

The Effect of Imposing Final Income Tax and Tax Sanctions on the Motivation to Pay Taxes of E-Commerce MSME Entrepreneurs in Cemara Asri

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ABSTRACT

This study aims to determine the effect of the imposition of final income tax and tax sanctions on the motivation to pay taxes on E-Commerce MSME entrepreneurs (Case Study on E-Commerce Micro, Small and Medium Enterprises in the Cemara Asri Complex). This study uses quantitative data types and data sources are primary data sources. The population in this study were 117 E-Commerce UMKM located in the Cemara Asri Complex. The sample in this study amounted to 47 E-Commerce MSMEs using purposive sampling data collection techniques. Data analysis and testing consists of validity test, reliability test, descriptive statistics, classical assumption test, multiple regression analysis, partial hypothesis testing (T test) and simultaneously (F test), and determination coefficient test. These results show that Final Income Tax has a significant effect on Motivation to Pay Taxes with a t value of $4.944 > T \text{ table } 2.014$. Tax Sanctions have no effect and are not significant to the Motivation to Pay Taxes with a t value of $0.292 < T \text{ table } 2.014$. Final Income Tax and Tax Sanctions have a significant effect on Motivation to Pay Taxes with a calculated F value of $27.819 > F \text{ table value of } 3.21$ and a regression coefficient value of 55.8%.

Keywords: Final Income Tax, Motivation to Pay Taxes, and Tax Sanctions

INTRODUCTION

In the Indonesian economy, micro, small and medium enterprises (MSMEs) are the largest group of businesses. In the city of Medan there are places where business people gather, one of which is in the cemara asri complex in Medan. In the period after the Covid-19 pandemic, many MSME business actors began to carry out their business activities online (e-commerce). One of the sources of state revenue in Indonesia is taxes imposed on all MSME business actors. The government tries to maximize state revenue from the taxation sector every year, low tax revenue is generally due to taxpayers not having motivation to pay their taxes. Taxpayer motivation is an encouragement to complete the responsibility of paying taxes. Increased motivation to pay taxes will result in good benefits for state tax revenues.

One of the government's efforts to increase the motivation of taxpayers to pay their taxes is by determining the final income tax imposed on MSME business actors in Indonesia. This final income tax has a lower tax rate than the progressive tax rate. With this lower tax rate, surely this final income tax can increase the motivation of MSME taxpayers in fulfilling their tax obligations. The rate imposed on this final income tax is only 0.5% of gross income within a certain period (a month) and is final. According to PP-23/2018, this final income tax can only be used for taxpayers who are still MSMEs or have total

gross income within a year still below 4.8m. If the final income tax imposed is lower, it can increase the motivation of taxpayers to pay taxes.

Another factor that affects the motivation of taxpayers to pay taxes is tax sanctions. By determining the imposition of tax sanctions on MSME business actors who do not pay taxes can also affect the level of motivation to pay taxes. Tax sanctions must be applied strictly by the government so that taxpayers comply with existing tax regulations and fear tax sanctions. If the tax sanctions given are higher, it can increase the motivation of taxpayers to pay taxes. If the tax sanctions provided are lower or not firm, the lower the taxpayer's motivation to pay taxes. Through these tax sanctions, taxpayers are expected to comply in paying taxes, because taxes are one of the state tax revenues used to provide facilities to the community.

LITERATURE REVIEW

Motivation to Pay Taxes

According to Yusniar Lubis, Dkk (2018:88), "Motivation can mean the needs and desires that exist in a person that will cause encouragement or effort to achieve it."

According to Gatot Subroto (2019:xviii), the indicators of motivation to pay taxes are people's satisfaction; people's trust in the government and the system.

Final Income Tax

According to YB. Sigit Hutomo (2018:37), "Final income tax is an income tax levy that cannot be credited to annual income."

According to YB. Sigit Hutomo (2018:37), the indicators of income tax are the existence of encouragement in the context of the development of investment and public savings; simplification in tax collection; reduction of administrative costs for taxpayers and the director general of taxes; equalization in tax imposition; economic and monetary development.

