E-COMMERCE EFFECT AND VALUE ADDED TAX (VAT) POLICY ON CONSUMER BEHAVIOR
(Study at the Faculty of Economics and Business,Muslim University of Indonesia)

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ABSTRACT
This study aims to determine the effect of e-commerce and Value Added Tax (VAT) policy on consumer behavior. The data in this study were obtained from students of the Faculty of Economics and Business, Muslim University of Indonesia who were willing to become respondents. This study uses primary data by conducting direct research in the field by providing online questionnaires to 88 respondents. The research used is quantitative method; the type of data used in this research is primary data by distributing online questionnaires. The sample selection technique used purposive sampling. The method of data analysis of this research was carried out by using descriptive statistical tests, data quality testing, classical assumption tests and hypotheses using SPSS software. The results showed that the existence of e-commerce and VAT policies had a positive and significant effect on consumer behavior, because with the e-commerce, students of the Faculty of Economics and Business felt it was easier to buy the desired goods and students trusted e-commerce sites more if there was clear information about the imposition of VAT and considers that the VAT policy is something that does not harm or does not affect the desire to buy the product.

Keywords: *e-Commerce, VAT Policy And Consumer Behavior.*

1. INTRODUCTION

E-Commerce offers several new value-added features, it means that one day electronic commerce can replace conventional business as a whole. Tax collection on e-commerce business transactions aims to apply justice to all taxpayers and also to increase compliance in paying taxes, both conventional and e-commerce. Basically, the obligations of taxpayers for e-commerce and conventional businesses are no different from other tax regulations.

Changes in consumer behavior are not only influenced by technology, marked by the development of online businesses or e-commerce. However, the Government and the DPR are obliged to influence consumer choices so that consumers can become wise decision makers and can improve their welfare (Sumarwan, 2011: 9). DPR makes laws and the government makes policies and various regulations to protect consumers (Sumarwan, 2011: 9).

The existence of taxes can change consumer behavior, can encourage activities or vice versa it can inhibit certain activities (Nurmantu, 2015: 55). High tax levies on luxury goods, and tax exemption or low tariffs on certain goods in general will encourage consumers not to consume luxury goods but will instead to consume goods in low tax rates (Nurmantu, 2015: 55). Tax policy makers at the local, provincial, state to federal or national levels are often tempted to raise or lower tax rates in order to spur the economy as well as increase government revenue (Yunanto, 2013: 9).

Regarding the treatment of tax imposition on e-commerce transactions, value added tax is an indirect tax levied on the delivery of goods and services that are the object of value added tax. In terms of collecting value added tax, there are several things that need to be considered, such as what is the object of collection, whether transactions are only local

transactions or involve other countries, when is the collection time, who is authorized, the place of collection and how the process of supervision and enforcement the law is done.

Taxes are a source of state revenue that has an increasingly dominant role in financing national development recently and in the future. Therefore, taxes have a very important role in financing national development. Law No. 28 of 2007 article 1, states that tax is a mandatory contribution to the state that is owed by an individual or a compelling entity based on the law, without receiving direct compensation and being used for state needs for the greatest welfare of the people (Soemitro in Official, 2014 : 1).

Andriani in Waluyo (2013: 2), Taxes as a contribution to the state (which can be enforced) owed by those who are obliged to pay according to regulations with no return of achievement, which can be directly appointed and whose use is to finance general expenses related to with the state's duty to organize the government.

The definition of Value Added Tax according to Siti Kurnia Rahayu and Suhayati (2010: 231), namely: Taxes imposed on value added arising from production factors in each company line in preparing, producing, distributing, and trading goods or gifts services to consumers. Taxes are a source of state income that has an increasingly dominant role in financing national development recently and in the future. Therefore, taxes have a very important role in financing national development.

According to the Directorate General of Taxes in the Value Added Tax (2013) book, Value Added Tax (VAT) is a tax imposed on: Delivery of Taxable Goods in a Customs Area by entrepreneurs.
1. Import of Taxable Goods;
2. Delivery of Taxable Services in the Customs Area by entrepreneurs;
3. Utilization of Intangible Taxable Goods from outside the Customs Area within the Customs Area;
4. Utilization of Taxable Services from outside the Customs Area within the Customs Area;
5. Export of Tangible Taxable Goods by a Taxable Entrepreneur;
6. Export of Intangible Taxable Goods by a Taxable Entrepreneur;
7. Export of Taxable Services by Taxable Entrepreneurs.

