COMMUNITY EDUCATION ON THE IMPORTANCE OF LAND AND BUILDING TAX (PBB) OWNERSHIP TRANSFER AT THE MARA'TUS SHOLIHAH ISLAMIC STUDY GROUP (MAJELIS TAKLIM)

Uuh SUKAESIH[1*], Miswan MISWAN[2], Calosa Riandita Djatik IBRAHIM[3]
[1-3]Sahid University Jakarta
Email corresponding author: sukaesihuuh@gmail.com

ABSTRACT

This community service activity aims to increase public understanding of Land and Building Tax (PBB) regulations and the importance of transferring or changing the name of PBB according to legal ownership. The activity was carried out at the Majelis Taklim Mar a'tus Sholihah, Kalisari Village, Pasar Rebo District, East Jakarta, from December 2025 to May 2026. The methods used included counseling, training, and direct mentoring for participants. Evaluations were conducted with pre-tests and post-tests to measure improvements in participant understanding. The results of the activity showed that most participants did not understand changes in PBB policies, including the implementation of e-SPPT and the latest tax exemption provisions. After the education, there was a significant increase in understanding, indicated by an increase in the average score from 61 to 88. In addition, it was found that the main problem faced by participants was the inconsistency of ownership data in the SPPT PBB. Through mentoring, some participants successfully transferred PBB and obtained benefits in the form of tax exemptions in accordance with applicable regulations. This activity proves that a community-based education and mentoring approach is effective in increasing tax literacy and public administrative awareness.

Keywords: Education, Importance, Mutation, PBB

1. INTRODUCTION

Land and Building Tax (PBB) is a crucial instrument for increasing regional revenue, contributing to financing development and public services. However, the tax system, particularly regarding PBB, is often perceived as complex by the public. This is evident among some property owners in Jakarta, particularly in Kalisari Village, Pasar Rebo District, East Jakarta, who struggle to understand the provisions and procedures for PBB payments. This limited understanding leads to potential late payments, which can lead to arrears and administrative sanctions, increasing the tax burden borne by taxpayers.

In addition to the complexity of the system, the constantly changing dynamics of PBB policies in Jakarta also influence public understanding. Between 2014 and 2016, the Jakarta Provincial Government, under Governor Basuki Tjahaja Purnama, issued Governor Regulation No. 259 of 2015, which provided a PBB-P2 exemption for homes with a Taxable Object Sales Value (NJOP) of up to IDR 1 billion. This policy was continued during the term of Governor Anies Baswedan (2017 to 2022). Subsequently, during the term of Governor Heru Budi (2023 to 2024), the policy was adjusted by increasing the NJOP exemption limit to IDR 2 billion, but limited to only one taxable object. Consequently, ownership of more than one object remains subject to taxation. This policy has continued under Governor Pramono's leadership since 2025 (Raiyan et al., 2025); (Tasyah et al., 2025).

On the other hand, digital transformation in tax services has also begun to be implemented through the use of electronic Tax Payable Notification Letters (e-SPPT) since 2024 by the DKI Jakarta Regional Revenue Agency (Bapenda). Taxpayers no longer receive printed SPPTs, but must access and download them independently through the official website pajakonline.jakarta.go.id. This change requires public readiness, both in terms of digital literacy and procedural understanding. However, the various policy and system changes are not yet fully understood by the public. This is reflected in interviews with members of the Majelis Taklim Mar a'tus Sholihah, where 39% of members do not properly understand the provisions for PBB payments, particularly regarding the policy of exempting NJOP up to IDR 2 billion, which still has certain limits (Raiyan et al., 2025). The Majelis Taklim Mar a'tus Sholihah is a non-formal educational institution located in RW 03, Kalisari Village, and has 41 members, housewives, ranging in age from 23 to 78. As a forum for religious and social learning, the Majelis Taklim plays a strategic role in building collective awareness in society, not only in spiritual aspects but also in social and economic aspects (Putri et al., 2024).

