Impact of Financial Conditions on Taxpayer Compliance:A Moderated Analysis

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Abstract: This research investigates how the tax service quality, vehicle tax socialization, and tax sanctions influence taxpayer compliance, with taxpayer financial conditions serving as a moderating factor. The sample comprised 120 respondents selected through purposive sampling, all of whom were interviewed at three One-stop Administration Services Offices in Semarang and had outstanding vehicle tax payments from 2019 to 2022. Data was collected via questionnaires.The hypotheses were evaluated using multiple linear regression analysis, incorporating moderation variables with the aid of structural equation modeling. Findings indicated that service quality and tax socialization positively affect taxpayer compliance, while the tax penalty does not. Additionally, taxpayer financial conditions positively enhance the effects of tax socialization and tax penalties.

Keywords: Vehicle Tax Socialization, Tax Sanctions, Taxpayer Compliance.

1. Introduction

The growth of motor vehicles, particularly in the city of Semarang, shows a significant upward trend year after year. This increase in the number of vehicles should be matched by a high level of tax compliance so that the Central Java Provincial Government can maximize revenue for regional development. Several factors driving this growth include rising public purchasing power, an increasing need for transportation, and the ease of acquiring vehicles. The process of purchasing vehicles, especially motorcycles, is quite simple, with dealers offering low-interest installment plans.

However, enhancing taxpayer compliance poses a complex challenge that requires collaboration among various parties, including the government and the public. Ironically, despite the increase in vehicle numbers, the phenomenon of tax compliance in Semarang reveals a high level of tax arrears each year. From 2019 to 2022, the total tax arrears reached approximately 26 billion rupiah.

Several previous researchers have reported differing results. The relationship between service quality and taxpayer compliance, as noted by Frey and Torgler (2007), indicates a positive correlation. In contrast, Alm and Torgler (2006) found that the

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Several previous researchers have reported differing results. The relationship between service quality and taxpayer compliance, as noted by Frey and Torgler (2007), indicates a positive correlation. In contrast, Alm and Torgler (2006) found that the quality of vehicle tax services does not significantly affect taxpayer compliance. Regarding the relationship between vehicle tax socialization and taxpayer compliance, Andreoni, Erard, and Feinstein (1998) identified a positive relationship between the two variables, whereas Torgler (2003) reported no significant impact. As for the enforcement of vehicle tax laws on taxpayer compliance, Kirchler, Hoelzl, and Wahl (2008) found a significant effect, while Alm, Sanchez, and DeJuan (1995) concluded that the two variables do not have a significant relationship.

Given these issues, the motivation for this research is to examine the extent of taxpayer compliance in fulfilling their obligations to pay vehicle taxes, particularly in Semarang, with taxpayer financial conditions serving as a moderating factor. In general, this research aims to:

1. Analyze the effect of tax service quality on taxpayer compliance in paying vehicle taxes, with taxpayer financial conditions as a moderating variable.
2. Analyze the effect of vehicle tax socialization on taxpayer compliance in paying vehicle taxes, with taxpayer financial conditions as a moderating variable.
3. Analyze the effect of tax sanctions on taxpayer compliance in paying motor vehicle taxes.
4. Analyze the moderating effect of financial conditions on the relationship between tax service quality and taxpayer compliance.
5. Analyze the moderating effect of financial conditions on the relationship between vehicle tax socialization and taxpayer compliance.
6. Analyze the moderating effect of financial conditions on the relationship between tax sanctions and taxpayer compliance.

2. Theoretical Review

2.1. Theory of Planned Behavior

The Theory of Planned Behavior is an extension of the Theory of Reasoned Action. The Theory of Reasoned Action provides scientific evidence that the intention to perform a certain action is caused by two reasons: subjective norms and attitudes toward the behavior (Fishbein and Ajzen, 1977). A few years later, Ajzen (1991) added a third factor: individual perceived behavioral control. The inclusion of this factor transformed the Theory of Reasoned Action into the Theory of Planned Behavior. The more positive an individual’s attitude and subjective norms, and the stronger their perceived behavioral control, the stronger their intention to engage in a particular behavior (Ajzen, 2006). This intention will manifest into behavior if there is an opportunity to act in accordance with the actual behavioral control conditions. If the actual conditions do not allow for behavior to occur in line with the intention, it will affect perceived behavioral control.

This, in turn, will alter the initial intention due to the influence of the emerging behavior. behavioral control conditions. If the actual conditions do not allow for behavior to occur in line with the intention, it will affect perceived behavioral control. This, in turn, will alter the initial intention due to the influence of the emerging behavior as we can see in Figure 1.

