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Subjective Norms, Financial Conditions, and Online Tax Applications Influence on Taxpayer Compliance Moderated Providing Study Area Tax Incentives at Tangerang City Hotels and Restaurants

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Abstract: The Covid-19 pandemic requires the state to make policies to limit people’s activities, one of which is the implementation of temporary business closures at restaurants and reducing business operating hours. This greatly affects economic stability, so the government makes policies by providing incentives and tax relaxation as an effort to maintain the local economy as well as to maintain local taxpayer compliance. This study aims to determine the effect of subjective norms, financial conditions, and online tax applications on taxpayer compliance, besides that this study will also examine local tax incentives that can be used as moderating variables. This research was conducted in Tangerang City, Banten Province. The type of data used in this research is primary data with a questionnaire data collection method. The number of samples in this study was 303 with the calculation of the slovin formula. The data analysis method used is multiple linear regression analysis and interaction test, while the data processing of this study uses SPSS 26 software. The hypothesis testing in this study is that subjective norms, financial conditions, and online tax applications have a significant positive effect on compliance. The tax incentives are not able to moderate subjective norms, financial conditions, and online tax applications on taxpayer compliance.

Keywords: Taxpayer Compliance, Subjective Norms, Financial Condition, Online Tax Application, Local Tax Incentive

INTRODUCTION

Indonesia adheres to the principle of decentralization by implementing regional autonomy policies in the administration of its government, The goal is to improve the quality of government services while also accelerating economic growth and reducing development disparities between areas. Implementing local governmental functions will be most effective if it is followed by the fulfillment of financial sources and regional expenditures. Regional taxes, as defined in Law No. 23 of 2014 on Regional Government, are a significant source of Regional Original Income (PAD), this is reflected in the realization of Tangerang City regional taxes being the largest component (109.38%) of the total realization of PAD revenues in In 2020, it is Rp. 1,364,323,174,430.00. The size of the tax received as a driving force for development, the higher the economic activity with the output capacity in the production sector. Alm's research, (2019) regarding tax evasion by taxpayers raises basic problems in the public economy, including tax collection. Avoidance can contribute to a sense of injustice and a lack of respect for the law, obedient taxpayers will suffer the impact of a lack of public services.

The higher the level of non-compliance by taxpayers, the higher the tax burden on compliant taxpayers to finance government expenditure programs (or requiring spending reductions, or a combination of both). According to Kompas, (2017) Taxes are the main source of state revenue with a contribution of 74.63% of total state revenue, but the level of tax compliance of the Indonesian people is still low. This fact can be seen in Indonesia's tax ratio which is only 10.3% lower than the tax compliance rate in Malaysia at 13% and Vietnam and Singapore at 16%. One of the potential revenues from local taxes can be seen in the number of registered taxpayers who obediently report their tax obligations. From the data in Table 1, in the 2015-2020 period in Tangerang City, there was an average growth of 7.422% of local taxpayers and an average growth of 5.80% in the number of local taxpayers reporting their turnover or business income. If the number of taxpayers who report taxes is compared with the number of registered taxpayers, it is known that on average only less than half of taxpayers, or 46.03% consciously and obediently report the local tax payable.

Table 1. Self-Assessment Registered Taxpayer Data

Year	Number of Registered Taxpayers	Taxpayer Growth	Number of Taxpayers Reporting	Taxpayer Growth Report	Taxpayer Compliance Report
2015	3027	-	1691	-	44,14%
2016	3151	4,10%	1773	4,85%	43,73%
2017	3335	5,84%	1816	2,43%	45,55%
2018	3679	10,31%	1915	5,45%	47,95%
2019	4031	9,57%	2158	12,69%	46,46%
2020	4325	7,29%	2235	3,57%	48,32%

Source: BPKD Kota Tangerang (2021)

The turnover report data on hotel and restaurant taxes shows a decrease in hotel turnover by 48.58% and restaurants by 8.44%. Data to the Central Statistics Agency for Tangerang City (2021) from 2018-to 2020, the contribution of the Accommodation and Food and Drink Provision business field has fluctuated, namely 1.37 percent, 1.38 percent, and 1.61 percent. Overall, this business field recorded a growth rate of -3.79 percent in 2020, experiencing a contraction compared to 2019 which grew by 6.92 percent. This fact also has an impact on the decline in Tangerang City's PAD which comes from hotel and restaurant tax revenues in 2020 by 45.53%.

Government policies through the implementation of temporary business closures in restaurants, as well as social distancing, directly affect the economy of the community and the business world, Paramitha (2021). The handling efforts carried out by the Tangerang City Government by distributing tourism grant funds from the Central Government to business actors are 24 hotels and 16 restaurants. This is done to encourage hotel and restaurant industry participants to continue developing and innovating to keep the economy moving forward in the face of the Covid-19 pandemic, Fauzi, (2020). Additionally, Tangerang's municipal government also provides local tax incentives in the form of exemptions, reductions, maturity, and elimination of sanctions in the form of fines and delays in payments without eliminating the obligation to report monthly turnover or income after the tax period has ended, no later than 20 days. The relief facility is not only intended to stimulate the community's economy but also to maintain local taxpayer compliance.

