approach, with data collected through participatory observation, unstructured interviews, and documentation. The findings show that the mobile service units have improved accessibility and simplified the tax payment process, particularly for taxpayers facing distance and time constraints. However, the improved accessibility has not been fully followed by consistent compliance behavior. Taxpayers still tend to make payments situationally, especially when dealing with administrative matters or when incentive policies, such as penalty waivers, are implemented. In addition, weak enforcement of sanctions and several administrative constraints continue to affect the level of taxpayer compliance. These findings indicate that the mobile service units are effective as a public service strategy in expanding access to tax payment services, but have not yet been fully effective in encouraging voluntary and sustainable taxpayer compliance.

Keywords: Land and Building Tax; Mobile Service Units; Public Service; Taxpayer Behavior; Taxpayer Compliance.

1. Introduction

Local taxes constitute one of the main sources of regional revenue used to support public development and service delivery. Among the various types of local taxes, Land and Building Tax (PBB) plays an important role in contributing to Regional Original Revenue (PAD). However, taxpayer compliance in PBB payments remains a persistent issue in many regions of Indonesia. Previous studies have shown that the level of PBB compliance is still relatively moderate. For instance, research conducted in Pangkep Regency reported compliance rates ranging from 65% to 74% over several years (Alfiana et al., 2023). Other studies also indicate that taxpayer compliance is influenced by several factors, including taxpayer awareness, tax knowledge, and the effectiveness of sanctions (Agustina et al., 2025). In practice, compliance is often situational, as taxpayers tend to make payments only when facing specific administrative needs (Ivon & Furqon, 2025).

To address this issue, local governments have introduced various public service innovations aimed at improving tax administration and encouraging compliance. One of the innovations increasingly implemented is the mobile tax service unit (mobling), which brings payment services directly to communities in selected locations. This approach is intended to reduce geographical and administrative barriers, allowing taxpayers to access payment services more easily without visiting tax offices (Septantina, 2025).

Received: April 11, 2026

Revised: May 05, 2026

Accepted: May 28, 2026

Published: June 11, 2026

Curr. Ver.: June 11, 2026



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Several previous studies have examined the implementation of mobile tax services in different regions, including UPTB 6 Wiyung Surabaya, Tabalong Regency, and UPTB 3 Sawahan Surabaya. Most of these studies employed descriptive approaches to evaluate service effectiveness and administrative performance. Their findings generally suggest that mobile services improve accessibility, simplify payment procedures, and, in some cases, contribute to increasing taxpayer understanding. Nevertheless, existing studies largely focus on service delivery outcomes and administrative achievements, particularly in terms of improving tax revenue collection.

Despite the growing implementation of mobile tax services, studies critically examining the relationship between improved service accessibility and changes in taxpayer compliance behavior remain limited. In practice, easier access to payment services does not necessarily lead to voluntary and sustainable compliance. This condition indicates a gap between improvements in public service delivery and behavioral compliance among taxpayers. In other words, expanding access to services alone may be insufficient to encourage compliance, since taxpayer behavior is also shaped by psychological factors such as intention and awareness, structural factors such as sanction enforcement, and situational factors related to administrative needs.

Based on this gap, the present study examines the implementation of mobile tax services at UPTB 2 Rungkut Asri Surabaya as a strategy for improving PBB payment compliance. Unlike previous studies that mainly emphasize service effectiveness, this study also considers behavioral dimensions of taxpayer compliance and the limitations of sanction enforcement. Accordingly, this research offers several contributions. First, it extends the discussion on mobile public services by analyzing the discrepancy between service accessibility and compliance behavior. Second, it incorporates a behavioral compliance perspective into the study of local tax administration. Third, it provides practical insights regarding the limitations of service-based approaches in fostering voluntary and sustainable taxpayer compliance.

The research problem addressed in this study is how the mobile tax service at UPTB 2 Surabaya is utilized as a strategy to improve PBB payment compliance. Therefore, this study aims to analyze the implementation of the strategy and identify factors influencing taxpayer compliance behavior. The remainder of this paper is organized into four sections: introduction, research methods, findings and discussion, and conclusion.

2. Preliminaries or Related Work or Literature Review

Previous Studies

Several previous studies have examined mobile public service innovations in the context of tax administration, particularly in improving accessibility and facilitating Land and Building Tax (PBB) payments. Research conducted in several regions, including UPTD 6 Wiyung Surabaya, Tabalong Regency, and UPTB 3 Sawahan Surabaya, found that mobile service units helped simplify payment procedures, reduce access barriers, and improve administrative efficiency (Rahmawati, 2022; Septantina, 2025; Pratama, 2024). Most of these studies employed descriptive qualitative approaches and primarily focused on service effectiveness, accessibility, and tax revenue outcomes. Although these studies demonstrate the administrative benefits of mobile tax services, limited attention has been given to the sustainability of taxpayer compliance behavior. Existing research mainly emphasizes service accessibility, while the relationship between improved access and long-term compliance behavior remains underexplored. Therefore, this study differs from previous research by examining the gap between service accessibility and sustainable taxpayer compliance in PBB payments.