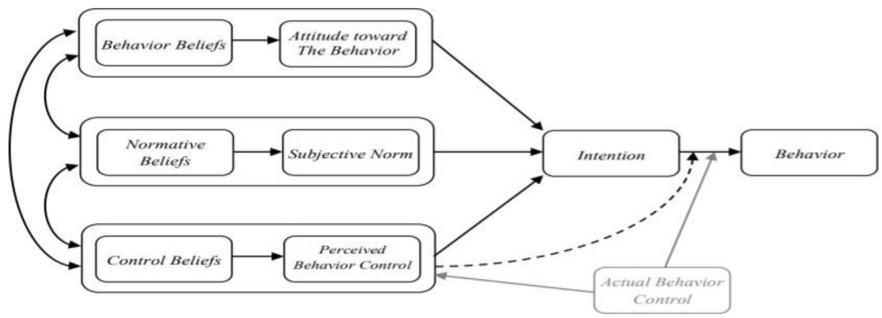

Figure 1 : Theory of Planned Behavior (TPB) Framework

2.2. The Influence of Tax Service Quality on Taxpayer Compliance

The quality of service referred to here is that if the service from tax officers can provide satisfaction to taxpayers, then the taxpayer's perception of the tax authorities will improve, which in turn can increase taxpayer compliance (Murphy, 2011; Aryobimo, 2012). Considering the compulsory nature of taxes, where corporate taxpayers are required to promptly fulfill all their tax obligations, whether the service is satisfying or not, taxpayers are still obligated to comply with their tax duties. Although tax services cannot be entirely equated with product marketing, where satisfied customers make repeat purchases, good and satisfying services can at least motivate corporate taxpayers, as clients of the tax office, to voluntarily comply with tax regulations (Komala, 2013; Mawejje et. al., 2019; Mayowan, 2019). A taxpayer will comply with paying taxes if they have had direct experience with the services provided by tax officers and if they feel that their taxes contribute to development. Therefore, if taxpayers perceive the services provided by tax officers as satisfactory, they will comply with paying taxes, which will enhance taxpayer compliance within a country. Tax services are shaped by the quality dimension of Human Resources (HR), tax provisions and tax information systems (Sulistyawati et. al., 2023). The quality standards of excellent service to the taxpayer community will be fulfilled if human resources carry out their duties in a professional, disciplined and transparent manner. In the condition that taxpayers are satisfied with the services provided to them, they tend to carry out their obligation to pay taxes in accordance with applicable regulations. Thus, a reliable tax information system and quality of human resources will result in better tax services. Quality service must be sought to be able to provide is safety, comfort, smoothness and legal certainty that can be accounted for (Sulistyawati et. al., 2023). Sulistyawati et. al. (2023), emphasized the importance of the quality of tax officials (HR) in providing services to taxpayers. All in all, a good job means that tax officials must be really capable and expert in all expertise in their respective fields in making a good tax system and tax policy and its implementation. This research has made the hypothesis as follows:

H1: The tax service quality has a positive effect on taxpayer compliance.

2.3. The Influence of Vehicle Tax Socialization on Taxpayer Compliance

Tax socialization is an effort by the Directorate General of Taxes to provide understanding, information, and guidance to the public and taxpayers regarding all matters related to tax regulations and legislation. Marjan's (2014) dan Nurkin et. al., (2018) research shows a significant relationship between tax socialization and taxpayer compliance. This occurs because tax socialization is one of the factors that is related to and influences taxpayer compliance. If implemented properly, it can lead to an optimal level of taxpayer compliance. Tax socialization is an effort directed toward both the public and taxpayers regarding tax regulations and procedures (Sulistyawati, 2019). When the public or taxpayers are well-informed about tax regulations and procedures, taxpayer compliance in paying taxes will increase. Attribution theory is relevant to explain this hypothesis. Tax socialization is an external factor in attribution theory. By conducting tax socialization, knowledge about taxes is enhanced or cultivated both among those already familiar with taxation and those who are not yet knowledgeable (Wuryanto, 2019).

H2: The vehicle tax socialization has a positive effect on taxpayer compliance.

