

MODERATING TAX INCENTIVES AND TAX SOCIALIZATION ON THE EFFECT OF FINANCIAL CONDITIONS ON TAXPAYER COMPLIANCE DURING THE COVID-19 PANDEMIC

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ABSTRACT

The purpose of this study is to obtain empirical evidence of the effect of financial condition on taxpayer compliance, to obtain empirical evidence of tax incentives and taxation socialization moderating the effect of financial condition on taxpayer compliance. This research was conducted at the Tax Office in Badung Regency using primary data obtained from questionnaires. The method of determining the sample using the convenience sampling method, namely the type of sample selection from population elements whose data is easily obtained by researchers, with 205 taxpayers as respondents. The data analysis technique used is a simple linear regression test model and moderated regression analysis (MRA). The implications of this research include two things, namely theoretical implications and practical implications.

Keywords: Covid-19 Pandemic, Taxpayer Compliance

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INTRODUCTION

One of the problems faced by a country in collecting taxes is the compliance of taxpayers in that country. Taxpayer compliance is obedient in paying taxes and arrears (Latrini and Gayatri, 2018). In addition, a problem arises, namely the Covid 19 pandemic, of course this will affect the amount of taxpayer compliance in Indonesia so that it has an impact on state revenue. Minister of Finance Sri Mulyani Indrawati in her speech at the inauguration of the new vertical organization and work system of the Directorate General of Taxes (DGT) via virtual, Monday, May 24, 2021, said that Indonesia's tax ratio fell below 9%. One measure of the success of a tax policy can be seen from the tendency of increasing state revenues from the taxation sector in one period through extensification efforts, namely efforts to increase tax revenues by increasing the number of taxpayers who have not been registered or adding new types of taxes.

March 14, 2020 The Indonesian government has designated the Covid-19 outbreak as a non-natural disaster status. In general, Covid-19 has had a major impact on the management of state finances and currently, the government is in need of very large funds in order to save the country's economy which can be obtained from the tax sector. The determination of the spread of Covid-19 as a pandemic by the Government of Indonesia resulted in a weakening in the business sector which resulted in decreased economic growth and had an impact on tax revenue.

The impact of the Covid-19 pandemic has put pressure on economic growth. Restrictions on people's activities, as well as uncertainty about the future in a pandemic, have caused people's consumption power and investment space to narrow. This condition, when viewed from a taxation point of view, does not only affect tax revenues but also the taxpayer's response to tax obligations. according to (Widiiswa et al., 2021) that when in a situation of economic crisis, the incentive of taxpayers in complying with tax obligations has decreased. This is supported by research, Riyanto and Mudara, (2021) also found that the Covid-19 pandemic had a negative impact in the form of a decrease in tax revenue.

The prolonged Covid-19 pandemic period of time has impacted the financial condition of taxpayers in Badung Regency. One of the factors that need to be considered is the financial condition of taxpayers, taxpayers who have poor financial conditions good, then it tends to carry out its obligations to pay taxes. If the income received by the taxpayer has met the taxable income, then the taxpayer must pay taxes and must report the income tax received by the taxpayer to the tax office. The better the financial condition of a taxpayer, the higher the compliance in carrying out tax obligations. Vice versa, the worse the financial condition of a taxpayer, the lower the level of compliance of the taxpayer. A good financial condition of taxpayers will encourage taxpayers to

comply in carrying out their obligations or it can be said that the level of tax compliance is high (Adhimatra and Noviyari, 2018).

Research conducted by study Fatima and Adi (2019) succeeded in revealing that financial conditions affect the compliance of individual taxpayers, as well as those carried out by Adhimatra and Noviyari (2018) financial condition has a positive effect on individual taxpayer compliance, but it is different from the results of research conducted by Arini and Sumaryanto (2019) found that the results of financial conditions had no effect on taxpayer compliance, and Rahmawati (2018) revealed that financial conditions cannot moderate (no effect) in the relationship between service quality and understanding of tax regulations with taxpayer compliance.

