THE ANALYSIS FACTORS THAT INFLUENCE TAXPAYER COMPLIANCE OF PERSONAL TAX REPORTING IN THE FIELD OF E-COMMERCE
(a case study on online shopping entrepreneurs)

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Abstrak

This study aims to analyze factors that influence taxpayer compliance of personal tax reporting. The sample in this study was chosen through purposive sampling, i.e. entrepreneur online shopping whose the business has been running for more than one year. The type of data was in the form of primary data obtained through questionnaires. There were 100 distributed questionnaires, and 100 returned questionnaires. The analysis model used in this study was Multiple Linear Regression Analysis by using IBM SPSS Statistic 16.0 as analysis tools. The result of this study shows that taxation knowledge, moral norms, and tax examination have significant positive effect on taxpayer's compliance. Meanwhile, education level, level of trust in goverment system and tax consciousness have no significant effect on taxpayer's compliance.

Keywords: *education level, level of trust in goverment system, moral norms, tax examination, taxation knowledge, taxpayer compliance.*

A. INTRODUCTION

Nowadays, the development of technology is very fast. It can be seen from the Internet. According to APJII (2018), internet users in Indonesia reached 64.8% of the total population in Indonesia around 264.16 million users. The growth of the Internet annually has always increased. This can be seen from the survey data that has been conducted in the past. The result showed that in 2010, Internet users in Indonesia only reached 42 million users, while in the year 2018, there was an increase of 3 times in just 8 years. Additionally, the survey results showed that as many as 91% of Internet users are between ages 15 and 19 years. Along with the development of internet users, online shopping is also more attractive in Indonesia. The development of social networking sites or social media also increases the prospects of this online shopping.

Saputra (2014) said that the growth of business in Indonesia, especially in Indonesia's online business, increasingly develops. This rapid development is due to the easier way to access the internet for the people lately. The increase in the number of

users began in 2012 and this is one of the forerunners of the proliferation of online businesses. This is because Indonesia is a country with a large online trading intensity. It is evidenced by the growth of the largest online store in the world with an average growth of 17%. The development of online stores in Indonesia can be seen from the Tokopedia website on December 9, 2014, where many online businesses in Surabaya amounted to 1490 stores while Jakarta had 1594 stores.

The increasing development of online business or E-commerce transactions in Indonesia has become the concern of the Government to start to move on the taxation aspects of E-commerce transactions. This is done so that the target of tax revenues in Indonesia is fulfilled. As we know, taxes are an important part of a country's economy. With the tax collection, the state can carry out development, prosper the people, finance the education of the nation and finance the country's own households. The largest government funding source is obtained from the budget, where each year the APBN is around 70% obtained by tax, and the remainder of the state acceptance is not a tax.

Presently, there is no particular law regarding E-commerce income tax. According to Wibowo (2019), transactions in the e-commerce sector can reach more than Rp. 7 Trillion is only from 10 percent value added tax (VAT) and compliance to pay 100 percent tax. The contribution of the e-commerce sector to the economy in Indonesia is quite significant. According to data from Mckinsey (2017) in Wibowo (2019) estimates the transaction value to reach Rp. 117 trillion and is predicted to

quadruple in five years or around Rp. 800 trillion. There are a lot of potential taxes to be gained. If it can be excavated by the government, it can boost the state revenue from the tax sector. However currently, the government does not have specific regulations regarding the imposition of this E-commerce tax. As the consequence, it still follows the general tax regulations. The taxpayer's understanding of tax regulations is very important in its application to reduce state revenues to meet the common needs. The tax receipt will be optimal and follows the specified target if a taxpayer wants to fulfill its tax obligations.

The law number 28 of 2007 concerning general provisions and procedures for taxation, states that taxpayers are individuals or entities (taxpayers, tax cutters, and tax collectors) who have appropriate taxation rights and obligations following the provisions of taxation laws. In this year, Indonesia targets the source of the cash receipts of the country from tax 2016, as much as 84.9%.

The current taxpayer compliance is an issue that must be resolved. According to Rifa (2016), Taxpayer compliance is a state where the taxpayer fulfills an obligation of his taxation and carries out the tax rights. The compliance is identified as the taaxpayer's obligation to understand all provisions of the taxation legislation, to fill in the tax form with completely and clearly, to deposit the SPT, and to comply in calculating tax arrears that must be paid. There are two kinds of adherence, formal obedience and material compliance. Formal compliance is a taxpayer state to fulfill its obligations formally by the provisions of tax laws. Material compliance is a state of

taxpayer meeting all provisions of taxation material that is following the contents and souls of taxation laws.