Social pressures in the form of normative beliefs to comply with or avoid taxes are formed from references that can come from the encouragement of others including tax officials and tax consultants Ajzen, (1991), James and Wallschutzky, (1997) strengthen the role of tax advisors and consultants greatly affect tax compliance. Similar research by Slemrod et al., (2001) and Wärneryd and Walerud, (1982) professional tax consultants are more aware of the right loopholes in tax law, if tax avoidance can be done, the obligation to pay taxes can be reduced with the risk of paying fines.

Financial conditions will also affect the level of taxpayer compliance. (Kirchler and Braithwaite, (2007) cite Allingham and Sandmo, (1972) and Srinivasan, (1973) about the neoclassical perspective on economics, that taxpayers are rational agents who make decisions based on the Von Neumann-Morgenstern axiom, i.e., maximizing taxable income utility by measuring the benefits and costs of complying with the estimated avoidance utility. One of the compliance decisions depends on the financial condition or income earned, as well as the number of fines imposed if not paying taxes. Research Kirchler et al., (2010) describe the phenomenon of a negative relationship of lower compliance among those with high incomes in the Swiss taxpayer data archive. Meanwhile, Fishlow and Friedman (1994) found empirical support for a positive relationship between income and tax compliance, with a reduction in compliance at low-income levels in archive-empi data from Argentina, Brazil, and Chile, three countries with low economic growth and high inflation rates. Likewise, Alm et al., (1992) experiments in a single laboratory also found support for a positive relationship between income and compliance.

The phenomenon of the problem in Muturi's research, (2015) discusses the resistance of taxpayers around the world, especially in developing countries that are still facing the challenge of low compliance, poor tax administration, and reluctance to use electronic filing systems, these are the concerns of various agencies, especially tax agencies that use the system. electronic tax administration. Anuar and Othman (2010) explored the same issue, citing the Malaysian government's e-payment system as a low-use method of paying taxes. In contrast to the findings of Muita's (2011) study of the factors influencing the use of e-filing in Kenya, it was discovered that electronic filing provided small firms with benefits such as cost savings and compliance.

LITERATURE REVIEW

Tax Compliance

Allingham and Sandmo (1972) describe tax compliance as the decision to report income to the tax authorities that are less than what was received. The taxpayer's reporting strategy is determined by the likelihood of being caught by the tax authorities as well as the severity of the punishment. Tax compliance arises because of the fear of taxpayers when they make mistakes in reporting taxes. Roth, JA, Scholz, JT, and Witte, (1989) define tax compliance as reporting tax obligations accurately, by regulatory provisions and court decisions. According to research by Kirchler and Braithwaite, (2007), each country and its citizens have different compliance behaviors in carrying out their tax obligations. The slippery slope model theory developed by Kirchler states that social-psychological factors affect voluntary tax compliance. According to Ilmiyani and Djamaluddin, (2020) tax compliance is the amount paid by taxpayers on tax receivables based on tax regulations. According to Tulenan et al. (2017), taxpayer compliance is a state in which taxpayers can meet all regulatory requirements without the need for inspections, warnings, threats, or the imposition of legal or administrative punishments, while also fulfilling their tax rights.

According to Setiawan and Meliana, (2017) and Mahmuda et al., (2019), tax compliance is a condition where the rights and obligations of taxpayers can be identified in registering, reporting tax returns (SPT), calculating and paying taxes owed, and arrears in the form of fines. Research conducted by Chattopadhyay et al., (2002) also states the same thing, that tax compliance consists of the correctness of reporting, calculating, charging, and paying taxes on a timely basis of the amount owed. When it comes to hotel and restaurant taxpayer compliance, research conducted by Manafe et al., (2020) formulates that hotel and restaurant taxpayers can be said to be compliant if they report the amount of gross income or turnover by the amount of income received from customers. The indicators used in testing taxpayer compliance are making payments on time, not having tax arrears, never being sanctioned, filling out forms clearly and correctly, making payments according to obligations, paying the right amount, exercising rights and obligations, willing to report information, and be cooperative.

Dimensions and Indicator

Taxpayer compliance is the accurate completion of hotel/restaurant tax responsibilities in line with regulations, as defined by (Allingham and Sandmo 1972), (Roth, J. A., Scholz, J. T., & Witte 1989), (A. B. Setiawan dan Meliana, (2017), and (Manafe, Simanjuntak, and Andrianti 2020).

1. Hotel/restaurant business activity must be registered.
2. Based on transactions, collecting, calculating, and taxing
3. Reporting gross revenue or turnover by sales transactions
4. Pay taxes on time and in full and comply with all applicable laws.

Subjective norms

Subjective norms are a component of Fishbein and Ajzen's Theory of Planned Behavior (TPB), which are generated from normative views, i.e., individual beliefs about the normative expectations of others who serve as references and are deemed crucial in deciding whether to do or not do something. An individual will perform a certain action when he feels that others around him think that he should do it. Cialdini and Trost (1998) and Cialdini and Goldstein (2004) assert that individuals frequently rely on social norms to get an accurate understanding of and effective response to social events, particularly during times of ambiguity. Subjective norms are thought to impact a variety of actions, including tax evasion. Social norms are unwritten rules and standards that guide and/or constrain social behavior without the power of legislation. The general public's expectations of behavior (injunctive norms), other people's expectations of reward for one's behavior (subjective norms), one's expectations for suitable behavior/ethical views (personal norms), and developing standards (descriptive norms). Thus, an individual contains both external and internal social forces that shape social norms. Social norms, according to Polinsky and Shavell (2000), are a general alternative to law enforcement in channeling individual behavior. Violations of social standards result in internal consequences (guilt, remorse) as well as exterior legal and social penalties such as gossip and ostracism. According to Wallschutzky, (1985) Aside from family and friends, tax advisors or tax consultants can have a substantial impact on taxpayers' tax compliance or avoidance behavior. On the other hand, according to Wanarta and Mangoting (2014), if the people around and considered important by the taxpayer have a negative attitude towards tax compliance, then the attitude of avoiding and embezzling taxes will be carried out. Subjective norms are determined by influential individuals or groups and their motivation to take certain actions.