Taxpayer Compliance

Taxpayer compliance can be understood as taxpayers' behavior in fulfilling their tax obligations in accordance with applicable regulations, both in terms of payment and reporting. Compliance is influenced not only by economic capacity, but also by behavioral and psychological factors. According to the Theory of Planned Behavior, individual behavior is shaped by intention, which is influenced by attitudes, social norms, and perceived ease or difficulty in performing a particular action (Ajzen, 1991). In the context of Land and Building Tax (PBB), taxpayer compliance is reflected in how taxpayers perceive the importance of taxes, the influence of their social environment, and the accessibility of payment services.

In addition, compliance is also affected by factors such as taxpayer awareness, tax knowledge, service quality, and sanction enforcement. Low levels of awareness may encourage taxpayers to delay payments, while weak sanctions can reduce the motivation to

comply. From the perspective of tax morale, compliance is closely related to intrinsic motivation, public trust, and individual awareness in fulfilling tax obligations voluntarily (Luttmer & Singhal, 2014). Meanwhile, deterrence theory explains that taxpayer compliance is also influenced by perceptions of sanctions and the effectiveness of law enforcement. Weak enforcement mechanisms may reduce external pressure for taxpayers to comply consistently. On the other hand, easier access to services may increase taxpayers' intention to make payments by reducing technical and administrative barriers. However, improved accessibility does not always guarantee consistent compliance behavior (Fadilah et al., 2024). Therefore, taxpayer compliance should not only be viewed as an administrative issue, but also as a behavioral issue shaped by psychological, structural, and situational factors.

Land and Building Tax (PBB)

Land and Building Tax (PBB) is a tax imposed on the ownership, control, and utilization of land and buildings by individuals or legal entities. Following fiscal decentralization, the rural and urban sectors of PBB have become part of local taxes administered by regional governments. The determination of PBB is based on the taxable value of land and buildings owned by taxpayers (Directorate General of Taxes, 2023). Compared with other types of local taxes, PBB has distinctive characteristics, particularly regarding sanction enforcement. Delayed PBB payments generally do not create immediate coercive consequences, meaning that compliance often depends heavily on taxpayer awareness. Consequently, public service quality and accessibility become important factors in encouraging taxpayer compliance. In the context of public service delivery, accessibility and affordability are important principles to ensure that citizens can access services conveniently (Law Number 25 of 2009 concerning Public Services). Nevertheless, improving accessibility alone may not be sufficient to increase taxpayer compliance, since compliance behavior is also influenced by behavioral factors and weak sanction enforcement.

Public Service and Service Accessibility

Public service refers to all forms of activities carried out by the government to fulfill public needs related to goods, services, and administrative matters. In its implementation, public service is evaluated not only based on outcomes but also on the quality of the service process delivered to citizens. Therefore, service quality becomes an important aspect in creating convenience and comfort for service users. This principle is consistent with Law Number 25 of 2009 concerning Public Services, which emphasizes accessibility, affordability, and fairness. One important aspect of public service is service accessibility. Easy access encourages citizens to utilize available services, whereas limited access may become a significant barrier. In this context, service innovation plays an important role in expanding public access to government services. Mobile service units can be understood as a form of public service innovation designed to bring services closer to communities, making payment procedures more practical and accessible. However, improved accessibility does not always lead to changes in public behavior. Although taxpayers may gain easier access to payment services, such conditions do not necessarily encourage them to consistently fulfill their tax obligations. This indicates that service accessibility and behavioral compliance are related but distinct dimensions within public service implementation.

Government Strategy in Public Service

Government strategy can be understood as a series of planned efforts designed to achieve particular policy objectives, including improving the quality of public services. In the public sector, strategy involves not only planning but also the effective implementation of policies and programs to address public needs (Mutiarra et al., 2023). In practice, public service strategies are often reflected through service innovations adapted to community conditions and needs. Previous studies suggest that service quality improvement can be achieved through procedural simplification, infrastructure development, and service innovation, including the utilization of technology to improve public access (Cahyati, 2023). Based on this perspective, government strategy in public service can be seen through how policies are designed to reach citizens more effectively. In this context, mobile tax services represent a proactive service strategy in which the government does not merely wait for citizens to visit service offices, but instead directly delivers services to the community. This approach reflects a shift from passive service delivery toward a more responsive and adaptive public service model. Therefore, public service strategy is not only concerned with program planning, but also with how governments design more accessible and community-oriented service mechanisms.

3. Materials and Method

This study employed a descriptive qualitative approach to examine the implementation of the mobile Land and Building Tax (PBB) service and to identify factors influencing taxpayer compliance in practice. A qualitative approach was selected because it enables an in-depth understanding of social phenomena within their real-life context and allows researchers to explore interactions, experiences, and behavioral patterns directly in the field (Sugiyono, 2019). Data were collected through participant observation conducted during the implementation of mobile tax service activities at the Regional Technical Service Unit (UPTB) Region 2 Surabaya. The observation focused on service procedures, interactions between officers and taxpayers, operational dynamics in different locations, and taxpayers' responses toward the service. The researcher's direct involvement in field activities provided a broader understanding of both service practices and taxpayer behavior in actual situations. Field observations were conducted over approximately one month, allowing the researcher to capture variations in service conditions and taxpayer behavior across different times and locations.