According to Arianto (2014), this government targeted a tax receipt of Rp. 1,110.2 trillion or 66.6% of the country's total revenue target. The site of Ministry of Finance of the Republic of Indonesia, the Directorate General of Taxation also reveals the same regarding the target of tax revenues in 2014. The target rose by about 11.6% or Rp. 115 trillion compared to the tax target in the 2013 APBN-P. The Directorate General of Tax has also compiled steps in the form of a strategic work program to be able to optimize and achieve the predetermined tax revenue target. However, according to Arianto (2014), as seen from the previous years, the set target had never been achieved. This result is not only due to the global economic slowdown but also due to the low compliance of taxpayers in Indonesia. The government sees that individuals engaged in online businesses are actually taxpayers.

According to Hanna (2014), the value of transactions from the online business continues to grow thus far. However, there is no tax imposition. Seeing the fact, the government needs to do tax extensibility. Extensibility is done because the current tax receipt does not reach the set target or does not increase in accordance with the development of the E-commerce field. In this case, the study was conducted to determine education level, taxation knowledge, level of trust in government systems, moral norms, tax examination, and tax consciousness.

B. LITERATURE REVIEW
1. Theory of Reasoned Action (TRA)

Theory of Reasoned Action (TRA) is the underlying theory of social psychology, where this theory relates between behavioral intention, attitude, and subjective norms affecting behavior. In this theory, the behavior is influenced by intention, while intentions are influenced by the attitude and the subjective norm. Intention determines a person to commit a behavior or to not conduct a behavior (Asfa and Meiranto, 2017).

The attitude affects behavior through a process of careful decision making and reasoning. Its impact is limited to three things:(1) behavior does not heavily determined by the general attitude but by a specific attitude toward something,(2) behavior is influenced not only by attitude but also by the objective norms (subjective norms) of our belief in what others want us to do,(3) the attitude towards a common behaviour of subjective norms forms a certain intention (Ajzen, 1991).

2. Theory of Planned Behavior (TPB)

Theory of Planned Behavior is the development of Theory Reason Action (TRA) which is based on the assumption that humans will normally behave in accordance with common sense considerations, and humans will take existing information about behavior that is available implicitly or explicitly by considering as a result of that behavior. TPB explains the behavior of individuals arising due to the intention of the individual to behave based on several internal and external factors of the individual (Fishbein and Ajzen, 1975).

Behavior is caused by the intention to behave. The emergence of intentions to behave, according to the TPB, is determined based on 3 factors: (1) behavioral beliefs, which is a belief on the likelihood of occurrence of a behavior, (2) normative beliefs, which is a confidence in the hope that arises because of the influence of others and the motivation to achieve those expectations, (3) control beliefs, which is a beliefs about the existence of things that support or inhibit behaviors to be displayed (control beliefs) and their perception of how powerful things support and inhibit their behavior (perceived power) (Bobek and Richard, 2003).

3. E-commerce

E-commerce is a process of transaction carried out by buyers and sellers in buying and selling various products electronically from companies to other companies by using computers as an intermediary for conducting business transactions (Loudon, 1998).

Acorrding to Bajaj and Nag (2000), E-commerce is the exchange of business information without using paper (The paperless exchange of business information), but through EDI (Electronic Data Exchange) E-mail, EBB (Electronic Bulletin Board), Electronic Fund Transfer and other technologies using network services (Net).

4. E-commerce Transaction Mechanism

E-commerce transaction mechanism begins with the offer of a product made by the seller (for example residing in Malaysia) on a website through a server located in Indonesia. If Indonesian consumers make a purchase, the consumer must fill in the "mail order" that has been provided by the seller.

According to Sanusi (2001), online contracts in E-commerce have many types and variations, namely: 1) contracts through chat and video conferencing, 2) contract by e-mail, 3) contracts through the website.

5. Taxation

According to Soemahamidjaja (1964) in Mardiasmo (2013), tax is a compulsory payment for citizens, whether for money or goods taken by the government based on legal rules that function to pay off all payments for the production of goods and services to reach public peace in general.

According to Ministry of Finance in the book "Lebih Dekat Dengan Pajak" (2013: 2), tax is a mandatory contribution to the state owed by individuals or entities that are coercive based on the law with no direct reward and used for the state's needs for the greatest prosperity of the people.

6. Taxpayer

According to the tax law year No. 6 of 1983 updated to Act No. 16 of 2009 concerning general provisions and tax procedures, taxpayers are individuals or entities, including taxpayers, tax cutters, and tax collectors, who have the right and tax obligations by the provisions of tax laws and regulations. A taxpayer is someone who has rights and obligations that must be fulfilled and protected by the government through law.

Taxpayer obligations are to have an NPWP, pay, deduct, and report taxes cooperatively at the time of the tax check. Meanwhile, the rights of the taxpayer are the right to the excess tax payment, the right to be kept confidential, the right to nod and delay payments by reporting the reasons and

the right to be exempt from taxation obligations.

