

The Influence of Tax Knowledge, Taxpayer Awareness, and Tax Rates on the Compliance of Individual Taxpayers with Tax Sanctions as a Moderating Variable in E-Commerce Business Activities (Case Study at Online Shop Owner in Indonesia)

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Abstract:- This thesis discusses the Influence of Tax Knowledge, Taxpayer Awareness, and Tax Rates on the Compliance of Individual Taxpayers with Tax Sanctions as a Moderation Variable in E-Commerce Business Actors. (Case Study at Owner Online Shop in Indonesia). This study uses quantitative descriptive methods with E-Commerce business actors as respondents. The results of this study are that tax knowledge has a significant effect on compliance with individual taxpayers. Awareness of taxpayers has a negative effect on compliance of individual taxpayers. E-commerce tax rates have a significant effect on individual taxpayer compliance. Tax sanctions are able to moderate the effect of e-commerce tax knowledge on individual taxpayer compliance of e-commerce players. Tax sanctions are not able to moderate the effect of e-commerce taxpayer awareness on individual taxpayer compliance with e-commerce players. Tax sanctions are able to moderate the effect of e-commerce tax rates on individual taxpayer compliance of e-commerce players.

Keywords:- E-commerce Tax Knowledge, Taxpayer Awareness, E-Commerce Tax Rates, Tax Sanctions, E-commerce Taxpayer Compliance.

I. INTRODUCTION

The development of information and communication technology currently has an influence that has an impact on social, economic and cultural changes that are so fast.

The many benefits of developing information and communication technology in online sales do not necessarily result in increased tax revenues. Indonesia is a developing country that continues to carry out development in various sectors in order to increase economic growth. Menurut Sapriadi (2013) to carry out the development required a very large amount of funds, both from within the country and from abroad. Funds can be obtained through various sectors of state revenue. The sector that can contribute the most revenue is through tax collection. This tax revenue target in every years is always increases. Because it is not an easy task for the Directorate General of Taxes in an effort to achieve the tax revenue target. As is

well known from various media information, targets for state tax revenues are often not reaching the target.

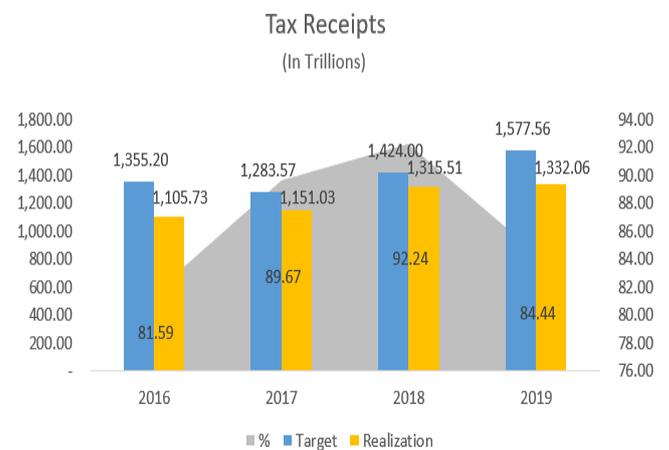


Fig 1

There are many factors that affect tax revenue in Indonesia. One of them is the level of compliance of taxpayers in carrying out their obligations in paying taxes. In Indonesia, the level of compliance of individual taxpayers is still quite low. The low level of tax compliance is still very ironic when compared to the growth rate of businesses in Indonesia, both conventional businesses and businesses that use technology as a medium for sales such as e-commerce. However, the increasing number of e-commerce businesses is not proportional to the level of tax compliance in carrying out their tax obligations. Not to mention the lack of specific regulations governing e-commerce business activities. This has also come to the attention of e-commerce actors such as the marketplace, because current regulations not yet specifically regulate marketplace taxation provisions, while those selling on social media and the marketplace from year to year are increasing rapidly in Indonesia. Moreover, gadget users also continue to increase, so that the target consumers can be achieved quickly and easily. The willingness of individual taxpayers to pay taxes is important in collecting taxes.