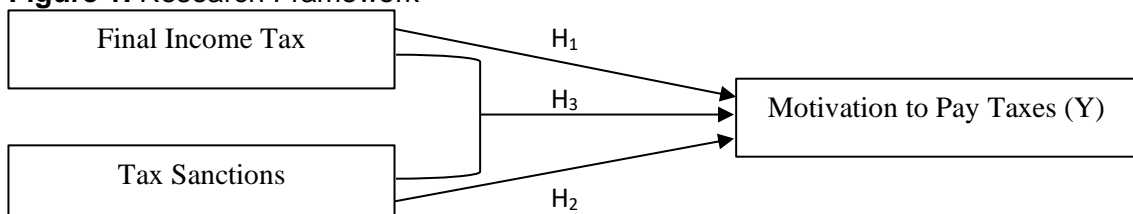
Tax Sanctions

According to YB. Sigit Hutomo (2018:265), "Tax sanctions are sanctions imposed on taxpayers who do not comply with taxation provisions."

According to the Law on General Provisions and Tax Procedures Article 39 in Waluyo (2017:30), the indicators of tax sanctions are not registering, or misusing or using without rights the taxpayer identification number; not submitting a notification letter; submitting a tax return and/or information whose content is untrue or incomplete; showing false or falsified books, records, or other documents as if they were true; not showing or not lending books, records, or other documents; not depositing the tax that has been withheld or collected.

Based on the description above and the results of previous research, the variables in this study can be seen in the following research framework:

Figure 1. Research Framework



The hypotheses proposed in this study are:

H₁ : The effect of final income tax on motivation to pay taxes (case study of e-commerce msme in the cemara asri complex)

H₂ : The effect of tax sanctions on the motivation to pay taxes (case study of msme e-commerce in the cemara asri complex)

H₃ : The effect of income tax and tax sanctions on the motivation to pay taxes (case study of msme e-commerce in the cemara asri complex)

RESEARCH METHOD

This research was conducted at e-commerce MSMEs located in the Cemara Asri Complex Medan, which is located on Jalan Merbau No.33A, Medan Estate, Kec. Percut Sei Tuan, Medan City. This research was conducted from July 1, 2023 to October 20, 2023. This research uses quantitative methods by distributing questionnaires via *google form* which contains questions related to research variables with a Likert measurement scale of 1-5 with the following information:

1. Strongly Disagree (STS) with a Likert scale of 1
2. Disagree (TS) with a Likert scale of 2
3. Neutral (N) with Likert scale 3
4. Agree (S) with Likert scale 4
5. Strongly Agree (SS) with Likert scale 5

The data source of this research uses primary data. In this study, the population of e-commerce MSMEs located in the Cemara Asri Medan Complex was 117 outlet. The sampling technique in this study was purposive sampling technique with the sample in this study, namely MSMEs managed by the Cemara Asri Complex as many as 47 outlet.

RESULTS

According to Priyatno (2018:21), the validity test is used to determine how carefully an item measures what you want to measure.

Table 1. Validity Test

No	R hitung	R tabel	Result
X1 Q1	0.695	0,287	Valid
X1 Q2	0,575	0,287	Valid
X1 Q3	0,673	0,287	Valid
X1 Q4	0,630	0,287	Valid
X1 Q5	0,559	0,287	Valid
X1 Q6	0,795	0,287	Valid
X1 Q7	0,671	0,287	Valid
X1 Q8	0,720	0,287	Valid
X1 Q9	0,770	0,287	Valid
X1 Q10	0,777	0,287	Valid
X2 Q1	0,726	0,287	Valid
X2 Q2	0,624	0,287	Valid
X2 Q3	0,862	0,287	Valid
X2 Q4	0,723	0,287	Valid
X2 Q5	0,786	0,287	Valid
X2 Q6	0,802	0,287	Valid
X2 Q7	0,831	0,287	Valid
X2 Q8	0,861	0,287	Valid

X2 Q9	0,718	0,287	Valid
X2 Q10	0,843	0,287	Valid
X2 Q11	0,805	0,287	Valid
X2 Q12	0,761	0,287	Valid
Y Q1	0,706	0,287	Valid
Y Q2	0,611	0,287	Valid
Y Q3	0,473	0,287	Valid
Y Q4	0,657	0,287	Valid

Source: Results of data processing, 2023

The analysis results show that the validity coefficient ranges from 0.473 to 0.861 while the r table value with a significance level of 0.05 for a sample size of 47 respondents is 0.287. It can be seen that the validity coefficient of all question items is greater than the r table value. Based on these results, it can be concluded that the questions used in the research variables are valid.