One important aspect that still requires attention is understanding the transfer or transfer of PBB ownership to its legal owner. Lack of understanding of the PBB transfer procedure can lead to various administrative and legal issues later on (Muhrim, 2020); (Fatulloh et al., 2025). In fact, PBB mutations have various benefits, including ensuring clarity

of ownership status, increasing taxpayer compliance, facilitating access to financial services, and supporting the optimization of regional revenue for development.(Kristiandari & Ugy Soebiantoro, 2025); (Ilra & Aprilya, 2025); (Khairunisa et al., 2025); (Usman et al., 2025).

Based on these conditions, this community service activity focused on providing education regarding PBB payment provisions and the importance of transferring PBB to the rightful owner. Furthermore, this activity also included technical training in digitally accessing PBB billing information and assistance with the PBB transfer process. It is hoped that this activity will increase public understanding and awareness of tax obligations, thereby encouraging orderly administration and improving tax compliance. The objectives of this community service activity are: (1) to increase public knowledge and understanding regarding PBB payment provisions and the importance of transferring or changing the name of PBB; (2) to provide practical training in checking PBB bills via mobile phones; and (3) to provide assistance to the public in the PBB transfer process.

2. METHOD

This Community Service (PKM) activity will be implemented from December 2025 to May 2026, targeting members of the Majelis Taklim Mar a'tus Sholihah from several neighborhood associations (RT) in RW 003, Kalisari Village, Pasar Rebo District, East Jakarta. The implementation methodology is designed in stages to ensure effective material delivery and the sustainability of the activity's impact. Generally, the activity stages are divided into three main parts: preparation, implementation, and evaluation and reporting. The preparation phase begins with exploratory activities and coordination with partners. The community service team conducts direct visits to the leadership of Majelis Taklim Mar a'tus Sholihah to establish initial communication and identify partner needs. During this phase, interviews are conducted to explore challenges faced in understanding Land and Building Tax (PBB) and to gather information on the profiles and characteristics of Majelis Taklim members. In addition, the team also applies for a permit to conduct educational activities, which are planned to take place after the regular weekly Koran reading sessions held every Thursday evening.

The implementation phase of the activity focused on providing education and mentoring to participants. Educational activities included providing information on the latest PBB (land tax) regulations, including online payment systems, the use of e-SPPT (electronic tax payment system), and procedures for independently checking PBB bills using mobile phones. To gauge participants' understanding, a pre-test was administered before the presentation and a post-test after the activity. This instrument was used to identify changes in participants' knowledge and understanding of the material presented. In addition to the counseling, the team also provided mentoring and consultation services for participants facing PBB-related challenges. This process was flexible, allowing participants to consult directly with the community service team to find solutions to their problems.

The final stage was evaluation and reporting of the activity. Evaluation was conducted to assess the achievement of the activity's objectives, the effectiveness of the methods used, and the alignment between planning and implementation in the field. The evaluation process also included analysis of pre-test and post-test results to assess improvements in participants' understanding. Furthermore, the entire series of activities was documented and compiled into a report as a form of academic accountability and as a reflection for developing similar activities in the future.

3. RESULTS AND DISCUSSION

The community service activity, which focused on educating the public about the importance of Land and Building Tax (PBB) mutations, began with a briefing on the latest PBB (land and building tax) policies in Jakarta. The material covered regulatory developments since 2015 and the current policy, including changes to the Taxable Object Sales Value (NJOP) limit, restrictions on tax exemptions for a single object, and the implementation of the e-SPPT system, which requires taxpayers to independently access documents through an online platform.

The briefing took place on December 11, 2025, after a regular religious study session at the Majelis Taklim Mar a'tus Sholihah (Islamic study group) and was attended by 36 participants. Throughout the event, participants demonstrated active participation through discussions and shared issues they encountered. Initial identification results indicated that 21 participants (58.33%) were unaware that the PBB SPPT would no longer be distributed in printed form starting in 2024. Of this group, 15 (71.42%) were still required to pay PBB despite having only one taxable object. Further investigation revealed that of the 15 participants still subject to tax obligations, 12 (80%) were still subject to the SPPT PBB data being recorded in the name of the previous owner or deceased party. Furthermore, some participants (26.67%) were still using their deceased husband's name on their PBB documents. This situation indicates a discrepancy between tax administration data and actual ownership status.

