

The Effect Of Understanding Tax Regulations, Moral Obligations And Financial Conditions On Hotel And Restaurant Taxpayer Compliance In Banyuwangi Regency

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Abstract.

This study aims to determine the effect of understanding tax regulations, moral obligations and financial conditions on hotel and restaurant taxpayer compliance in Banyuwangi Regency. The sampling technique in this study used the simple random sampling method. The sample used in this study is hotel and restaurant taxpayers registered with the Banyuwangi Regency Revenue Agency. Collecting data in this study using a questionnaire method involving a sample of 89 hotel and restaurant taxpayers. Data analysis used quality test, classical assumption test, multiple linear regression test, hypothesis test and coefficient of determination test. Processing data in this study using SPSS 25. Based on the results of calculations obtained t test results indicate that the effect of understanding tax regulations, moral obligations and financial conditions affect taxpayer compliance. And the results of the study using the F test stated that the understanding of tax regulations, moral obligations and financial conditions had a simultaneous effect on taxpayer compliance.

Keywords: *Understanding of Taxpayer Regulations, Moral Obligations, Financial Condition and Taxpayer Compliance.*

I. INTRODUCTION

A country must sustainably carry out development in all fields to support the life of the people in it. In this regard, it is necessary to have large development financing in order to achieve this goal. Where, to carry out state development requires a lot of funds and this can be obtained from state revenue from the taxation sector. Thus, it can be said that national development is strongly supported by taxes. (<https://bppk.kemenkeu.go.id>), accessed on 25 November 2021). According to Law Number 16 of 2009 article 1 paragraph (1): "Taxes are mandatory contributions to the state owed by individuals or entities that are coercive on the basis of the law, by not obtaining compensation directly and can be used by the state for its needs to the greatest prosperity of the people". When viewed from the side of the collecting institution, taxes are divided into two, namely, central taxes and regional taxes. The income obtained from each of the institutions concerned is used to finance the needs/needs contained therein. Central tax is a type of tax levied by the central government to finance central/state household needs, while regional tax is a tax levied by regional governments to finance regional household needs.

With regard to local taxes as written in Law no. 28 of 2009 concerning Regional Taxes and Regional Levies, hotel and restaurant taxes are types of local taxes that have the potential to increase in terms of revenue. This is because it can contribute to regional income. Hotel tax is a tax imposed on hotel services, while restaurant tax is a tax imposed on hotel services restaurant services, such as selling food or drinks consumed by buyers. In this regard, in Banyuwangi Regency the government is trying to continue to optimize regional income by exploring the potential that exists in Banyuwangi Regency from the tourism sector. This is due to the large number of tourism potentials in Banyuwangi being able to support increasing regional income. When connected, income from the tourism sector is closely related to hotel taxes and restaurant taxes that stand in Banyuwangi Regency. The amount of local tax realization registered at the Banyuwangi Regency Regional Revenue Agency from 2019 to 2020 is presented in table 1.1.

Table 1.1.Realization of Regional Tax Components for Banyuwangi Regency Regional Taxes for 2019 – 2020

No	Local Tax	Tax Realization	
		2019	2020
1	Hotel	13.094.098.106	9.679.343.860
2	Entertainment	3.616.158.078	1.656.293.917
3	Restaurant	22.783.435.282	17.551.116.734
4	Advertisement	3.613.029.463	3.293.846.325
5	Parking	1.449.010.325	823.735.010
6	Minerba	687.197.329	250.836.319
7	PPJ PLN	73.893.893.697	75.702.376.081
8	BPHTB	34.234.881.134	38.532.900.167
9	PBB	41.980.983.071	42.336.440.354