According to Danang Sunyoto (2016:82), the reliability test is a tool for measuring a questionnaire which is an indicator of a variable or construct.

Table 2. Reliability Statistics

Variable	<i>Cronbach's Alpha</i>	Results
Final Income Tax	0,911	Reliabel
Tax Sanctions	0,958	Reliabel
Motivation to Pay Taxes	0,808	Reliabel

Source: Results of data processing, 2023

The analysis results show that the dependent independent variables have a Cronbach's Alpha value above 0.6. Based on these results, it can be concluded that all instruments are reliable so that they can be used to conduct research.

According to Wiratna Sujarweni (2020:113), descriptive statistics attempt to describe various characteristics of data derived from a sample.

Table 3. Descriptive Statistics

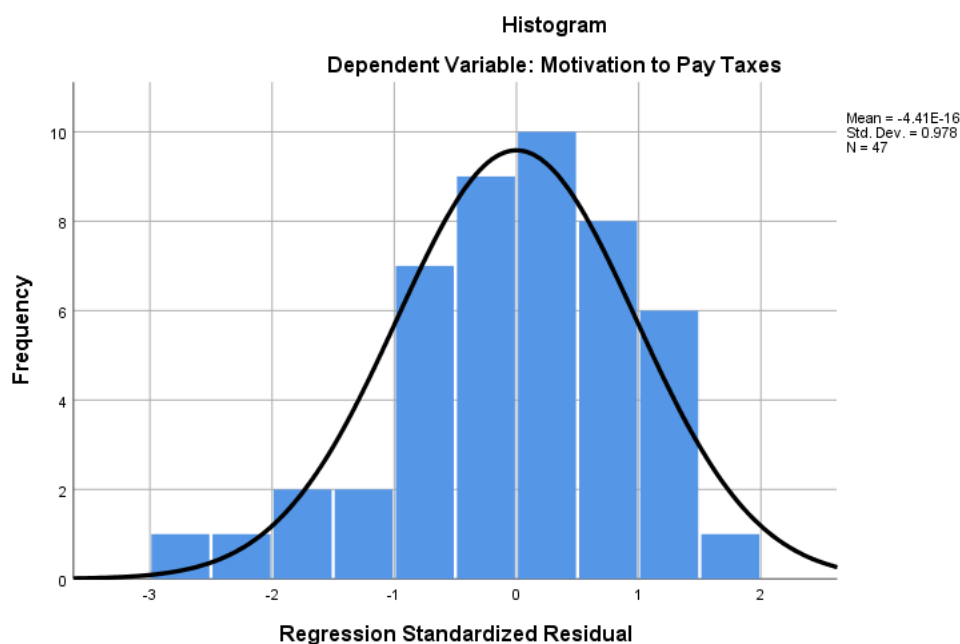
Variable	N	Min.	Max.	Mean	Std. Deviation
Final Income Tax	47	10	50	35,72	7,231
Tax Sanctions	47	12	60	46,21	10,373
Motivation to Pay Taxes	47	4	20	14,11	3,045

Source: Results of data processing, 2023

The results of the analysis show that the amount of data used is 47 which are E-Commerce MSMEs in the Cemara Asri Complex. The Final Income Tax variable (X1) with a minimum value of 10 and a maximum value of 50 has an average of 35.72 and a data distribution rate of 7.231. The Tax Sanctions variable (X2) with a minimum value of 12 and a maximum value of 60 has an average of 46.21 and a data distribution rate of 10.373. The Motivation to Pay Taxes (Y) variable with a minimum value of 4 and a maximum value of 20 has an average of 14.11 and a data distribution rate of 3.045.

According to Priyatno (2018:130), the normality test can be measured using the Kolmogorov-Smirnov test to determine the distribution of data, whether it follows a normal, Poisson, uniform, or exponential distribution. In this case, to determine whether the residual distribution is normally distributed or not. Residuals are normally distributed if the significance value is more than 0.5.