As a follow-up, mentoring was conducted for 12 participants requiring the PBB transfer process. Of these, 10 participants participated in further mentoring sessions, which included technical education and document preparation. Evaluation results, including pre- and post-tests, indicated a significant increase in understanding, with the average score increasing from 61 to 88.

The team consulted with relevant agencies, including the Regional Tax Collection Service Unit (UPPPD) and the sub-district office, to ensure the accuracy of the procedures required by the participants. Based on the mentoring results, by the end of January 2026, 4 of the 12 participants had successfully completed the PBB transfer process, while the remaining 8 participants were still in the process of fulfilling administrative requirements. The Community Service activity took the form of counseling regarding the importance of tax transfers to ensure that ownership of taxable objects is recorded in the name of the true owner. The material began with an explanation of the changes in the Land and Building Tax (PBB) policy applicable in the DKI Jakarta Province. During the administrations of Governors Basuki Tjahaja Purnama and Anies Baswedan, from 2015 to 2023, the government granted a PBB exemption for land and buildings with a maximum Taxable Value (NJOP) of IDR 1 billion. This policy applies to taxpayers with a Jakarta ID card and whose taxable object is land on which a building has been built. Conversely, vacant land or land owned by non-Jakarta residents remains subject to PBB payments.

Furthermore, the latest policy under Acting Governor Heru Budi Hartono, through the 2024 Jakarta Gubernatorial Regulation, was explained. This regulation stipulates a PBB-P2 exemption for residential properties with a NJOP of up to IDR 2 billion. However, this facility is only available for one primary taxable object. Therefore, individuals with more than one taxable object are still required to pay PBB for the second and subsequent objects. Furthermore, the obligation to pay tax remains in effect for taxpayers whose owners have died or whose status as Jakarta residents has ceased due to a change of domicile or a change in their ID card (KTP). The outreach materials also outlined changes to the PBB-P2 administration system that will be implemented starting in 2024, namely the elimination of the distribution of printed Tax Payable Notification Letters (SPPT). The Jakarta Provincial Government is now implementing an electronic system through e-SPPT, which taxpayers can access and download independently through pajakonline.jakarta.go.id.

This outreach activity was held on Thursday, December 11, 2025, and was aimed at members of the Majelis Taklim Mar'atus Sholihah. The presentation took place after the weekly religious study group held every Thursday or Friday night, starting after Maghrib prayers from around 6:30 PM to 8:30 PM WIB. Approximately 36 participants attended the event. Throughout the event, participants demonstrated high enthusiasm for the material presented. The discussion was lively, with various questions and experiences shared by participants regarding the processing of PBB payments and the SPPT PBB mutation process at the tax office. One participant, a high school teacher, also provided additional information based on her experience in managing tax administration. Documentation of the outreach activity and the participants in attendance is presented in Figure 1.



Figure 1. Photo of Counseling Activities at the Mar a'tus Sholihah Taklim Assembly

During the outreach program, members of the Majelis Taklim Mar'atus Sholihah (Mar'atus Sholihah Islamic Study Group) identified several issues related to the administration of Rural and Urban Land and Building Tax (PBB-P2). The first issue was that many participants were unaware that starting in 2024, PBB-P2 SPPTs would no longer be printed and distributed directly to the public. Most participants still assumed that the PBB payment exemption remained in effect, as was the policy prior to 2024. Of the 36 participants who attended the outreach program, 21, or approximately 58.33%, did not understand this policy change.