Source: Banyuwangi Regency Regional Revenue Agency, 2021

Table 1.1 above illustrates that the total hotel tax realized in 2019 was IDR 13,094,098,106, and in 2020 it was IDR 9,679,343,860. As for the restaurant tax in 2019, Rp. 22,783,435,282 was realized and for 2020 Rp. 17,551,116,734. This resulted in a decrease in tax realization from 2019 to 2020 for hotel and restaurant taxes. When linked, the decline in the realization of hotel and restaurant taxes in Banyuwangi Regency in 2020 is closely related to the occurrence of the Covid-19 pandemic. Where are all forms of business, especially in the tourism sector which have an impact on hotel and restaurant businesses in Banyuwangi Regency. However, as is well known, hotel and restaurant taxes are a promising contributor to regional income, especially in Banyuwangi Regency. Efforts are being made by the Government of Banyuwangi Regency to be able to save local tax revenue, especially in terms of hotel and restaurant taxes, carried out through government regulations relating to operating hours to carry out activities during the Covid-19 period. Indirectly, even though there is a decline, it can be minimized by continuing to provide leeway for business actors to continue operating. So, with this in mind, it is able to reduce the risk of a decrease in local tax revenues in Banyuwangi Regency. (<https://banyuwangikab.go.id>), accessed on 25 November 2021) In connection with the business carried out by the Government of Banyuwangi Regency, it indirectly has a relationship with taxpayer compliance in fulfilling its obligations. Even though the efforts made by the Government of Banyuwangi Regency to be able to meet the target of local tax revenue must be balanced with compliance from the taxpayer.

The taxpayers in question are accommodation/hotel and restaurant business actors who have been registered with the Regional Revenue Agency of Banyuwangi Regency. In connection with the fulfillment of taxpayer obligations to make tax payments, it is very closely influenced by many things. Widyaningsih (2019) states that if taxpayers understand tax regulations, the action for reporting and paying taxes will be higher. It can be concluded that taxpayer compliance is influenced by understanding of tax regulations. Understanding of tax regulations is related to behavior from the perception of taxpayers as well as moral obligations, where moral obligations are individual attitudes that are not necessarily owned by other people, and feelings of guilt or guilt are in each individual. When the moral obligations are strong, the level of taxpayer compliance tends to be higher (Ho, 2004 in Mahasena, et al, 2017). The financial condition of a company can affect the taxpayer. The financial condition is related to the financial condition of a company regarding the profits or losses experienced by the company in one period. Taxpayers with financial conditions that tend to be stable will allow them to make tax payments on time. Conversely, taxpayers with unstable financial conditions will avoid paying taxes more. So that indirectly the level of taxpayer compliance is influenced by conditions. In addition, it must be accompanied by awareness from the taxpayer, which taxpayers as good citizens to report and pay taxes in the tax year (Widyaningsih 2019).

II. METHODS

The type of research used is quantitative research where in this study there are 2 (two) variables, namely the Independent Variable and the Dependent Variable. The dependent variable of this study is Taxpayer Compliance, and the independent variable of this study is Understanding of Tax Regulations,

Moral Obligations, Financial Conditions. The population in this study were hotel and restaurant taxpayers who were registered with the Regional Revenue Agency of Banyuwangi Regency as many as 802 taxpayers with classifications, as shown in table 3.2.

Table 3.2. Hotel and Restaurant Taxpayers in Banyuwangi Regency 2020 year

No	Business Classification	Total Population (Taxpayers)
1	Restaurant	596
2	Hotel	206
	Amount	802

Source: Banyuwangi Regency Regional Revenue Agency, 2021

The sample collection technique used in this research is using Simple Random Sampling. Simple Random Sampling is by taking samples from all members of the population randomly without regard to the existing strata in the population members. The sample in this study was taken using the Slovin formula with the assumption that the population is normally distributed (Muliari and Setiawan, 2010). The analytical method used in this research is multiple linear regression analysis. classic assumption test. The classic assumption test used is the normality test, heteroscedasticity test and multicollinearity test. The hypothesis test used is the partial test (T test) and simultaneous test (F test). The data quality test used is the validity test and reliability test. The determinant coefficient test aims to measure the ability of the model to explain variations in the independent variables.

III. RESULT AND DISCUSSION

The discussion in this study uses a questionnaire that has been distributed to hotel and restaurant taxpayers in Banyuwangi Regency. The number of questionnaires distributed was 100 questionnaires. While the questionnaires that can be processed amounted to 89 questionnaires. Where as a problem solving using SPSS 25, in order to obtain valid and scientifically acceptable data results.

