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THE BOBOK BUMBUNG TRADITION AND LAND AND BUILDING TAX COMPLIANCE: RESIDENTS' PERCEPTIONS IN PESANGGRAHAN VILLAGE, INDONESIA

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ABSTRACT

This study aims to analyze how residents of Pesanggrahan Village perceive and interpret Land and Building Tax (PBB-P2) payments through the local Bobok Bumbung tradition and to understand the role of this tradition in the community's social and cultural context. This study employs a descriptive qualitative method. Data were collected through in-depth interviews with taxpayers, village officials, and community leaders, supplemented by documentation. The data were analyzed using reflexive thematic analysis guided by the Theory of Planned Behavior (TPB) and the Institutional Perspective. The findings indicate that Bobok Bumbung functions as an informal institution that operates alongside formal tax obligations. It serves as a social mechanism, a form of gradual saving, and a communal celebration that helps residents prepare funds for PBB payments and manage their financial resources when payment deadlines approach. However, the findings reveal that PBB payment compliance in Pesanggrahan Village was already established, with taxes consistently paid in full before the Bobok Bumbung tradition was revived. Therefore, the tradition cannot be considered the primary cause of the emergence or direct improvement of tax compliance. This study concludes that Bobok Bumbung is better understood as a local wisdom-based supporting mechanism that facilitates the preparation and payment of PBB within a positive and harmonious social environment.

1. INTRODUCTION

Land and Building Tax (PBB) is a tax obligation that must be fulfilled by the public in accordance with applicable regulations (Afrian et al., 2023). Research has long shown that compliance is not determined by enforcement alone, because tax morale, trust, and social norms also shape voluntary compliance (Kirchler et al., 2008; Torgler, 2007). Recent Indonesian evidence points the same way: stronger societal compliance norms raise tax filing compliance within communities, although they do not substantially change the amount of tax paid (Arsal et al., 2025). In rural areas, compliance is also tied to residents' circumstances and experience in meeting the obligation (Herlita et al., 2025), and local governments still face payment delays (Afrian et al., 2023). Formal regulations do not necessarily encourage uniform payment across social characteristics (Allyreza et al., 2023), while conventional door-to-door collection is time-consuming and expensive (Wibowo, 2025).

In Pesanggrahan Village, Kroya District, Cilacap, Central Java, PBB payment takes place within the Bobok Bumbung tradition. Residents set aside small amounts of money in bamboo containers (*bumbung*) in the months before the tax falls due. On payment day they join a parade (*kirab*) carrying *jolen*, miniature houses holding hundreds of bumbung, and the containers are opened to pay the tax (DDTCNews, 2019; Wicaksono, 2018). Media reports describe the parade as a cultural event arranged through deliberation between the village head and village elders, with payment completed in about an hour (DDTCNews, 2019; The Jakarta Post, 2019), although sources differ on how long it has been held **[verify with village records]**. In 2019, the village reportedly collected Rp70 million from 2,056 taxpayers in a single day, 75% more than the previous year (The Jakarta Post, 2019). Historically, then, the tradition shows how a village-level

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cultural initiative turned a state obligation into an annual communal event. Its social significance lies in three features. Saving in small amounts spreads the burden over time, the parade makes payment public and shared, and the event ties payment to the community's customary norms and cultural identity (Saputri, 2024; Syafridayani et al., 2023). Encouragement from family, neighbors, and traditional leaders, along with communal social control at the village hall, reinforces this (Nadiah et al., 2023). Even so, the existence of a tradition cannot be assumed to produce compliance without understanding how its practitioners interpret it (Guerra & Harrington, 2023).

Cultural traditions and informal institutions help explain such practices. Tax culture covers the formal and informal values, norms, beliefs, and practices that shape how people view the tax system (Yoga et al., 2025). Informal institutions are unwritten rules enforced socially that can complement, substitute for, or compete with formal rules (Helmke & Levitsky, 2004; North, 1991). A recent review of research from 2015 to 2025 shows growing attention to culture in tax compliance and recommends qualitative exploration of local cultures and of how cultural values interact with trust in institutions (Yoga et al., 2025). In Bali, a qualitative case study examined how adat villagers' non-compliance with PBB-P2 on village yard land (*tanah pekarangan desa*) relates to local customary concepts (Putrawan & Yasa, 2023). Yet cultural values do not automatically result in compliance when transparency and tax benefits have not been experienced (Afrian et al., 2023; Guerra & Harrington, 2023). Bobok Bumbung can therefore be viewed as an informal institution operating alongside formal state rules such as PBB and SPPT regulations (Saputri, 2024).