After assistance in checking the PBB payment status, it was discovered that 15 of the 21 participants, or approximately 71.42%, were still required to pay PBB even though they only owned one plot of land. Through this outreach and

training, participants who previously did not understand the PBB verification mechanism became more familiar with the procedures. Some participants did not even have mobile phones that supported digital services, so the community service team assisted with the verification process directly. The identification results showed that of the 15 participants who were still required to pay PBB, 12 people, or approximately 80%, did so because the SPPT PBB was still registered in the name of the previous owner, most of whom had died, so their population data was no longer active. In fact, the land ownership was legally valid and proven by a land certificate obtained through the National Agrarian Program (PRONA). In addition, there were 4 people, or approximately 26.67% whose SPPT PBB still used the name of their deceased husband, while the remaining 73.33% were still registered in the name of the previous owner who had also died. This condition resulted in the taxpayer still being subject to the PBB payment obligation in accordance with the provisions in effect since 2024, namely that tax exemption is only granted for one tax object registered in the name of a taxpayer who meets the requirements.

Based on these issues, the community service team provided follow-up counseling and special assistance to 12 partners whose Land and Building Tax (PBB) Tax Returns (SPPT PBB) had not yet been changed. This activity focused on the PBB mutation process, which involves transferring or changing the taxpayer's name on the SPPT PBB to match the actual owner. After receiving an explanation of the importance of PBB mutation, all partners expressed their willingness to undertake the process. The community service team then assisted the participants in preparing the administrative documents required for PBB mutation.

The follow-up mentoring was scheduled for Sunday, December 14, 2025, at 4:00 PM WIB, at the community service team's home. Participants were asked to bring their old SPPT PBB along with a photocopy of their land certificate or Deed of Sale and Purchase (AJB) to identify the underlying cause of the PBB payment obligation. Of the 12 invited partners, 10 attended on time, while two were unable to attend due to other commitments. Prior to the follow-up counseling, a pre-test was administered to the 10 participants to assess their initial understanding of the importance of PBB mutation. Following this, participants received more in-depth and detailed material regarding the urgency of PBB transfers in land and tax administration. The training explained that PBB transfers have various benefits, including reducing the potential for future land disputes, preventing unilateral claims from previous owners, simplifying administrative verification at the sub-district or village level, avoiding fines due to late tax bill information, and serving as an important document required by Land Deed Officials (PPAT) or notaries in land sales, donations, and transfers of title. Out-of-date PBB data often presents obstacles in these administrative processes.

After all the material was presented, participants were given another post-test to determine their understanding after participating in the training and mentoring. The pre- and post-test results are presented in Table 1.

Table 1. Pre-test and Post-test Results Regarding the Importance of PBB Mutations

Partner	Pre-test Score	Post-test Score
1	60	100
2	60	80
3	100	100
4	80	100
5	60	80
6	60	100
7	70	80
8	50	90
9	40	80
10	30	70
Average	61	88

Based on the evaluation results, the average pre-test score for participants was 61, while the average post-test score increased to 88. These results indicate an increase in participants' understanding of the importance of PBB transfers after participating in the counseling and mentoring activities. Documentation of the PBB transfer counseling and mentoring activities is presented in Figure 2.



Figure 2. PBB Mutation Assistance Activities at the Abdimas Team's Home

During the PBB transfer assistance program, the community service team provided explanations, guidance, and discussions with partners regarding various obstacles that prevented them from continuing to pay PBB, even though they only owned one piece of land. Through the identification process and document review, it was discovered that the primary issue lay in the ownership data on the PBB Tax Return (SPPT PBB). The inspection revealed that eight participants were still using the SPPT PBB in the name of the previous owner, who had died. Meanwhile, four other participants still had their SPPT PBB registered in the name of their husband, who had also died. This administrative situation prevented the taxpayers from meeting the PBB exemption requirements as per applicable regulations.

After identifying the issues, the community service team consulted with officers from the Pasar Rebo Regional Tax Collection Service Unit (UPPPD) located at Jalan Raya Pondok Gede No. 1, Dukuh Village, Kramat Jati District, East Jakarta. The UPPPD office is approximately 8.8 kilometers from the partners' residences. The consultations were conducted to obtain more detailed information regarding the procedures, requirements, and mechanisms for transferring the SPPT PBB for residents experiencing similar issues. Documentation of the team's consultation activities with UPPPD Pasar Rebo officers is presented in Figure 3.