7. Taxes Charged in E-commerce Business

The legal bases for imposing a tax on E-commerce transactions according to Circular Letter number SE-62/PJ/2015 concerning deduction and/or collection of income tax on E-commerce transactions are:

1) Law No. 7 of 1983 on income tax as amended several times in the last by Law No. 36 the year 2008;

2) Ministry of Finance Regulations number 244/PMK.03/2008 concerning other services types as referred to in article 23 paragraph (1) Letter C Number 2 Act No. 7 of 1983 on income tax as amended several times last Act No. 36 the year 2008;

3) Ministry of Finance Regulations number 252/PMK.03/2008 concerning the implementation of tax withholding instruction on income in respect of employment, services, and activities of private persons;

4) Ministry of Finance Regulations number 154/PMK.03/2010 concerning income tax with holding article 22 concerning the payment on the delivery of goods and activities in the field of import or business activities in other fields as amended several times last with the Ministry of Finance Regulations number 175/PMK.011/2013;

5) Regulation of the Minister of Finance number PER-57/PJ/2010 on the procedures and procedure for withholding income tax article 22 in respect of payment of goods and activities in the field of import or business activities in other fields as

several times the last amended by regulation of the Directorate General of Taxation number PER-06/PJ/2013;

6) Director of Tax Regulations number PER-31/PJ/2012 concerning technical guidelines for cutting procedures, deposits and reporting of Income Tax article 21 and/or Income Tax article 26 in respect of the work, services, and activities of the private persons;

7) Circular Letter of Directorate General of Taxation number SE-62/PJ/2013 on the affirmation of taxation provisions on E-commerce transactions.

8. Taxpayer Compliance

Taxpayers compliance is a taxpayer's intention to understand tax laws and tax obligations attached to itself as taxpayers. Compliance may be constructed as an observance or discipline for a taxpayer obligation to be attached to a taxpayer to pay the tax owed or register as a taxpayer (Siat and Toly, 2013).

According to Pratama (2012), taxpayer compliance is the fulfillment of tax obligations to make significant contributions to the country's government. Taxpayer compliance is an important aspect considering that the Indonesian taxation system adheres to a self-assessment system that in the absolute process gives the taxpayer the confidence to calculate, pay, and report taxes.

9. Factors Influencing Taxpayers Compliance

Several factors that influence the taxpayer compliance, according to Resmi (2015); Permadi (2013); Rahayu (2016); and Aprilina (2016); Wulandari (2014), among others are:

1) **Education Level**

According to Hasan (2005), Education is essentially an effort to develop human resources systematic, pragmatic and level to produce the human quality that can provide benefits and simultaneously improve the dignity. Therefore, the higher the level of education awareness, the higher the level of compliance of one in carrying out the obligation to pay tax.

2) **Taxation Knowledge**

According to Resmi (2009), The knowledge and understanding of tax regulations are a process whereby taxpayers know about taxation and implement it in the obligation to pay taxes, as well as understand the general provisions and procedures for taxation (KUP) which include how to pay taxes, payment places, deadline for payment of fines and SPT reporting . Therefore, the higher the person's taxation knowledge, the higher also the person's level of compliance in carrying out the obligations to pay tax.

3) **Level of Trust in Government Systems**

According to Permadi (2013), The level of trust in the system of government and law refers to a form of appraisal relationship between state institutions in carrying out state powers for the benefit of the state itself to realize people's welfare by applicable laws. Thus, if the community does not believe in the government mechanism, then the awareness of paying taxes will also be low.

4) **Moral Norms**

According to Salman (2008), Moral aspects in taxation compliance include the moral obligation of a taxpayer in fulfilling the tax obligations and moral awareness held by the Fiscus in managing taxes. The moral obligation owned by the taxpayer will have responsibility for the financing of the country with the payment of tax. Taxpayers who have a conscious moral obligation as a good citizen in carrying out their tax obligations are different from those who are not aware of their moral obligations.

5) **Tax Examination**

The definition of examination according to article 1 paragraph (25) Law No. 28 of 2007 is a series of activities to collect (collect data to be examined by taxpayers) and process data (data will be checked according to the provisions of tax audits), information, and/or evidence carried out objectively and professionally based on an inspection standard to test compliance with the fulfillment of tax obligations and/or for other purposes in order to implement the provisions of tax laws and regulations.

6) **Tax Consciousness**

According to Muliara and Setiawan (2011), Tax Consciousness is a condition where someone knows, acknowledges, respects, and adheres to the applicable tax provisions and has the

sincerity and desire to fulfill his tax obligations

10. The Influence of Education Level on Taxpayer Compliance in Personal Tax Reporting in the Field of E-commerce

Education is essentially an effort to develop human resources, which is done systematically, pragmatically and levelly, to produce the human quality that can provide benefits and simultaneously improve the dignity (Hasan, 2005).