Community-based financial practices add another dimension. Rural Indonesian communities continue to rely on trust-based savings arrangements such as *jula-jula*, which operate through social ties and shared norms rather than formal contracts (Herispon et al., 2025). A recent systematic review also finds a strong relationship between social capital (networks, trust, and shared norms) and community-based financing (Raharja et al., 2026). Bumbung savings are individual rather than rotating, but they can be expected to rely on similar social mechanisms. This appears in the habit of saving small change daily, which increases financial readiness when the tax falls due (Daulay & Aisyah, 2023). To read these practices, this study combines two theories. The Theory of Planned Behavior explains that action is driven by intentions shaped by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). Institutional Theory explains how formal and informal rules shape behavior (North, 1991). Together they allow analysis of both the individual (micro) and social-order (macro) dimensions of how residents give meaning to paying PBB (Wibowo, 2025).

Previous studies have limitations that this research seeks to address. First, studies of PBB compliance mostly examine awareness, knowledge, socialization, sanctions, economic conditions, and payment mechanisms (Allyreza et al., 2023; Ataya & Sari, 2025; Daulay & Aisyah, 2023), treating culture at most as one variable among many (Nadiah et al., 2023). Second, regional tax research still relies largely on quantitative approaches, and the culture-based literature remains broad, calling for qualitative exploration of specific local cultures (Guerra & Harrington, 2023; Yoga et al., 2025). Third, local-wisdom studies on PBB tend to focus on non-compliance or report inconsistent links between cultural values and compliance, and rarely explain the meanings residents attach to the cultural practice itself (Afrian et al., 2023; Putrawan & Yasa, 2023). Fourth, research on community-based finance concentrates on rotating savings groups, not on savings traditions tied to tax payment (Herispon et al., 2025; Raharja et al., 2026). Finally, Bobok Bumbung has mostly been reported in media coverage, and scholarly work on how Pesanggrahan residents experience and interpret it remains limited (Febriyani et al., 2025).

Therefore, this study uses a qualitative approach to understand how residents view PBB obligations, interpret Bobok Bumbung, and link its traditional values to their payment experiences, through "Tradisi Bobok Bumbung dan Kepatuhan Pajak: Persepsi Warga Desa Pesanggrahan dalam Pembayaran PBB."

2. METHODS

This study employs a qualitative research method with a descriptive approach to explore and describe the perceptions, experiences, and interpretations of the residents of Pesanggrahan Village regarding Rural and Urban Land and Building Tax (PBB-P2) payments through the local tradition of Bobok Bumbung. The qualitative method was selected because this study does not aim to test hypotheses or

statistically measure relationships between variables. Instead, it seeks to gain an in-depth understanding of a phenomenon based on the experiences and perspectives of the people involved (Villamin et al., 2025). Accordingly, the Bobok Bumbung tradition is examined within the local community's social and cultural context as a local practice related to the fulfillment of tax obligations (Mariti et al., 2024; Wibowo, 2025).

The research was conducted in Pesanggrahan Village on October 3, 2026. The location was selected because the local community is familiar with the Bobok Bumbung tradition, which involves setting aside money in bamboo savings containers that can be used to help meet PBB-P2 payment obligations. This condition is relevant to the research objectives, namely exploring community perceptions of PBB-P2 obligations and understanding the relationship between local traditions and tax compliance.

The data consisted of primary and secondary data. Primary data were obtained through in-depth interviews with six informants who had relevant knowledge, experience, or involvement in PBB-P2 payments and the Bobok Bumbung tradition. The interviews were conducted using a semi-structured interview guide with open-ended questions, allowing informants to freely express their experiences, opinions, and perspectives. The interview questions covered community perceptions of PBB-P2 payment obligations, the meaning of the Bobok Bumbung tradition, and informants' views on the relationship between the tradition and tax compliance.

Secondary data were obtained through a literature review of scientific journals, books, previous studies, and tax regulations relevant to PBB-P2, tax compliance, and local wisdom. In addition, documentation, including photographs of interview activities and materials associated with the Bobok Bumbung tradition, was used to support and complement the information collected during the research (Afrian et al., 2023; Wibowo, 2025).

Informants were selected using purposive sampling, a technique in which participants are deliberately chosen based on specific considerations relevant to the research objectives. The selection criteria included their knowledge, experience, and involvement in the Bobok Bumbung tradition and PBB-P2 payments in Pesanggrahan Village.