A. Data Quality Test Results

1. Validity Test

Validity test is used to determine whether the research variable is valid or not.

Table 4.1. Validity of Understanding of Tax Regulations (X1)

Indicator	R _{count}	R _{table}	Sig	Information
X1.1	0,629	0,1755	0,000	Valid
X1.2	0,728	0,1755	0,000	Valid
X1.3	0,636	0,1755	0,000	Valid
X1.4	0,651	0,1755	0,000	Valid
X1.5	0,606	0,1755	0,000	Valid

Source: Appendix 3, processed.

R_{table} determination:

$$Df = n-2, Df = 89-2, Df = 87$$

Based on table 4.1 above, the results of testing the validity of the variable Understanding of Tax Regulations (X1) have a value of rcount > rtable. It can be concluded that the variables in this study are declared valid.

Table 4.2. Validity of Moral Obligation Variables (X2)

Indicator	R _{count}	R _{tabel}	Sig	Information
X2.1	0,613	0,1755	0,000	Valid
X2.2	0,501	0,1755	0,000	Valid
X2.3	0,563	0,1755	0,000	Valid
X2.4	0,533	0,1755	0,000	Valid
X2.5	0,650	0,1755	0,000	Valid
X2.6	0,715	0,1755	0,000	Valid
X2.7	0,511	0,1755	0,000	Valid
X2.8	0,605	0,1755	0,000	Valid

Source: Appendix 4, processed.

R_{table} determination:

$$Df = n-2, Df = 89-2, Df = 87$$

Based on table 4.2 above, the results of testing the validity of the Moral Obligation variable (X2) have a value of $r_{count} > r_{table}$. It can be concluded that the variables in this study are declared valid.

Table 4.3. Financial Condition Variable Validity (X3)

Indikator	R _{hitung}	R _{tabel}	Sig	Keterangan
X3.1	0,732	0,1755	0,000	Valid
X3.2	0,847	0,1755	0,000	Valid
X3.3	0,743	0,1755	0,000	Valid

Source: Appendix 4, processed.

R_{table} determination:

$$Df = n-2, Df = 89-2, Df = 87$$

Based on table 4.3 above, the results of testing the validity of the Financial Condition variable (X3) have a value of $r_{count} > r_{table}$. It can be concluded that the variables in this study are declared valid.

Table 4.4. Validity of Taxpayer Compliance Variable (Y)

Indikator	R _{hitung}	R _{tabel}	Sig	Keterangan
Y1.1	0,647	0,1755	0,000	Valid
Y1.2	0,632	0,1755	0,000	Valid
Y1.3	0,732	0,1755	0,000	Valid
Y1.4	0,675	0,1755	0,000	Valid
Y1.5	0,790	0,1755	0,000	Valid
Y1.6	0,669	0,1755	0,000	Valid

Source: Appendix 4, processed.

R_{table} determination:

$$Df = n-2, Df = 89-2, Df = 87$$

Based on table 4.4 above, the results of testing the validity of the Taxpayer Compliance variable (Y) have a value of $r_{count} > r_{table}$. It can be concluded that the variables in this study are declared valid. Based on the table above, it can be seen that the variables used in the independent variables namely Understanding of Tax Regulations (X1), Moral Obligations (X2), and Financial Conditions (X3) and the dependent variable namely Taxpayer Compliance (Y) have a value which as a whole item is greater than r_{table} , it can be concluded that all statement items can be said to be valid. So that the validity of the data obtained can be used as a data collector and for further analysis.

2. Reliability Test

Reliability test is used to determine the extent to which the results of a measurement can be trusted. The reliability test can only be carried out when the validity test has been carried out. In this reliability test using Cronbach Alpha. Where a statement can be said to be reliable if the value of Cronbach Alpha (α) > 0.6 . The results of the reliability test in this study are presented in table 4.5 below:

Table 4.5. Reliability Test Results

Variable	A	Information
Understanding of Tax Regulations (X1)	0,653	Reliable
Moral Obligation (X2)	0,668	Reliable
Financial Condition (X3)	0,639	Reliable
Taxpayer Compliance (Y)	0,782	Reliable

Source: Appendix 5, processed.