The increasing quality of human resources is conducted through education, not only education in the narrow sense of the school, but also in a broad sense that includes education in the family and society. This is because education is essentially a process of the culture of attitude, character, and behavior that lasts early even since humans are fetuses in the womb of a mother. Education as a cultural process will grow and develop the fundamental values that must be possessed by every human being such as behavior, faith, discipline, morality, and work ethic as well as instrument values such as the mastery of science and technology and the ability that are elements of the nation forming and independence (Asfa and Meiranto, 2017). Therefore, based on research conducted by Wulandari (2014), the higher level of education awareness, the higher the level of compliance of one in carrying out the obligation to pay tax.

Based on this, the hypothesis can be formulated into:

H1: Education level has a positive effect on taxpayer compliance in personal tax reporting in the field of E-commerce.

11. The Influence of Taxation Knowledge on Taxpayer Compliance in Personal Tax Reporting in the Field of E-commerce

Knowledge is very important in helping taxpayer carry out their obligation, especially knowledge of tax. A taxpayer is said to be obedient, if he know what are the obligation. If the taxpayer does not have a tax knowledge base, then the taxpayer will have difficult in the register, the filling out the notification (SPT), and not knowing how much tax he should pay (Siti, 2014).

The knowledge and understanding of taxation regulations is the process by which taxpayers know about taxation and implement it in the obligation to pay taxes, as well as understand the general provisions and procedures of taxation (KUP) which includes how to make tax payments, place of payment, deadline for payment of fines and reporting of SPT (Resmi, 2009). Therefore, based on research conducted by Asfa dan Meiranto (2017), the higher of the taxation knowledge, the higher the level of compliance of a person in carrying out obligations to pay tax.

Based on this, the hypothesis can be formulated into:

H2: Taxation Knowledge has a positive effect on taxpayer compliance in personal tax reporting in the field of E-commerce.

12. The Influence of Level of Trust in Government Systems on Taxpayer Compliance in Personal Tax Reporting in The Field of E-commerce

Confidence in the government and legal system will encourage the taxpayer's willingness to pay taxes if the funds gained from the tax collection are distributed evenly to finance the country's needs and expenses. The level of trust comes from the internal

taxpayers themselves. Thus, it can be said that the level of trust in governments and laws can affect the taxpayer's level of compliance (Arismayani, Yuniarta, and Yasa 2018).

The level of belief in government and legal systems refers to a form of assessment relationship between state institutions in organizing state powers for the benefit of the country itself to realizing the welfare of its people by applicable laws (Permadi, 2013). Thus, based on research conducted by Wijayanti (2017), if society does not believe in governance mechanisms, then the awareness of paying taxes will also be low.

Based on this, the hypothesis can be formulated into:

H₃: The level of trust in government systems has a positive effect on taxpayer compliance in personal tax reporting in the field of E-commerce.

13. **The Influence of Moral Norms on Taxpayer Compliance in Personal Tax Reporting in the Field of E-commerce**

Moral norms are individual norms that a person has, but may not be possessed by others. If a taxpayer has a high moral, the taxpayer will think positively and do something that is assessed as well and necessary and will avoid wronged deeds (Sulistyarini, 2017).

Taxpayers who have high morals will understand the importance of tax on human life in improving people's welfare. Thus the taxpayer will promptly fulfill its tax obligations, leaving negative assumptions in the community about taxes (Benk, Cakmak, and Budak, 2011). In contrast, based on research conducted by Rahayu (2016), taxpayers who have low moral regard the tax

as an unimportant thing and avoid the obligation of taxation.

Based on this, the hypothesis can be formulated into:

H₄: Moral norms has a positive effect on taxpayer compliance in personal tax reporting in the field of E-commerce.

14. **The Influence of Tax Examination on Taxpayer Compliance in Personal Tax Reporting in the Field of E-commerce**

Tax examination is a series of activities in seeking, collecting, processing data or other information to test compliance with tax obligations and other objectives to implement regulation of taxation laws (Aprilina, 2016).

According to KUP Law No. 16 of 2009 Article 29 paragraph 1, the implementation of the examination to test the fulfillment of taxpayer tax obligations is conducted by tracing the truthfulness of notices, bookkeeping or recording and compliancing with other tax obligations to the taxpayer's current state or business activities.mThus, based on research conducted by Aprilina (2016), the tax examination is one of the tools used by the government so that taxpayers can pay taxes by the prevailing provisions.

Based on this, the hypothesis can be formulated into:

H₅: Tax examination has a positive effect on taxpayer compliance in personal tax reporting in the field of E-commerce.