The study involved six informants with different roles and perspectives. The Village Head was selected as a key informant because of their role as the initiator of the Bobok Bumbung tradition in Pesanggrahan Village. The Head of the Hamlet and the Neighborhood Association (RT) Chairperson were also selected as key informants because they assist in implementing and maintaining the tradition, particularly through coordination and encouraging community participation. Meanwhile, the Youth Organization Chairperson and two residents were selected as supporting informants because of their experiences and involvement in community life, particularly in relation to the Bobok Bumbung tradition and PBB-P2 payments. The details of the research informants are presented in Table 1.

Table 1. Research Informants

Code	Gender	Position	Category
KD	Male	Village Head	Key Informant
KDs	Male	Head of Hamlet	Key Informant
RT	Male	RT Chairperson	Key Informant
W1	Male	Youth Organization Chairperson	Supporting Informant
W2	Female	Resident 2	Supporting Informant
W3	Female	Resident 3	Supporting Informant

The research focused on three main aspects: community perceptions of PBB-P2 payment obligations, community interpretations of the Bobok Bumbung tradition, and the relationship between the tradition and tax compliance. In addition, the study considered social, cultural, economic, and institutional factors that, from the community's perspective, may support or hinder the fulfillment of tax obligations. The relationship between the Bobok Bumbung tradition and tax compliance was not assumed to represent an established

causal relationship but was examined based on the informants' experiences and perspectives within the local social and cultural context (Guerra & Harrington, 2023).

Data were analyzed using reflexive thematic analysis within a descriptive qualitative framework. This method was employed to identify, develop, and interpret patterns of meaning or themes emerging from the interviews and supporting research data (Byrne, 2022). The analysis followed six phases: (1) familiarization with the data by reading and reviewing all interview information; (2) generating initial codes by identifying information relevant to the research focus; (3) developing themes by grouping codes with similar meanings; (4) reviewing themes by examining their consistency with the overall dataset; (5) defining and naming themes by clarifying the meaning and scope of each theme; and (6) producing the research report based on the developed themes. These phases enabled the interview data to be systematically organized and interpreted to provide an in-depth understanding of the phenomenon under investigation (Byrne, 2022).

To interpret the research findings, the Theory of Planned Behavior (TPB) was used as a theoretical framework for understanding community attitudes toward PBB-P2 payments, subjective norms related to social influences, and perceived behavioral control concerning residents' perceptions of their ability and ease in fulfilling tax obligations (Ajzen, 1991). In addition, the Institutional Perspective was employed to examine the relationship between formal tax regulations and informal norms reflected in the Bobok Bumbung tradition (North, 1991). Both perspectives served as frameworks for interpreting the research findings rather than as instruments for testing causal relationships between variables.

Data trustworthiness was assessed through source triangulation and member checking to enhance the credibility of the research findings (Husnullail et al., 2024). Source triangulation was conducted by comparing information obtained from all six informants, particularly those representing the village government, local administrative officials, and community members. This comparison aimed to identify both similarities and differences in their perspectives regarding the Bobok Bumbung tradition and PBB-P2 payments. Furthermore, member checking was conducted by reconfirming interview summaries with the respective informants. This process aimed to ensure that the information recorded and interpreted by the researcher accurately reflected the informants' intended meanings and experiences.

3. RESULTS AND DISCUSSIONS

Community Perceptions of PBB Payment Obligations

Based on the interview findings, the residents of Pesanggrahan Village generally perceive Land and Building Tax (PBB) payment as an obligation that must be fulfilled. This perception is reflected in the statements of residents who emphasized that paying taxes is a responsibility that cannot be neglected. One resident stated, "Paying taxes is mandatory. It is something that must be fulfilled" (W2 and W3, 2026). This statement indicates that the obligation to pay PBB is widely understood as part of the community's responsibility.

A similar perspective was expressed by W1, the Chairperson of the Youth Organization, who stated that residents would continue paying taxes even if the Bobok Bumbung tradition were no longer conducted. According to W1, tax payment remains a government-mandated obligation regardless of whether the tradition is maintained (W1, 2026). This suggests that community awareness of tax obligations does not entirely depend on the existence of the Bobok Bumbung tradition.

However, acceptance of tax obligations does not necessarily mean that the amount of tax payable is considered affordable. KDs explained that although most residents recognize tax payment as an obligation, increases in PBB amounts have become a financial burden for some households. Similarly, RT mentioned that certain residents experienced difficulties due to significant increases in their tax bills, with some payments reportedly reaching IDR 1 million (RT, 2026). These figures represent the informant's account of the situation and should not be interpreted as officially established increases applicable to all taxpayers.

