

Analysis of Taxpayer Awareness in West Java MSME Tax Payment Compliance on E-Commerce Platform Users

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ABSTRACT

This research needs to be done to find out how much influence taxpayer awareness has on MSME tax payment compliance on e-commerce platform users. The purpose of the study was to find out how much awareness of taxpayers toward MSME tax payment compliance among e-commerce platform users.

The research is expected to provide theoretical and practical knowledge for company managers, writers, communities, and MSMEs in digging up information about taxpayer awareness in paying tax compliance for MSMEs using e-commerce. This research is also expected to provide benefits in increasing the knowledge, expertise, and competence of researchers in the future. This study aims to look at the awareness of taxpayers, especially MSME actors who use e-commerce platforms in carrying out their business activities in compliance with paying taxes.

Keywords: e-commerce, tax payer, tax payment

1. INTRODUCTION

Taxes are one source of state revenue that plays an important role in the development of the country and as a determinant of the running of a country's economy [1]. Due to its very important role, the government requires Indonesian citizens to pay taxes as stated in Article 23 A of the 1945 Constitution.

People's behaviour is currently changing due to the impact of globalization, one of which is in the economic and business fields. An example of the impact of globalization in the economic and business fields is the phenomenon of the development of the digital economy which we can now see with the many e-commerce platforms in Indonesia. E-commerce itself is the impact of technological developments, causing a change in the way humans interact with the environment, which in this case changes the trading mechanism.

These changes make business people switch from conventional businesses to electronic businesses so as not to be eroded by rapidly growing technological

developments. Micro, Small, and Medium Enterprises (MSME) traders are no exception to the switch to digital business by selling their wares on e-commerce platforms. Especially during this pandemic, which requires people to do everything online, including in terms of shopping, the market space in e-commerce is growing rapidly to be bigger.

The expansion of market space in e-commerce has the potential to grow high income so that it can contribute to state revenue through taxes, especially income taxes and value-added taxes [2]. The government has the right to ensure tax compliance for e-commerce players in Indonesia

Income tax from e-commerce has been determined by the Director-General of Taxes, including the Circular Letter of the Director-General of Taxes Number S-429/PJ.22/1998 dated December 24, 1998, concerning Appeals to Taxpayers Conducting Transactions Through Electronic Commerce, Circular Letter of the Director-General of Taxes Number SE-62/PJ/2013 concerning

Affirmation of Tax Provisions on E-Commerce Transactions, and Circular Letter Number SE-06/PJ/2015 concerning Withholding and/or Collection of Income Tax on E-Commerce Transactions. On the other hand, Cahyadi and Margana also found that the circular mentioned above could not provide a strong legal basis for regulating e-commerce actors [3]. This is a gap for e-commerce business people to avoid paying taxes. This fact proves that the level of awareness of taxpayers in compliance with tax payments on e-commerce platform users is still relatively low, therefore to prove the validation of these arguments, the authors analyzed taxpayer awareness in MSME tax payment compliance on e-commerce platform users. to MSME business players in the West Java region. The author hopes that this research can help the government in obtaining tax information and can also increase awareness of e-commerce actors in tax payment compliance.

Attribution theory develops an explanation that differences in individual judgments depend on the meaning of attributions given to certain behaviors. This theory also explains the causes of various behaviors that befall a person. Attribution to behavior consists of 2 (two) sources, namely internal or dispositional attributions and external or environmental attributions [4]. Behavior caused by internal factors is behavior **by** a person that is believed to be under the individual's control himself or comes from internal factors such as personality traits, awareness, and abilities, While behavior caused by external factors is a person's behavior that is caused outside, notably someone's conduct, behavior caused by external factors is a person's behavior that is caused externally. as a consequence of demands from the circumstance or the environment. Attribution theory is relevant to the attitude of taxpayers because taxpayer awareness is an internal influence of someone who makes a person decide to comply or not to comply in fulfilling his tax obligations. The attitude of taxpayers who are aware of their tax duties, as well as the use of the self-assessment system, will have an impact on their ability to meet their obligations. In other words, the attitude of the taxpayer in fulfilling the obligation to pay taxes is very dependent on the behavior or decision of the taxpayer.