Based on the description of the empirical research results above, it can be seen that the effect of financial condition on taxpayer compliance is varied/inconsistent or still controversial, which is thought to be due to other factors that affect the relationship between the independent variable and the dependent variable. Govindarajan and Fisher (1990) revealed that there may not be a unified research result depending on certain factors or better known as contingency factors. Murray (1990) explained that in order to reconcile conflicting results, a contingency approach is needed to identify other variables that act as moderators or mediators in the research model. Conceptually and empirically research results, there are several variables that are thought to play a moderating role in the influence of financial conditions on taxpayer compliance, two of which are the tax incentive policy contained in the Minister of Finance Regulation Number 86 of 2020 and tax socialization so that taxpayers have knowledge about the importance of pay taxes.

This tax incentive policy aims to help move the wheels of the country's economy which is experiencing a rapid decline due to the Covid-19 pandemic. The provision of tax incentives is expected to provide fresh air for taxpayers to be able to survive through the crisis period that occurred during the pandemic (Bulutoding et al., 2020). In addition, taxpayers are also expected to remain obedient to their tax obligations, not trying to be in arrears or avoid taxes. This is corroborated by the results of research Alfina and Diana (2021) as well as Latif et al., (2020) found the results that tax incentives have a positive effect on taxpayer compliance. Therefore, tax incentives can encourage taxpayers to comply with their obligations, so that it is reasonable to suspect that they can reduce the negative influence of financial conditions on taxpayer compliance.

Furthermore, the tax socialization variable is an effort made to provide information about taxation which aims to make a person or group understand about taxation so that taxpayer compliance will increase. If taxpayers are given a good and correct understanding through socialization, then taxpayers will have knowledge about the importance of paying taxes (Suardana and Gayatri, 2020). This is supported by research Fitria et al., (2021) found that tax socialization had a positive effect on taxpayer compliance, Jannah (2016) find that intensive tax socialization can increase the knowledge of prospective taxpayers on all matters relating to taxation. Study Suardana and Gayatri (2020) found that taxation socialization had an effect on taxpayers' knowledge of taxation. Without effective socialization to taxpayers, taxpayers will experience difficulties in fulfilling their tax obligations. With the positive influence of tax socialization on taxpayer compliance, it is suspected that it can reduce the negative influence of financial conditions on taxpayer compliance.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Taxpayer compliance is one of the keys to the success of the government in collecting tax revenues, not only highlighting the "forced" aspect of tax collection, but must also be followed by a series of regulations, procedures and administrative services that are clear and informative. One of the factors that need to be considered is the financial condition of the taxpayer. Financial condition is a condition that shows the economic ability of individuals to meet all their needs, using the income they have. A person's financial condition is able to affect his willingness to fulfill his tax provisions, taxpayers who have good financial conditions tend to carry out their obligations to pay taxes and vice versa. The results of empirical research have been carried out by researchers, Fatima and Adi (2019), as well as Adhimatra and Noviyari (2018) in the study found that financial conditions have a positive effect on individual taxpayer compliance. Based on the description of the basic theory, concepts and empirical research results, it can be seen that the better the financial condition, the more compliant or vice versa if the financial condition gets worse, the taxpayers tend to be disobedient.

H1: financial condition has a positive effect on taxpayer compliance.

Taxpayer compliance is one of the keys to the success of the government in collecting tax revenues, not only highlighting the "forced" aspect of tax collection, but must also be followed by a series of regulations, procedures and administrative services that are clear and informative. One of the factors that need to be considered is the financial condition of the taxpayer. Financial condition is a condition that shows an individual's economic ability to fulfill all his life needs. Taxpayers who have good financial conditions tend to carry out their obligations to pay taxes. The higher the level of compliance, it will have a direct effect on increasing tax revenue and vice versa. Tax incentives are government actions to encourage individuals and businesses (entrepreneurs) to spend money or save money by reducing the amount of tax that must be paid. The tax incentive policy aims to help move

the wheels of the country's economy which is experiencing a rapid decline due to the COVID-19 pandemic. The provision of tax incentives is expected to provide fresh air for taxpayers to be able to survive through the crisis period that occurred during the pandemic.

