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## The Effect Of E-Commerce Tax Complexity And Tax Sanctions On Online Marketplace Taxpayer Compliance With Gender As A Modertion Variable

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### ABSTRACT

*This study aims to determine the effect of e-commerce tax complexity and tax sanctions on online marketplace taxpayer compliance with gender as a moderating variable. This study uses primary data with data collection methods in the form of questionnaires distributed via gform. The population in this study is 2,868,178 e-commerce players in Indonesia (bps.go.id). The sample in this study used the slovin method with a total of 100 respondents. The analysis technique used in this study is SEM-PLS using Smart-PLS. The results of the study show that the complexity of e-commerce taxes has a positive effect on online marketplace taxpayer compliance, tax sanctions have no effect on online marketplace taxpayer compliance. Gender can moderate the complexity of e-commerce taxes on online marketplace taxpayer compliance with a negative relationship. In addition, Gender cannot moderate tax sanctions against online marketplace taxpayer compliance.*

**Keywords** : Tax Compliance; E-commerce Tax Complexity; Tax Sanctions; Gender

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### I. INTRODUCTION

In March 2020, Indonesia was shocked by the corona virus or Covid-19 that entered Indonesia. The impact of the Covid-19 virus is very influential, especially on the Indonesian economy. The virus became the main driver of the monetary emergency (Karina et al., 2021). Lockdown, physical distancing, Large-Scale Social Restrictions (PSBB), and Restrictions on Community Activities (PPKM) are some of the policies used by the Indonesian government to limit community activities to stop the spread of the virus. According to Horas & Purba (2020), this policy had a negative impact on Indonesia's economic growth resulting in a deficit. According to the Central Statistics Agency (BPS), Indonesia's GDP growth shrank by 2.07% in 2020 (c-to-c) when compared to 2019.

Economy and business are two areas of life where Covid-19 has had an impact (Ayu & Lahmi, 2020). Under these conditions, it is hoped that business actors

must be able to open up business opportunities and strive to continue their previous business. With online transactions, you can display products with a wider area and make it easier for buyers without having to go to an outlet, as well as efforts to prevent the spread of the Covid-19 virus.

Electronic business (electronic business or e-business) is a business cycle that uses the use of computerized and web innovations in its main tasks (Ayu and Lahmi, 2020). Part of e-business (electronic business), namely e-commerce (electronic commerce) where the buying or selling of goods and services via the Internet. Online business really appeared some time before the Corona virus broke out and brought significant changes to business design and affected the design of individual exchanges (Ayu & Lahmi, 2020).

Indonesia has experienced an increase in e-commerce businesses seen

from the E-commerce Statistics by the Central Bureau of Statistics. In 2020 there were 2,361,423 business actors, while in 2021 there were 2,868,178 e-commerce actors (BPS, 2022). Due to the rapid expansion of e-commerce in Indonesia, the DGT tax authority reiterated that traditional transactions and e-commerce are subject to the same tax (Sya'bani, 2016). The object of obligation in online business remains the same as conventional business and the Income Tax Law (UU PPh), the Value Added Goods and Services Act and Sales Tax on Luxury Goods (UU PPN).

Those who sell or supply a value of more than IDR 4.8 billion annually through e-commerce, online storefronts or classified ads will be subject to income tax. In addition, business actors can collect VAT on BKP/JKP on online business exchanges (on goods supplied by sellers or administrations offered by online shops) as Taxable Entrepreneurs (PKP).

In accordance with SE-62/PJ/2013 Circular of the Director General of Taxes regarding the Affirmation of Tax Provisions on E-commerce Transactions, there are four categories of e-commerce, namely online marketplaces, classified ads, daily deals, and online retail. This research is centered on online marketplaces, because web-based businesses of this kind are better known and widely used by the wider community.

To reduce sales tax and ensure tax compliance, the e-commerce industry presents difficulties in identifying income categories, detecting transactions, and closing digital goods or services between countries (Sya'bani, 2016). Based on this case, it can be connected with the theory of attribution which is associated with

taxpayer compliance. According to Romadhon & Diamastuti (2020), attribution theory can provide an answer to the question "why", especially when it is associated with an explanation of the behavior of each individual. The Fischer Tax Compliance Model is a thorough analysis of economic, sociological, and psychological factors which include demographic factors, opportunities for non-compliance, attitudes & perceptions, or systems/structures (Prastiwi et al., 2019).

The findings of Siti Farhah et al., (2021) explain that tax complexity, tax penalties, and service quality positively influence ad taxpayer compliance in DKI Jakarta. Tax complexity has an effect on tax issues because of the level of difficulty in interpreting tax regulations, transparency in enforcing regulations, and uniformity are part of tax complexity. Changes to tax laws make it more difficult for taxpayers to understand the regulations, especially when it is assumed that the regulations favor the tax authorities over the taxpayers, affecting how well they comply with the law.