Based on the definitions above, it can be said that Value Added Tax (VAT) is a tax imposed on expenditures for consumption in the form of goods or services expenditures made in the Customs Area which is borne by the state budget. Meanwhile, the Value Added Tax (VAT) Policy can be said to be a decision or steps from various targets taken by the government regarding Value Added Tax (VAT) with the aim of creating conducive economic conditions.

E-Commerce is the process of buying and selling and or exchanging products, services and information via computers (Munawar, 2011). E-Commerce is a dynamic set of technologies, applications and business processes that connect companies, consumers and certain communities through electronic transactions and electronic transactions of goods, services and information (Darussalam, 2013: 129).

Trade (E-Commerce is part of e-lifestyle) which allows buying and selling transactions to be carried out online from any angle (Hidayat, 2013: 5). E-Commerce can also be defined as a business process using electronic technology that connects to

companies, consumers and the public in the form of electronic transactions and the exchange / sale of goods, services and information electronically (Munawar, 2011: 1).

Through a circular letter number SE-06 / PJ / 2015, the Directorate General of Taxes (DGT) has provided confirmation regarding Value Added Tax and on e-commerce transactions. So far, there are four models of e-commerce transactions, namely online marketplaces, classified ads, daily deals, and online retail. It describe in the following explanation:

1. Place and / or Time Provision Services
2. Sales of goods and / or services

Consumer behavior is the study of the units and decision-making processes involved in the acceptance, use, purchase, determination of goods, services, and ideas. Alif (2016) expressing consumer behavior as the activities of individuals who are directly involved in obtaining and using these goods and services in the decision-making process in the preparation and determination of these activities.

Someone's behavior is not only controlled by himself, but also requires control in the form of the availability of resources and opportunities and even certain skills. Thus, the number and magnitude of this control will determine the appearance of certain behaviors (Ajzen, 2005).

Theory of Reasoned Action (Fishbein, 1967; Fishbein & Ajzen, 1975) is one of the most influential theories in predicting human behavior and behavior regulation. This theory explains that behavior is influenced by the intention to behave in which the intention to behave is influenced by attitudes towards subjective behavior and norms. The first component, attitude towards behavior, is a function of the consequences that people feel associated with their behavior. The second component, subjective norms, is a function of beliefs regarding the expectation of the importance of referrals from others and the motivation of individuals to follow those references.

2. RESEARCH METHODS

This research was conducted on the students of the Faculty of Economics and Business, Muslim University of Indonesia (UMI) who have conducted e-commerce transactions. The time used in this research is starting from January 2020 to February 2020.

The population in this study included all students of Class 2016 at the Faculty of Economics and Business, Muslim University of Indonesia with a total population around 726 people. The technique used in determining this sample uses purposive sampling technique, namely the sampling technique is selected with certain considerations (Sugiyono, 2006: 78). And by using the Slovin formula to limit the research sample, it was found that 88 samples were used in this study.

Data collection methods are carried out in various ways, one of them is done through literature studies, especially related to secondary data. Meanwhile, primary data was carried out through field studies by distributing questionnaires online using Google Form to respondents (students of the Faculty of Economics and Business, Muslim University of Indonesia).

The type of data used in this study is quantitative data in the form of values or scores on the answers given by respondents to the questions in the questionnaire. This study used

primary data; this data was obtained directly from field research, by distributing questionnaires to respondents.

The method of data analysis of this research was carried out by using descriptive statistical tests, data quality tests, classical assumption tests and hypotheses with the help of the Statistical Package for Social Sciences (SPSS) software for windows. To fulfill the test requirements, so the data processed correctly and accurately describes what the main objective of the research is.

Hypothesis
H1: There is an effect of e-commerce on consumer behavior.
H2: There is an effect of VAT policy on consumer behavior.