In addition, data were obtained through unstructured interviews with informants selected purposively based on their involvement in the implementation and utilization of the mobile service program. The informants consisted of three field officers from UPTB 2 Surabaya who were directly involved in operating the mobile service unit, as well as two taxpayers encountered during field activities. The interviews were conducted flexibly to explore information related to service mechanisms, operational challenges, and taxpayer behavior. Supporting data were also collected through documentation, including tax notification letters (SPPT), public service invitation letters, and other relevant administrative documents. The combination of observation, interviews, and documentation was used to strengthen data validity through source triangulation.

Data analysis followed the qualitative analysis model developed by Miles, Huberman, and Saldaña (2014), consisting of data reduction, data display, and conclusion drawing. Data reduction was carried out by selecting and summarizing information obtained from field observations and interviews. The data were then presented in narrative form to identify patterns related to taxpayer behavior, mobile service practices, and the relationship between service accessibility and taxpayer compliance. The findings were interpreted by linking field data with the theoretical framework used in this study. This research does not aim to produce generalized conclusions, but rather to provide an in-depth understanding of taxpayer compliance behavior and the implementation of mobile tax services within the context of UPTB 2 Surabaya.

4. Results and Discussion

Mobile Service Implementation Procedures

The mobile service unit (mobling) is one of the service innovations provided by UPTB 2 Surabaya to facilitate public access to Land and Building Tax (PBB) payments. This service is designed using a proactive service approach, in which officers directly visit specific areas to bring tax services closer to the community. The primary objective of the mobile service program is to improve the accessibility of tax services, particularly for individuals who face limitations related to distance, time, or mobility in accessing the tax office directly.



Figure 1. Mobile Tax Service Vehicle (Mobling).

The mobile service operates through direct field-based service delivery. The service unit operates from Monday to Saturday, generally from 09.00 a.m. to 02.00 p.m., and until 12.00 p.m. on Saturdays. Service locations are determined according to a scheduled rotation system, including subdistrict offices and other strategic public locations that are easily accessible to residents. Information regarding the service schedule is available through the official Instagram account of BAPENDA and the official website of Surabaya Land and Building Tax services.



Figure 2. Mobile tax service activities at Rungkut, Surabaya.

Several days before the implementation of the mobile service program, UPTB distributed invitation letters and Land and Building Tax notification letters (SPPT) to residents as part of its socialization efforts and to encourage taxpayer participation. This distribution process was carried out more intensively as the payment deadline approached. The Head of UPTB 2 stated that, “As May approaches, we intensify the door-to-door distribution of SPPT to taxpayers’ addresses, especially for those with outstanding tax payments, in order to encourage immediate settlement.”

The invitations consisted of two types: general invitations distributed to residents in certain areas without specifying individual recipients (a), and special invitations addressed specifically to taxpayers with outstanding tax obligations, including their names and addresses (b). This distribution pattern reflects different approaches between general public outreach and more targeted collection efforts.

PEMERINTAH KOTA SURABAYA
BADAN PENDAPATAN DAERAH
UPTB PELAYANAN PAJAK DAERAH SURABAYA 2
Jl. Rungkut Asri no.5 Telp : 031-8722229, 8781797 Surabaya

Kepada Yth Sdr ;
Seluruh Warga
Di –
Perihal : **UNDANGAN PEMBAYARAN PBB SURABAYA**

Mengharap dengan hormat kedatangan saudara pada :
MOBIL KELILING PBB
Hari/tanggal : RABU, 11 MARET 2026
Jam/tempat : 09.00 s/d 13.00 WIB
PASAR WISATA PENJARINGAN SARI
Jl. Raya Pandugo No.13
SURABAYA
Keperluan : Pembayaran Pajak Bumi dan Bangunan (PBB).
Mohon membawa SPPT/ bukti pembayaran PBB lama/baru. (TUNAI/DEBIT/QRIS)

Perhatian:
- SPPT 2026 akan dibagikan lewat RT RW.
- Apabila Pajak Bumi dan Bangunan sudah terbayar harap surat ini diabaikan.
- Keterlambatan pembayaran dikenakan sanksi administrasi sesuai Perda.
- Cetak SPPT PBB Tahun 2026 link: pbb.surabaya.go.id/esppt

PBB TAHUN 2026
SUDAH BISA DI BAYAR
PBB TAHUN 2026
JATUH TEMPO TGL.31 MEI 2026

Surabaya, 09 Maret 2026
Kepala UPTB Pelayanan Pajak Daerah
Surabaya 2

Briliante Irma Maya Benitha ST.,M.MT
Penata Tingkat I
NIP. 198306172005012006

Terima kasih atas pembayaran PBB Anda

(a)

PEMERINTAH KOTA SURABAYA
BADAN PENDAPATAN DAERAH
UPTB PELAYANAN PAJAK DAERAH SURABAYA 2
Jl. Rungkut Asri no.5 Telp : 031-8722229, 8781797 Surabaya