In addition to the complexity of taxes, taxpayers need to know the sanctions that are a means of control. It is anticipated that taxpayer compliance in paying taxes will increase as a result of the government's decision to use tax sanctions as a tax collection standard. According to Siti Farhah et al., (2021) Tax sanctions can encourage taxpayer compliance because they force taxpayers to spend more money than they should to cover the costs of fines, which causes them to lose money.

Social and environmental issues, especially those related to gender, can affect taxpayer compliance. According to the description of attitudes, behavior, and

personal characteristics between individual women and men, they are the properties of each individual that can influence decision making (Yasa & Prayudi, 2019). According to the research findings of Prayoga & Yasa (2020), gender has a positive and significant impact on how people intend to behave regarding tax compliance. Female taxpayers tend to be more responsible for their obligations because they are afraid of sanctions that will be imposed if they violate it, while male taxpayers are more willing to take risks than women (Demiral et al., 2020).

This research is to determine the effect of e-commerce tax complexity, and tax sanctions on online marketplace taxpayer compliance. As well as to find out whether gender can moderate the complex relationship of e-commerce taxes or tax sanctions on online marketplace taxpayer compliance. Based on this, the researcher is interested in conducting research entitled "*The Effect of E-Commerce Tax Complexity and Tax Sanctions on Online Marketplace Taxpayer Compliance With Gender as a Moderating Variable*".

## II. RESEARCH METHOD

This research uses quantitative descriptive research. The type of data used in this study is primary data with data collection methods in the form of questionnaires distributed via gform.

The population in this study is 2,868,178 e-commerce players in Indonesia. This amount is based on 2022 E-Commerce Statistics data (bps.go.id). Determining the number of research samples using the Slovin formula as follows (Sanusi, 2016: 101):

$$n = \frac{N}{1+N(Moe)^2}$$

Where:

n = sample size

N = population size

Moe = Maximum margin of error, is the maximum error rate that can still be tolerated (specified at 10%)

$$n = \frac{N}{1+N(Moe)^2} = \frac{2.868.178}{1+(2.868.178 \times (0,1)^2)}$$

$$n = 99,99651$$

Based on the calculation above, it shows that the number of samples is 99.99651. To make it easier to do research, the number of samples is rounded up to 100.

Tax complexity is the difficulty for taxpayers to understand tax legal regulations (Wiyarni et al., 2017). The measurement indicators are that the regulation of tax regulatory articles is not multi-perceived, e-commerce tax regulations are clearly regulated, bookkeeping is burdensome, and tax calculations and bookkeeping can be done easily.

Tax sanctions are sanctions given to taxpayers if they do not fulfill tax obligations in accordance with the provisions of the tax law (Wiyarni et al., 2017). Measurement indicator is justice and deterrent effect.

Taxpayer compliance is a condition where taxpayers are willing to comply and have awareness in acting in accordance with tax regulations without coercion (Prastiwi et al., 2019). Measurement indicator is timely in submitting spt, disclose overall earnings, and never committed a crime in the field of taxation.

Gender is a comparison between men and women which can be defined as personality, behavior, position,

responsibility, and habits in dealing with situations that are formed in the social environment. (Prayoga & Yasa (2020). Measurement indicator is Behavior, Emotional characteristics, and Mentality.

This study uses a scale with a range of 1 (strongly disagree) – 10 (strongly agree). This study wants to know whether taxpayer compliance is voluntary or forced. Values 1 to 5 assume that taxpayer compliance is forced, while values 6 to 10 assume that it is voluntary.

The data that has been collected will be analyzed using Partial Least Square (PLS) according to the hypothesis and research design. In this study, three stages were carried out, namely outer model analysis, inner model analysis, and hypothesis testing.

The measurement model (outer model) is used to assess the validity and reliability of the model (Ghozali and Latan, 2015). Inner model testing is done by looking at the relationship between constructs. While the hypothesis test aims to determine the direction of the relationship between endogenous and exogenous variables.

### III. RESULTS AND DISCUSSION

#### Data Description

Of the 100 respondent data used in this study, 40 were male and 60 were female. Data for 33 people aged 17-25, 45 people 26-35 years, 20 people 36-45, and 4 people over 45 years old. Of the 100 respondent data applied in this study, the respondents who mostly chose the online marketplace type Shopee were as much as 58%, Tokopedia 17%, Tiktok shop 12%, Lazada 7%, and others 6%. The education level of SMA is 62 people (62%), SMP is 5 people (5%), S1 is 29 people (29%), and the least number of respondents is S2 is 4

people (4%). The income level of IDR 0 – IDR 60,000,000 is 64 0 people (64%), IDR 60,000,000 – IDR 250,000,000 with a total of 21 people (21%), and income IDR 250,000,000 – IDR 500,000,000 is 15 people (15%).