Dimensions and Indicator

Subjective Norm Dimensions according to (Allingham and Sandmo 1972), (Roth, J. A., Scholz, J. T., & Witte 1989), (A. B. Setiawan dan Meliana, (2017), and (Manafe, Simanjuntak, and Andrianti 2020) Social effect on the normative expectations of others who serve as references for whether or not to perform an action or deed, as measured by the following indicators:

1. The influence of family on taxation
2. Friends' influence on tax payment
3. The influence of tax officers on tax payment

Financial Condition

Financial condition from research by Harinurdin, (2009) citing research by Bradley (1994) and Siahaan (2005) is the ability of a company or a business from the level of profit generated before tax or profitability and cash flow (cash flow). Based on Dahmen and Rodríguez, (2014), the balance sheet represents the financial condition of a business at a certain time which includes assets, liabilities, and equity. An asset is an economic resource, everything tangible or intangible that can be owned or controlled to produce value. Liabilities are obligations that result from previous financial transactions or events that can be settled by the transfer or use of assets or services. Some liabilities may generate future profits. Capital is what is left over after all debts have been paid. It is the total value of the business, which is the owner's investment plus the company's retained earnings. Total assets are the sum of liabilities and capital. Besides the balance sheet, an income statement can measure the financial performance of a business during a certain accounting period, Normally, one month or a year is all that is required. The report consists of net income (gross profit and operational expenses). Revenue is the amount of income a firm earns from its normal business operations, which are typically generated through the sale of goods and services to clients. There is a direct cost called the "cost of goods sold" that can be used to pay for things that the company makes or sells or for the service it provides. Expenditures are costs incurred by the organization in carrying out its daily operations that are not directly related to production. Operating costs include things like salaries, transportation and travel expenses, amortization and depreciation, rent, maintenance, taxes, and other costs. The total revenue (or profit) of the company is referred to as the net profit.

Dimensions and Indicator Financial Condition

Dimensions According to previous research (Doran et al., 1991), (Harinurdin, 2009), (Dahmen & Rodrguez, 2014), (Bugreev D.O., 2017), (Hani, 2017), (Setiawan & Meliana 2017), and (Armadani et al., 2021), the financial condition is The company's ability to generate profits/profits and pay obligations during the Covid-19 Pandemic, with the following indicators:

1. Business operational time;
2. Income and profit before taxes;
3. Operational costs and debt payments to third parties in the previous year;
4. Ability to pay taxes

Online Tax Application

The Online Tax Application is an information system that is used to manage tax data in real-time, in the form of a website-based application. Kirchler et al., (2010) that the tax system is more crucial than other economic variables in explaining taxpayer noncompliance behavior, a positive view and providing convenience will increase one's tax compliance. Walsh's research (2012) citing GAO's 2011 data, many argue that taxes are complex and complicated things that encourage non-compliance. Elizabeth's research, (2013) citing OECD data (2010) states that tax administration is designed to tend to ignore "lazy offenders", taxpayers will comply if the tax system is made easier. The Technology Acceptance Model (TAM) is a model for predicting and describing how individuals receive and use technology in their job. Two dominant factors that affect technology integration are perceived usefulness, namely, users are encouraged to adopt technology mainly because of the functions it provides, and perceived ease of use, namely the ease of getting benefits from these functions.

Dimensions and Indicator Online Tax Application

According to Kirchler et al., (2010), Smart, (2012), Usin& Fayaz Ahmad Bhat, (2012), Mayor Regulation No. 9 of 2016 in Tangerang is a tax administration system in the form of an online that is used to carry out tax obligations, with the following indicators:

1. Online access;
2. Sign up as a new taxpayer;
3. Create and submit a turnover report, as well as calculate and submit the tax amount;
4. increased taxpayer adherence to

Tax incentives

Tax incentives according to Zolt, (2002) and EM Zolt, (2014) are special exceptions, exceptions, or reductions that grant exceptional tax incentives, preferential tax rates, or tax deferment. Tax incentives may take the form of temporary tax exemptions, reductions in particular types of spending, or reductions in import tariffs or import taxes. In line with Article 107 paragraph (2) letter e of Law No. 28 of 2009 concerning Regional Taxes and Levies, the Regional Head may deduct the tax payable assessment depending on the taxpayer's ability to pay or specified criteria of the tax object. Besides, According to Article 4 paragraph 3 of Government Regulation No. 55 of 2016 concerning General Provisions and Procedures for Collecting Regional Taxes, Regional Regulations may regulate provisions relating to the granting of reductions, reliefs, and or exemptions on tax principles and or their sanctions in certain circumstances. Tangerang Mayor Regulation Number 32 of 2020 concerning Provision of Incentives in the Form of Exemption, Reduction, Due and Exemption of Regional Tax Administration Sanctions in article 3, that non-star hotel taxes, inns, and boarding houses are exempt from tax principal and also administrative sanctions in the form of hotel tax fines and restaurant.