II. LITERATURE REVIEW, FRAMEWORK AND HYPOTESIS

A. Literature Review

➤ *Stewardship Theory*

Stewardship theory explains that management is not motivated by the goals of the individual but rather is aimed at their main outcome goals for the benefit of an organization. This theory assumes a strong relationship between success and satisfaction of an organization. Organizational success illustrates the maximization of group utility and management. Maximizing the utility of this group will ultimately maximize the interests of individuals in a group of these organizations (Donaldson and Davis 2017). In this case the Government will try its best to run the government to achieve its goals in improving people's welfare.

Stewardship theory is relevant to explain how the government in providing tax knowledge to taxpayers, tax rates and sanctions applied aims to regulate every action in accordance with the law and also the socialization of the government to taxpayers as e-commerce businesses actors. In this study stewardship theory discusses the relationship between government and taxpayers, where the government has the aim to provide facilities for taxpayers who have businesses in the e-commerce sector.

➤ *Taxpayer Compliance*

Compliance means obeying a rules. So it can be interpreted that taxpayer compliance is an obedient of taxpayers in carrying out tax rights and obligations in accordance with applicable tax laws. Tax compliance is a condition where taxpayers fulfill all tax obligations and carry out their tax rights (Abdul Rahman 2010).

➤ *Tax Knowledge*

Tax is a mandatory contribution in the form of money or goods collected by the authorities based on legal norms, in order to cover the costs of producing collective goods and services in achieving public welfare (Waluyo, 2016: 4). While tax knowledge is tax information that can be used by taxpayers as a basis for acting, making decisions, and for taking certain directions or strategies with respect to the implementation of their rights and obligations in the field of taxation (Veronica, 2009). The concept of tax knowledge or understanding according to (Siti Kurnia Rahayu 2010) namely taxpayers must include:

- 1) Knowledge of General Provisions and Tax Procedures
- 2) Knowledge of the Taxation System in Indonesia
- 3) Knowledge of the Taxation Function

➤ *Taxpayer Awareness*

Taxpayer Awareness is a condition where taxpayers understand and know about taxation. Taxpayer awareness is needed because if the taxpayer has been aware to pay his tax obligations, taxpayer compliance will be fulfilled so that tax payments will increase and the problem of taxpayers who

are reluctant to pay taxes will decrease. Public awareness in paying taxes can also be interpreted as a form of moral attitude that contributes to support the country's development and seeks to comply with all regulations that have been set by the government so that it can be forced on taxpayers.

➤ *Tax Rates*

Tax rate is a number or percentage used to calculate the amount of tax or the amount of tax owed. Until now e-commerce tax rates are equated with the imposition of MSME taxes (*Pajak UMKM*), namely Final Income Tax. Final PPh rates set by the government in accordance with Government Regulation (PP) Number 23 of 2018 are 0.5%.

➤ *Tax Sanctions*

Tax sanctions can occur due to violations of taxpayers for actions that are not in accordance with tax regulations. According to Law No. 28 of 2007 concerning General Provisions and Tax Procedures mentioned there are two types of sanctions, namely:

1. Administrative sanctions consisting of:
 - a. Administrative sanctions in the form of fines.
 - b. Administrative sanctions consist of interest.
 - c. Administrative sanctions in the form of increases.
2. Criminal sanctions, consisting of:
 - a. Detention.
 - b. Imprisonment.

B. FRAMEWORK

➤ *The effect of tax knowledge on the compliance of individual e-commerce taxpayers.*

Tax knowledge serves as a guideline for taxpayers in carrying out their tax obligations, namely calculating, paying and reporting the amount of tax that must be paid. According to Chatarina Ayu Lestari, in her study entitled *The Effect of Tax Knowledge and Understanding Government Regulation No. 46 of 2013 on Taxpayer Compliance* shows that taxpayer knowledge has a positive effect on taxpayer compliance. The more tax knowledge possessed by the taxpayer, the taxpayer will be more obedient in fulfilling his tax obligations. Conversely, due to lack of knowledge, taxpayers do not understand the procedures & provisions in taxation which causes a decrease in tax compliance levels.