#### Descriptive Analysis

**Table 1. Variable Descriptive Analysis**

	Mean	Min	Max	Standard Deviation
<b>X1.1</b>	5,230	1,000	8,000	1,599
<b>X1.2</b>	5,260	1,000	8,000	1,712
<b>X1.3</b>	5,270	2,000	8,000	1,561
<b>X1.4</b>	5,290	2,000	8,000	1,492
<b>X1.5</b>	5,170	2,000	8,000	1,600
<b>X1.6</b>	5,240	1,000	8,000	1,607
<b>X2.1</b>	4,040	1,000	5,000	1,296
<b>X2.2</b>	3,950	1,000	5,000	1,169
<b>X2.3</b>	3,960	1,000	5,000	1,113
<b>X2.4</b>	3,910	1,000	5,000	1,192
<b>X2.5</b>	3,850	1,000	5,000	1,211
<b>Y1</b>	7,200	3,000	10,000	1,913
<b>Y2</b>	7,350	3,000	10,000	1,931
<b>Y3</b>	7,360	2,000	10,000	1,993
<b>Y4</b>	7,350	2,000	10,000	1,977
<b>Y5</b>	7,260	2,000	10,000	2,008
<b>Y6</b>	7,290	2,000	10,000	1,961
<b>Z1</b>	6,690	2,000	9,000	1,666
<b>Z2</b>	6,700	2,000	9,000	1,803
<b>Z3</b>	6,670	2,000	9,000	1,750
<b>Z4</b>	6,550	2,000	9,000	1,835
<b>Z5</b>	6,530	1,000	9,000	1,717

Data sources processed by researchers, 2023

Based on table 1, it can be seen that the minimum value of the X1 indicator is 1 and the maximum value is 8, the highest mean value is 5.290, the highest standard deviation is 1,1712. The minimum value of the X2 indicator is 1 and the maximum value is 5, the highest mean value is 4,040, the highest standard deviation is 1,296. The Y indicator has a

minimum value of 2 and a maximum value of 10, the highest mean value is 7,360, the highest standard deviation is 2,008. The Z indicator has a minimum value of 1 and a maximum value of 9, the highest mean value is 6,700, the highest standard deviation is found in the Z4 indicator of 1,835.

From the tabulation above, the average value of taxpayer compliance is 7,3017. This value shows that taxpayer compliance is voluntary or voluntary compliance.

**Outer Model Analysis**

**Table 2. Outer Loadings Test Results**

	X1	X1*Z	X2	X2*Z	Y	Z
X1 * Z		1,361				
X1.1	0,948					
X1.2	0,937					
X1.3	0,946					
X1.4	0,941					
X1.5	0,957					
X1.6	0,941					
X2 * Z				1,087		
X2.1			0,899			
X2.2			0,926			
X2.3			0,925			
X2.4			0,880			
X2.5			0,887			
Y1					0,958	
Y2					0,961	
Y3					0,968	
Y4					0,962	
Y5					0,962	
Y6					0,959	
Z1						0,933
Z2						0,966
Z3						0,957
Z4						0,962
Z5						0,935

Data sources processed by researchers, 2023

It can be observed in table 2 that all indicators have outer loadings values above 0,7 so that in this research model all indicators meet the convergent validity requirements so that they are said to be valid.

**Table 3. Internal Consistency Reliability Test Results**

	Cronbach's	Composite
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	Alpha	Reliability
X1	0,976	0,980
X1*Z	1,000	1,000
X2	0,947	0,957
X2*Z	1,000	1,000
Y	0,984	0,987
Z	0,973	0,979

Data sources processed by researchers, 2023

It can be seen based on table 3, in this study all variables did not have problems in the internal consistency reliability test because the value was above 0,7.

**Table 4. Average Variance Extracted (AVE) Test Results**

	Average Variance Extracted (AVE)
X1	0,893
X1*Z	1,000
X2	0,817
X2*Z	1,000
Y	0,925
Z	0,904

Data sources processed by researchers, 2023

Based on table 4 it shows that the AVE value has a value above 0.5 so that all variables meet the requirements.

**Inner Model Analysis**

**Table 5. Coefficient Of Determination Test Results (R<sup>2</sup>)**

	R Square	R Square Adjusted
Y	0,853	0,845

Data sources processed by researchers, 2023

Table 5 shows that the resulting Adjusted R-Square is 0.845. This means that the ability of the independent variables in this study to explain the variance of the dependent variable is 84.5%. Whereas for 15.5% the variable of

taxpayer compliance is explained by other factors.