Based on table 4.5 above, it can be concluded that the independent variables namely Understanding of Taxpayer Regulations (X1), Moral Obligations (X2), and Financial Conditions (X3) and the dependent variable namely Taxpayer Compliance (Y) used in this study are declared reliable, because the test results show that the Cronbach Alpha coefficient (α) is greater than 0.6.

B. Classic assumption test

1. Normality Test

The normality test is used to determine whether the tested data is normally distributed or not. Testing can be done using the One Sample Kolmogorov Smirnov test, with the following criteria:

- Sig. > 0.05 , it can be said that the data is normally distributed
- Sig. < 0.05 , then the data can be said to be not normally distributed

Table 4.6. Results of the One Sample Kolmogorov Test - Smirnov Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		89
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.20747776
Most Extreme Differences	Absolute	.073
	Positive	.057
	Negative	-.073
Test Statistic		.073
Asymp. Sig. (2-tailed)		.200 ^{c,d}

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Source: Appendix 6, processed.

Based on table 4.6 above, it can be interpreted that the results of the One Sample Kolmogorov - Smirnov Test show a value of 0.073 with an Asymp probability value. Sig. of 0.200 which is the value of Sig. >0.05. So it can be concluded that the residual data is normally distributed.

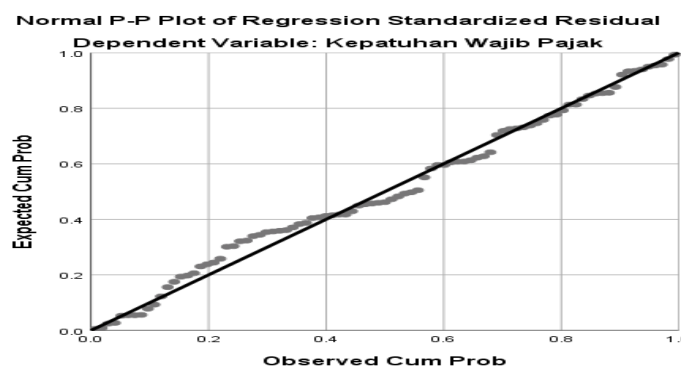


Fig 4.1. P-Plot Graph Normality Test Results

Based on Figure 4.1 above, it shows that the research data in the regression model is normally distributed. This can be seen through that the line that describes the actual data follows a diagonal line where the data is not scattered far from the straight line, so that the normality requirements can be fulfilled. Thus, it can be concluded that the test in this regression model is normally distributed.

2. Multicollinearity Test

Multicollinearity test is used to determine whether or not there is a correlation between independent (independent) variables. Multicollinearity can be seen from the tolerance value and Variance Inflation Factor (VIF), provided that the VIF value is < 10 and Tolerance is > 0.1.

Table 4.7. Multicollinearity Test Results

Model	Coefficients ^a	Collinearity Statistics	
		Tolerance	VIF
1	Understanding of Tax Regulations	.821	1.218
	Moral Obligation	.806	1.241
	Financial Condition	.978	1.023

a. Dependent Variable: Taxpayer Compliance

Source: Appendix 7, processed.

The results of the multicollinearity test in table 4.7 above are that the tolerance value is greater than 0.1 and the VIF value indicates that the value of the tax regulation understanding variable is 1.218, the moral obligation variable is 1.241 and the financial condition variable is 1.023 where all three are less than 10. With Thus, none of the three independent variables above have a tolerance value of less than 0.1 and it can be concluded that there is no multicollinearity problem between the independent variables.

3. Heteroscedasticity Test

The heteroscedasticity test is used to test whether the regression model has variance dissimilarity from the residuals of one observation to another. A good regression model is not heteroscedasticity, but homoscedasticity. Measurements in the heteroscedasticity test are the Glejser test and the scatterplot graph.

Table 4.8. Heteroscedasticity Test Results

Model	Coefficients ^a				
	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1 (Constant)	2.105	2.007		1.049	.297
Understanding of Tax Regulations	-.010	.081	-.015	-.124	.902
Moral Obligation	.007	.055	.016	.130	.897
Financial Condition	-.037	.073	-.055	-.505	.615

a. Dependent Variable: ABSRES

Source: Appendix 8, processed.