2.4. The Influence of Tax Sanctions on Taxpayer Compliance

The essence of law enforcement lies in the activities of harmonizing relationships between values as reflected in norms that guide behavior, which are deemed appropriate and aim to create, maintain, and sustain peace. The International Bureau of Fiscal Documentation (IBFD) defines tax law enforcement as actions taken by relevant officials to ensure that taxpayers and prospective taxpayers comply with tax laws, such as submitting tax returns, maintaining records, providing relevant information, and paying taxes on time (Nurmantu, 2010; Petutschnig, 2017). Tax sanctions serve as a deterrent to prevent taxpayers from violating tax norms. Sanctions act as a guarantee that taxpayers will not neglect or fail to fulfill their obligations as taxpayers. With sanctions that provide a deterrent effect, taxpayer compliance increases (Randlane, 2016; Dewantara, 2016). In enforcing tax sanctions, tax authorities must be proactive and disciplined in imposing penalties on non-compliant taxpayers to encourage compliance and prevent further violations of tax regulations (Ilhamsyah, 2016). Law enforcement is one of the instruments to increase tax compliance and motivate taxpayers in complying with the established tax regulations. In accordance with the Theory Planned Behavior (TPB). This theory explains that taxpayer compliance is influenced by external factors and internal factors. Law enforcement is obtained by taxpayers through external factors, namely through punishments given in the form of fines or imprisonment, in accordance with the violations committed.

Law enforcement can provide motivation for taxpayers to comply because law enforcement, which is in the form of tax sanctions will be able to increase tax compliance, so it can be concluded that the implementation of law enforcement, such as tax sanctions, both administrative in the form of (fines, interest and increases) and sanctions in the form of criminal penalties (imprisonment or imprisonment) encourages taxpayer compliance, but the application of these sanctions must also be carried out consistently. (Willyanto, 2024). This research has made the hypothesis as follows:

H3: Tax sanctions has a positive effect on taxpayer compliance.

2.5. The Moderating Effect of Financial Condition on the Relationship Between Tax Service Quality and Taxpayer Compliance

Individuals experiencing financial difficulties may feel pressured when required to meet their obligations, including paying taxes. Juliati (2014) identified that financial pressure is one of the stresses faced by taxpayers, and individual taxpayers with limited income may avoid paying taxes if their financial situation is poor because their family expenses exceed their income. According to social learning theory, individuals can learn through observation and direct experience (Robbins, 2008). If the quality of service provided by tax authorities is excellent, taxpayers will be satisfied and gain direct experience from the services received, leading to greater compliance in paying taxes. In Alebedee's (2011) study, the taxpayer's financial condition as a moderating variable had a positive but not significant effect on the relationship between taxpayer perceptions of service quality and taxpayer compliance.

A person's financial condition reflects their ability to meet their needs. A taxpayer may avoid their tax obligations if their financial situation is poor. Therefore, poor financial conditions are more likely to lead to non-compliance with tax obligations compared to when a taxpayer is in good financial health. Breet (1995) noted the moderating effect of an individual's financial condition, meaning that financial burden can influence a person's decision to fulfill obligations, including tax debts. Monica (2009) also found that the taxpayer's financial condition as a moderating variable has a significant positive effect on the relationship between perceptions of service quality and taxpayer compliance. Thus, when a taxpayer's financial condition is good and their perception of tax service quality is high, their compliance level tends to increase. Conversely, when both the taxpayer's financial condition and perception of service quality are poor, compliance tends to decrease. This research has made the hypothesis as follows:

H4: Financial condition strengthens the relationship between tax service quality and taxpayer compliance.

2.6. The Moderating Effect of Financial Condition on the

Relationship Between Tax Socialization and Taxpayer Compliance

It is widely known that the public views taxes as a burden that must be paid and is compulsory. This perception is often due to the fact that taxpayers face financial difficulties, even in managing their daily lives or sustaining their businesses. On top of that, they must also meet the tax obligations imposed by the government (Cindy, 2019). A person's financial condition may either positively or negatively affect their willingness to comply with tax regulations. This includes their understanding of tax obligations gained from tax socialization, whether communicated directly or indirectly by tax officials. As a result, this may lead taxpayers to comply with their tax obligations or, conversely, to avoid them (Murni, 2014; Candrapuspa, 2017). This research has made the hypothesis as follows:

H5: Financial condition strengthens the relationship between tax socialization and taxpayer compliance.

2.7. The Moderating Effect of Financial Condition on the Relationship Between Tax Sanctions and Taxpayer Compliance

There are indications in research that a person's financial condition and obligations moderate the relationship between their commitment and performance. Empirical studies support the moderating effect of financial conditions on individual behavior (Mitsu, 2011; Alabede, 2011). Income is an increase in wealth or assets obtained domestically or internationally, used to meet one's living needs. Taxpayers tend to prioritize using their income for daily needs rather than paying taxes. However, if accompanied by clear and strict tax sanctions, regardless of a person's wealth level, they will voluntarily and consciously pay taxes (Prita, 2019). Financial conditions can influence behavior, particularly in tax compliance. As a moderating variable, financial conditions can either strengthen or weaken the relationship between the dependent and independent variables. This study uses financial conditions to moderate the relationship between taxpayer awareness and motor vehicle tax compliance (Carmi & Arnon, 2014; Devos, 2013; Jati, 2017). This research has made the hypothesis as follows:

H6: Financial condition strengthens the relationship between tax sanctions and taxpayer compliance.