**Table 6. Path Coefficients Test Results**

	Y
<b>X1</b>	0,499
<b>X1*Z</b>	-0,104
<b>X2</b>	-0,017
<b>X2*Z</b>	-0,022

Data sources processed by researchers, 2023

Based on the table data above, it can be concluded that the effect of e-commerce tax complexity on online marketplace taxpayer compliance has a positive direction as indicated by a value of 0.499. The effect of e-commerce tax complexity on online marketplace taxpayer compliance with gender as a moderating variable has a negative direction with a value of -0.104. The effect of tax sanctions on online marketplace taxpayer compliance has a negative direction as indicated by a value of -0.017. The effect of tax sanctions on online marketplace taxpayer compliance with gender as a moderating variable has a negative direction with a value of -0.022.

**Hypothesis Test Results**

**Table 7. Hypothesis Test Results**

	T Statistics ( O/STDEV )	P Values
<b>X1 -&gt; Y</b>	3,243	<b>0,001</b>
<b>X1*Z -&gt; Y</b>	2,438	<b>0,015</b>
<b>X2 -&gt; Y</b>	0,384	<b>0,701</b>
<b>X2*Z -&gt; Y</b>	0,622	<b>0,534</b>
<b>Z -&gt; Y</b>	2,321	<b>0,021</b>

Data sources processed by researchers, 2023

The complexity of e-commerce taxes has a significant effect and has a positive direction towards online

marketplace taxpayer compliance which is shown with a significance value of 0.001 exceeding the 5% alpha level. Even this is indicated by the value of the T statistic which is 3.243 which exceeds the value of 1.96 (t-table). Therefore, for Ha in this study is acceptable.

The lower the tax complexity, the tax compliance will increase. With higher tax complexity, taxpayer compliance will decrease. So that taxpayers need to know the tax regulations by studying them. Taxpayers need to make an effort to understand thoroughly the tax regulations that apply in Indonesia. Understanding tax laws and regulations by taxpayers is an important component to raise awareness of taxpayers as well as ensure that they comply with their tax obligations.

The complexity of e-commerce taxes has a significant effect and has a negative relationship with online marketplace taxpayer compliance with gender as a moderating variable. The significance value of 0.015 is smaller than the 5% alpha level. Even this is indicated by the value of the T statistic which is 2.438 which exceeds the value of 1.96 (t-table). It can be concluded that Ha is acceptable.

Gender variables can moderate the effect of e-commerce tax complexity on online marketplace taxpayer compliance in a negative direction. That is, the gender moderation variable can weaken the effect of e-commerce tax complexity on online marketplace taxpayer compliance. The low complexity of e-commerce taxes can increase online marketplace taxpayer compliance, but this increase can be reduced by the presence of gender as a moderating variable. The decrease is not significant.

Tax sanctions do not affect and have a negative direction towards online marketplace taxpayer compliance which is shown by a significance value of 0.701 exceeding the 5% alpha level. This is also shown by the value of the T statistic with a magnitude of 0.384 which is smaller than 1.96 (t-table). So that  $H_a$  in this study was rejected.

The increase in tax evasion by tax officials and the application of unfair tax sanctions is the cause of non-compliance by taxpayers. The tax penalties given to people who break the law also don't stop them from doing it again. Tax sanctions have not been applied strictly and consistently, this cannot provide a deterrent effect against perpetrators of tax violations and other taxpayers. This happens because government officials have not taken effective steps to deal with these violations, and the tax consequences only apply based on regulations.

Tax sanctions do not affect and have a negative relationship with online marketplace taxpayer compliance with gender as a moderating variable. The significance value of 0.534 exceeds the 5% alpha level. This is also shown from the value of the T statistic which is 0.622 which is smaller than 1.96 (t-table). So that  $H_a$  in this study was rejected.

The results of the study show that gender is not able to moderate the effect of tax sanctions on online marketplace taxpayer compliance. This means that gender cannot interact with tax sanctions, and gender does not have a significant impact on taxpayer compliance. In this study, gender is included as a predictor moderating variable, which means that only the moderating variable plays a role as an independent variable in the relationship model formed.

#### IV. CONCLUSION

Based on the results of the research and discussion that have been put forward by the authors, the conclusions of this study are as follows:

1. The complexity of e-commerce taxes has a significant positive effect on online marketplace taxpayer compliance.
2. Tax sanctions have a negative and insignificant effect on online marketplace taxpayer compliance.
3. Gender can moderate the relationship between e-commerce tax complexity and online marketplace taxpayer compliance in a negative direction.
4. Gender cannot moderate the relationship of tax sanctions to online marketplace taxpayer compliance.

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