SURAT PEMBERITAHUAN PEMBAYARAN PAJAK BUMI DAN BANGUNAN

LETAK OBYEK PAJAK : Kepada Yth Sdr ;
NOP : Nama WP :
Alamat OP : Alamat Wp :
RT/RW : Data Per tgl : 20/04/2026
Kelurahan : MULYOOREJO Jth Tempo : 31/05/2025
Kecamatan : MULYOOREJO

PAJAK BUMI BANGUNAN TERHUTANG			
Tahun	Pokok (Rp)	Sanksi (Rp)	Jumlah (Rp)
2024	-	-	-
2025	750.675	-	750.675
2026	750.675	-	750.675
Total*	1.501.350	-	1.501.350

JADWAL MOBIL KELILING PBB			
Hari / Tanggal	Pukul	Lokasi	
- KAMIS/23/04/2026	09:00 - 14:00	BALAI RW 06, JL. WISMA PERMAI TENGAH I	

Perhatian:
- Apabila terdapat perbedaan Total berarti terdapat tunggakan sebelum tahun 2024.
- Apabila Pajak Bumi dan Bangunan sudah terbayar harap surat ini diabaikan.
- Keterlambatan pembayaran dikenakan sanksi administrasi sesuai peraturan daerah

BEBAS SANKSI

PBB TAHUN 2026
JATUH TEMPO TGL 31 MEI 2026

Surabaya, 20/04/2026
Kepala Badan
UPTB Pelayanan Pajak Daerah
Surabaya 2

Briliante Irma Maya Benitha ST.,M.MT
Penata Tingkat I
NIP. 198306172005012006

Terima kasih atas pembayaran PBB Anda, Cetak eSPPT mandiri :
pbb.surabaya.go.id/esppt

(b)

Figure 3. Example of a Mobile Tax Service Invitation Letter.

The service procedures implemented in the mobile service unit are relatively simple. Taxpayers are only required to bring their Land and Building Tax notification letter (SPPT), after which UPTB officers process the payment data by entering the Tax Object Number (NOP) into the system. Once the data have been verified, the payment receipt is printed and submitted to Bank Jatim officers for validation through an official signature and stamp. The payment is then made directly to the bank officer, allowing the transaction to be processed through the banking system. After the transaction is completed, taxpayers receive proof of payment as confirmation that their tax obligations have been fulfilled.

Beyond its administrative function, the officers also serve as facilitators and sources of information for the public, particularly in explaining payment procedures and assisting taxpayers in resolving issues encountered during the service process. In addition, officers may provide information regarding unpaid taxes from previous years through the distribution of five-year tax arrears SPPT documents, which are accompanied by mobile service invitations (see Figure 4).

Pembayaran Pajak Bumi dan Bangunan (PBB)

- Rabu, 6 Mei 2026**
Kantor Kelurahan Gunung Anyar
Pukul 09.00 - 14.00
- Senin, 11 Mei 2026**
Apartemen Puri Mas
Pukul 09.00 - 14.00

NB : Bisa Pembayaran Tunai dan Non Tunai / Debit dan Qris

PEMERINTAH KOTA SURABAYA
BADAN PENDAPATAN DAERAH
Jl. Jember 25 - 27 Telp. (031) 5312144 ext. 137 Fax 5342008
SURABAYA

SURAT TAGIHANPAJAK BUMI DAN BANGUNAN
900.1.13.112845 35.2.2.03436.6.30205

NOP

LETAK OBJEK PAJAK: _____ Nama YVP: _____

Alamat: _____ Alamat: _____

RTRW: _____ RTRW: _____

Kelurahan: GUNUNG ANYAR Kelurahan: _____

Kecamatan: GUNUNG ANYAR Kecamatan: _____

Kabupaten/Kota: SURABAYA Kabupaten/Kota: SURABAYA

Perincian Pajak yang Terutang per tahun sebagai berikut:

Tahun	Posisi Pajak (Rp)	Bunga (Rp)	Jumlah (Rp)	Jatuh Tempo
2022	1.949.418	0	1.949.418	07-05-2026
2023	1.949.418	0	1.949.418	07-05-2026
2024	1.961.414	0	1.961.414	07-05-2026
2025	1.961.414	0	1.961.414	07-05-2026
2026	1.961.414	0	1.961.414	07-05-2026
Total	7.883.078	0	7.883.078	

PETUNJUK :

- Tempat pembayaran PBB di Badan Pendapatan Daerah, UPTB Pelayanan Pajak Daerah terdistribusi, Bank Mandiri, Bank Negara Indonesia atau Bank Jatim terdekat.
- Surat Pemberitahuan Tunggakan PBB harus diurus sebelum jatuh tempo, bila melewati jatuh tempo dikenakan sanksi administratif berupa bunga setiap bulan dihitung dari pajak yang kurang / tertunggak dibayar untuk jangka waktu paling lama 24 (dua puluh empat) bulan, dihitung sejak terbitnya surat.
- Pajak yang terutang berdasarkan SPPT yang telah dibayar oleh Wajib Pajak pada waktunya dapat ditagih dengan surat paksa berdasarkan PERDA No. 7 Tahun 2023 Pasal 103.
- Apabila Pajak Bumi dan Bangunan sudah terbayar harap surat ini dibatalkan.