Based on table 4.8 above, it shows that all independent variables have a probability value greater than 0.05. With a variable understanding of tax regulations of 0.902, a variable of moral obligation of 0.897, and a financial condition of 0.615. Thus it is interpreted that there is no heteroscedasticity in the regression model. Other tests in the heteroscedasticity test can use the scatterplot graph, which can be seen in the following graph:

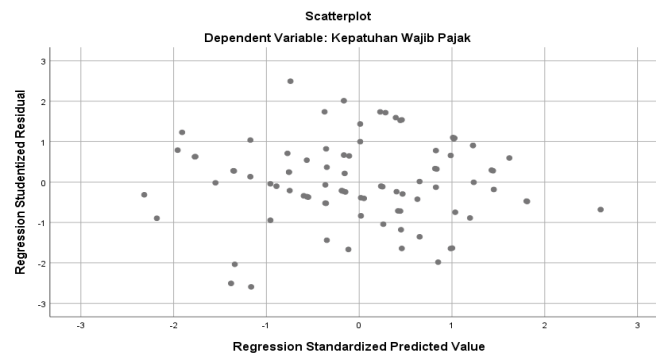


Fig 4.2. Heteroscedasticity Test Scatterplot

Based on Figure 4.2, it can be seen that there is a distribution of points that do not form a certain pattern because the points spread irregularly above and below the number 0 on the Y axis. So it can be concluded that there are no symptoms of heteroscedasticity.

C. Multiple Linear Regression Analysis

Multiple linear regression analysis is used to determine the extent to which the independent variables affect the dependent variable and determine the equation model to be used.

Table 4.9. Multiple Linear Regression Test Results

Model	Coefficients ^a				
	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1 (Constant)	2.445	3.188		.767	.445
Understanding of Tax Regulations	.372	.129	.268	2.879	.005
Moral Obligation	.343	.088	.365	3.891	.000
Financial Condition	.357	.115	.264	3.101	.003

a. Dependent Variable: Taxpayer Compliance

Source: Appendix 9, processed.

Based on table 4.9 above, the multiple linear regression analysis equation can be obtained as follows:

$$Y = 2,445 + 0,372X1 + 0,343X2 + 0,357X3 + e$$

Analysis of the results of the multiple linear regression equation can be stated that:

- a. The constant value is known to be 2.445, which states that understanding of tax regulations, moral obligations and financial conditions has a value of 0, then the value of Y is 2.445, which means taxpayer compliance is 2.445.
- b. The value of the variable regression coefficient (β_1) on the variable understanding of tax regulations (X1) has a positive value of 0.372. This states that there is an increase in the variable understanding of tax regulations, it will result in an increase in taxpayer compliance.
- c. The value of the regression coefficient on the variable (β_2) moral obligation (X2) has a positive value of 0.343. This states that there is an increase in the moral obligation variable, it will result in an increase in taxpayer compliance.
- d. The regression coefficient value on the variable (β_3) on the financial condition variable is positive, which is equal to 0.357. This states that there is an increase in the financial condition variable, it will result in an increase in taxpayer compliance.

D. Hypothesis testing

1. F test

Hypothesis F test was carried out to determine the overall or joint effect of Understanding of Tax Regulations (X1), Moral Obligations (X2), and Financial Conditions (X3) on Taxpayer Compliance (Y).

Table 4.10 .F Test Results

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	280.933	3	93.644	18.562	.000 ^b
	Residual	428.820	85	5.045		
	Total	709.753	88			

a. Dependent Variable: Taxpayer Compliance

b. Predictors: (Constant), Financial Condition, Understanding of Tax Regulations, Moral Obligation

Source: Appendix 9, processed.

Based on table 4.10 regarding the F test, it can be seen that the significance is 0.000 < 0.05 and the Fcount value is 18,562. The Fcount value is greater than the Ftable, which is equal to 2.71. Thus it can be stated that Fcount > Ftable, then Ho is rejected and Ha is accepted, which means that the independent variable has a real influence on the dependent variable. So that the independent variables (Understanding of Tax Regulations, Moral Obligations, and Financial Conditions) jointly affect the dependent variable (Taxpayer Compliance). So that the hypothesis of the independent variables (Understanding of Tax Regulations, Moral Obligations, and Financial Conditions) jointly has an effect on the dependent variable (Taxpayer Compliance) simultaneously has a positive effect on the dependent variable (Taxpayer Compliance).