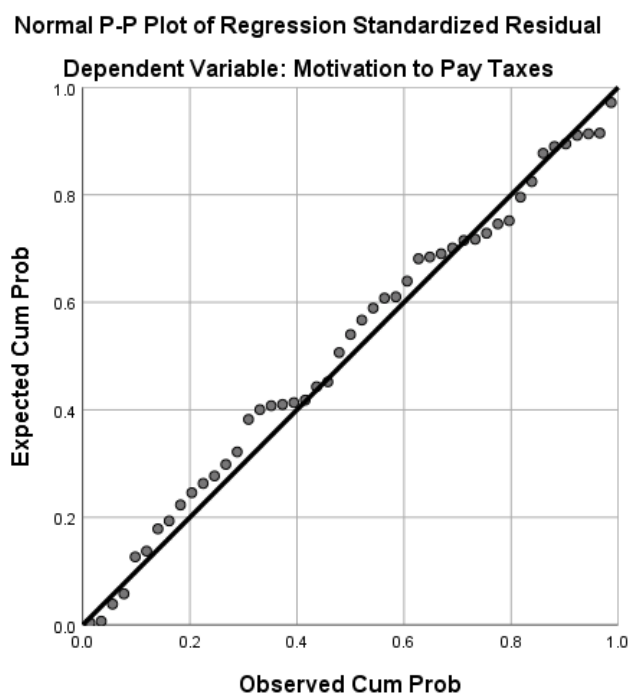
Figure 2. Histogram



Source: Results of data processing, 2023

Based on the figure above, it can be explained that the data forms a curve line that tends to be symmetrical to the mean (U). The results of this test indicate that the data is normally distributed.

Figure 3. Histogram



Source: Results of data processing, 2023

Based on Figure 3, it can be explained that the data spreads following the diagonal line. The results of this test indicate that the data is normally distributed.

Smirnov

Table 4. One-Sample Kolmogorov-Smirnov Test

	Unstandardized Residual
Asymp. Sig (2-tailed)	.200c,d

Source: Results of data processing, 2023

Based on the results of the normality test with the Kolmogorov-Smirnov test, the Asymp. Sig (2-tailed) is 0.200. So it can be concluded that the regression equation model is normally distributed because the Asymp. Sig. (2-tailed) is greater than the alpha value of 0.05.

According to Wiratna Sujarweni (2015:185), multicollinearity test is needed to determine whether there are independent variables that have similarities between independent variables in a model. If the resulting VIF is between 1-10 then there is no multicollinearity.

Table 5. Coefficients

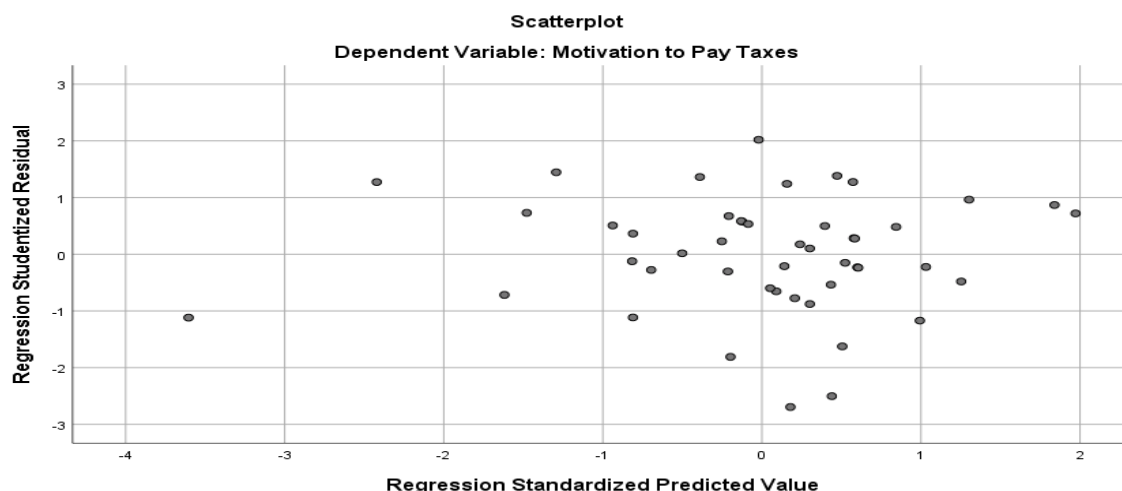
Variable	Tolerance	VIF
Final Income Tax	0,478	2,090
Tax Sanctions	0,478	2,090

Source: Results of data processing, 2023

Based on the table above, the VIF value is $2.090 < 10$ and the Tolerance value is $0.478 > 0.1$, it can be concluded that the independent variables Final Income Tax (X_1) and Tax Sanctions (X_2) do not experience multicollinearity.