Dimensions and Indicator Tax Incentives

Incentives According to (A. E. and E. M. Zolt 2002) and (Keputusan Walikota Tangerang No. 800/Kep.779-BPKD/2021), Dimensions of Regional Tax Incentives are facilities in the form of exemption and elimination of local tax penalties, with the following indicators:

1. Taxpayers are aware of local tax incentive schemes;
2. Taxpayers take use of local tax incentive policies;
3. The local tax incentive policy's validity duration;
4. Taxpayers are more compliant and recognize the value of municipal tax incentive programs.

Hypothesis Development

The influence of subjective norms on tax compliance.

Subjective norm is an individual's perception of social pressure to perform or not perform a behavior that is determined by a combination of individual beliefs about the approval and/or disapproval of a person or group that is important to the individual to a behavior (normative belief) and the individual's motivation to comply with the reference motivation to comply). According to Yuliana and Isharijadi (2014), Made et al., (2019), and Samudra et al., (2020), subjective norms or positive societal influence on taxes will improve taxpayer compliance. Based on this description, it is possible to conclude that Hypothesis 1 (subjective norms influence hotel or restaurant taxpayer compliance in Tangerang City) is reasonable

The influence of financial conditions on taxpayer compliance.

Taxpayers in difficult financial conditions will feel pressured to pay their taxes because they have other needs that are more important than paying taxes, whereas taxpayers in good financial conditions will find it easy to pay their taxes because their income is higher and will not complicate their other needs, Khoiril (2019). According to the findings of Aryandini et al., (2016) and Nurvita, (2016), financial conditions have a beneficial effect on taxpayer compliance, with an increase in taxpayer compliance. Based on this description, Hypothesis 2 can be concluded: Tangerang City's hotel or restaurant taxpayer compliance is affected by financial conditions.

The impact of online tax applications on compliance by taxpayers.

The Technology Acceptance Model (TAM) theory published by Nick Davis in 1989 indicates that information technology is successful if the integration of technology adopted can match perceptions of usefulness and perceived ease of use of technology. (simplicity of use) Fayaz Ahmad Bhat and Usin (2012). Setiawan et al., (2018) and Aqiila et al. (2021) The use of e-filing has an impact not only on taxpayer compliance but also on taxpayers' behavioral interest in completing their annual tax returns to the Directorate General of Taxes (DGT). Hypothesis 3: Online tax applications affect hotel or restaurant taxpayer compliance in Tangerang City can be concluded based on the above description.

The impact of online tax applications on compliance by taxpayers.

Norms can encourage or dissuade taxpayers from complying with or avoiding tax duties. Furthermore, taxpayers' tendency to comply with or avoid self-assessment by being accountable for the accuracy of tax payments and reporting. According to Alfina and Diana (2021), tax breaks in the form of exemptions and the elimination of tax penalties can assist firms in lowering the amount of tax that must be paid (Collins dictionary). The tax incentive program offered to taxpayers intends to aid in the economic recovery as a result of the Covid-19 pandemic. Individuals' trust in the self-assessment system will grow as a result of the tax breaks. Based on the foregoing, Hypothesis 4 concludes that local tax incentives can mitigate the effect of subjective norms on hotel or restaurant taxpayer compliance in Tangerang City.

The influence of a taxpayer's financial condition on compliance via reducing tax incentives.

The financial condition of a business is determined by its profitability and cash flow. The greater the profitability, the more likely people are to disclose their taxes appropriately. Aryandini et al., (2016) reported in the academic journal Aryandini et al., (2016) that financial conditions have a significant impact on the amount of taxpayer compliance, citing research by Slemlord (1992), Bradley (1994), and Siahaan (2005). The smaller the noncompliance, the better the financial condition. It will be able to strengthen compliance with the tax incentive program because the exemption of fines will lessen the company's tax burden. Based on the foregoing, Hypothesis 5 can be concluded: tax incentives can mitigate the impact of financial conditions on hotel or restaurant taxpayer compliance in Tangerang City.

Adjusting tax incentives, tax applications on the internet can improve taxpayer compliance.

Tax applications are a type of online modernization of tax administration that is done to minimize tax compliance costs and improve tax compliance. Sitorus (2020) highlights various study findings that have a substantial influence, and tax incentives as moderating variables can moderate in enhancing taxpayer compliance. Tax apps available online or through data digitization can give taxpayers convenience beginning with the recording of computations, payments, and reporting. It is possible to draw a conclusion based on the preceding description. Hypothesis 6 states that It is possible to draw a conclusion based on the preceding description. Tax incentives can minimize the influence of financial conditions on hotel or restaurant taxpayer compliance in Tangerang City, according to Hypothesis 6.