15. **The Influence of Tax Consciousness on Taxpayer Compliance in Personal Tax Reporting in the Field of E-commerce**

Tax consciousness is a condition that one knows, acknowledges, appreciates, and obeys the prevailing taxation provisions and

has the sincerity and willingness to fulfill its tax obligations (Muliari and Setiawan, 2011).

Tax consciousness is a human element in understanding reality and how to act or to respond to reality. When a high taxpayer awareness comes from the motivation to pay taxes, the awareness to pay taxes will be high and the state's income from taxes will increase (Widayati and Nurlis, 2010). Therefore, based on research conducted by Beti (2016), the higher the tax consciousness, the higher the level of compliance of someone in carrying out the obligation to pay tax.

Based on this, the hypothesis can be formulated into:

H$_6$: Tax consciousness has a positive effect on taxpayer compliance in personal tax reporting in the field of E-commerce.

The framework can be formulated as follows:
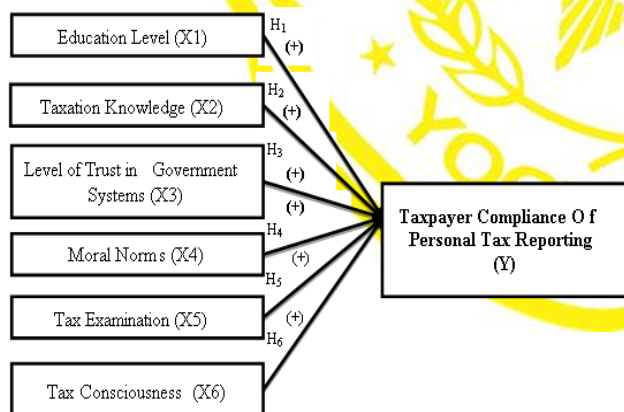
C. RESEARCH METHODOLOGY
1. Research Object and Subject

The object of this research was education level, taxation knowledge, level of trust in government systems, moral norms, tax examination, and tax consciousness in taxpayer compliance of personal tax reporting of online shopping entrepreneurs.

The sample in this study is online shopping entrepreneurs with certain criteria, namely where the business has been operating for 1 year and has revenues of less than 4.8 billion.

2. Data Type

This type of research used quantitative research method. The data obtained were in the form of numbers, scores, and analysis using statistics. The sources of data in this study are primary data or original data or new data. The data was obtained by distributing questionnaires containing questions related to research. The questionnaires were distributed online with website link form.

3. Sampling Technique

The sampling method used in this study was purposive sampling. According to Sugiyono (2010), purposive sampling is a sampling technique with certain considerations. The criteria of the respondent based on purposive sampling in this research are: (1) Entrepreneurs engaged in online shopping business, (2) Online Shopping Entrepreneurs who have been operating for 1 year, and (3) Online Shopping Entrepreneurs who have a turnover of less than 4.8 billion in one tax year.

4. Data Collection Techniques

Data was collected by using primary data through questionnaire method. The respondents in the research were online shopping entrepreneurs whose businesses have been operating for 1 year.

Questionnaires were sent via the website link. The questionnaire are divided into 2 (two) sections. Part 1 contained the identity of the respondent and part 2 contained the research instruments by measuring responses on the Likert scale to measure one's attitudes, opinions, or perceptions. The scale used started from a scale of 1 to 5 with information:

Explanation	Score
SS (Strongly Agree)	5
S (Agree)	4
N (Neutral)	3
TS (Disagree)	2
STS (Strongly Disagree)	1

5. Operational Definition of Research Variables

Taxpayer compliance is the fulfillment of tax obligations to make significant contributions to the country's government. Taxpayer compliance is an important aspect considering that the Indonesian taxation system adheres to a self-assessment system that in the absolute process gives the taxpayer the confidence to calculate, pay, and report taxes.

Education is an effort to develop human resources carried out systematically, pragmatically and tiered to produce quality human beings who can provide benefits and at the same time increase their dignity (Hasan, 2005).

Knowledge and understanding of tax regulations is a process whereby taxpayers know about taxation and implement it in the obligation to pay taxes, as well as understand the General Provisions and Procedures for Taxation (KUP) which includes how to pay taxes, payment places,

deadline for payment of fines and SPT reporting (Resmi, 2009).

Trust in the system of government and law will encourage the willingness of taxpayers to pay taxes if the funds obtained from the tax collection are distributed equally to finance all the needs and expenditures of the state. The level of trust comes from the internal taxpayer itself (Sudharini, 2016).

Moral aspects in taxation compliance include the moral obligation of a taxpayer in fulfilling the tax obligations and moral awareness held by the Fiscus in managing taxes. The moral obligation owned by the taxpayer will have responsibility for the financing of the country with the payment of tax (Salman, 2008).