However, according to Afrizal Tahar on his research entitled *Tax Knowledge Influence, Local Government Service Quality and Taxpayer Awareness of Taxpayer Compliance in Land and Building Tax Payments* shows the results that tax knowledge has a negative effect on taxpayer compliance.

➤ *The effect of taxpayer awareness on the compliance of individual e-commerce taxpayers.*

Awareness of taxpayers is the attitude of taxpayers who have understood and are willing to carry out their obligations to pay taxes and have reported all of their income without being hidden in accordance with applicable regulations (Adi Purnomo, 2012). Taxpayers who have a

high level of awareness will carry out their obligations in paying taxes. One business that is being targeted by DGT is e-commerce. DGT has issued a Circular of the Directorate General of Tax on Affirming Tax Provisions for E-Commerce transactions, Number SE-62 / PJ / 2013, on December 27, 2013 (www.DJP.org) explaining that in principle there are no new types of taxes in e-commerce, but only apply the rules that already exist. In other words, business management through e-commerce gets the same tax treatment as ordinary trading. So that in general e-commerce actors also have tax obligations both starting from registration, calculation, payment and reporting that have been regulated in the rules and regulations of the DGT. Based on the explanation above, taxpayer awareness will affect the actions of taxpayers in carrying out their obligations in paying taxes. But according to Marisa Herryanto & Agus Arianto Toly awareness of taxpayers has a negative effect.

➤ *The effect of e-commerce tax rates on the compliance of individual e-commerce taxpayers.*

The e-commerce tax rate regulated in Government Regulation (PP) Number 23 of 2018 is 0.5% while the previous rate regulated in Government Regulation Number 46 of 2013 is a simplified tax rate in the form of a final tax rate of 1%.

The implementation of tax rates affects the compliance of taxpayers in paying taxes (Pris, 2010). The low tax imposition makes the people do not mind to carry out their obligations. However, several studies found a negative relationship between tax rates with taxpayer compliance.

➤ *Tax sanctions are able to moderate the effect of tax knowledge on individual taxpayer compliance with e-commerce players.*

Knowledge has an important role for taxpayers in carrying out an action related to taxation. If taxpayers have sufficient knowledge about tax regulations, then this can underlie taxpayers in carrying out their tax

obligations. Moreover, they know that if they avoid or do not make tax payments, there will be sanctions. Tax sanctions are forced and if taxpayers do not obey paying taxes, taxpayers may be subject to sanctions in the form of administrative or criminal sanctions. This is supported by the results of research conducted by Istanto with the title "Analysis of the Influence of Knowledge of Taxes, Quality of Tax Services, Firmness of Tax Sanctions and Level of Education on Taxpayers' Motivation in Paying Taxes".

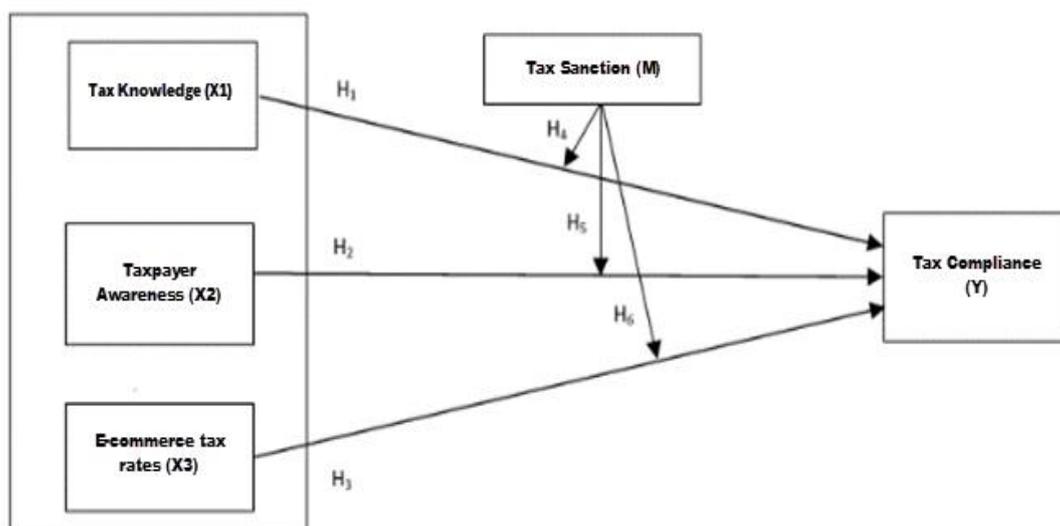
➤ *Tax sanctions are able to moderate the effect of taxpayer awareness on individual taxpayer compliance with e-commerce players.*