The Theory of Planned Behavior was put forward by Ajzen to show the relationship of behavior that is raised by individuals to respond to something [5]. The Theory of Planned Behavior states that intentions can influence individual behavior to be obedient or disobedient to tax rules and regulations. Based on the Theory of Planned Behavior, the understanding of taxation related to Individual attitudes will influence an individual's motivation to behave if they are aware of the consequences of their actions, according to behavioral belief. The level of understanding of MSME Taxpayers who use the E-Commerce platform on taxation can be

assessed from their knowledge of calculating, paying, and reporting their tax payables. The higher the understanding of taxation owned by a taxpayer, the taxpayer compliance will also increase and his attitude towards taxes will change. Taxpayers who have awareness of the importance of paying taxes to support the administration of the state will of course fulfil their tax obligations (behavioral beliefs). By fulfilling tax obligations, Taxpayers need reciprocity, or trust in the fulfillment of normative expectations from others and the environment, as a motivator to continue to be tax-compliant [6].

According to Law Number 16 of 2009 concerning the fourth amendment to Law Number 6 of 1983 concerning General Provisions and Tax Procedures Tax is an obligatory payment to the state-owned by an individual or business that is coercive under the law, without getting direct rewards, and utilized for the requirements of the state for the maximum prosperity of the people. Meanwhile, according to Sumarsan Taxes are public contributions to the state owing by persons who are obligated to pay them according to general regulations (laws) without receiving performance back and whose goal is to support expenditures [7]. General expenditure relates to the state's duty to administer the government.

There are two tax functions, namely as follows:

1. Revenue Function (Budgetary Function)

Taxes serve as a source of cash for the government's spending. For example, the inclusion of taxes in the state budget as domestic revenue.

2. Regulating Function (Regulatory Function)

Taxes function as a tool to regulate or implement policies in the social and economic fields. For example, the imposition of higher taxes on liquor and luxury goods can be suppressed.

Furthermore, there is what is called a tax collection system, which is a system used in imposing, calculating, collecting, and paying taxes. The tax collection system includes [8]:

1. The Tax Assessment System is a tax collecting system that allows the government (Fiskus) to calculate the amount of tax owing by taxpayers on a yearly basis in accordance with current tax laws and regulations.

2. The Self-Assessment System is a tax collecting system that allows taxpayers to calculate the amount of tax payable yearly in accordance with the current tax laws and regulations.

3. With Holding System is a tax collection system that authorizes third parties (not the tax authorities and not the relevant taxpayers) to determine the amount of tax owed by the taxpayer.

Then, the barriers to tax collection can be grouped into[8]:

a Passive resistance, people are reluctant (passively) to pay taxes, which can be caused by several things, including: (1) intellectual and moral development of the community, (2) the tax system that is (perhaps) difficult to understand by the public, (3) the control system cannot be done or done well.

b Active resistance includes all public efforts or actions that are shown directly to the tax authorities (tax officers) to avoid taxes. Forms of active resistance include, among others: (1) Tax avoidance refers to efforts to ease or lessen the tax burden by not breaking the law.; (2) Tax evasion is an attempt to reduce one's tax burden by breaking the law (committing tax evasion).

E-commerce is an abbreviation of electronic commerce, which means that trade is carried out electronically [9]. E-commerce is described in the book *Introduction to Information Technology* as "the process of purchasing, selling, transferring, or exchanging items, services, or information using computer networks, including the internet." [10].

The Directorate General of Taxes (DGT) in SE-62/PJ/2013 has mapped e-commerce into 4 (four) business models. The business model is divided as follows:

1. Online Marketplace

An online Marketplace is a business activity that provides a location for business operations in the form of an internet store from an internet mall (online shop) for Online Marketplace Merchants to offer products and/or services. Buyers make order and payment transactions to the Online Marketplace, which is a place for various merchants to market their wares. The online marketplace only acts as a sales intermediary or service provider of place and time for merchants to market their products. The online marketplace will receive income or share as payment intermediary services. The selling characteristic of this model is a permanent store in an online marketplace. In this system, offers, orders, and payments are made online. Examples of online marketplaces are Amazon.com, Tokopedia.com, Shopee.com, and Bukalapak.com.

2. Classified Ads

Classified Ads are activities that give a location and/or time for advertisers to exhibit material (text, images, explanatory videos, information, etc.) of goods and/or services. The advertiser will register and approve the agreement set by the Classified Ads Operator. The Classified Ads Operator will verify, approve the registration application and issue an invoice for the Transaction Fee. The Classified Ads organizer will provide services for providing a place and/or time for

advertisers to place advertisements on the Classified Ads site.

3. Daily Deals

Daily Deals is a business activity that provides a location for business operations in the form of a Daily Deals website where Daily Deals Merchants sell goods and/or services to purchasers. This business model uses vouchers as a means of payment. Examples of Daily Deals are Lakupon.com, Dealgoing.com, and Groupon Disdus.