According to KUP Law No. 16 of 2009 Article 29 paragraph 1, explained that the implementation of the examination to test the fulfillment of taxpayer tax obligations is conducted by tracing the truthfulness of notices, bookkeeping or recording and fulfillment of other tax obligations compared to the actual business activities of taxpayers.

Tax consciousness is a human element in understanding reality and how to act or to respond to reality. When a high taxpayer awareness comes from the motivation to pay taxes, the awareness to pay taxes will be high and the state's income from taxes will increase (Widayati and Nurlis, 2010).

6. Hypothesis Testing

The analysis technique used in this study is multiple linear regression with the help of SPSS version 16 software. Multiple linear regression was performed to test:

Adjusted R2 test measures how much the model's ability to explain the variation of the dependent variable (Ghozali, 2006).

Simultaneous Significant Test (F-test) is conducted to determine the effect of independent variables simultaneously on the dependent variable, if the F value is greater than 4 then Ho can be rejected at a 5% confidence level.

Partial Significant Test (t-test) is useful for testing the influence of each independent variable partially on the dependent variable. The criteria of t-test is: (1) if Sig < alpha 0,05 and the coefficient β positive, hypotheses is accepted, (2) if sig < alpha 0,05 and the coefficient β negative, hypotheses is rejected, and (3) if sig > alpha 0,05, hypotheses is rejected.

D. ANALYSIS AND DISCUSSION
1. Validity And Reliability Test
a. Validity Test
Significant data can be seen from the asterisks contained in the Pearson correlation on each indicator, where the number is significant at the 0.05 level. If r count ≥ r table at 5% significance then item are considered valid, whereas if r count < r table then the item is considered invalid. All questions in the questionnaire meet the data validity requirements where the value of the person correlation is more than 0,25 with a significant value less than 0,05 which is 0,000 so that it can be concluded that all question item in the questionnaire can be said to be valid.

b. Reliability Test

Variabel	N	Cronbach's Alpha
Taxpayer Compliance	6	0,928
Education Level	6	0,830
Taxation Knowledge	7	0,827
Level of trust in the government system	4	0,915
Moral Norms	4	0,845
Tax Examination	9	0,914
Tax Consciousness	6	0,923

Based on table above, shows that each question item contained in the questionnaire is reliable. Because the value of Cronbach's alpha > 0.6.

2. Classic Assumption Test
a. Normality Test

One Sample Kolmogorov	Sig Value
Unstandardized Residual	0,812

Based on table above, it can be seen the value of the Kolmogorov-Smirnov test is greater than 0,05. It can be concluded that the residual data are normally distributed.

b. Multicollinearity Test

Independent Variable	Collinearity Statistics	
	Tolerance	VIF
Education Level	0,324	3,084
Taxation Knowledge	0,473	2,114
Level of trust in the government system	0,655	1,527
Moral Norms	0,391	2,557
Tax Examination	0,448	2,234
Tax Consciousness	0,445	2,249

Based on table above, all the independent variables in this study free from multicollinearity. Thus, the regression model can be used for research. This can be seen from the tolerance value of each

independent variable which is greater than 0,10 and the VIF value is less than 10.

c. Heteroscedasticity Test

Independent Variable	Sig. Value
Education Level	0,544
Taxation Knowledge	0,388
Level of trust in the government system	0,450
Moral Norms	0,298
Tax Examination	0,199
Tax Consciousness	0,064

Based on table above, it can be seen that all the independent variables free from heteroscedasticity. This can be seen from the sig value of each variable which shows more than 0,05.

3. Uji Hipotesis

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
1 (Constant)	-2.659	2.282	-1.165	.247
TOTAL_PPP	.249	.092	2.710	.008
TOTAL_TKTSP	.019	.117	.165	.869
TOTAL_TP	.097	.133	.727	.469
TOTAL_NM	.519	.170	3.050	.003
TOTAL_KMP	.036	.107	.337	.737
TOTAL_PP	.202	.084	2.413	.018

Based on table above, multiple linear regression equations can be formulated into:

Y = -2,659 + 0,097 EL + 0,249 TK + 0,019 LTGS + 0,519 MN + 0,202 TE + 0,036 TC + e

a. Partial Significant Test (t-test)

1. From the SPSS output above, it can be seen that the variable education level has a significance value of 0,469 or greater than 0,05 with a t value of 0,727. Therefore, the first hypothesis (H1) which states that "Education level has a positive effect on taxpayer compliance in personal tax reporting in the field of E-commerce" is rejected.
Hypothesis 1 is rejected.

2. From the SPSS output above, it can be seen that the tax knowledge variable has a significance value of 0,008 or smaller than 0,05 with a t value of 2,710 and Unstandardized Coefficients B (Beta) value is positive. Therefore, the second hypothesis (H2) which states that "Taxation knowledge has a positive effect on taxpayer compliance in personal tax reporting in the field of E-commerce" is accepted.
Hypothesis 2 is accepted.