Pembayaran Pajak Bumi dan Bangunan (PBB)

- Rabu, 6 Mei 2026**
Kantor Kelurahan Gunung Anyar
Pukul 09.00 - 14.00
- Senin, 11 Mei 2026**
Apartemen Puri Mas
Pukul 09.00 - 14.00

NB : Bisa Pembayaran Tunai dan Non Tunai / Debit dan Qris

20080R0100190

Surabaya, 21 April 2026
Rachmat HERNI, SE, MM, CIOBAC
Pemerintah Utama Muda
NIP. 198803231988021001

Figure 4. Five-Year Tax Arrears SPPT and Mobile Service Invitation.

In practice, the mobile service program involves two officers with different responsibilities. UPTB officers are responsible for verifying taxpayer data and entering transaction information into the system, while Bank Jatim officers handle payment processing and validate transaction receipts through official signatures and stamps. This division of roles reflects a structured service mechanism and supports accountability in the payment process.

After the mobile service activities are completed, officers also generate daily transaction reports containing the total amount of payments collected during the program. These reports are used by both UPTB and Bank Jatim as part of administrative documentation and control, where the recorded transaction amounts must correspond between both parties. This process indicates the existence of a control mechanism aimed at maintaining accuracy and transparency in service implementation.

Based on field observations, public responses toward the mobile service program varied depending on the service location. In areas with relatively higher property values, taxpayer participation tended to be greater, accompanied by higher payment amounts. In contrast, several other locations showed lower levels of participation, which may be influenced by factors such as taxpayer awareness, economic conditions, and population density. These findings indicate that although the mobile service program was designed to improve service accessibility more evenly, its utilization remains influenced by regional characteristics and taxpayer behavior. Therefore, the mobile service program functions not only as a tax payment facility, but also as a form of direct engagement between the government and the community, whose effectiveness is not determined solely by service accessibility.

Ease of Access Through the Mobile Service Program

The mobile service program provides greater convenience, particularly for taxpayers who face geographical limitations in accessing tax service offices. Within the relatively large service coverage area of UPTB 2, which includes six districts and thirty-three subdistricts (Figure 5), the mobile service unit functions as a solution to geographical barriers. Taxpayers no longer need to travel long distances to make payments, making the service more efficient in terms of both time and cost.

KODE KEC.	KECAMATAN	KODE KEL.	KELURAHAN
030	WONOCOLO	004	SIWALAN KERTO
		010	JEMUR WONOSARI
		011	MARGOREJO
		012	BENDUL MERISI
		013	SIDOSERMO
040	RUNKUT	006	MEDOKAN AYU
		007	RUNKUT KIDUL
		012	KALI RUNKUT
		013	KEDUNG BARUK
		014	PENJARINGAN SARI
		015	WONOREJO
041	TENGGILIS MEJOYO	001	KUTISARI
		002	KENDANG SARI
		003	TENGGILIS MEJOYO
		004	PRAPEN
		005	PANJANG JIWO
042	GUNUNG ANYAR	001	RUNKUT MENANGGAL
		002	RUNKUT TENGAH
		003	GUNUNG ANYAR
		004	GUNUNG ANYAR TAMBAK
050	SUKOLOLO	001	NGINDEN JANGKUNGAN
		002	SEMOLOWARU
		003	MEDOKAN SEMAMPIR
		004	KEPUTIH
		005	KLAMPIS NGASEM
		006	MENUR PUMPUNGAN
		008	GEBANG PUTIH
051	MULYOREJO	001	MANYAR SABRANGAN
		002	MULYOREJO
		003	KEJAWEN PUTIH TAMBAK
		004	KALISARI
		005	DUKUH SUTOREJO
		006	KALIJUDAN

Figure 5. Districts and Subdistricts Served by UPTB 2 Surabaya

This convenience was also directly acknowledged by taxpayers. One informant residing in the Pakuwon area stated that, “with the mobile service, I can make payments directly without having to visit the office, so it is much more practical, especially because my house is quite far from the UPTB office.” This statement indicates that the mobile service program effectively reduces access barriers for the community.

The availability of mobile services is consistent with the principle of accessibility in public service delivery, which emphasizes that services should be reachable by all members of society without significant obstacles. Law Number 25 of 2009 concerning Public Services also states that service providers are required to ensure accessibility in terms of location, time, and service procedures. Therefore, the mobile service program can be viewed as a practical implementation of these principles.

In addition to improving physical access, the mobile service program also simplifies the service process itself. Taxpayers are not only able to make payments, but can also interact directly with officers in the field. These interactions allow the public to obtain information regarding tax obligations, including explanations related to tax amounts, outstanding payments, and payment procedures.