These findings indicate that community perceptions of PBB involve two aspects: acceptance of tax payment as an obligation and concerns regarding the financial burden associated with the amount payable. Therefore, although residents generally understand their tax responsibilities, their ability to fulfill these obligations remains influenced by their economic circumstances. This situation provides an important

context for understanding the role of Bobok Bumbung in helping residents gradually prepare funds for tax payments.

The Meaning of the Bobok Bumbung Tradition in Community Social and Cultural Life

The Bobok Bumbung tradition carries economic, social, and cultural significance for the residents of Pesanggrahan Village. The tradition involves gradually setting aside money in a bamboo savings container, which is opened when the time comes to pay PBB. This practice reflects an inherited saving habit that was traditionally carried out using bamboo containers. KD explained that the Bobok Bumbung initiative began in 2015 through discussions involving neighborhood representatives, community leaders, religious figures, and traditional leaders. The practice of saving money in bamboo containers was revived as an alternative method of preparing funds for PBB payments (KD, 2026). This explanation demonstrates that Bobok Bumbung was developed by connecting an inherited cultural practice with the community's tax payment obligations. The cultural significance of this tradition was also emphasized by KDs, who explained that Bobok Bumbung represents an effort to preserve ancestral customs. Although bamboo savings containers were traditionally used to save money for various household needs, their function in Pesanggrahan Village has gradually become more specifically associated with preparing funds for PBB payments (KDs, 2026). Thus, the tradition connects inherited cultural values with the practical needs of the community.

Beyond its economic function, Bobok Bumbung also serves as a means of strengthening social relationships. W1 explained that the tradition is not merely an activity for collecting money to pay taxes but also an opportunity for residents to maintain social connections and preserve local culture (W1, 2026). The communal activities accompanying tax payments create opportunities for interaction and strengthen relationships among residents.

The involvement of different generations is another important aspect of the tradition. RT explained that children, teenagers, young adults, mothers, and older residents participate in the Bobok Bumbung activities (RT, 2026). This involvement provides opportunities for younger generations to become familiar with local cultural practices and participate in maintaining their continuity. However, participation in the activities does not necessarily indicate that all generations share the same understanding of tax obligations.

Regarding the beginning of the tradition, differences emerged between the informants' accounts. KD identified 2015 as the starting year, whereas RT referred to 2016. Based on the available interview data, the exact starting year cannot be conclusively established without supporting documentation.

Overall, Bobok Bumbung represents more than a mechanism for collecting money to pay PBB. It functions as a means of preserving traditional saving practices, strengthening relationships among residents, and encouraging participation across generations. These findings demonstrate how local cultural practices are connected to the fulfillment of formal tax obligations in Pesanggrahan Village.

The Relationship Between the Bobok Bumbung Tradition and PBB Tax Compliance

The interview findings indicate that Bobok Bumbung is associated with the way residents prepare for and carry out their PBB payments. Through the practice of saving small amounts of money gradually, residents have an opportunity to accumulate funds before the payment deadline. Consequently, they do not have to provide the entire payment amount at once. W1, the Chairperson of the Youth Organization, considered the tradition helpful because it creates a more enjoyable atmosphere for fulfilling tax obligations. According to W1, residents tend to focus on the communal activities accompanying the event, making tax payment feel less like a formal administrative obligation and more like a shared community activity (W1, 2026). This suggests that the social and cultural activities associated with Bobok Bumbung contribute to a more positive experience of fulfilling tax obligations.

The economic function of the tradition is reflected in the practice of saving small amounts of money over time. Residents explained that setting aside small amounts, such as IDR 5,000, allows them to gradually accumulate sufficient funds for tax payments. One resident stated that this practice makes payments feel more manageable because residents do not have to provide the entire amount at once (W2 and W3, 2026).

Nevertheless, the relationship between Bobok Bumbung and tax compliance must be interpreted carefully. KD explicitly explained that PBB payments in Pesanggrahan Village had already been consistently settled before the tradition was reintroduced. According to KD, residents had fulfilled their tax obligations even before 2015. Bobok Bumbung was subsequently revived to facilitate payment preparation while preserving local cultural practices (KD, 2026).

This finding is particularly important because it indicates that the tradition was not the original cause of tax compliance in Pesanggrahan Village. Instead, it was introduced as an additional mechanism to make payment preparation more convenient and to revive an inherited cultural practice.