The results of empirical research have been carried out by researchers. Alfina and Diana (2021) as well as Latif et al., (2020) in the study revealed that tax incentives have a positive effect on taxpayer compliance. Based on the description of the basic theory, concepts and empirical research results, it can be seen that the better the financial condition, the more compliant or vice versa if the financial condition gets worse, the taxpayers tend to be disobedient and one of the government's efforts to improve taxpayer compliance is to make policies. new tax incentives.

H2: Tax incentives strengthen the positive effect of financial condition on taxpayer compliance.

Tax socialization is an important role of the government, especially the Director General of Taxes, to become a means of information and knowledge for taxpayers. Tax socialization means an effort made to provide information about taxation with the aim of making a person or group understand about taxation so that taxpayer compliance will increase. If the taxpayer is given a good and correct understanding through socialization, then the taxpayer will have knowledge about the importance of paying taxes. The results of empirical research have been carried out by researchers. fitria et al., (2021) found that tax socialization had a positive effect on taxpayer compliance, Jannah (2016), Suardana and Gayatri, (2020) In the study, it was revealed that taxation socialization had an effect on taxpayer compliance, so that taxpayers would fulfill their tax obligations. Based on the description of the basic theory, concepts and empirical research results, it can be seen that the better the financial condition the more compliant or vice versa if the financial condition is getting worse, the taxpayers tend to be disobedient and one of the government's efforts to improve taxpayer compliance is tax socialization.

H3: Tax socialization strengthens the positive effect of financial condition on taxpayer compliance.

METHODS

This research was conducted at the Tax Service Office Pratama in North Badung and South Badung. The location of this study was chosen because the percentage of individual taxpayers' compliance is still low, which allows for non-compliance. The population in this study are all individual taxpayers who report SPT in Badung Regency which includes the work area of North Badung and South Badung in 2020. This research was conducted in 2021. The population in this study are all individual taxpayers who report SPT in Badung Regency covering the work areas of South Badung and North Badung in October 2021. The reason for using individual taxpayers is because it is related to the phenomenon, namely in 2020 mandatory SPT reporting Individual taxes in Badung Regency amount to 30,182 or 22.28% of the total number of taxpayers 135,450. The percentage of reporting individual taxpayers in Badung Regency is below 50% on average. If referring to SE-18/PJ/2011 dated February 18, 2011, the level of individual taxpayer compliance in Badung Regency is still low. The number of samples that were successfully obtained from South Badung and North Badung in October 2021 amount 205 taxpayers.

The data analysis technique used is simple linear analysis and Moderated Regression Analysis (MRA). Simple linear regression analysis was used to determine the dependence of one dependent variable on only one independent variable with or without a moderator variable, and to determine the dependence of one dependent variable on the independent variables.

RESULTS AND DISCUSSION

Simple Linear Regression Test

To determine the effect of financial condition on taxpayer compliance, simple linear regression statistical analysis was used. The results of the analysis can be seen in Table 1

Table 1. Simple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized	t	Sig.
	B	Std. Error	Coefficients Beta		
1 (Constant)	17,380	2,540		6,842	0.000
Financial Condition (X1)	0.419	0.081	0.291	5.186	0.000

Primary Data, 2021

The Effect of Financial Condition on Taxpayer Compliance

In Table 1 it can be seen that the results of the statistical test of the financial condition variable obtained a regression coefficient 0.419 with a significance level of t of 0.00 based on the results of the statistical test, it can be

seen that financial condition has a positive influence on taxpayer compliance. Then hypothesis 1 which states that financial conditions have a positive effect on taxpayer compliance is accepted (H1 is accepted).

The effect of financial condition on taxpayer compliance is based on Compliance Theory, because based on Teori Obedience (Compliance Theory) means that individuals must have an obligation to obey, obey, be subject to certain teachings or regulations. One of the regulations in this case is compliance with tax regulations. Compliance assessed in this case is the obedience of all activities in accordance with applicable policies, rules, regulations and laws specifically taxpayer compliance. One of the factors that influence Taxpayer compliance is a financial condition because The better the financial condition of a taxpayer, the more obedient in carrying out tax obligations.