According to Priyatno (2018:136), the heteroscedasticity test is a condition where in the regression model there is an inequality of variance from residuals on one observation to another. Heteroscedasticity testing can be done using the Scatterplot graph.

Figure 4. Scatterplot



Source: Results of data processing, 2023

Based on the picture above, it can be explained that the data processing points spread below and above the origin point (number 0) on the Y axis and there is no heteroscedasticity or homoscedasticity.

According to Priyatno (2018:107), multiple linear regression analysis is an analysis to determine whether there is a significant partial or simultaneous influence between two or more independent variables on one dependent variable. The multiple linear regression equation with 2 independent variables is as follows :

$$Y = a + b_1X_1 + b_2X_2 + e$$

Description:

Y = Motivation to Pay Tax (Dependent variable)

X1 = Final Income Tax (Independent variable)

X2 = Tax Sanctions (Independent variable)

A = Constant

b1, b2 = Regression coefficient

e = Percentage error

Table 6. Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta
	B	Std. Error	
1 (Constant)	2,733	1,588	
Final Income Tax	0,302	0,061	0,716
Tax Sanctions	0,012	0,043	0,042

Source: Results of data processing, 2023

Based on the table above, it can be seen that the multiple linear regression analysis equation in this study is:

$$\text{Motivation to Pay Taxes} = 2,733 + 0,302 \text{ Final Income Tax} + 0,012 \text{ Tax Sanctions} + e$$

The results of the constant analysis (a) of 2.733 indicate that if the Final Income Tax (X_1) and Tax Sanctions (X_2) variables are 0 or nonexistent, then the value of Motivation to Pay Taxes will increase by 2.733 units. The Final Income Tax variable regression coefficient of 0.302 indicates that if the other independent values are 0 or fixed and the Final Income Tax increases by 1 unit, the Motivation to Pay Taxes value will increase by 0.302 units. The regression coefficient of the Tax Sanctions variable of 0.012 indicates that if the other independent values are 0 or fixed and the Tax Sanctions increase by 1 unit, the Motivation to Pay Taxes value will increase by 0.012 units.

According to Priyatno (2018:121), the t test or partial regression coefficient test is used to determine whether partially the independent variable has a significant effect or not on the dependent variable.

Table 7. Coefficients^a

Model	t	Sig.
1 (Constant)	1,721	0,092
Final Income Tax	4,944	0,000
Tax Sanctions	0,292	0,771

Source: Results of data processing, 2023

The T table value for 47 respondents, $\alpha = 0.05$ with a two-way test is 2.014.

The results of the analysis show that the Final Income Tax variable (X_1) has a T count of 4.944 > T table 2.014 with a sig value of 0.000 < 0.05, it can be concluded that the Final Income Tax has a significant effect on the Motivation to Pay Taxes of E-Commerce MSME Entrepreneurs (Case Study of E-Commerce MSMEs in the Cemara Asri

Complex). The Tax Sanctions variable (X_2) has a T count of $0.292 < T$ table 2.014 with a sig value of $0.771 > 0.05$, it can be concluded that Tax Sanctions have no effect and are not significant to the Motivation to Pay Taxes of E-Commerce MSME Entrepreneurs (Case Study of E-Commerce MSMEs in the Cemara Asri Complex).

According to Priyatno (2018:119), the F test or regression coefficient test is used to determine whether the independent variable has a significant effect on the dependent variable.

Table 8. ANOVA^a

<i>Model</i>	<i>F</i>	<i>Sig.</i>
1 <i>Regression</i>	27,819	0,000
<i>Residual</i>		
<i>Total</i>		

Source: Results of data processing, 2023

The F table value for 47 respondents, $\alpha = 0.05$ is 3.21

The results of the analysis show that the calculated F value is $27.819 > F$ table value 3.21 with a sig value of $0.000 < \alpha$ value of 0.05, it can be concluded that Final Income Tax (X_1) and Tax Sanctions (X_2) have a significant effect on the Motivation to Pay Taxes of E-Commerce MSME Entrepreneurs (Case Study of E-Commerce MSMEs in the Cemara Asri Complex).