2. Test t (Partial)

The t test is used to show whether the influence of each independent variable partially has a real effect on the dependent variable. Based on this research, it can be seen that the variable understanding of tax regulations (X1) has a positive effect on taxpayer compliance, the moral obligation variable (X2) has a positive effect on taxpayer compliance, and the financial condition variable (X3) has a positive effect on taxpayer compliance (Y).

Table 4.11. Test Results t

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.445	3.188		.767	.445
	Understanding Of Tax Regulations	.372	.129	.268	2.879	.005
	Moral Obligation	.343	.088	.365	3.891	.000
	Financial Condition	.357	.115	.264	3.101	.003

a. Dependent Variable: taxpayer compliance

Source: Appendix 9, processed.

Based on the presentation of table 4.11 above, it can be concluded that the influence of the independent variables and the dependent variable is as follows:

1. Effect of Understanding of Tax Regulations (X1) on Taxpayer Compliance (Y)

In the table above it can be seen that the understanding of taxpayer regulations shows a significance value of 0.005 where this already meets the provisions in the t test which is <0.05 . Where the value is $2.879 > 1.98827$ ($t_{count} > t_{table}$), so it can be concluded that the variable understanding of tax regulations (X1) has a positive effect on taxpayer compliance (Y).

2. Effect of Moral Obligation (X2) on Taxpayer Compliance (Y)

In table 4.11 above, it can be seen that the moral obligation variable has a significance value (Sig.) of 0.000 which in this case is less than 0.05. Where the tcount value is 3.891 and the ttable is known to be 1.98827 so that ($t_{count} > t_{table}$). So it can be concluded that the moral obligation variable (X2) has a positive effect on taxpayer compliance (Y).

3. Effect of Financial Conditions (X3) on Taxpayer Compliance (Y)

In table 4.11 above, it can be seen that the financial condition variable has a significant value (Sig.) 0.003, which in this case is less than 0.05. Where tcount is 3.101 and ttable is known to be 1.98827 ($t_{count} > t_{table}$). So it can be concluded that the financial condition variable (X3) has a positive effect on taxpayer compliance (Y).

E. Determination Coefficient Test (R²)

The coefficient of determination test is carried out to explain the variation in the influence of the independent variables on the independent variable on the dependent variable.

Table 4.12. Test Results for the Coefficient of Determination

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.629 ^a	.396	.374	2.246

a. Predictors: (Constant), Financial Condition, Understanding of Tax Regulations, Moral Obligation

b. Dependent Variable: Taxpayer Compliance

Source: Appendix 9, processed.

Based on table 4.12 it can be seen that the Adjusted R Square is 0.374 or 37.4%. This figure shows that the three independent variables (Understanding of Tax Regulations, Moral Obligations, and Financial Conditions) have an influence of 37.4% on Taxpayer Compliance, while the remaining 62.6% is influenced by other variables not explained in this study.

Discussion

1. Effect of Understanding of Tax Regulations (X1) on Taxpayer Compliance (Y)

Based on table 4.12 it can be seen that the independent variable understanding tax regulations shows a significance value of 0.005. This shows that the value (Sig.) $0.005 < 0.05$, with a $t_{count} > t_{table}$ ($2.897 > 1.98827$), then H_0 is rejected and H_a is accepted. So it can be concluded that the variable understanding of tax regulations has a positive effect on taxpayer compliance. According to Dwiastari (2017) understanding of regulations is the ability of taxpayers to explain things that are allowed and not to be done in the implementation of applicable tax rights and obligations. So that the understanding of tax regulations becomes a proof of understanding of tax regulations for the taxpayer himself. In this regard, it can be said that the higher the understanding of tax regulations by the taxpayer, the higher the level of taxpayer compliance to pay taxes. With increasing taxpayer compliance, of course, regional income will also increase. The results of this study are in line with research conducted by Widyaningsih (2019) which states that understanding tax regulations has a positive effect on taxpayer compliance. Because in addition to that, it is also supported by research conducted by Prayoga, A., E., Pahala, I., & Hasanah, N., (2021) which states that understanding regulations has a positive effect on taxpayer compliance.