Figure 3. Photo of the Team Consulting with UPPPD Pasar Rebo Officers

Figure 3 shows that the community service team conducted consultations to find solutions to the tax administration issues experienced by the partners. Based on the consultation results, several alternative solutions were identified, tailored to each participant's specific circumstances. The first issue concerned the SPPT PBB (land and building tax return) still registered in the name of the deceased former owner. To resolve this issue, the partners were instructed to transfer the SPPT PBB name to ensure that the ownership data matched the owner's identity as stated on the land certificate and the Deed of Sale and Purchase (AJB). This transfer process updated the taxpayer's name on the SPPT PBB, ensuring that tax administration aligns with the legal ownership.

The second issue involved the SPPT PBB still being registered in the name of the deceased husband. This can be resolved through the transfer of the name to the heirs. Before submitting the transfer request, the heirs are required to prepare a Declaration of Heirship, signed by all heirs and two witnesses. This document must then be registered and validated by the Village Head and Sub-district Head in the deceased's domicile, and must be stamped with a Rp10,000 stamp. The content and accuracy of the data in the Heir Declaration Letter are the sole responsibility of the heirs and not the responsibility of local government officials.

To assist partners in fulfilling these administrative requirements, the community service team visited the Kalisari Village Office, Pasar Rebo District, East Jakarta, to obtain more detailed information regarding the procedures and requirements for obtaining an Heir Declaration Letter. Documentation of the team's consultation with Kalisari Village officials is presented in Figure 4.



Figure 4. Photo of the Team Consulting with Officers from Kalisari Village, Pasar Rebo District

Based on information obtained from Kalisari Village officials in Pasar Rebo District, several documents are required to obtain an Heir Declaration Letter. These requirements include: 1. A cover letter from the local neighborhood association (RT/RW), 2. A photocopy of the deceased's family card, 3. A photocopy of the deceased spouse's marriage certificate, 4. A photocopy of the death certificate, 5. Photocopies of the ID cards of all heirs, 6. Photocopies of the ID cards of two witnesses, 7. Photocopies of the heirs' family cards, 8. Photocopies of the heirs' birth certificates, 9. Photocopies of land ownership documents and the SPPT PBB-P2 (land tax return), 10. A letter of application to the Kalisari Village Head regarding the heirs' statement, accompanied by a Rp 10,000 stamp. 11. If any required documents are lost, a police report must be attached.

All information regarding these requirements is then conveyed by the community service team to partners so they can prepare them independently or collaboratively with other participants experiencing similar challenges. Given that most of the partners facing this issue are over 60 years old, the team also recommended that children or other family members assist with the administrative process and visits to the village office. Four participants whose SPPT PBB (land and building tax) are still registered in the name of their deceased husbands: Mrs. Inayah, Mrs. Mis, Mrs. Retno, and Mrs. Nurseha. Once the Declaration of Heirs has been processed and approved by the village head and sub-district head, the transfer or transfer of the PBB can be submitted in the name of one of the heirs listed on the certificate.

The community service team also explained that the procedures for transferring or transferring the PBB are essentially the same for both SPPT PBB cases still registered in the name of the deceased owner and those still registered in the name of the deceased husband and accompanied by a Declaration of Heirs. The documents that must be prepared in submitting a PBB transfer application include: 1. Tax Object Notification Letter Form (SPOP) along with its attachments that have been stamped with a Rp. 10,000 stamp, 2. Photocopies of ownership documents such as Sale and Purchase Deed/Land Certificate/Gift Letter, or inheritance deed, 3. Photocopies of the new owner's ID card and Family Card, 4. Photo of the tax object, 5. SPPT PBB from the previous year, 6. Stamped power of attorney if the administration is delegated to another party. In addition, 7. Taxpayers must also ensure that all tax obligations have been paid, such as PBB and motor vehicle tax, which will later be verified by officers through the applicant's ID card data.