3. RESEARCH RESULT

 1. Descriptive Statistics

Descriptive statistics provide a description of data seen from the average (mean), standard deviation, variance, maximum, and minimum value of each variable (Ghozali, 2014) and tested descriptive statistical testing, the results are obtained according to the following table :

Table 1. Descriptive Statistics Test Results

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
E-Commerce (X1)	88	24	35	30,52	2,652
Kebijakan PPN (X2)	88	12	20	16,32	1,791
Perilaku Konsumen (Y)	88	12	20	18,23	1,603
Valid N (listwise)	88				

From table 1 above, it can be seen that the e-commerce variable has a mean (average) value as 30.52 and a standard deviation value as 2.652. The VAT policy variable has a mean (average) of 16.32 and a standard deviation value as 1.791. The consumer behavior variable has a mean (average) value as 18.23 and a standard deviation value as 1.603

 2. **Data Quality**
   a. Validity test

The validity test is used to determine the feasibility of items in a list of questions in defining a variable. The validity value is in the Corrected Item-Total Corelation column. Based on the test results obtained, the r table value is obtained from (degree of freedom) df = (n-2), where n is the number of research samples, so the value of df = (88-2) is 86 with a significant level as 0.05., then the r table value is 0.209. From these results, it can be concluded that all variables from the question items are said to be valid because they pass the assumptions, where the calculated r value> the r table value (Ghozali, 2014).

b. Reliability Test Results

Reliability test is carried out to measure whether the instrument used is truly error free. The value of the Cronbach Alpha coefficient, according to Nunnaly in (Ghozali, 2007), a construct or variable can be said to be reliable if the Cronbach's Alpha value is> 0.6.

Table 2. Reliability Test Results

Variabel	Koefisien Alpha	Keterangan
E-Commerce	0,749 > 0,600	**Reliabel**
Kebijakan PPN	0,694 > 0,600	**Reliabel**
Perilaku Konsumen	0,750 > 0,600	**Reliabel**

From the table above, it can be seen that the variable has Cronbach's Alpha greater than 0.6, it can be concluded that the variable in this study is reliable.

3. Hypothesis Test Results
a. Multiple Regression Analysis

Based on the results of hypothesis testing for the regression test, the multiple linear regression results can be made the regression equation. From the results of the following table, there are the following results:

Table 3. The Results of Multiple Regression Analysis

Persamaan Regresi	Adjusted R_2	Nilai P	Kesimpulan
Y= 5,053 + 0,181 + 0,469	0,544	0,001	Diterima

Based on the results of the calculation of the table above, a significant number is obtained as 0.001, which is smaller than 0.05. Therefore H1 and H2 are accepted.

b. Coefficient Determination Test.

The coefficient of determination aims to determine how much the ability of the dependent variable can be explained by the independent variable.

Table 4. Results of the Coefficient Determination Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.737[a]	0,544	0,533	1,095

From the table above, which indicates that the variable of Consumer Behavior, can be explained by the E-Commerce variable and the VAT Policy as 54.4% while the rest is 45.6% (100% - 54.4%) is influenced by other factors not included in this study.

c. Partial Test (t)

Partial test is used to determine whether the independent variable (X) has a significant effect on the dependent variable (Y). The test was carried out with a significant level of 0.05. If t_{count}> from t_{table} then the proposed hypothesis is accepted, conversely, if t_{count} <from t_{table} then the hypothesis is rejected.

Table 5. Partial Test Results (t)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,053	1,404		3,600	0,001
	E-Commerce	0,181	0,054	0,299	3,352	0,001
	Kebijakan PPN	0,469	0,080	0,524	5,868	0,000

Based on the results of research that tested the E-Commerce variable on consumer behavior, the value of t_{count} = 3.352> 1.988 t_{table} and a significant level of 0.000 <0.05, while the VAT policy variable on consumer behavior obtained t_{count} = 5.868> 1.996 t_{table} and a significant level of 0.001 <0.05. These results can be concluded that the e-commerce variable and VAT policy have a positive and significant effect on consumer behavior, so both hypotheses are proven (accepted).

d. Simultaneous Test (f)

Simultaneous test (f) is to see whether the independent variables together (simultaneously) have a significant effect on the dependent variable. In simultaneous testing, the effect of the two independent variables on the dependent variable will be tested together.