This finding was reinforced by another informant from the Penjarangan area, who explained that, “even without bringing the SPPT document, I was still able to make a payment because the officers could search the data using the address or the owner’s name, so I did not need to return home.” The informant also noted that the presence of officers in the field made it easier for taxpayers to ask questions regarding administrative matters, such as the ownership transfer process for property assets.

From an efficiency perspective, the mobile service program also helps reduce transportation costs and the amount of time taxpayers must spend to complete tax payments. Through this proactive “pick-up service” approach, the government is able to bring public services closer to the community. This approach appears effective in increasing public participation in tax payments. However, the improved accessibility provided by the mobile service program does not automatically guarantee consistent taxpayer compliance, as compliance behavior continues to be influenced by factors beyond service accessibility alone.

Limitations of the Mobile Service Program

Based on field observations, the implementation of the mobile service program is not without limitations. One of the main challenges relates to operational aspects, particularly the limited service hours. The mobile service unit only operates during specific hours, generally from 09.00 a.m. to 02.00 p.m., which may limit access for individuals who are occupied with work or other activities during those times.

In addition, in terms of service scope, the mobile service program primarily facilitates tax payments only. More complex administrative matters, such as tax objections, tax reduction requests, or changes to taxpayer and property data, must still be processed at the tax office. This limitation indicates that the mobile service program has not yet been able to accommodate all aspects of taxpayers' administrative needs.

On the other hand, the implementation of mobile services also involves potential security risks. The use of large amounts of cash in open public locations may increase the risk of loss or criminal activity. This condition becomes an important consideration in evaluating the effectiveness and sustainability of the service, particularly in the context of public service delivery that requires security and reliability (Ekawati & Subadi, 2020).

These findings suggest that although the mobile service program improves accessibility to tax payment services, its effectiveness is not determined solely by accessibility factors. Operational constraints, limitations in service scope, and field conditions also influence the extent to which the service can effectively reach and accommodate taxpayers' needs comprehensively.

Taxpayer Behavior in Land and Building Tax (PBB) Payments

Based on field observations and direct interactions during the research process, taxpayer behavior in Land and Building Tax (PBB) payments indicates that the level of compliance remains less than optimal. Some taxpayers were still found to neglect regular payments and even accumulated tax arrears over long periods despite having received repeated payment notices. This condition suggests that improved service accessibility does not automatically lead to changes in taxpayer behavior.

The findings also show that PBB payments tend to be situational in nature. Some taxpayers make payments not primarily because of awareness or voluntary compliance, but due to specific administrative needs. One mobile service officer explained that, "sometimes they only pay when they need something, such as selling land or a house. They usually settle several years of unpaid taxes at once. If there is no urgent matter, the payment is often postponed." This statement indicates that tax payments are not consistently made on an annual basis. A similar explanation was provided by another officer, who noted that the absence of direct consequences influences taxpayer behavior. According to the officer, "basically, nothing immediately happens if people do not pay PBB, but it will become an issue when they need administrative services that require proof of payment for the past several years." This finding demonstrates that compliance is often driven more by administrative pressure than by taxpayers' internal awareness.

In addition to administrative needs, taxpayer payment behavior is also influenced by policy moments perceived as beneficial. For example, during the anniversary celebration of Surabaya City, the local government introduced a penalty waiver policy for outstanding PBB payments from 1994 to 2025 in an effort to encourage taxpayers to settle their arrears (Figure 6). Information regarding this policy was disseminated through various media, including posters and official announcements. This policy became one of the factors influencing taxpayers' decisions to make payments, particularly among those who had previously postponed payment due to accumulated tax burdens.



Figure 6. Poster of the PBB Penalty Waiver Policy.

In this context, payment patterns also demonstrate a degree of flexibility adjusted to taxpayers' conditions. In practice, taxpayers are not required to settle all outstanding payments at once, but may pay their tax arrears annually according to their financial capability. This system allows taxpayers to choose which tax year to pay first without following a particular sequence. During the implementation of the mobile service program, many taxpayers asked about this payment mechanism. One taxpayer residing in the Rungkut Tengah area expressed uncertainty by asking, "is it possible if I only pay for two years first? Paying everything at once would be too burdensome." Such questions indicate that payment decisions are influenced not only by formal obligations, but also by financial considerations.

Nevertheless, not all taxpayers' experiences proceeded without problems. In several cases, taxpayers complained that they had already made payments but continued to receive billing notices. The researcher directly encountered this situation while distributing tax arrears SPPT documents to taxpayers' addresses. In one interaction, a taxpayer expressed frustration by stating, "I already paid, but why am I still receiving another bill? It is confusing. Where did the money go? One office keeps billing me, and another one does the same." This situation indicates the possibility of data inconsistencies or delays in information updates between service units. For taxpayers, such conditions not only create confusion, but may also generate trust issues toward the tax administration system, ultimately affecting their willingness to comply.

In addition to administrative and situational factors, the level of public understanding also influences taxpayer behavior. This issue was highlighted by a field officer who had previously worked at the service counter. The officer explained that some taxpayers still questioned the purpose of paying taxes, asking, "what is PBB actually for? The land already belonged to us, so why do we have to keep paying for it?"