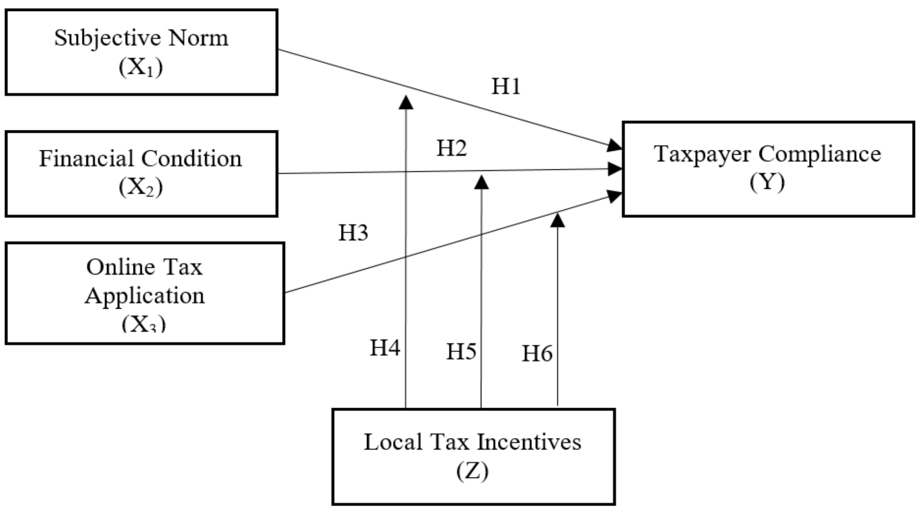


Figure 1. Research Frameworks

RESEARCH METHOD

A descriptive quantitative study is a type of this research. This style of research, according to Daito (2007), falls under the Taxonomic Type category, which seeks to learn both specific and general information about a phenomenon. The data for this study are primary data, which means they were collected directly from the thing being studied. The dependent variable (Y) used in this research is taxpayer compliance with the independent variable (X) namely subjective norms (X_1), financial condition (X_2), online taxes (X_3), and (Z) local tax incentives as moderating variables (moderating). The population in this study is hotel and restaurant taxpayers in Tangerang City in 2021 registered with as many as 1,257 taxpayers. The sample was taken from part of the population, and the Slovin formula was used to compute the sample size with deviations from the population or the desired degree of accuracy with a 5% confidence level, with a total sample of 303 taxpayers consisting of 32 hotel taxpayers, 271 restaurant taxpayers person. This study uses an ordinal scale with a Likert scale to analyze respondents' approval levels.

The test in this study went through stages, including tabulation of answers from all respondents by calculating the respondent's profile, descriptive statistics, testing data quality, and testing classical assumptions. Multiple linear regression was used to test the hypothesis in this study. The test was carried out using the SPSS version 26 application. The hypothesis in this study was tested utilizing the Coefficient of Determination (R2), F-test, Partial Significance Test (t-test), and residual test. As well as the moderating test using Moderated Regression Analysis (MRA), namely multiple linear regression analysis that involves components of interaction, Specifically, the multiplication of categorical variables.

FINDINGS AND DISCUSSION

Descriptive Statistic

Variable X1 (Subjective Norm) consists of 3 (three) indicators with 7 (seven) questionnaire questions, Variable X2 (Financial Condition) consists of 4 (four) indicators with 5 (five) questionnaire questions, Variable X3 (Online Tax Application) consists of 4 (four) indicators with 5 (five) questionnaire questions, and Variable Z (Local Tax Incentives) consists of 4 (four) indicators with 5 (five) questionnaire questions.

Table 2. Descriptive Statistic

Variable	Indicator	Mean	Median	Mode	Deviation standard
Subjective Norms (X_1)	a. Influence of family members on tax payment	4,1040	4	4	0,7116
	b. Influence of friends on tax payment	3,8960	4	4	0,0685
	c. The tax officer's influence on tax payments	3,7785	3,67	4	0,8887
Financial Condition (X_2)	a. The tax officer's influence on tax payment	4,4899	5	5	0,5528
	b. Earnings and profits before taxes	4,4463	4,50	4,50	0,6179
	c. Payments to third parties and operating costs during the past year.	4,1544	4	4	0,7861
	d. Taxpaying Capability	4,0067	4	4	0,9898
Online Tax Application (X_3)	a. Accessibility of online tax applications	4,2148	4	4	0,6851
	b. Register as a new taxpayer	4,2953	4	4	0,6729
	c. Create and submit a turnover report and calculate the amount of tax	4,3154	4	4	0,5823
	d. Increased compliance among taxpayers	4,1477	4	4	0,6816
Local Tax Incentive (Z)	a. Taxpayers are aware of their local government's tax incentive policies.	3,8993	4	4	0,9708
	b. Taxpayers are aware of their local government's tax incentive policies.	3,9597	4	4	0,9992
	c.The duration of the validity of the local tax incentive policy	3,9329	4	4	1,0441
	d. Taxpayers are more responsive and recognize the significance of local tax incentive programs.	3,9765	4	4	0,9595
Taxpayer Compliance (Y)	a. Registrating hotel/restaurant operations	4,0134	4	4	0,8541
	b. Collect, calculate, and tax transactions-based revenue	4,3423	4	4	0,6015
	c. The amount of gross income or turnover as a result of sales transactions is reported.	4,3490	4	4	0,5686
	d. Pay taxes on time and in full and are in compliance with all applicable laws.	4,1342	4	4	0,8355

Data Validation

The validity and reliability of the data were tested as part of the quality test on the questionnaire. The Pearson's Correlation Product Moment technique was used in this study's validity test. If r count > r table and has a positive value, the questionnaire is valid. The r table value in this study with 149 respondents and a significance of 5% is 0.161, indicating that the questionnaire is valid.