This is in line with research conducted by Fatima and Adi (2019), as well as Adhimatra and Noviyari (2018) examines the effect of financial conditions on individual taxpayer compliance. However, the results of this study are not in line with the results of research conducted by Arini and Sumaryanto (2019) which revealed that financial conditions have no effect on taxpayer compliance. This is due to the low income of taxpayers which has an impact on declining financial conditions, so that taxpayers do not comply in carrying out their tax obligations. The results of this analysis support the hypothesis that the better the financial condition, the greater the compliance of individual taxpayers in Badung Regency and vice versa, the less good the financial condition, the lower the compliance of individual taxpayers in Badung Regency.

Moderated Regression Analysis (MRA)

Table 2. Moderated Regression Analysis Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	28,283	0.533		53.102	0.000
Financial Condition (X1)	0.976	0.019	0.679	52,407	0.000
Tax Incentives (X2)	0.570	0.143	0.231	3.998	0.000
Tax Socialization (X3)	0.983	0.058	0.820	16,824	0.000
X1.X2	0.013	0.004	0.275	3.299	0.001
X1.X3	0.032	0.002	1.513	19,280	0.000

Primary Data, 2021

Based on the results of the tests that have been carried out, it can be formulated a model of predication of taxpayer compliance (\hat{Y}), as follows:

$$\hat{Y} = 28.283 + 0.976 X1 + 0.570 X2 + 0.983 X3 + 0.013 X1X2 + 0.032 X1X3$$

The Effect of Financial Conditions on Taxpayer Compliance and Tax Incentives as Moderating Variables

The effect of financial condition on taxpayer compliance with tax incentives as a moderating variable for individuals in Badung Regency. Based on the results of the moderated regression analysis in table 1 that tax incentives strengthen the positive influence of financial conditions on individual taxpayer compliance in Badung Regency. This is indicated by the regression coefficient value of the interaction variable X1.X2 positive by 0.013 with a significance value of 0.000, whose value is less than the specified significance level ($\alpha = 0.05$) so that H2 is accepted, namely tax incentives strengthen the positive influence of financial conditions on taxpayer compliance.

The effect of financial condition on taxpayer compliance with tax incentives as a moderating variable based on theory based on the Theory of Planned Behavior (TPB), because it is based on Theory of Planned Behavior (TPB) Tax incentives are one of the determinants of a person's intention to behave. The intention is assumed to influence behavior in carrying out an action. Likewise, the stronger the intention in a behavior specifically taxpayer compliance. This is in line with research conducted by Alfina and Diana (2021) researching tax incentives on taxpayer compliance, as well as research Latif et al., (2020) also concludes about the effect of tax incentives on taxpayer compliance.

The better the financial condition, the more obedient or vice versa if the financial condition is not good then the taxpayer tends to be disobedient, so the government's effort to improve taxpayer compliance is to make a new policy regarding tax incentives, of course this policy has a positive impact on taxpayers whose financial condition is not good in the covid 19 pandemic situation. Tax incentives are government actions to encourage individuals and businesses (entrepreneurs) to spend money or save money by reducing the amount of taxes they have to pay. Taxpayers who want to take advantage of this policy are certainly not able to directly take advantage of this policy, taxpayers must meet the requirements set by this policy, one of which is that taxpayers must report an annual tax return for at least on 2 years.

The Effect of Financial Conditions on Taxpayer Compliance and Tax Socialization as a Moderating Variable

The effect financial condition on taxpayer compliance with tax socialization as a moderating variable for individuals in Badung Regency. Based on the results of the moderated regression analysis in table 2 that tax socialization strengthens the positive influence of financial conditions on individual taxpayer compliance in Badung Regency. This is indicated by the regression coefficient value of the interaction variable X1.X3 positive by 0.032 with a significance value of 0.000, whose value is less than the specified significance level ($\alpha = 0.05$) so that H3 is accepted, namely tax socialization strengthens the positive influence of financial condition on taxpayer compliance.