Table 6. Simultaneous Test Result (f)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	121,504	2	60,752	50,651	.000^b
	Residual	101,951	85	1,199		
	Total	223,455	87			

The table shows that the value of f_{count} is 50.651> 3.10, and the significant value for the effect of E-commerce and VAT policy on Y is 0.000 <0.05. These results indicate that simultaneously the independent variables consisting of E-commerce and VAT policy have a positive and significant effect on consumer behavior, so it can be concluded that there is an effect of E-commerce and VAT policy (X) simultaneously on consumer behavior (Y).

4. DISCUSSION

1. The effect of e-commerce on consumer behavior

The results of the research on e-commerce variables showed a positive and significant influence on consumer behavior. This is evidenced by the significance value of less than 0.05, which is equal to 0.001 with a t_{count} as 3.352. It because with e-commerce students carry out business transaction activities that allow the sale, purchase, and marketing of goods or services to be carried out online from the corner of any place and at any time in an electronic network such as the internet.

In this study, students of Faculty of Economics and Business prefer shopping online because it takes relatively little time compared to offline shopping which requires a relatively long time, and in online stores the goods being sold usually have very complete specifications. Students assume that consumption behavior is no longer to fulfill the needs but is based on motivation to get a sensation, joy, stress release, find and valuable goods for themselves.

It appropriates to Theory of Reasoned Action (Fishbein and Ajzen, 1975). This theory explains the relationship between beliefs, attitudes, norms, goals, and individual behavior. Based on this model, a person's behavior is determined by the interest and purpose of the behavior to do or not do it which is called subjective norm.

2. The effect of VAT policy on consumer behavior

The results of the research on the VAT policy variable showed a positive and significant influence on consumer behavior. This is evidenced by the significance value of less than 0.05, which is equal to 0.001 with a t_{count} as 5.868. It can be due to the Value Added Tax (VAT) Policy is a decision or steps from various targets taken by the government regarding Value Added Tax (VAT) with the aim of creating conducive economic conditions. So the students feel the influence or impact of the VAT policy such as increased costs. However, in this way it can provide added value that the Government directly supervises the players of E-Commerce activities.

In this study, students of the Faculty of Economics and Business assume that even though they have purchased online products on the same e-commerce site and already know about the VAT on these products, it is because students think VAT is something that does not harm or does not affect the desire to get the product. Students tend to choose brands that are usually used to other brands even though the price is more expensive and the product is stricken the tax.

This is in accordance with Theory of Reasoned Action (TRA), this theory explains that behavior is influenced by intention, while intention is influenced by subjective attitudes and norms. A person will do an action that is influenced by rationality in considering the benefits of the VAT policy and also environmental influences related to the formation of subjective norms that affect behavioral decisions.

5. CONCLUSION

Based on data collected from a sample of 88 students of the 2016 Faculty of Economics and Business at the Muslim University of Indonesia, the percentage of the results of the questionnaire calculations regarding the use of e-commerce and VAT policies on consumer behavior in students is very high.

1. From the results of research, e-commerce partially has a positive effect on consumer behavior. It is because of with e-commerce, students carry out business transaction activities that allow the sale, purchase, and marketing of goods or services to be carried out online from the corner of any place and at any time in an electronic network such as the internet.
2. From the research, value added tax (VAT) policy partially has a positive effect on consumer behavior. It is because the Value Added Tax (VAT) Policy is a decision or steps from various targets taken by the government with the intention of creating a conducive economic condition, so the students feel the influence of the VAT policy such as increased costs. However, thus it can provide added value where the Government directly supervises the players of E-Commerce activities.

6. SUGGESTION

Based on the research above, the suggestions that given by the researcher are as follows:
1. For the consumers, especially students of the Faculty of Economics and Business, Muslim University of Indonesia, must be wiser in making consumption decisions, and must be able to protect themselves and their environment from buying harmful goods and services. It is hoped that the awareness of Indonesian consumer nationalism will be able to maintain the domestic market and build a smart consumer movement, and community participation is needed to comply with the obligations of the VAT policy so the government's goals can be achieved.
2. For E-commerce business actors should provide convenience or simplicity in terms of transactions to consumers, improve and enhance service quality, and develop a better management system. As well as overcoming problems in transaction protection through e-commerce, it can be done by paying attention and improving business security systems such as working with other officials or institutions to create safe and reliable business transactions.

7. ACKNOELEDGEMENT

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