3. Methods

This study utilizes primary data in the form of responses from motor vehicle taxpayers in the city of Semarang Indonesia, who have previously experienced delays in motor vehicle tax payments. A total of 120 data points were processed from 255 distributed questionnaires, yielding a response rate of 47%. The method used in this research is a causal model, focusing on relationships or effects. To test the hypotheses proposed in this study, the analysis technique employed is SEM (Structural Equation Modeling) and Classical Assumption, which were operated using the AMOS 21 and SPSS programs.

4. Research Result

Based on respondents' answers, it was found that the largest group of respondents were aged 34-41 years, with 42 individuals (35%). Respondents aged 42-49 years accounted for 30 individuals (25%), those aged 26-33 years totaled 22 individuals (18%), respondents aged 18-25 numbered 16 individuals (13%), and those aged 50-58 years were 16 individuals (9%). The majority of the respondents, 69%, were taxpayers aged over 30 years, indicating that the taxpayers are in a productive age group, likely with stable employment.

5. Evaluation of Outliers

Outliers are observations in a dataset that have unique characteristics, appearing significantly different from other observations. They manifest as extreme values, either for a single variable or for combinations of variables (Hair et. al., 1995).

Table 1. Outlier Descriptive Statistics Analysis

Variable	Ind	N	Min	Max	Mean	Std. Dev.
X1	X1.1	120	6	10	8,17	0,813
	X1.2	120	6	10	7,98	0,722
	X1.3	120	5	9	7,02	0,855
X2	X2.1	120	6	9	7,88	0,568
	X2.2	120	5	9	6,94	0,901
	X2.3	120	6	9	7,95	0,672
X3	X3.1	120	5	9	7,69	0,924
	X3.2	120	5	10	7,70	0,826
	X3.3	120	6	9	7,70	0,846
Y	Y1.1	120	6	9	8,14	0,652
	Y1.2	120	6	10	7,90	0,738
	Y1.3	120	6	10	8,06	0,823

Source: Data collected, 2024.

Based on Table 1, it is known that all variables have questionnaire response values ranging from 5 to 10 across the 12 indicators. The table also shows that the mean value for variable X1 is the highest, at 8.17, while variable X2 has the lowest average value at 6.94.

6. Testing of Residual Values

Table 2. Standarized Residual Covariances

	Int	X9	X8	X7	X12	X11	X10	X3	X2	X1	X6	X5	X4
Int	.000												
X9	-.733	.000											
X8	.218	-.743	.000										
X7	.649	1.026	.302	.000									
X12	-.301	-.912	1.222	-.061	.000								
X11	-.102	-1.610	.121	.094	.063	.000							
X10	.159	-.530	.372	.906	.105	-.081	.000						
X3	-.421	-1.118	.355	-1.151	-1.187	-.548	.152	.000					
X2	.479	.860	.069	.683	-.332	.326	.084	-.749	.000				
X1	.017	-.222	.047	.606	.422	.395	.141	.011	.870	.000			
X6	-.161	-1.755	.805	-.382	.913	.271	-.056	.196	.575	-1.060	.000		
X5	-.110	-1.284	.460	1.493	-.603	.576	-.966	-.654	-.485	-.330	.395	.000	
X4	.199	-.924	.224	1.633	-.289	-.185	.452	-.494	1.400	.466	-.206	-.073	.000

Source: Data collected, 2024

Testing of the residual value indicates that the modified model is significantly acceptable and the residual value set is ± 2.58 at a significant level of 1% (Hair, 1995). Based on table 2 above, it is known that the data in this study can be significantly accepted because the residual value is ≤ ± 2.58

7. Structural Equation Modeling (SEM)

After the model is analyzed through confirmatory factor analysis, each indicator in the fitted model can be used to define latent constructs, allowing the full SEM model to be analyzed. The results of the analysis can be seen in Figure 2 and Table 3.
Structural Equation Modeling (SEM)