3. From the SPSS output above, it can be seen that the variable level of trust in the government system has a significance value of 0,869 or greater than 0,05. Therefore, the third hypothesis (H3) which states that "Level trust in government system has a positive effect on taxpayer compliance in personal tax reporting in the field of E-commerce" is rejected.
Hypothesis 3 is rejected.

4. From the SPSS output above, it can be seen that the moral norm variable has a significance value of 0,003 or smaller than 0,05 and Unstandardized Coefficients B (Beta) value is positive. Therefore, the forth hypothesis (H4) which states that "Moral Norms has a positive effect on taxpayer compliance in personal tax reporting in the field of E-commerce" is accepted.
Hypothesis 4 is accepted.

5. From the SPSS output above, it can be seen that the tax examination variable has a significance value of 0,018 or smaller than 0,05 and Unstandardized Coefficients B (Beta) value is positive. Therefore, the fifth hypothesis (H5) which states that "Tax examination has a positive effect on taxpayer compliance in personal tax reporting in the field of E-commerce" is accepted.
   Hypothesis 5 is accepted.
6. From the SPSS output above, it can be seen that the variable tax consciousness has a significance value of 0,737 or greater than 0,05. Therefore, the sixth hypothesis (H6) which states that "Tax consciousness has a positive effect on taxpayer compliance in personal tax reporting in the field of E-commerce" is rejected.
   Hypothesis 6 is rejected.

b. Simultaneous Significant Test (F-Test)

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1248.401	6	208.067	21.523	.000[a]
Residual	899.039	93	9.667		
Total	2147.440	99			

Based on table above, it is obtained that the calculated F value of 21,523 with a significance level of 0,000 which is smaller than 0,05. This means that all items of the independent variable have a simultaneous influence on the dependent variable.

c. Coefficient of Determination R2 Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.762[a]	.581	.554	3.109

Based on table above, the results of multiple linear regression test with the two model interaction test shows the adjusted value of R square of 0,554. This means that all variable items are able to explain the taxpayer compliance variable of 55,4% and the remaining 44,6% is influenced by other variables not included in the research model.

d. Research Discussion

1. The influence of education level on taxpayer compliance in personal tax reporting in the field of e-commerce

The results obtained from testing hypothesis one (H1) is **rejected**, meaning that education level does not affect the compliance of personal taxpayers. This result is consistent with research conducted by Wulandari and Suyanto (2014), Tologana (2015), and Manalu (2016) which concluded that education level does not affect individual taxpayer compliance. Thus, can be concluded individuals' compliance to pay taxes is not affected by their educational level. That is because highly educated people may not be able to fill their tax returns correctly. In addition, the lack of knowledge about taxation makes taxpayers reluctant to carry out their obligations in paying taxes, both taxpayers with low or high education.

A taxpayer with a high level of education will be able to think and examine that the facilities of the tax money they can feel so far are still far from feasible, so they tend to be not sure or have a negative perception of the government. They assume that paying taxes only benefits state officials because many cases of corruption related to tax money are supposed to be for the prosperity of the people but are misused by state officials themselves. It also causes taxpayers of private individuals with tertiary education to be reluctant to pay taxes.

2. The influence of taxation knowledge on taxpayer compliance in personal tax reporting in the field of e-commerce

The results obtained from hypothesis testing two (H2) is **accepted**, meaning that taxation knowledge has a positive and significant effect on the compliance of personal taxpayers. This result is consistent with research conducted by Veronica (2015), Rosyida (2018), and Burhan (2015) which concluded that taxation knowledge has a positive and significant effect on individual taxpayer compliance. It can be concluded that if the taxpayer has knowledge of the tax (calculates, pays and reports his own tax obligations) correctly and on time then the tax compliance will be better.

Taxation Knowledge is usually obtained in socialization conducted by the government. In the socialization, taxpayers are required to go deeper into the applicable tax legislation so that taxpayers can carry out their tax obligations properly. Taxation Knowledge makes a taxpayer must know how to calculate, pay and report their own taxes. If the taxpayer is active in reporting his tax, it will help the state in increasing the prosperity and welfare of citizens by paying their taxes. Having tax knowledge will make it easier for the taxpayers to know the transparancy about the amount of tax they have to pay because they already know how to calculate their own taxes. This will lead to sincerity in paying taxes so that tax compliance will increase.

3. The influence of level of trust in goverment system on taxpayer compliance in personal tax reporting in the field of e-commerce

The results obtained from testing the hypothesis three (H3) is **rejected**, meaning that the level of trust in the government system does not affect the compliance of personal taxpayers. These results are consistent with research conducted by Wijayanti and Sasongko (2017), which concludes that the level of trust in government systems does not affect individual taxpayer compliance. That is because taxpayers do not yet trust the government apparatus or the government system that has been running.