According to Ghozali (2018:97), the Coefficient of Determination (R^2) essentially measures how far the model's ability to explain the variation in the dependent variable. The coefficient of determination is between zero and one. A small R^2 value means that the ability of the independent variables to explain the variation in the dependent variable is very limited. A value close to one means that the independent variables provide almost all the information needed to predict variations in the dependent variable.

Table 9. Model Summary^b

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>
1	0,747	0,558	0,538

Source: Results of data processing, 2023

The analysis results show that the R Square value is 0.558, which means that 55.8% of the Motivation to Pay Taxes variable can be explained by the Final Income Tax (X_1) and Tax Sanctions (X_2) variables. While the remaining 54.2% of the Motivation to Pay Taxes variable can be explained by other variables not examined in this study such as the tax e-system, tax services, and tax audits.

DISCUSSION

Final Income Tax on Motivation to Pay Tax

Based on the partial test results regarding the imposition of Final Income Tax, the calculation results show the value of T count $4.944 > T$ table 2.014, and a significance level of $0.000 < 0.05$, which means that Final Income Tax affects the Motivation to Pay Taxes of E-Commerce MSME Entrepreneurs (Case Study of E-Commerce MSMEs in the Cemara Asri Complex). Based on this, it can be concluded that H1 is accepted. The results of this study are in line with previous research conducted by Ayu, et al (2020) The Influence of Service Quality, Taxpayer Understanding and Reducing Final Income Tax Rates on Tax Payment Compliance of Micro, Small and Medium Enterprises (MSMEs) in Denpasar City.

Tax Sanctions on Motivation to Pay Tax

Based on the partial test results on the effect of Tax Sanctions, the calculation results show the calculated T value of $0.292 < T \text{ table } 2.014$ and a significance level of $0.771 > 0.05$, which means that Tax Sanctions have no effect on the Motivation to Pay Taxes of E-Commerce MSME Entrepreneurs (Case Study of E-Commerce MSMEs in the Cemara Asri Complex). Based on this, it can be concluded that H2 is rejected. The results of this study are not in line with previous research conducted by Teguh, et al (2021) The Influence of Tax Knowledge, Self Assessment System, E-Filing and Tax Sanctions on the Motivation of Individual Taxpayers in Paying Taxes (Case Study at the Yogyakarta Pratama Tax Service Office).

Final Income Tax and Tax Sanctions on Motivation to Pay Taxes

Based on the results of simultaneous tests on the imposition of Final Income Tax (X1) and Tax Sanctions (X2), the calculation results show that the calculated F value is $27.819 > F \text{ table value } 3.21$ with a sig value of $0.000 < \alpha \text{ value of } 0.05$, it can be concluded that Final Income Tax (X1) and Tax Sanctions (X2) have a significant effect on the Motivation to Pay Taxes of E-Commerce MSME Entrepreneurs (Case Study of E-Commerce MSMEs in the Cemara Asri Complex). Based on this, it can be concluded that H3 is accepted. The results of this study are in line with previous research conducted by Teguh, et al (2021) The Influence of Tax Knowledge, Self Assessment System, E-Filing and Tax Sanctions on the Motivation of Individual Taxpayers in Paying Taxes (Case Study at the Yogyakarta Pratama Tax Service Office).

CONCLUSION

The results showed that partially, the Final Income Tax variable had a significant effect on the Motivation to Pay Taxes of E-Commerce UMKM Entrepreneurs (Case Study of E-Commerce UMKM in the Cemara Asri Complex). The results also show that Tax Sanctions have no effect and are not significant on the Motivation to Pay Taxes of E-Commerce MSME Entrepreneurs (Case Study of E-Commerce MSMEs in the Cemara Asri Complex). Simultaneously, Final Income Tax and Tax Sanctions have a significant effect on the Motivation to Pay Taxes of E-Commerce MSME Entrepreneurs (Case Study of E-Commerce MSMEs in the Cemara Asri Complex). Based on the results of the coefficient of determination test, it is known that the Final Income Tax and Tax Sanctions can explain the relationship with the Motivation to Pay Taxes. In addition to the variables of Final Income Tax and Tax Sanctions, Motivation to Pay Taxes can also be influenced by variables not examined in this study, such as the tax e-system, tax services, and tax audits.

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