This perspective is consistent with W1's explanation that Bobok Bumbung essentially serves as an intermediary for tax payments. Residents had continued paying taxes before the tradition existed, although payments were previously made through different arrangements and were not necessarily completed collectively on the same day (W1, 2026). Furthermore, residents explained that they would continue paying PBB even if Bobok Bumbung were discontinued. Before the tradition was reintroduced, residents could save money independently and submit their payments through their neighborhood representatives when sufficient funds had been collected (W2 and W3, 2026). This indicates that alternative mechanisms for fulfilling tax obligations already existed within the community.

Based on these findings, Bobok Bumbung is more appropriately understood as a social and cultural mechanism that supports financial preparation, payment coordination, and the collective experience of fulfilling tax obligations. Since this study focuses on informants' perceptions and experiences rather than statistically measuring changes in compliance, the available evidence is insufficient to establish that Bobok Bumbung directly increases PBB tax compliance.

The claim that compliance preceded the tradition carries the main weight of this study's argument, so Table 2 sets out the evidence behind it and behind the other themes: which informants or documents support each theme, and where the evidence is limited. Three points follow from the table. First, the central finding is corroborated across different positions. The statement that PBB had been paid consistently before the tradition was revived comes from the Village Head (KD, 2026), but the same pattern appears in the account of the Youth Organization Chairperson, who describes the tradition as an intermediary for payment (W1, 2026), and in the accounts of the residents, who describe saving independently and handing funds to their neighborhood representatives before the tradition existed (W2 and W3, 2026). The village government, a community organization, and taxpayers therefore point in the same direction. Second, the informants who value the tradition also say they would keep paying without it (W1, 2026; W2 and W3, 2026). This counterfactual statement bears directly on the question of causality, and none of the accounts reported above attributes the decision to pay to the tradition itself. Third, the tradition changes how payment is prepared, not how much is owed: the burden of higher bills described by KDs and RT remains after the tradition is introduced (KDs, 2026; RT, 2026).

The secondary evidence needs equally careful reading. Media reports state that in 2019 the village collected about IDR 70 million from 2,056 taxpayers in a single day, 75% more than in the previous year (The Jakarta Post, 2019), and that payment was completed in about an hour (DDTCNews, 2019). These figures describe how much was collected on the day of the event. On their own they cannot distinguish between a rise in compliance and a change in when and how existing payments were collected. The interview data favor the second reading: W1 and the residents describe earlier payments made through different arrangements, including saving independently and submitting funds through neighborhood representatives once enough had accumulated, rather than collectively on one day (W1, 2026; W2 and W3, 2026). On this reading, Bobok Bumbung concentrates and publicly stages payments that residents were already making. Testing it would require village PBB payment records for the years before and after the tradition was revived, which were not part of the data set of this study.

Table 2. Evidence Matrix for the Main Themes

Theme	Supporting evidence (informants and documents)	Strength and limits of the evidence
PBB payment is an obligation	W2 and W3: "Paying taxes is mandatory. It is something that must be fulfilled." W1: residents would continue paying even if the tradition ended. (W1, W2, W3; 3 of 6)	Perception shared by residents and a community leader. Does not measure actual payment behavior.
The tax amount is a burden for some households	KDs: increases in PBB have become a financial burden for some households. RT: some bills reportedly reached IDR 1 million. (KDs, RT; 2 of 6)	Informants' accounts. The amounts are not officially verified and do not apply to all taxpayers.
Gradual saving eases payment preparation	W2 and W3: saving IDR 2,000–5,000 per day makes payment more manageable. W1: saving small amounts from daily shopping is a familiar habit. DDTCNews (2019) and Wicaksono (2018) describe the practice. (W1, W2, W3; 3 of 6)	Self-reported practice. Documents describe the practice but not its effect on individual households.
Communal and cultural meaning	KD: revived through deliberation among neighborhood representatives and community, religious, and traditional leaders. KDs: preserving ancestral customs. W1: maintaining social ties. RT: participation of all age groups and solidarity. (KD, KDs, W1, RT; 4 of 6)	Shows participation and meaning. Does not show how each generation understands tax obligations.
Compliance preceded the tradition	KD: payments were consistently settled before the tradition was revived. W1: the tradition is an intermediary for payment. W2 and W3: residents saved independently and paid through neighborhood representatives. (KD, W1, W2, W3; 4 of 6)	Corroborated by three roles (village government, community organization, residents). No official payment records were used.
Trust and information flow	RT: residents trust officials who are open with information; reported anti-corruption village status. W2 and W3: information passes from neighborhood representatives to village officials and residents through messaging groups. (RT, W2, W3; 3 of 6)	Perception only. Informants lack direct knowledge of internal financial management.
Divergence on the start year	KD: 2015. RT: 2016. Media sources also differ.	Unresolved without documentation.