Taxpayers feel that by considering the information that is available, such as the many announcements of the use of funds that are not in accordance with the proper way, such as: cases of corruption, cases of tax evasion, as well as various other cases relating to an unjust government system. This causes the taxpayers to think in a rational way that the tax paid to the state is not used as good as possible for the welfare of the people. So there is a lack of trust in the government system that makes the taxpayers do not want to be obedient in paying taxes.

4. The influence of moral norms on taxpayer compliance in personal tax reporting in the field of e-commerce

The results obtained from testing the fourth hypothesis (H4) is **accepted**, meaning that moral norms have a positive and significant effect on the compliance of personal taxpayers. These results are consistent with research conducted by Rahayu (2016) concluding that moral norms have a positive and significant effect on

individual taxpayer compliance. That is because if a taxpayer has a high level of moral norms, it will increase feelings of guilt that are owned so that it will affect the compliance of personal taxpayers.

Taxpayers who use more moral principles in making decisions on fulfilling tax obligations will be more obedient than other taxpayers. For this reason, every taxpayer who has good moral norms with a positive perspective on taxes and considers the tax as a positive obligation, they will have higher compliance in paying taxes.

5. The influence of tax examination on taxpayer compliance in personal tax reporting in the field of e-commerce

The results obtained from the testing of hypothesis five (H5) is **accepted**, meaning that tax examination has a positive and significant effect on compliance with personal taxpayers. This result is consistent with research conducted by Aprilina (2016), Gunarso (2016), and Wahda, Bagianto, and Yuniati (2018) which concluded that tax examination has a positive and significant effect on personal taxpayer compliance. Tax examination is one of the strategies to increase taxpayer compliance through law enforcement efforts so as to increase tax revenue.

Taxpayers will carry out their duties as taxpayer if there is a tax examination. Tax inspection is a guarantee that the provisions of tax legislation will be obeyed or it can be said that the tax examination is a means of mediating the taxpayer's not to be mistaken in calculating and filling out the notification letter (SPT) correctly.

6. The influence of tax consciousness on taxpayer compliance in personal tax reporting in the field of e-commerce

The results obtained from the testing of hypothesis six (H6) is **rejected**, meaning that tax consciousness does not affect the compliance of personal taxpayers. This result is consistent with research conducted by As'ari (2018) which concluded that tax consciousness does not affect the compliance of individual taxpayers. So, it can be concluded that tax conciousness will not affect someone to obey their duties in paying taxes.

Consciousness of taxpayers is an important factor in creating obedience and compliance in paying taxes. A consciousness is created from each other. The lower the level of consciousness of someone, the lower the taxpayer's compliance. Consciusness of the obligation as a citizen will make a taxpayer realize that paying taxes is an obligation as well as beneficial for the country.

E. CONCLUSIONS
a. Conclusions

This research was conducted to find out the factors that influence taxpayer compliance of personal tax reporting in paying self-tax. Based on the research that has been done, it can be concluded as follows:

1. The results of the first hypothesis (H1) show that education level has no effect on personal taxpayers' compliance in paying self-tax.
2. The results of the second hypotheses (H2) show that taxation knowledge

has positive and significant effect on the individual taxpayers' compliance in paying self-tax.

3. The results of the third hypothesis (H3) show that level of trust in goverment system has no effect on the personal taxpayers' compliance in paying self-tax.

4. The results of the fourth hypothesis of the research (H4) show that moral norms has positive and significant effect on personal taxpayers' compliance in paying self-tax.

5. The results of the fifth hypothesis of the research (H5) show that tax examination has positive and significant effect on personal taxpayers' compliance in paying self-tax.

6. The results of the sixth hypothesis (H6) show that tax consciousness has no effect on personal taxpayers' compliance in paying self-tax.

b. Suggestion

1. For further researchers, to use moderation and mediation to broaden the scope of research,

2. For further researchers, to increase the coverage of respondents not only online entrepreneurs, but also offline entrepreneurs

3. For taxpayers, it is recommended to be obedient and obedient to their obligations as citizens, namely reporting their taxes and paying their taxes according to the rules and regulations.

4. For fiskus, to increase socialization to increase public knowledge regarding self-taxation in order for the people to know how to calculate, report and pay personal taxes.

c. Research Limitation

1. The researcher only conducted the research on online shopping entrepreneurs whose businesses are online.

2. The researcher only examined education level, taxation knowledge, level of trust in government systems, moral norms, tax examinations, and tax consciousness

3. Disadvantages of a questionnaire that author used on the question section which only included a few questions.

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