Table 3. Reliability Test

Variable	*Cronbach Alpha*	Description
Subjective Norm	0.706	Reliable
Financial Condition	0.778	Reliable
Online Tax Application	0.928	Reliable
Local Tax Incentives	0.804	Reliable
Taxpayer Compliance	0.969	Reliable

Measurement of reliability in a single shot or once and directly on the research sample. Because the Cronbach Alpha value for each variable, namely subjective norms, financial condition, online tax application, local tax incentives, and taxpayer compliance, is greater than 0.60, the measuring instrument in this study can be said to be reliable.

The Assumption Test (Classical)

Normality test

The p-value of the test results is 0.072. If this value is greater than the significant value or probability > 0.05, then the data is normally distributed.

Table 4. Normality test

One-Sample Kolmogorov-Smirnov Test	
Kolmogorov-Smirnov Z	0,072
Asymp.Sig (2-tailed)	0,055

The Multicollinearity Test

The multicollinearity testing was conducted using the Variance Inflation Factor (VIF) and tolerance. The tolerance value's multicollinearity value must be 0.10 or greater than the Variance Inflation Factor (VIF) value of each variable. 10

Table 5. The Multicollinearity Test

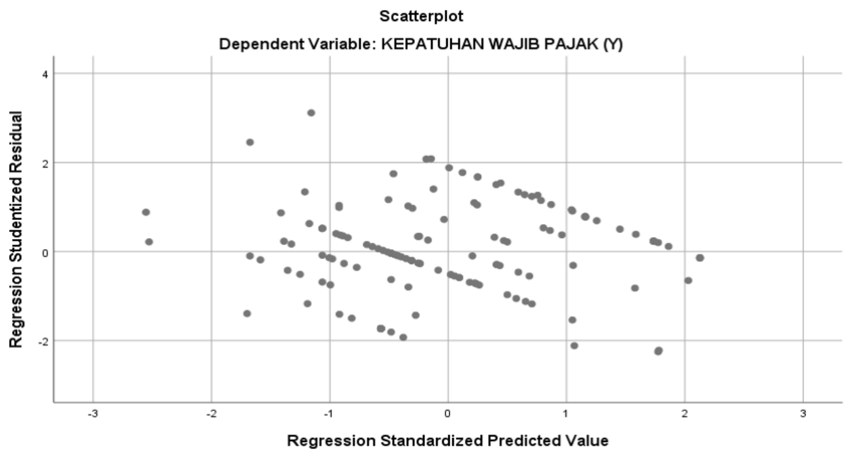
Variables	Collinearity Statistics		Conclusion
	Tolerance	VIF	
Subjective Norm	0,838	1,194	No multicollinearity
Financial condition	0,860	1,163	No multicollinearity
Online Tax Application	0,649	1,540	No multicollinearity
Incentives for Local Taxation	0,584	1,711	No multicollinearity

It can be concluded that there is no variable with a tolerance value of 0.1 and a VIF value greater than 10, indicating that there is no multicollinearity problem.

Heteroscedasticity Test

The heteroscedasticity test is performed to ensure that there is no variance inequality from one observation residual to another.

1 Scatterplot chart



The results of the heteroscedasticity test show that the points on the Y-axis are randomly distributed above and below the number 0. It is possible to conclude that there is no heteroscedasticity.

Multiple linear regression analysis

Multiple linear regression analysis was used in this study to test the effect of the independent variables, subjective norms, financial conditions, and online tax applications, on the dependent variable, tax compliance. The following are the findings of this study's multiple regression analysis:

Table 6. The results of the Multiple Regression

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.076	1.536		.700	.485
	Subjective Norms (X_1)	.172	.042	.269	4.129	.000
	Financial Condition (X_2)	.164	.056	.189	2.914	.004
	Online Tax Application (X_3)	.355	.053	.449	6.758	.000

a. Dependent Variable: TAX COMPLIANCE (Y)

$$Y = 1{,}076 + 0{,}172X_1 + 0{,}164X_2 + 0{,}355X_3$$

Based on Table 6 The multiple linear regression analysis can be seen if the value of the independent variable is zero, then the taxpayer compliance variable (Y) is equal to 1.076; this is called a constant value. A coefficient of 0.172 means that the subjective norm variable (X_1) has a positive effect on taxpayers' compliance with the law (Y). in this case, the subjective norm variable will rise, which means that taxpayer compliance will rise. $X_2(2) = 0.164$ means that the financial condition variable (X_2) affects taxpayer compliance (Y). Taxpayer compliance will go up if the other variables stay the same and the financial condition variable goes up, so this is how it works: Online tax application affects taxpayers' compliance because the coefficient of $X_3(3) = 0.3555$ shows that the online tax application variable (X_3) has a positive effect (Y). It's going to be more likely for people to pay their taxes if the other variables stay the same and the online tax application variable rises.