Note. Counts show how many of the six informants support each theme, based on the interview material reported in this article.

Two limits qualify this evidence. Four of the six informants hold village or community positions (KD, KDs, RT, W1), and Table 1 does not identify any informant as a household outside the tradition, so the views of non-participants are not represented. The corroboration from W2 and W3 reduces this concern but does not remove it. In addition, the informants disagree on when the tradition began (2015 according to KD, 2016 according to RT), so the timeline on which the before-and-after argument rests should be confirmed with village records.

Social, Cultural, Economic, and Institutional Factors Associated with PBB Compliance

PBB compliance in Pesanggrahan Village cannot be understood solely through the existence of the Bobok Bumbung tradition. The interview findings reveal several factors associated with the fulfillment of tax obligations, including social and cultural conditions, household economic circumstances, and relationships of trust between residents and the village government.

1 Social and Cultural Factors

Social and cultural factors are reflected in the sense of togetherness developed through Bobok Bumbung activities. The tradition brings residents together and encourages participation from different age groups. RT explained that the practice of saving money in bamboo containers and collectively submitting the funds when tax payments are due reflects the community's spirit of solidarity and harmony (RT, 2026).

W1 also explained that social closeness among residents contributes to the acceptance of the tradition. Since residents generally know one another, collective activities and awareness of the importance of village development can encourage participation. W1 also emphasized that the practice of saving small amounts from daily shopping expenses has become familiar to the community (W1, 2026).

The involvement of younger generations further supports the social and cultural continuity of the tradition. Children, teenagers, adults, and older residents participate in the activities, providing opportunities for interaction across generations. However, the interview findings primarily demonstrate participation in the tradition rather than differences in each generation's understanding of PBB obligations.

Overall, social and cultural factors are reflected in community solidarity, close relationships among residents, awareness of village development, and the preservation of local customs. These factors create a supportive social environment for implementing Bobok Bumbung, although they do not independently establish that the tradition has increased tax compliance.

2 Economic Factors

Economic factors are closely related to residents' ability to prepare funds for PBB payments. Based on the interviews, increases in tax amounts have created financial difficulties for some residents. KDs and RT both indicated that higher tax payments have become a burden for certain households (KDs, 2026; RT, 2026).

In this situation, the Bobok Bumbung tradition is perceived as a helpful way to prepare payment funds gradually. Residents can save small amounts according to their financial capacity, such as IDR 2,000 or IDR 5,000 per day. These accumulated savings can then be used when PBB payments become due (W2 and W3, 2026).

W1 also explained that the annual nature of the event and the habit of saving gradually make the process more manageable for residents. Furthermore, the event provides opportunities for local micro, small, and medium enterprises (MSMEs) to participate in economic activities during the celebration (W1, 2026).

Nevertheless, these benefits do not eliminate the economic burden associated with tax obligations. Rather, Bobok Bumbung provides an alternative way to organize financial preparation, while the amount of tax payable and the financial capacity of individual households remain important considerations.

3 Institutional Factors and Trust in the Village Government

Trust in the village government also emerged as an important aspect of the interview findings. This trust is associated with information delivery, communication through neighborhood representatives, and residents' understanding of the PBB payment process.

RT explained that residents generally trust village officials because they perceive the village government as open in providing information. RT also referred to the village's reported status as an anti-corruption village (RT, 2026). However, this statement represents the informant's perception and should not be interpreted as an independently verified assessment of village governance or financial administration.

Residents also explained that information regarding payments and fund management is communicated through neighborhood representatives and community messaging groups. One resident described how information is distributed from neighborhood representatives to village officials and subsequently shared with residents through communication groups (W2 and W3, 2026).

This indicates that residents' perceptions of transparency are influenced by the information they receive through local communication channels. However, the informants also acknowledged that they do not have direct knowledge of all internal administrative and financial management processes.

Therefore, communication between neighborhood representatives, village officials, and residents forms part of the institutional context supporting the implementation of Bobok Bumbung. Accessible information may contribute to residents' trust in the village government. Nevertheless, this study describes informants' perceptions and does not independently examine or audit the village government's financial management or tax administration.