The same officer further explained that, in practice, taxpayers have different characteristics and therefore require different communication approaches. According to the officer, "when working at the service counter, the way we deal with taxpayers varies. It depends on their background, economic condition, and level of understanding. Some understand immediately, some need slow explanations, and some arrive already emotional." This finding suggests that PBB services are not merely administrative in nature, but also involve social interaction and interpersonal communication in dealing with diverse community characteristics.

These findings can be further explained through several theoretical perspectives. Within the framework of the Theory of Planned Behavior, taxpayer behavior is influenced by intention, which is shaped by attitudes, subjective norms, and perceived behavioral control (Ajzen, 2020). In the context of this study, the mobile service program contributed to improving perceived behavioral control by reducing barriers to tax payment access. However, the findings indicate that improvements in this aspect were not automatically followed by stronger intentions to comply, as reflected in the continued dominance of situational payment

behavior. This suggests that attitudes and social norms regarding tax obligations have not yet been strongly internalized among taxpayers.

Furthermore, from the perspective of tax morale, tax compliance is influenced not only by external factors, but also by individual values and intrinsic motivation (Luttmer & Singhal, 2014; Torgler, 2016). The low sense of urgency in tax payments, as well as recurring questions regarding the purpose of taxation, indicate that taxpayers' intrinsic motivation has not yet developed optimally. This condition may also be related to the level of trust in government institutions, which previous studies have identified as an important factor in shaping tax morale and taxpayer compliance (Kogler et al., 2015; Castañeda, 2023).

Meanwhile, from the perspective of deterrence theory, compliance is associated with perceptions of sanctions and the probability of law enforcement (Alm & Torgler, 2016; Mascagni, 2018). In the case of PBB, weak perceptions of sanctions and the low urgency of payment reduce taxpayers' motivation to pay taxes on time.

Conceptually, these conditions also reflect the distinction between formal compliance and material compliance. Formal compliance is reflected in the achievement of tax revenue targets, whereas material compliance relates to taxpayers' awareness and consistency in voluntarily fulfilling their obligations in a timely manner. In this context, high levels of PBB revenue realization do not necessarily indicate sustainable compliance behavior, but may instead be influenced by situational factors such as administrative needs, payment deadlines, and easier access to services.

Therefore, these findings indicate that although the mobile service program and various supporting policies have improved the convenience of tax payments, taxpayer compliance continues to be shaped by situational factors, economic conditions, trust in the administrative system, and public understanding of taxation. This reinforces the argument that improved service accessibility does not automatically generate voluntary and sustainable taxpayer compliance.

Limitations of Sanction Enforcement in Land and Building Tax (PBB)

Unlike the previous discussion, which focused on taxpayer behavior, this section emphasizes the institutional aspect of tax compliance. From an enforcement perspective, compliance in PBB payments is also influenced by weak perceptions of sanctions. Based on information obtained from field officers, maintaining taxpayer compliance is considered relatively difficult because taxpayers generally do not experience immediate consequences when failing to pay PBB in the short term. One officer explained that, "PBB is actually one of the most difficult taxes to control. Even if people do not pay, there are usually no immediate consequences that they directly feel." This condition indicates that enforcement mechanisms have not been sufficiently strong to encourage consistent compliance.

Normatively, the mechanism for local tax collection has been regulated under Surabaya Mayor Regulation Number 33 of 2024. The regulation states that tax collection procedures may involve warning letters, forced collection letters, and asset confiscation as part of the regional tax enforcement mechanism. Furthermore, provisions regarding PBB payment and collection are regulated under Surabaya Mayor Regulation Number 10 of 2025 concerning the Implementation of Local Taxes, which states that taxpayers are required to settle their PBB obligations within the specified period and that several administrative services cannot be processed if taxpayers still have outstanding PBB arrears. Thus, from a regulatory perspective, enforcement instruments are formally available.

However, in practice, the implementation of sanctions in PBB cases tends to be indirect and has limited coercive power. This condition is related to the characteristics of the tax object itself, namely land and buildings that often function as residential property and basic public necessities, thereby limiting the application of more repressive measures. Based on field observations, collection efforts are primarily carried out through administrative and persuasive approaches, such as public reminders, SPPT distribution, and direct visits to taxpayers' addresses.

In this context, one of the collection measures implemented involves placing warning stickers on properties with outstanding tax payments as a form of reminder and social pressure. This was also mentioned by one of the officers during field patrol activities. The officer stated that, "for PBB cases, the furthest action we can usually take is placing a sticker on the house to show that the taxes have not been paid for a long time." This statement indicates that the measures applied are more symbolic and social in nature rather than representing direct legal enforcement. In several cases, such measures have not created a significant deterrent effect, meaning that taxpayer compliance continues to depend largely on individual awareness.

This situation differs from other types of local taxes related to business activities, such as Specific Goods and Services Tax (PBJT). In the business sector, supervision is generally easier because it is directly connected to visible commercial activities. According to UPTB officers, noncompliance in the business sector may be responded to through stricter administrative measures, including the placement of violation notices at business premises, restrictions on certain services, or even temporary business closure in accordance with applicable regulations. These different characteristics result in stronger compliance pressure in the business sector compared to PBB.