Taxpayers who have awareness will have wise thoughts in terms of taxation. This is because taxpayers assume that paying taxes is an obligation. Furthermore, taxpayers that aware that tax is an obligation will try to comply with tax regulations (Togler, 2012). Taxpayers will voluntarily comply with tax regulations even though he thinks it is unfair, because they know and are aware that if the taxpayer does not pay the tax there will be sanctions waiting for them afterwards.

➤ *Tax sanctions are able to moderate the effect of e-commerce tax rates on individual taxpayer compliance of e-commerce players.*

The government has an important role in determining the basic rate of taxation (Soemitro, 2004: 129). The application of the tax rate affects taxpayers in paying their taxes (Pris, 2010). The relatively low tax burden makes people less burdened in fulfilling their obligations. Although there is still a desire to avoid taxes, taxpayers will not be too avoid or defy taxation rules even though the regulations have tax sanctions. Research conducted by Miratusholihah (2011) shows the results that taxes affect taxpayer compliance.

Based on the theories that have been put forward, it can be simplified in the following framework of thinking:



C. HYPOTESIS

- H1: Tax knowledge affects the compliance of individual e-commerce taxpayers.
- H2: Awareness of taxpayers has an effect on the compliance of individual e-commerce taxpayers.
- H3: E-commerce tax rates affect the compliance of individual e-commerce taxpayers.
- H4: Tax sanctions are able to moderate the effect of tax knowledge on individual taxpayer compliance with e-commerce players..
- H5: Tax sanctions are able to moderate the effect of taxpayer awareness on individual taxpayer compliance with e-commerce players.
- H6: Tax sanctions are able to moderate the effect of e-commerce tax rates on individual taxpayer compliance of e-commerce players.

III. RESEARCH DESIGN

In this research, the writer uses quantitative descriptive method. This is because researchers want to know and test the effect of taxpayer knowledge of tax regulations and awareness of individual taxpayers on compliance of individual taxpayers in carrying out the obligation to pay taxes on online sales. Data will be obtained through distributing questionnaires to sales who market their goods through the marketplace. Then the data will be analyzed using instrument tests, classical assumption tests, correlation tests, and analysis using multiple linear regression.

a. Simple Regression Analysis

According to Latan and Temalagi (2013), simple linear regression analysis is a regression analysis technique that analyzes a simple model using only one independent variable and one dependent variable. The equation is written as follows:

$$Y = \alpha + \beta_n X_n + e$$

b. Moderated Regression Analysis

As it is known that Moderated Regression Analysis (MRA) is a common method used to test the effects of moderation in which the linear regression equation contains the element of interaction (multiplication of two variables between the independent variable and the moderator variable). The equation can be written as follows. (Latan and Temalagi - 2013):

$$\begin{aligned}
 Y_1 &= \alpha + \beta_1 X_1 + e \\
 Y_2 &= \alpha + \beta_2 X_2 + e \\
 Y_3 &= \alpha + \beta_3 X_3 + e \\
 Y_4 &= \alpha + \beta_4 X_1 + \beta_5 M + \beta_6 X_1 M + e \\
 Y_5 &= \alpha + \beta_7 X_2 + \beta_8 M + \beta_9 X_2 M + e \\
 Y_6 &= \alpha + \beta_{10} X_3 + \beta_{11} M + \beta_{12} X_3 M + e
 \end{aligned}$$

Explanation :

- Y₁ = Compliance of individual taxpayers
- Y₂ = Compliance of individual taxpayers through moderati
- α = A constant
- β₁ – β₁₀ = Regression Coefficient

- X₁ = Knowledge of Tax Regulations
- X₂ = Personal Taxpayer Awareness
- X₃ = Tarif Pajak
- M = Tax sanctions as a moderating variable
- E = Error Term is estimator error in research

IV. RESULTS AND DISCUSSION

This research was conducted to the E-Commerce Business Actors. Based on the results of research conducted on 127 respondents, namely the E-Commerce Business Actors. then it can be seen a general description of Age, Gender, Education Level, Platform used and Annual Turnover of the respondents who are the object of research.