4. Online retail

Online Retail is the activity of selling goods and/or services to Buyers via the Online Retail site by Online Retail Operators. The Online Retail Operator will display data and/or information related to goods and/or services to be sold through the Online Retail site. The buyer will place an order through the Online Retail site. Buyers make payments by transfer to a bank account that has been determined by the Online Retail Operator, using cash (Cash on Delivery) or in other ways specified. The Online Retail Operator will deliver goods and/or services to buyers. Bidding activities are carried out online, but orders and payments can be made online or offline. Examples of this classification are Blibli.com and Lazada.com.

Through Government Regulation (PP) Number 23 of 2018, trade-in e-commerce is subject to final income tax with a tax rate of 0.5% calculated from monthly turnover. Subjectively and objectively, online/E-commerce trade entrepreneurs are subject to income tax by Government Regulation No. 23 of 2018 on Income Tax on Business Income acquired or collected by taxpayers with a specified gross turnover. Individual taxpayers, Subjects are corporate taxpayers in the form of cooperatives, limited partnerships, businesses, or limited liability corporations that receive or generate money in online trading with a gross turnover of less than Rp. 4,800,000,000.00 in a single tax year. individual tax and corporate tax subject. So in general, E-commerce actors also have tax duties, beginning with registration, computation, payment, and reporting, which are governed by the Directorate General of Taxes' laws and regulations.

Taxpayer compliance refers to the attitude of taxpayers who endeavor to follow all tax requirements without being obliged to do so. Regulation No. 74/PMK.03/2012 of the Minister of Finance of the Republic of Indonesia, Concerning Procedures for Determining and Revocation of Determination of Taxpayers with Certain Criteria in the Framework of Preliminary Refunds of Tax Overpayments, it is stated that in order to be determined as Taxpayers with Certain Criteria, Taxpayers must meet the requirements as following:

- a Timely in submitting the Notification Letter;
- b Tax arrears do not exist for all forms of taxes, with the exception of tax arrears for which authorization to make installment payments or postpone tax payments has been granted.;
- c Financial statements are audited with an unqualified opinion by a public accountant or a government financial supervisory body for three (three) years in a row; and
- d Never been convicted of a tax-related offense based on a court judgment with permanent legal effect within the previous 5 (five) years.

Please note that the existence of E-Commerce also influences the taxation sector. Where in this sophisticated era, business people tend to modify the way they run their business. Businesses with an E-Commerce platform also certainly help with tax receipts, because of buying and selling transactions and the increasingly rapid velocity of money with E-Commerce. Aware of the surrounding conditions, the Directorate General of Taxes is targeting online business (E-Commerce) players through expanding collaboration with several government agencies.

The government has published Minister of Finance Regulation (PMK) Number 210/PMK.010/2018, which addresses the tax treatment of trade transactions conducted via electronic systems. The government does not impose a new tax type or rate on e-commerce players..

This regulation clarifies taxation processes and procedures to promote administrative simplicity and encourage tax compliance of e-commerce players in order to establish parity with conventional company actors.

The points of regulation in Number 210/PMK.010/2018 are as follows:

- 1. For traders and service providers who offer on the marketplace platform:
 - a Notify the marketplace platform provider with your Taxpayer Identification Number;
 - b If you doesn't have an NPWP, the entrepreneur can either (1) register to receive one or (2) tell the marketplace platform provider of the Population Identification Number;
 - c Carry out income tax duties in accordance with applicable laws, such as paying final tax at a rate of 0.5 percent of turnover if turnover does not exceed Rp. 4.8 billion in a year, and
 - d Confirmed as a Subject to tax Entrepreneur if annual profit reaches Rp. 4.8 billion and VAT responsibilities are met in accordance with applicable legislation.

2. Responsibilities of marketplace platform providers:

- a Have NPWP, and confirmed as PKP;
- b Collect, deposit, and report VAT and PPh on behalf of merchants and service providers while providing marketplace platform services.;
- c Collect, deposit, and report VAT and PPh on the sale of products owned by the marketplace platform provider, as well as
- d Report a recapitulation of transactions made by merchants using the platform.

Marketplace platform providers are entities that provide facilities that operate as electronic markets enabling platform users to offer products and services to potential purchasers. In Indonesia, well-known market platform providers include Blibli, Bukalapak, Elevenia, Lazada, Shopee, and Tokopedia.. In addition to these firms, over-the-top participants in the transportation sector are categorised as marketplace platform providers.