In consultations conducted by the community service team with Pasar Rebo UPPPD officers, it was stated that the PBB transfer application should be submitted no later than the end of January 2026 so that the 2026 PBB Tax Return (SPPT) could be issued in the name of the owner that corresponds to the land certificate and the Deed of Sale and Purchase. This information encouraged partners to be more motivated in completing all required documents to expedite the PBB transfer or name transfer process. In early April 2026, the 2026 PBB Tax Return (SPPT) was issued and could be accessed and downloaded online. After verification, it was discovered that the four partners who had previously applied for the PBB transfer or name transfer successfully obtained the ownership data change to their respective names. These results indicate that the assistance and administrative process for the PBB transfer went smoothly.

Of the four partners, three received a PBB payment exemption for 2026. Meanwhile, one partner, Mr. Komarul, remains liable for PBB payment. Based on confirmation with the Regional Tax Collection Service Unit (UPPPD), Mr. Komarul's taxable property is categorized as non-residential because it is used as a rental house. Therefore, the tax object is not included in the category that receives PBB exemption, considering that rented houses are seen as assets that have a business function or generate economic income.

The results of the activity indicate that the public's low understanding of PBB policies, particularly regarding regulatory changes and the digitalization of services, remains a major issue. Lack of awareness regarding the implementation of e-SPPT and changes to the tax exemption scheme indicates an information gap between the government and the public. These findings align with previous studies that found that public tax literacy remains relatively limited, particularly among informal groups (Raiyan et al., 2025).

The main problem identified lies not only in knowledge but also in inconsistencies in administrative data, particularly regarding ownership of taxable objects. Many participants possess valid proof of ownership, such as land certificates, but have not yet transferred their property tax (PBB). This situation directly impacts the tax liability status, which remains attached to outdated data, potentially leading to an undue tax burden and the risk of future disputes. This reinforces the findings (Muhrim, 2020), and (Pratama et al., 2025) that irregularities in tax administration can trigger legal and administrative problems.

The increase in pre- and post-test scores indicates that the educational approach combined with hands-on practice and mentoring is effective in increasing community understanding. This method not only provides information but also helps participants apply their knowledge concretely, particularly in the process of checking and managing PBB mutations. The increase in post-test scores compared to pre-test scores in this activity aligns with the results of the community service carried out by the community (Sukaesih & Miswan, 2023); (Farida et al., 2022); (Kartika et al., 2024); (Paranita et al., 2020); (Sukaesih et al., 2025) ; .

However, the assistance also revealed that the PBB transfer process still faces various obstacles, such as incomplete documents, discrepancies in identity data, and limited financial capacity to meet outstanding tax obligations. Furthermore, administrative processes, such as obtaining heir certificates, require time and coordination between parties, which poses a particular challenge for participants, especially older ones.
The success of some participants in completing PBB transfers and obtaining tax exemptions demonstrates that this community service activity has a real impact. On the other hand, the fact that some participants have not yet completed the transfer process underscores the importance of ongoing support and synergy between the community and government agencies.

4. CONCLUSION

The conclusions of the community service activities are as follows:

1. Community service activities conducted at the Majelis Taklim Mar a'tus Sholihah regarding Land and Building Tax (PBB) policies, particularly regarding regulatory changes and the importance of PBB transfers or name changes, are still relatively low. This is evident in the fact that many participants still do not understand the implementation of e-SPPT, the latest tax exemption provisions.
2. The outreach and mentoring sessions proved effective in increasing participants' knowledge and understanding, as demonstrated by an increase in average scores from the pre-test to the post-test. Furthermore, these activities successfully identified a key issue faced by the community: inconsistencies in ownership data on the PBB SPPT, either due to the property still being in the name of the previous owner or deceased family members.
3. Through the mentoring provided, some participants successfully completed the PBB transfer process, resulting in more orderly ownership data that aligns with actual conditions. Another positive impact was a reduction in the tax burden for participants who met the exemption criteria after the transfer.
4. Overall, this activity demonstrates that tax education coupled with direct community-based mentoring is effective in increasing public awareness, understanding, and compliance with tax obligations. Therefore, continued similar programs and support from various parties are needed to ensure orderly tax administration and increase community participation in supporting regional development.

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