Validity test

An item is said to be valid if r count > r table. The validity test results for each variable can be seen in the following table:

Table Validity of Statement Item

Question	r Count	r tabel	Validity
Tax knowledge 1	0.746	0.174	Valid
Tax knowledge 2	0.726	0.174	Valid
Tax knowledge 3	0.649	0.174	Valid
Tax knowledge 4	0.677	0.174	Valid
Tax knowledge 5	0.720	0.174	Valid
Tax knowledge 6	0.667	0.174	Valid
Tax knowledge 7	0.571	0.174	Valid
Taxpayer Awareness 1	0.730	0.174	Valid
Taxpayer Awareness 2	0.740	0.174	Valid
Taxpayer Awareness 3	0.679	0.174	Valid
Taxpayer Awareness 4	0.612	0.174	Valid
Taxpayer Awareness 4	0.703	0.174	Valid
Taxpayer Awareness 6	0.823	0.174	Valid
Taxpayer Awareness 7	0.734	0.174	Valid
Taxpayer Awareness 8	0.734	0.174	Valid
E-commerce Tax Rates 1	0.626	0.174	Valid
E-commerce Tax Rates 2	0.660	0.174	Valid
E-commerce Tax Rates 3	0.714	0.174	Valid
Tax sanctions 1	0.792	0.174	Valid
Tax sanctions 2	0.738	0.174	Valid
Tax sanctions 3	0.775	0.174	Valid
Taxpayer Compliance1	0.775	0.174	Valid
Taxpayer Compliance2	0.777	0.174	Valid
Taxpayer Compliance3	0.785	0.174	Valid

Source: Primary Data Processed (2019)

Reliability Test

After testing the validity of the questionnaire, the questionnaire can be tested for reliability. reliability is a measure that shows the stability in measuring. The stability here means that the questionnaire is consistent if it is used to measure the concept or construction from one condition to another.

Table Reliability Statistics

	Cronbach's Alpha	N of Items
Tax knowledge	.802	7
Taxpayer Awareness	.864	8
E-commerce Tax Rates	.765	3
Tax sanctions	.654	3
Taxpayer Compliance	.673	3

Normality test

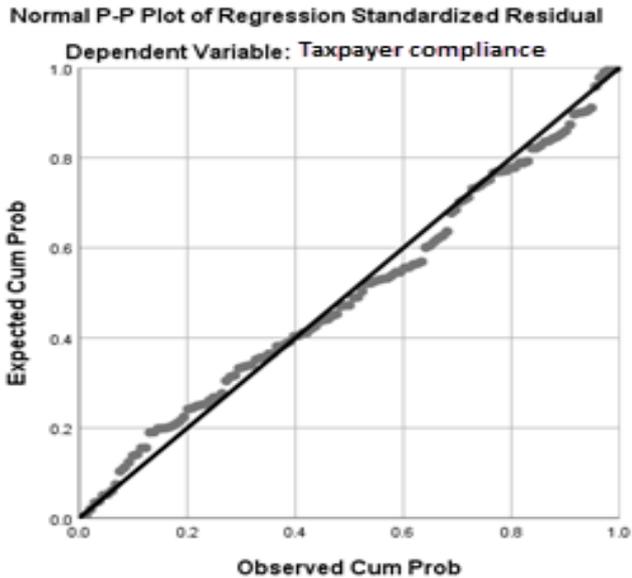


Image Normality Test

Table: Result Kolmogorov-Smirnov Test

		Unstandardized Residual
N		127
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.44243190
	Most Extreme Differences	
	Absolute	.068
	Positive	.068
	Negative	-.060
Test Statistic		.068
Asymp. Sig. (2-tailed)		.200 ^{c,d}

- a. Test distribution is Normal.
 - b. Calculated from data.
 - c. Lilliefors Significance Correction.
 - d. This is a lower bound of the true significance.
- Source: Primary Data Processed (2019)

Multicollinearity Test

Uji multikolinieritas digunakan untuk melihat apakah ada variabel independen yang saling berkorelasi. Multikolonitas dalam suatu regresi dapat dilihat dengan menilai Toleransi atau VIF (Variance Inflation Factor) dari masing-masing variabel.