3. For e-commerce outside the marketplace platform:

Business players who trade products and services through online retail, classified advertisements, daily deals, and social media are obliged by applicable rules to comply with PPN, PPnBM, and PPh requirements. Before this Number 210/PMK.010/2018 comes into effect on April 1, 2019, the Directorate General of Taxes (DGT) will carry out socialization to e-commerce players, including marketplace platform providers and traders who use the platform.

So In general, e-commerce players have tax duties, beginning with registration, computation, payment, and reporting, which are governed by the Directorate General of Taxes' laws and regulations.

Taxpayer awareness is a state in which a taxpayer is aware of, recognizes, respects, and obeys the applicable tax provisions and has the sincerity and desire to fulfill his tax duties. Taxpayer awareness with four dimensions, namely: perception of taxpayers, knowledge of taxation, characteristics of taxpayers, and tax counselling. Taxpayers are said to be aware of paying taxes when they have a positive perception of taxes, have sufficient knowledge about taxation, have obedient characteristics, and have received adequate counselling. According to Muliari and Setiawan, the higher the level of awareness of taxpayers, the better understanding and implementation of tax obligations to increase taxpayer compliance [11]. Taxpayer awareness of the tax function is critical in order to improve taxpayer compliance.

The results of research by Jihan and Purwaningrum stated that taxpayer awareness partially and significantly

influences taxpayer compliance with e-commerce sellers [13]. This demonstrates that the greater the taxpayer's awareness, the greater the taxpayer's compliance. If the taxpayer is aware of his rights and obligations in paying taxes, he will make the taxpayer aware of the rights and obligations the tax complies with. So that the public and especially entrepreneurs who use E-Commerce are obedient in paying taxes to the state. The results of this study support the results of previous studies [13,14], where the results of the study state that taxpayer awareness has a significant influence on taxpayer compliance.

Awareness affects taxpayer compliance of e-commerce entrepreneurs in taxation, because the real awareness is from within, when a taxpayer is aware of his need to pay taxes, he will do so without compulsion. Based on the description above, the first hypothesis is as follows:

H1: Taxpayer awareness has a positive effect on MSME tax payment compliance users of the E-Commerce platform

2. METHODS

2.1. Types of research

This type of research is included in the category of library research. Library research is a systematic activity that collects, processes, and concludes data using certain methods/techniques to identify solutions to issues encountered through library research. The study of literature is linked to theoretical studies through allusions to values, culture, and norms that arose in the social setting under consideration.

2.2. Collecting Method

This study relied on qualitative data in the form of an overview of MSME taxes in Indonesia. The source of data used in this study is a secondary source. Secondary data is information derived from firm records or documents, government publications, media industry analyses, internet sites, and the like. In this study, researchers collected secondary data from scientific works and literature studies on MSME knowledge of tax compliance to construct a model framework for this research.

2.3. Data Collection Technique

This study uses secondary data as a data collection method. The data is obtained or sourced from textbooks, previous research, laws, and regulations related to taxation and MSMEs, and news from the mass media which is accessed openly via the internet and official website pages.

2.4. Analysis Method

This research begins by collecting all information related to the subject matter, then analyzing the information based on theories, expert statements, and current conditions. Data analysis was carried out using data analysis, namely analyzing and comparing the data obtained from several previous studies so that they could provide information and draw broader conclusions.

3. RESULTS AND DISCUSSIONS

3.1. Taxpayer's perception

Perception in the Indonesian Dictionary is defined as a direct response from a person or the process of someone knowing some things through his five senses. From this explanation, it can be concluded that perception is a process that starts from sight to form a response that occurs within the individual. A positive perception will encourage taxpayers to be more willing to pay taxes, while a negative perception will have the opposite effect [15]. Perception will show an understanding of something so that if MSMEs can understand what tax obligations are, how to calculate taxes correctly, how to report taxes in the current era of digital technology, and the importance of tax revenue to finance national development, they will certainly be able to increase their willingness to pay taxes.

The results of research by Prawagis show that taxpayer impression has a strong favorable influence on MSME taxpayer compliance [16]. from the results of the study, it can be concluded that taxpayers have acted obediently or fulfilled their tax obligations from the taxpayer's point of view which encourages taxpayer awareness to fulfill obligations. The awareness of taxpayers to fulfill their tax obligations will increase if there is a positive perception in society toward taxes.

3.2. Tax knowledge

Taxation knowledge is defined as the ability of individuals who are taxpayers to know the basics of imposing the applicable tax, this includes the benefits obtained when reporting taxes, applicable tax rates, and imposed according to class, as well as regulations. applicable taxes [14].