The effect of financial condition on taxpayer compliance with tax socialization as a moderating variable based on theory based on the Theory Of Planned Behavior (TPB), because it is based on Theory of Planned Behavior (TPB) Tax socialization is one of the determinants of a person's intention to behave. The intention is assumed to influence behavior in carrying out an action. Likewise, the stronger the intention in a behavior specifically taxpayer compliance. This is in line with research conducted by Fitria et al., (2021) tax socialization on taxpayer compliance, as well as research Suardana and Gayatri, (2020) also concludes about the effect of tax socialization on taxpayer compliance.

Financial condition is one of the factors in efforts to improve taxpayer compliance, coupled with the COVID-19 pandemic situation, it will certainly be a record for the government in trying to do it. The better the financial condition of the taxpayer, the more obedient or if the financial condition is not good, the taxpayer tends to be disobedient. During the COVID-19 pandemic, taxpayers will certainly experience a decline in financial conditions, so taxpayers will certainly focus more on improving financial conditions so that taxpayers will be negligent in carrying out their tax obligations. Efforts that need to be made by the government in overcoming this are conducting continuous and more intense socialization of taxation so that taxpayers do not forget to carry out their tax obligations.

Tax socialization means an effort made to provide information about taxation with the aim of making a person or group understand about taxation so that taxpayer compliance will increase. This tax socialization has a positive impact for taxpayers to remain obedient in carrying out their tax obligations in the COVID-19 pandemic situation.

Coefficient of Determination (R^2)

Table 3. Test results of the coefficient of determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.990a	0.980	0.980	0.79735

Primary Data, 2021

The test results provide results where the adjusted R2 (adjusted coefficient of determination) in Table 3 is 0.980. This means that variations in taxpayer compliance can be significantly influenced by the variable financial condition (X1), tax incentives (X2), tax socialization (X3), interaction X1.X2 and interaction X1.X3 is 98 percent, while the remaining 2 percent is explained by other factors not explained in the research model.

Model Feasibility Test (F Test)

Table 4. Results of Model Feasibility Test (Test F)

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	6223,071	5	1244,614	1957,635	0.000a
Residual	126,519	199	0.636		
Total	6349,590	204			

Primary Data, 2021

MANAGERIAL IMPLICATIONS

Based on the results of research conducted, financial conditions and the interaction between financial conditions, tax incentives and tax socialization have an effect on taxpayer compliance. This means ups and down taxpayer compliance can be influenced by financial conditions, tax incentives and tax socialization, with the existence of tax incentives and tax socialization, taxpayers will be more obedient to their tax obligations and not try to be in arrears or avoid taxes. Based on the explanation above, it can be concluded that the Theory of Compliance (Compliance Theory) and Theory Of Planned Behavior (TPB) is a solid or strong theory (rigorous) because it is able to explain phenomena related to taxpayer compliance which is influenced by financial conditions, tax incentives and tax socialization and through interaction between financial condition with tax incentives and

financial condition with tax socialization. Based on the results of research conducted, the Primary Tax Service Office in Badung Regency is an effort to improve taxpayer compliance so that it continues either through tax incentives, tax socialization and other policies related to taxpayer compliance or obligations that also need to consider the taxpayer's financial condition.

CONCLUSION

A good financial condition will increase the compliance of individual taxpayers and vice versa, the less good the financial condition, the lower the compliance of individual taxpayers in Badung Regency. Tax incentives accelerate the increase in taxpayer compliance with the influence of financial conditions of individual taxpayer compliance in Badung Regency. This means that high tax incentives will strengthen the financial condition of taxpayers, so that taxpayer compliance will increase. Tax socialization is able to accelerate the increase in individual taxpayer compliance in Badung Regency. This means, high socialization will strengthen the financial condition of taxpayers, so that taxpayer compliance will increase.

Further research can conduct research in other Tax Offices in Bali and outside Bali or add other variables relevant to the context of taxpayer compliance, such as financial statement variables, tax awareness, tax awareness, and tax sanctions.

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