Table Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Tax knowledge	.390	2.565
Taxpayer awareness	.333	3.002
E-commerce tax rates	.529	1.890
Tax sanctions	.475	2.104

Source: Primary Data Processed (2019)

Heteroscedasticity Test

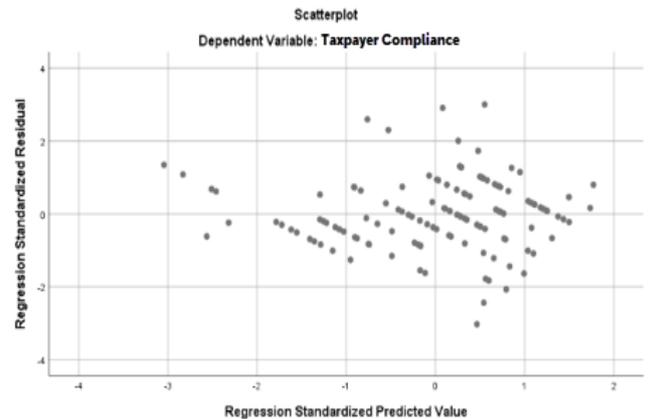


Image of Heteroscedasticity Test

Table Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	1.072	.420			2.553	.012
Tax knowledge	.018	.027	.095		.660	.510
Taxpayer awareness	.007	.026	.041		.261	.794
E-commerce tax rates	.021	.035	.077		.622	.535
Tax sanctions	-.080	.052	-.199		-1.531	.128

a. Dependent Variable: RES2
Source: SPSS data processing (2019)

Correlation Test

Correlation does not indicate cause and effect, but the correlation is explained by the magnitude of the relationship between one variable with another variable.

Table of conclusion results of sub-structure trial 1

	Tax sanctions	Sig. (2-tailed)	Result
Tax knowledge	0.642	0.000	Ha accepted
Taxpayer awareness	0.668	0.000	Ha accepted
E-commerce tax rates	0.602	0.000	Ha accepted

Source: SPSS data processing (2019)

From the conclusion of the sub-structure 1 correlation test, it can be seen that all hypotheses are accepted, where awareness of taxpayers has the strongest correlation value or relationship to tax sanctions.

Table of conclusion results of sub-structure trial 2

	Taxpayer Compliance	Sig. (2-tailed)	Result
Tax knowledge	0.672	0.000	Ha accepted
Taxpayer awareness	0.728	0.000	Ha accepted
E-commerce tax rates	0.617	0.000	Ha accepted
Tax sanctions	0.664	0.000	Ha accepted

Source: SPSS data processing (2019)

From the conclusion of the sub-structure correlation test 2, it can be seen that all hypotheses are accepted, where awareness of taxpayers has the strongest correlation value or relationship to taxpayer compliance.

Hypothesis testing

Determinant Coefficient Test (R²) I

The coefficient of determination (R²) essentially measures how far the model's ability to explain variations on the dependent variable. If the value of R² approaches one, the independent variables provide all the information needed to predict variations in the dependent variable (Ghozali, 2016).

Determination Coefficient Results Table (R²) I

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,837 ^a	,700	,693	2,38104
a. Predictors: (Constant), Tax Rates, Tax Knowledge, Taxpayer Awareness				

From the outputs in the table, the coefficient of determination (R²) 1 shows that the adjusted R² is 0.693 or 69.3%. This means that 69.3% of the variable knowledge of taxpayers (X₁), awareness of taxpayers (X₂) and tax rates (X₃) explains the variation of taxpayer compliance (Y₁), while the remaining 31.7% is influenced by other factors.