An understanding of the meaning and benefits of taxation can increase taxpayer awareness [17]. This is because taxpayer compliance is an individual awareness that encourages taxpayers to carry out their tax obligations by applicable laws and regulations [18]. If the taxpayer understands the knowledge that the tax collected by the government aims to benefit the government and himself, then the taxpayer will tend to

comply, which is due to the taxpayer's desire to maximize his profits [19].

Based on the results of research by Patriandari and Safitri shows that understanding tax regulations affects taxpayer compliance with e-commerce users [20]. And it can be inferred from this study that the taxation of e-commerce users in the Bekasi city region is extremely excellent at comprehending tax rules, which can influence the degree of awareness in tax payment compliance.

3.3. Characteristics of taxpayers

According to Haryaningsih and Abao, Taxpayers' qualities, as expressed by cultural, social, and economic factors, will dominately impact their behavior, as demonstrated in their level of awareness in paying taxes [21].

Characteristics of taxpayers can be seen in gender, age, and education. In addition to individual characteristics, several things can affect taxpayer compliance for MSME owners, such as line of business, a form of business, sales and income level, reporting, and filing of tax returns. Business fields and forms of business have a relationship with taxpayer compliance, where the more legal entities the business is, the more taxpayer compliance will also increase. Gender is associated with male and female gender differences [22].

The results of the research by Hasanudin et, al. show that the level of income from the use of e-commerce by online shopping business actors in Jakarta does not affect the level of compliance as a taxpayer [23]. The results of this study support previous research conducted by Arisandy [13] which states that high or low income by online shopping business actors does not affect taxpayer compliance.

Online shopping business actors still understand and are aware of the provisions of the applicable tax laws, fill out tax forms completely and clearly according to the income earned, and are always on time in submitting SPT and paying taxes every year, because it is the obligation of a taxpayer. Therefore, e-commerce actors who have high or low incomes will still comply and be aware of the provisions of the legislation, and carry out their obligations as taxpayers.

3.4. Tax Counseling

According to the Circular Letter of the Director-General of Taxes Number: SE -98/PJ/2011 concerning guidelines for preparing work plans and reports on tax counseling activities for vertical units within the Directorate General of Taxes, tax counseling is defined as an effort or process of providing tax information to produce changes in knowledge, skills, and the attitude

of the community, the business world, officials, as well as government and non-government institutions to be encouraged to understand, be aware, care and contribute in carrying out tax obligations.

If taxpayers' awareness is deemed to be inadequate, the Directorate General of Taxes must provide tax counseling. Thus, the various programs provided aim to increase public awareness and compliance in terms of taxation. This tax counseling is also considered a form of concern or direct action from the government to the community and can be said to always involve the community in the country's development process.

In essence, the existence of tax counseling activities carried out indirectly aims to build awareness and increase public understanding, knowledge, and insight regarding the applicable tax system and regulations, especially regarding how to carry out tax obligations by the law. aims to improve compliance with the fulfillment of tax obligations.

Irwansah and Akbal state that Tax socialization is an endeavor of the Directorate General of Taxes to give understanding, information, and guidance to the general public and taxpayers in particular about tax laws and regulations [24].

The results of research by Maxuel and Primastiwi [25] show that tax socialization has a significant effect on e-commerce MSME taxpayer compliance. The results of this test prove that the compliance of e-commerce MSME taxpayers will increase if taxpayers receive and participate in tax socialization such as seminars and tax counseling. In addition, because information regarding tax provisions can already be known through various media such as print media and electronic media such as banners, advertisements, and tax websites, it will be easier for taxpayers to get information about tax provisions. Receiving and participating in tax socialization, can increase the motivation, knowledge, and insight of taxpayers to behave obediently to their tax obligations.

4. CONCLUSIONS

Based on various secondary data that is the reference in this study entitled "Analysis of Taxpayer Awareness in West Java MSME Tax Payment Compliance on E-Commerce Platform Users" it can be concluded that taxpayer awareness as a variable in this study shows a significant influence on MSME tax payment compliance. E-commerce platform users.

Taxpayer awareness consists of several indicators, including (1) Taxpayer Perception, 2) Taxation Knowledge, (3) Taxpayer Characteristics, and (4) Tax Counseling. It can be said that taxpayers are said to be aware if they have these indicators, which will give birth to an obedient attitude towards taxation.

Compliance is reflected in taxpayers, namely compliance in leveling themselves, compliance in calculating and paying taxes, compliance in reporting taxes to compliance with the imposition of tax sanctions.

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