Synthesis of Findings Based on the Theory of Planned Behavior and Institutional Perspective

The two frameworks are used here at different levels of one argument rather than as parallel readings. The Theory of Planned Behavior (TPB) addresses the individual level: whether residents intend to pay, through attitude and subjective norms, and whether they can carry out that intention, through perceived behavioral control (Ajzen, 1991). The Institutional Perspective addresses the rules within which individuals act: the formal constraint that makes payment compulsory, and the informal constraints that shape how, when, and with whom payment is made (North, 1991). The two levels are linked because

institutions structure the costs, timing, and information on which perceived control and social expectations rest (North, 1991). Both frameworks serve as interpretive lenses and not as instruments for testing causal relationships. Table 3 maps each finding to both frameworks and states what the evidence allows us to conclude.

Table 3. Integration of Findings with the Theory of Planned Behavior and the Institutional Perspective

Finding (source)	TPB reading	Institutional reading	What the evidence supports
PBB payment is seen as an obligation (W1, W2, W3)	Attitude: positive evaluation of paying	Formal institution: statutory obligation and administrative procedure	The intention to pay is anchored in the formal rule and existed before the tradition.
The tax amount is a burden (KDs, RT)	Perceived behavioral control: resource constraint	Formal institution: amount set outside the village	The tradition does not change the amount owed, which limits what a local mechanism can do.
Gradual saving of small sums (W1, W2, W3)	Perceived behavioral control: availability of resources and ease of paying	Informal institution: lowers the liquidity and coordination costs of payment	The clearest channel through which the tradition operates.
Deliberation, kirab, and participation across generations (KD, KDs, W1, RT)	Subjective norm: visible social expectation and support	Informal institution: shared custom and collective, public payment	Supports a favorable social setting. Evidence that it pressures individual decisions is insufficient.
Trust and information through RT and messaging groups (RT, W2, W3)	Background beliefs behind attitude and norms	Interface between formal rule and informal practice: officials and RT as intermediaries	Perceived transparency may support willingness to pay. Perception only, not verified.
Compliance preceded the tradition (KD, W1, W2, W3)	Intention already formed before the tradition	Informal institution complements the formal rule instead of substituting for or competing with it (Helmke & Levitsky, 2004)	Bobok Bumbung is a supporting mechanism, not the origin of compliance.

1 Individual-Level Reading: Theory of Planned Behavior

Attitude toward paying PBB is positive and does not depend on the tradition. Residents describe tax payment as mandatory (W2 and W3, 2026), and W1 states that residents would continue to pay if the tradition ended (W1, 2026). This attitude is tempered by concern about the amount, since KDs and RT report that increases have burdened some households (KDs, 2026; RT, 2026). Acceptance of the obligation and doubts about affordability therefore coexist, which fits the view that trust and tax morale shape voluntary compliance (Kirchler et al., 2008; Torgler, 2007) while the capacity to pay remains a separate consideration.

Subjective norms are made visible by the tradition. Payment is arranged through deliberation among neighborhood representatives and community, religious, and traditional leaders (KD, 2026), accompanied by a public parade, and described by RT and W1 in terms of solidarity, social closeness, and participation of all age groups (RT, 2026; W1, 2026). Because compliance was already established, these expectations are more plausibly reinforcing an existing intention than creating one. No informant is reported to have said that social pressure is the reason for paying, so the interview data do not support a stronger claim.

Perceived behavioral control is where the data are most specific. Residents set aside IDR 2,000 or IDR 5,000 per day (W2 and W3, 2026) or small change from daily shopping (W1, 2026), so that they do not have to provide the whole amount at once. This is consistent with evidence that saving small change daily raises financial readiness when tax falls due (Daulay & Aisyah, 2023). The tradition changes how the amount is prepared, not the amount itself. It resembles the finding that stronger social norms improve compliance behavior without substantially changing the amount of tax paid (Arsal et al., 2025). In TPB terms, Bobok

Bumbung acts mainly on the ease of carrying out an intention that residents already hold, and secondarily on social support for it.

2 Institutional-Level Reading

The formal institution consists of the PBB obligation, its payment requirements, and administrative procedures set by the state. Bobok Bumbung is an informal institution because it rests on an inherited saving practice and on shared customs and not on a written rule (North, 1991). Following the typology of Helmke and Levitsky (2004), it is best classified as complementary: it operates within the formal rule and helps people meet it, without replacing or contradicting it. This is consistent with KD's account that the tradition was revived to facilitate payment while preserving local heritage, and that payment had already been settled before 2015 (KD, 2026).