Hypothesis Testing

Coefficient of Determination Test

Table 7. Results of the Coefficient of Determination Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.672ᵃ	.452	.440	1.72635

Predictors: (Constant), Online Tax Application (X_3), Financial Condition (X_2), Subjective Norms (X_1)

Based on the results of testing the coefficient of determination in Table 7, it is known that the value of R square is 0.452 or (45.2 percent) independent variables, namely subjective norms, financial conditions, and online tax applications, can explain hotel and restaurant taxpayer compliance in Tangerang City. The remaining R square of 0.548, or 54.8 percent, is explained by other variables not included in this research.

Table 8. Results of the Coefficient of Determination Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.692ᵃ	.479	.453	1.70661

a. Predictors: (Constant), Financial Condition (X_2), Subjective Norms (X_1), Online Tax Application (X_3), Local Tax Incentive (Z), X_1Z, X_2Z, X_3Z
b. Dependent Variable: TAXPAYER COMPLIANCE (Y)

According to the results of the coefficient of determination in Table 8, the R square is 0.479 or (47.9 percent) the moderating variable, namely local tax incentives, moderates the independent variables, namely subjective norms, financial conditions, and online tax applications can explain hotel and restaurant taxpayer compliance in Tangerang City. Other variables not included in this study explain the remaining R square of 0.521 or 52.1 percent.

F Statistic Test (Simultaneous)

If the F test results show a significant effect, the regression model can be continued by performing a t-test (partial test); however, if there is no significant effect, the t-test (partial test) is not required because all independent variables do not affect the dependent variable.

Table 9. F Statistic Test (Simultaneous)

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	355.991	3	118.664	39.816	.000[a]
	Residual	432.144	145	2.980		
	Total	788.134	148			

a. Dependent Variable: TAXPAYER COMPLIANCE (Y)
b. Predictors: (Constant), Online Tax Application (X_3), Financial Condition (X_2), Subjective Norms (X_1)

The significance value is less than 0.05, which is 0.000, based on the test results F statistic in Table 9. As a result, subjective norms, financial circumstances, and online tax applications all have a significant impact on taxpayer compliance.

T-test (Partial)

The F statistic test results show the significance of each independent variable; to determine which independent variables affect the dependent variable, a t-test (partial test) is performed. Table 1.8 shows the results of the t-test (partial) for this study.

Table 10. T-test (Partial)

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.076	1.536		.700	.485
	Subjective Norms (X_1)	.172	.042	.269	4.129	.000
	Financial Condition (X_2)	.164	.056	.189	2.914	.004
	Online Tax Application (X_3)	.355	.053	.449	6.758	.000

a. Dependent Variable: TAXPAYER COMPLIANCE (Y)

According to the t-test results in Table 10, subjective norms, financial conditions, and online tax applications all have a significant impact on taxpayer compliance.

Test of Interaction (Moderating)

Local tax incentives were used as a moderating variable in this study (Z). Table 11 shows the relationship between the dependent variable and the independent variable that will affect it.

Table 11. Test of Interaction (Moderating)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.192	8.505		1.081	.282
	Subjective Norms (X_1)	.062	.258	.097	.242	.810
	Financial Condition (X_2)	.019	.305	.022	.061	.951
	Online Tax Application (X_3)	.151	.188	.191	.803	.423
	Local Tax Incentive (Z)	-.236	.390	-.476	-.606	.546
	X_1Z	.004	.012	.272	.317	.752
	X_2Z	.005	.015	.275	.326	.745
	X_3Z	.007	.010	.396	.688	.493

a. Dependent Variable: TAXPAYER COMPLIANCE (Y)

According to the table above, the interaction of the moderating variable, local tax incentives, with each independent variable, subjective norms, financial conditions, and online tax applications, has no significant effect on taxpayer compliance.

Discussion

The Influence of Subjective Norms on Taxpayer Compliance

The first hypothesis in this study is that people's subjective norms make them more likely to pay their taxes. Test results from this study show that subjective norms have a positive and significant effect on Tangerang City's hotel and restaurant tax compliance in part because of this. This is also supported by descriptive analysis data, which shows that out of seven (seven) questionnaire questions, respondents chose answers 4 (agree) and 5 (no) (strongly agree). According to questions 9, 10, 13, and 14, 89, 92, 89, and 92 people chose the answer 4 (agree) for each question. From these data, it can be seen that families and tax officers have a big impact on how people choose to pay or not pay taxes. Theory of Planned Behavior (TPB): The influence of subjective norms on taxpayers' decisions about whether to obey or not is based on information that they get from their families, friends, and spouses, as well as what they think is important in their surroundings. In addition to family and friends, tax advisors or tax consultants can also be thought of as having a big impact on what people do. The results of this study are in line with the Theory of Planned Behavior (TPB) because people who live near people who pay taxes or don't pay taxes have a big impact on their behavior. Cialdini and Trost (1998), Cialdini and Goldstein (2004), and Bobek et al. (2005) all did similar studies that found that subjective norms had a big impact on how taxpayers did their jobs (2007).

The Influence of Financial Conditions on Taxpayer Compliance

The second hypothesis in this study is that financial conditions influence taxpayer compliance. The test results in this study show that financial conditions have a partially positive and significant effect on hotel and restaurant taxpayer compliance in Tangerang City. Descriptive analysis data on the financial condition variable using 4 (four) indicators consisting of 5 (five) questionnaire questions revealed that the majority of respondents chose answers 4 (agree) and 5. (strongly agree). The description concluded that the limitation of business operational time and the decrease in the number of consumer visits had a significant impact on financial conditions during the Covid-19 pandemic, with as many as 53.02 percent of respondents selecting answer 5. (strongly agree). The direct impact felt by respondents is the difficulty in paying routine business operational costs and debts to third parties, as well as a decrease in taxpayer compliance.