2. Effect of Moral Obligations (X2) on Taxpayer Compliance (Y)

Based on table 4.9, it can be seen that moral obligations have a significance value of 0.000 < 0.05 , with $t_{count} > t_{table}$ ($3.891 > 1.98827$), then H_0 is rejected and H_a is accepted, which means that variable X2 has a positive effect on hotel and restaurant taxpayer compliance in Banyuwangi Regency. Moral obligations

relate to individual attitudes in responding to applicable regulations. Thus this moral obligation arises based on each individual. According to Agita and Normansyah (2020) moral obligation is a feeling of guilt that someone has that is not necessarily owned by another person. Moral obligations related to ethics and norms owned by taxpayers. The higher the moral obligation of a taxpayer, it will create a voluntary willingness to comply and report taxes so that it will directly impact the level of tax compliance. This research is in line with research conducted by P.D.J and Widyawati (2018) which states that moral obligations have a positive effect on taxpayer compliance. It is also supported by research conducted by Agita and Noermansyah (2020) in whose research moral obligations have a positive effect on taxpayer compliance, this is evidenced by the large number of taxpayers who comply with compliance.

3. Effect of Financial Conditions (X3) on Taxpayer Compliance (Y)

Based on table 4.12 it can be seen that the financial condition shows a significance value of 0.003 < 0.05, with a tcount > ttable (3.101 > 1.98827), it can be concluded that Ho is rejected and Ha is accepted, so that variable X3 has a positive effect on taxpayer compliance. The financial condition is related to the company's financial capacity regarding profitability and cash flow. The financial condition of a company can affect tax compliance, this is because companies that have financial conditions that tend to be stable, companies will tend to report their taxes. A good or stable financial condition owned by a company will shape aspects of individual behavior, thus in accordance with attribution theory which explains that internal causes refer to behavioral aspects that exist in a person. If the financial condition is an internal factor which results in the behavior of the taxpayer, namely taxpayer compliance. Research according to Rabsanjani (2018) and Priyatni and Jati (2016) in Suryani (2016) where in his research stated that one of the factors that influence company compliance in paying taxes is financial condition. Because profitability will pressure companies to report their taxes. Thus, the financial condition has a positive effect on taxpayer compliance. The results of this study are in line with research conducted by Setiawan and Meliana (2017) which in their research stated that financial conditions have a positive effect on taxpayer compliance.

IV. CONCLUSION

This study aims to examine how far the influence of Understanding of Tax Regulations, Moral Obligations, and Financial Conditions on Taxpayer Compliance. Based on the results of the research and hypothesis testing carried out, it can be concluded as follows:

- a. Understanding of tax regulations has a positive effect on the dependent variable, namely taxpayer compliance. It can be seen that from the understanding of high tax regulations by taxpayers, the benefits to be obtained by taxpayers will also be high. Thus, that compliance is positively influenced by the understanding of taxpayer regulations.
- b. Taxpayer compliance is positively influenced by moral obligations. Attitudes or norms that are owned by other people that are not necessarily owned by other people are moral obligations. This can be seen from the taxpayer in addressing the applicable tax regulations. The higher the moral obligation that the taxpayer is aware of, of course, will create a willingness to voluntarily pay taxes, so that in this case taxpayer compliance is positively influenced by moral obligations.
- c. Financial condition has a positive influence on taxpayer compliance. Where financial conditions can affect reporting and tax payments. The state of a company can be seen through its financial condition. Companies that have stable financial conditions tend to pay their taxes. The stability of the company's financial condition will shape individual behavior, regarding how to respond to conditions whether to comply or not in paying taxes. Based on the attribution theory which explains that aspect behavior that exists in a person becomes an internal trigger in this case. While the financial condition is an internal factor that results in taxpayer behavior, namely taxpayer compliance. Thus taxpayer compliance is positively influenced by financial conditions.

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