North (1991) argues that institutions reduce uncertainty and the costs of interaction. The evidence is consistent with this function. Saving in small amounts spreads the financial cost over time, and a single scheduled event reduces coordination effort, with payment reportedly completed in about an hour (DDTCNews, 2019). Village officials and neighborhood representatives pass payment information to residents (W2 and W3, 2026), connecting the formal rule to community practice. Trust in these actors is a perception that informants could not verify against internal financial management (RT, 2026), yet trust and perceived transparency are widely linked to voluntary compliance (Fitriandi et al., 2026; Kirchler et al., 2008), and cultural values alone do not produce compliance when transparency is not experienced (Afrian et al., 2023; Guerra & Harrington, 2023). One element of North's framework remains untested here: the data do not show informal sanctions for non-payment, so the enforcement dimension of the tradition cannot be assessed.

3 Integrated Interpretation

Read together, the two frameworks support three connected propositions. First, the formal institution establishes the obligation and, through a positive attitude, the intention to pay, which explains why compliance was already in place before 2015. Second, the informal institution acts on the conditions under which that intention is carried out: it lowers the cost and effort of preparing and coordinating payment, which is mainly a matter of perceived behavioral control, and it provides a shared and visible social setting, which is a matter of subjective norms. Third, trust in officials and information channels connects the two levels, while the size of the tax bill sets a limit that the tradition cannot remove. This explains why residents value Bobok Bumbung and credit it with making payment easier, yet do not describe it as the reason they pay.

4 Positioning the Findings Against Previous Studies

Studies of PBB compliance mostly ask which determinants, such as knowledge, socialization, sanctions, and income, explain compliance (Allyreza et al., 2023; Ataya & Sari, 2025; Herlita et al., 2025). This study asks a different question: what a local practice does within compliance that already exists. The answer qualifies the culture-and-compliance literature (Guerra & Harrington, 2023; Wibowo, 2025; Yoga et al., 2025). Culture can shape the way and the meaning of paying, here through savings, shared celebration, and community identity, without being the source of the baseline obligation. The same pattern is compatible with studies that link local customs and values to tax practice in other regions (Nadiah et al., 2023; Syafridayani et al., 2023), though the present data show support, not a causal effect. The findings also add to research on community-based finance. Trust-based arrangements such as jula-jula rely on social ties and shared norms (Herispon et al., 2025), and social capital is closely related to community-based financing (Raharja et al., 2026). Bumbung savings are individual, not rotating, yet residents still depend on neighborhood representatives and village communication channels to turn individual savings into collective payment. This suggests that social capital supports the execution of payment even when the savings themselves are private.

These interpretations are limited to one village, six informants, and perceptions gathered on a single occasion. They show how residents understand the role of Bobok Bumbung, not its measured effect on compliance. Comparing payment records before and after 2015, or comparing with villages that do not have a similar tradition, would be the most direct way to test the interpretation developed here.

4. CONCLUSION

This study provides theoretical and methodological contributions by integrating the Theory of Planned Behavior (TPB) and the Institutional Perspective through a descriptive qualitative approach using reflexive thematic analysis. This integration explains how the local tradition of Bobok Bumbung functions as an informal institution that bridges formal tax regulations and local cultural values. Empirically, this study contributes to the understanding that local wisdom is more appropriately viewed as a supporting mechanism, such as a social mechanism, gradual economic arrangement, and communal celebration that helps reduce residents' psychological burdens and liquidity constraints, rather than as the primary cause of tax compliance. For future research, researchers are encouraged to explore this phenomenon further by verifying qualitative data through quantitative data or conducting causal relationship testing to objectively measure the level of tax compliance. Furthermore, future studies may expand the research scope to other rural areas with different characteristics of local wisdom and conduct a more in-depth analysis of transparency in village financial administration.

The implications of this study's findings cover practical and policy aspects for local governments and village officials. For tax authorities and village governments, this study indicates that a humanistic tax collection approach based on local wisdom, such as collective saving activities incorporated into cultural events, can serve as an alternative supporting approach in tax collection. Traditions such as Bobok Bumbung have the potential to support the gradual preparation of PBB payments, strengthen social interactions, and help communities manage fund availability before the payment deadline. The policy implication is that local governments are encouraged not to rely solely on rigid regulations, sanctions, or formal socialization, but also to embrace local social norms and communal practices as supporting mechanisms for local tax collection.

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