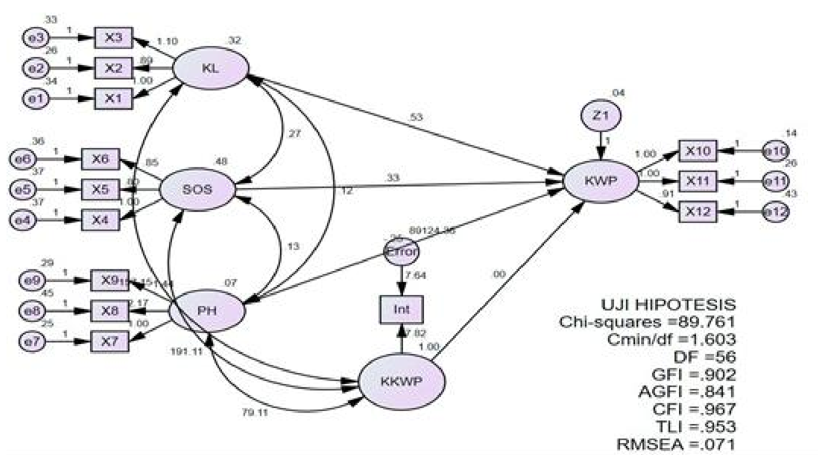

Fig. 2. Structural Full Model

Table 3. Results of the Full Model Feasibility Test

Goodness of Fit Indeks	Cut-off Value	Model Result	Note
Chi-Square	74,468, X2 with df=56 ≥0.05	89.761	Good
GFI	≥ 0,90	0,902	Good
AGFI	≥ 0,90	0,841	Marginal
TLI	≥ 0,90	0,953	Good
CFI	≥ 0,95	0,967	Good
RMSEA	0,05 ≥ RMSEA≤ 0,08	0,071	Good
CMIN/DF	≤ 2,00	1,603	Good

Source: Data collected, 2024.

8. Results

The confirmatory factor analysis of the overall model indicates that all indicators for constructing this research model have met the criteria for goodness of fit (Table 3). All goodness of fit values presented in the model results have satisfied most of the requirements, as these values fall within the acceptable range indicated in the cut-off value column. Therefore, it can be concluded that the constructs used to form the research model have met the feasibility criteria.

9. Conclusion

Based on the results of the research above, the following conclusions can be drawn: Tax service quality has a significant positive effect on taxpayer compliance, meaning the hypothesis is accepted. Therefore, if the tax service quality improves, taxpayer compliance will increase.Vehicle tax socialization has a significant positive effect on taxpayer compliance, meaning the hypothesis is accepted. Therefore, if tax socialization improves, taxpayer compliance will increase. Tax sanctions does not have a significant positive effect on taxpayer compliance, meaning the hypothesis is rejected. Therefore, if tax sanctions is not optimal, taxpayer compliance will be low. The taxpayer financial condition shows a positive and significant moderating effect on tax service quality concerning taxpayer compliance, meaning the hypothesis is accepted.

Good or poor financial conditions, when supported by good service quality, will enhance taxpayer compliance. The taxpayer financial condition shows a positive and significant moderating effect on vehicle tax socialization concerning taxpayer compliance, meaning the hypothesis is accepted. Good or poor taxpayer financial conditions, when supported by effective vehicle tax socialization, will enhance taxpayer compliance. The taxpayer financial condition shows a positive and significant moderating effect on tax sanctions concerning taxpayer compliance, meaning the hypothesis is accepted. Good or poor taxpayer financial conditions, when supported by strong law enforcement, will enhance taxpayer compliance. Based on the research results and conclusions that have been presented. So the suggestions that can be submitted are as follows: In increasing knowledge and awareness of correct taxes and the tax system as well as regulations and legislation, tax counseling programs or seminars should be held regularly. It is recommended that the tax audit is carried out in accordance with the existing problems and in accordance with the provisions of the applicable laws, so that taxpayers are always obedient and compliant and understand the purpose of the tax audit. For tax collectors and important officers, it is further improved in tax withdrawal and more emphasized in providing policies such as giving sanctions to taxpayers who do not pay on time. Tax service quality must always improve services to the community through the quality of service reflected in the service section with good quality Human Resources (HR), who can understand the needs of the community or taxpayers. It can also provide a tax information system from various media that can be known by the wider community based on clear tax provisions, so that the public will be more moved in paying taxes. It is hoped that the Government will consider the factors that affect taxpayer compliance in the preparation of these regulations, by realizing them in the form of policies that can increase tax revenue. Tax services quality must always maintain the trust that has been given by the community, always socialize every change in regulations related to tariffs, payment limits, and reporting so that this compliance will continue and can increase tax revenue.

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