According to the research data, 51.90 percent of respondents agreed (4) and 36.69 percent strongly agreed (5) with the questionnaire questions posed. Financial constraints, such as a lack of funds to pay taxes, can make it difficult for taxpayers to comply with tax laws. The effects of the Covid-19 pandemic have had an impact on the financial performance of large and small companies, particularly those in the business sector that benefits from human interaction, such as the hotel and restaurant industry. The company's financial difficulties have an impact on the priority of funds to be used to pay for business operations versus other uses of funds, such as paying taxes. The findings of this study are also consistent with research conducted by (Alm, Jackson, and Mckee 1992) and (Fishlow and Friedman 1994) that found a positive relationship between low-income levels and a decrease in taxpayer compliance. The study is based on archival empirical data from Argentina, Brazil, and Chile.

The Influence of Online Tax Applications on Taxpayer Compliance

Respondents' facts indicate that people who find it easy to use information system technology are more likely to pay their taxes and that this can be very important in the implementation of the tax administration system. The online tax application variable has 4 (four) indicators and 5 (five) questionnaire questions about how easy it is for people to use the application from the registration and confirmation process to reporting turnover and implementing other local tax obligations as well as encouraging people to use the application. People use the Technology Acceptance Model (TAM) theory to predict and explain how people will use technology in their work. This is how it works. As a result, 57.72 percent answered "yes" to question 4, 34.09 percent answered "yes," and 8.19 percent answered "no" to questions 1, 2, and 3. (3). The tax system in the form of an online tax application is a type of automatic tax administration that prioritizes convenience. According to the OECD (2010) and (Usin and Fayaz Ahmad Bhat 2012), the ease of use and usefulness of the tax system will encourage tax compliance. The findings of this study are consistent with those of (Muita 2011), (Chandra Dewi 2019b), and (Sentanu and Budiartha 2019) in that the use of the tax system in the form of an online tax application affects the level of compliance and taxpayer behavioral interest in submitting tax obligations.

Tangerang City's Local Tax Incentives as Moderating Variables in the Influence of Subjective Norms on Hotel or Restaurant Taxpayer Compliance

The fourth hypothesis in this study is that local tax incentives, as a moderating variable, can moderate the effect of subjective norms on taxpayer compliance; however, the testing of this study shows that local tax incentives are not able to moderate the effect of subjective norms on hotel and restaurant taxpayer compliance in the city. Tangerang, so TPB (Theory Planned Behavior) fails to explain the effect of subjective norms on taxpayer compliance with tax incentives as a moderating variable. Even though they are aware of the rules from the tax officer, hotel or restaurant taxpayers do not fully utilize tax benefits such as fine exemptions. The findings of this study agree with those of Kamanjaya et al., (2021), who found that the Final PPh tax incentives are ineffective in reducing the impact of PP No. 23 of 2018 on MSME taxpayer compliance.

Local Tax Incentives as Moderating Variables in the Influence of Financial Conditions on Tangerang Hotel and Restaurant Taxpayer Compliance

The fifth hypothesis in this study is that, as a moderating variable, local tax incentives can moderate the effect of financial conditions on taxpayer compliance. According to the findings of this study, local tax incentives are unable to moderate the effect of financial conditions on hotel or restaurant taxpayer compliance in Tangerang City. This is because as many as 103 respondents have a business location that is not in a mall but still serves online purchases. The findings of this study are consistent with the findings of Lalisu's (2021) research, which found that financial conditions do not affect the use of tax breaks and taxpayer compliance.

Tangerang City's Local Tax Incentives as Moderating Variables in the Effect of Online Tax Applications on Hotel or Restaurant Taxpayer Compliance

The sixth hypothesis in this study is that, as a moderating variable, local tax incentives can moderate the influence of online tax applications on taxpayer compliance. The Technology Acceptance Model (TAM) theory, which predicts how technology users will accept and use technology, fails to explain the effect of local tax incentives and is unable to moderate the effect of online tax applications on hotel and restaurant taxpayer compliance in Tangerang City. The findings of this study are comparable to those of Kurnia, (2021), who found that tax incentives were ineffective in reducing the use of E-Faktur and E-Bupot on individual taxpayer compliance during the Covid-19 pandemic.

CONCLUSION AND RECOMMENDATION

According to the findings of the study, partially subjective norms, financial situations, and online tax applications all have a major impact on hotel or restaurant taxpayer compliance in Tangerang City. Meanwhile, in Tangerang City, local tax incentives are unable to moderate subjective norms, financial conditions, or online tax applications on hotel and restaurant taxpayer compliance.

The government can develop a regular tax counseling program in the sub-district, kelurahan to RW, and RT areas. This activity aims to increase Tangerang City residents' awareness of local tax policies in the form of tax breaks (exemption of tax principal, interest penalties, or administrative sanctions). There are several suggestions for additional research, including Other variables thought to influence taxpayer compliance including tax socialization and tax knowledge. Similar research can be conducted in the Tangerang Regency or South Tangerang City.

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