Analysis of Multiple Linear Regression I.

Multiple linear regression analysis is used to determine the relationship of independent variables to the dependent variable. Relationships can be either positive or negative. From the results out in the table of multiple linear regression analysis 1 can be seen the value of the equation as follows:

Table of Multiple Linear Regression Analysis 1

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,908	1,019		1,872	,064
	Tax knowledge	,188	,079	,168	2,368	,019
	Taxpayer awareness	,494	,086	,426	5,733	,000
	E-commerce tax rates	,388	,091	,337	4,271	,000

a. Dependent Variable: Taxpayer Compliance

Based on the table above the regression equation model that can be formed is as follows:

$$Y1 = 1,908 + 0,188 X1 + 1,019$$

$$Y2 = 1,908 + 0,494 X2 + 1,019$$

$$Y3 = 1,908 + 0,388 X3 + 1,019$$

Test: t- I

Based on the analysis table of multiple linear regression 1 obtained the following results:

- The tax knowledge variable (X₁) has a t count of 2.368 with a significance value of 0.000 and a t table of 1.979. Because t arithmetic > t table is 2.368 > 1.979 or a significance value of 0.019 < 0.05, then H₁ is accepted which means that taxpayer knowledge has a significant positive effect on e-commerce taxpayer compliance.
- Taxpayer awareness variable (X₂) has a t count of 5.733 with a significance value of 0.000 and t table of 1.979. Because t arithmetic > t table is 5.733 > 1.979 or a significance value of 0.000 > 0.05, H₂ is accepted, which means that taxpayer awareness has a significant positive effect on e-commerce taxpayer compliance.
- The tax rate variable (X₃) has a t count of 4.271 with a significance value of 0.000 and a t table of 1.979. Because t arithmetic > t table is 4.271 > 1.979 or a significance value of 0.000 < 0.05, H₃ is accepted, which means that taxpayer knowledge has a significant positive effect on e-commerce taxpayer compliance.

Test: F- I

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1628,006	3	542,669	95,719	,000 ^b
	Residual	697,332	123	5,669		
	Total	2325,339	126			

a. Dependent Variable: Kepatuhan Wajib Pajak

b. Predictors: (Constant), Tarif Pajak, Pengetahuan Pajak, Kesadaran Wajib Pajak

As shown in the table above, the calculated F value is 95.719 with a significance level of 0.000 which is smaller than 0.05. This shows that the variables of tax knowledge, taxpayer awareness, tax rates together have an effect on taxpayer compliance.

Determinant Coefficient Test (R²) II

The coefficient of determination (R²) essentially measures how far the model's ability to explain variations on the dependent variable. The more the value of R² approaches one, the independent variables provide all the information needed to predict variations in the dependent variable (Ghozali, 2016).

Determination Coefficient Results Table (R²) II

Model Summary				
Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	,861 ^a	,741	,719	,40825
a. Predictors: (Constant), Tax Rates * Tax Sanctions, Tax Knowledge, Taxpayer Awareness, Tax Rates, Taxpayer Awareness * Tax Sanctions, Tax Sanctions, Tax Knowledge * Tax Sanctions				

From the output in the table the results of the coefficient of determination (R²) II show that the adjusted R² value is 0.719 or 71.9%. This means that 71.9% of taxpayer knowledge variables (X1), taxpayer awareness (X2), tax rates (X3) and tax sanctions (M) explain variations in taxpayer compliance (Y1), while the remaining 28.1% is affected. by other factors.

Analysis of Multiple Linear Regression II

Multiple linear regression analysis is used to determine the relationship of independent variables to the dependent variable. Relationships can be either positive or negative.