Therefore, the limitations in sanction enforcement indicate that existing mechanisms have not yet been fully capable of creating effective compliance pressure. Although various collection measures are formally available, their implementation in practice remains largely administrative and persuasive in nature. This condition helps explain why improvements in service accessibility, including through the mobile service program, have not automatically been followed by consistent increases in taxpayer compliance.

Optimization Efforts and Strategies to Increase PBB Revenue

In an effort to increase Land and Building Tax (PBB) revenue, the Surabaya City Government does not rely solely on the mobile service program as a payment facility, but also implements various optimization strategies in its operation. One of the strategies involves increasing the intensity of mobile service activities as the PBB payment deadline, which falls on May 31, approaches.

Based on field observations, the frequency of mobile service operations, which is normally conducted in only one session per day, is increased to three or four sessions daily during the period leading up to the payment deadline. In certain situations, the service is even extended into the evening. This policy aims to provide greater flexibility for the community, particularly for taxpayers who have limited availability during daytime working hours. In addition, the policy is implemented by UPTB as part of efforts to achieve the annual PBB revenue target.

From a service perspective, the mobile service program has also continued to develop through the provision of various payment methods, including non-cash payment systems such as QRIS and debit cards. This innovation not only improves transaction flexibility, but also reduces dependence on cash payments, which may pose security risks.

Although various digital payment alternatives are already available through online platforms, the mobile service program still offers advantages that cannot be fully replaced by digital systems, particularly direct interaction between officers and taxpayers. These interactions enable two-way communication processes in which taxpayers not only make payments, but also receive information, clarification, and assistance regarding tax-related issues they encounter. Therefore, the mobile service program functions not only as a payment facility, but also as a medium for communication and tax education that strengthens the relationship between the government and the community.

However, the findings of this study indicate that these advantages have not been fully accompanied by changes in taxpayer compliance behavior. This suggests that improvements in service quality and accessibility, although important, do not automatically result in consistent compliance behavior. In other words, the effectiveness of the mobile service program appears more visible in terms of service delivery, but has not yet fully addressed the behavioral dimension of taxpayer compliance.

5. Conclusion

Based on the findings of this study, the mobile tax service program (mobling) implemented by UPTB 2 Surabaya has proven effective in improving the accessibility of Land and Building Tax (PBB) payments. Through its proactive service approach, flexible service locations, and simplified procedures, the program has helped reduce geographical and administrative barriers previously faced by taxpayers. The presence of mobile services also enabled more direct interaction between officers and taxpayers, allowing the public to obtain information and assistance related to tax administration more easily.

However, improved service accessibility has not been fully accompanied by changes in taxpayer compliance behavior. The findings indicate that PBB payments remain largely situational, often influenced by administrative needs, reminders, or temporary incentive policies such as penalty waivers. This suggests that the compliance formed tends to be formal rather than based on consistent awareness and voluntary responsibility. In addition, limitations in sanction enforcement and administrative issues, including data inconsistencies,

also affect taxpayer compliance. In practice, enforcement mechanisms tend to rely more on persuasive and administrative approaches, which have not yet created sufficient pressure to encourage sustainable compliance behavior.

Compared with previous studies that mainly emphasized service accessibility and administrative effectiveness, this study demonstrates that improved access to tax services does not automatically lead to sustainable taxpayer compliance. The findings highlight that taxpayer compliance is not solely a matter of service delivery, but is also influenced by behavioral, psychological, and institutional factors. Therefore, this study concludes that while the mobile service program is effective in addressing structural barriers to tax payment access, taxpayer compliance remains fundamentally behavioral in nature and cannot be resolved solely through improvements in service convenience. Efforts to improve compliance should not only focus on expanding service accessibility, but also on strengthening taxpayer awareness, improving administrative systems, and implementing more effective enforcement strategies. In addition, mobile services should be further developed not only as payment facilities, but also as instruments for public education and continuous engagement between the government and taxpayers.

This study is limited to the context of UPTB 2 Surabaya and applies a qualitative descriptive approach with a limited number of informants. Therefore, the findings cannot be generalized to all regional tax administration contexts. Future studies may employ quantitative or mixed-method approaches involving broader regions and larger numbers of taxpayers in order to examine taxpayer compliance behavior more comprehensively.

Author Contributions: The author was responsible for all aspects of the study, including conceptualization, methodology, investigation, formal analysis, writing, and manuscript revision.

Funding: This research received no external funding.

Data Availability Statement: The data presented in this study are available from the corresponding author upon reasonable request. The data are not publicly available due to privacy and ethical considerations involving research participants.

Acknowledgments: The author would like to express sincere gratitude to Sri Trisnarningsih for her guidance, feedback, and academic support throughout the research process. Appreciation is also extended to UPTB 2 Surabaya and all informants who participated in this study. AI-assisted tools were used only for language refinement and proofreading purposes. All research analysis, interpretation, and conclusions were conducted solely by the author.

Conflicts of Interest: The author declares no conflict of interest.

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