Table of Multiple Linear Regression Analysis 2

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-12,366	4,547		-2,720	,008
	Tax knowledge	3,783	1,045	1,785	3,621	,000
	Taxpayer awareness	,156	,575	,106	,270	,787
	E-commerce tax rates	-1,222	,802	-,583	-1,523	,130
	Tax sanctions	1,040	,184	1,210	5,659	,000
	Tax knowledge * Tax sanctions	,130	,039	-2,641	-3,322	,001
	Taxpayer awareness * Tax sanctions	-,005	,021	-,116	-,227	,821
	E-commerce tax rates	,061	,030	1,194	2,028	,045
a. Dependent Variable: Taxpayer Compliance						

Based on the table above the regression equation model that can be formed is as follows:

$$\begin{aligned}
 Y4 &= -12,366 + 3,783 X1 + 1,040 M - 0,130 X1M + 4,547 \\
 Y5 &= -12,366 + 0,156 X2 + 1,040 M - 0,005 X2M + 4,547 \\
 Y6 &= -12,366 - 1,222 X3 + 1,040 M + 0,061 X3M + 4,547
 \end{aligned}$$

Test: t - II

Based on the analysis of multiple linear regression II obtained the following results:

a. The effect of the interaction between tax knowledge and tax sanctions (X1M) on taxpayer compliance (Y) shows a significance value of 0.001 < 0.05 and t count of -3.322, then H0 is rejected and H4 is accepted. This means that

tax sanctions are able to moderate the effect of tax knowledge on e-commerce tax compliance.

b. The interaction effect between tax wajin awareness and tax sanctions (X2M) on taxpayer compliance (Y) shows a significance value of 0.821 > 0.05 and t count of -0.227, then H0 is accepted and H5 is rejected. This means that tax sanctions are not able to moderate the effect of taxpayer awareness on e-commerce tax compliance.

c. The interaction effect between tax rates and tax sanctions (X3M) on taxpayer compliance (Y) shows a significance value of 0.045 < 0.05 and t count of 2.028, then H0 is rejected and H6 is accepted. This means that tax sanctions are able to moderate the effect of tax knowledge on e-commerce tax compliance.

Test: F - II

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2064,274	7	294,896	35,039	,000 ^b
Residual	1001,521	119	8,416		
Total	3065,795	126			

a. Dependent Variable: Tax Compliance

b. Predictors: (Constant), Tax rates * Tax Sanctions, Taxpayer awareness, Tax knowledge, Tax Sanctions, Tax rates, Taxpayer awareness * Tax Sanctions, Tax Knowledge * Tax Sanctions

As shown in the table above, the calculated F value is 35.039 with a significance level of 0.000 which is smaller than 0.05. This shows that the variables of tax knowledge, taxpayer awareness, tax rates, and tax sanctions jointly affect taxpayer compliance.

DISCUSSION

1) Knowledge of tax affects individual taxpayer compliance with e-commerce business.

From the test results of the regression analysis of the taxpayer knowledge variable (X1), it is known that the significance value is 0.019 < 0.05. This shows that there is an effect of tax knowledge on e-commerce taxpayer compliance. The better the taxpayer's knowledge of e-commerce tax regulations will be able to increase taxpayer compliance in carrying out their tax obligations.

Research on the effect of tax knowledge on taxpayer compliance provides a study that the aspect of tax knowledge for taxpayers is important, because tax knowledge can affect tax attitudes towards a fair and honest taxation system. With the quality of knowledge that is getting better, it will provide an attitude of fulfilling obligations properly through the taxation system of a country that is considered fair.

The results of this study support the results of research conducted by Chatarina Ayu Lestari (2013), Putri (2015), Permatasari (2015), Rifa (2016) showing that taxpayer knowledge has a positive effect on taxpayer compliance. The more tax knowledge the taxpayer has, the more obedient the taxpayer will be in fulfilling their tax obligations. Conversely, due to lack of knowledge, taxpayers do not understand the procedures & provisions in taxation which causes a decrease in the level of taxpayer compliance.

2) Awareness of taxpayers affects the compliance of individual taxpayers on e-commerce businesses.

From the test results of the regression analysis of the taxpayer awareness variable (X2), it is known that the

significance value is 0.000 < 0.05. This shows that there is an influence between taxpayer awareness on e-commerce taxpayer compliance. This means that the increasing awareness of taxpayers, the level of taxpayer compliance will also increase.

Research on the effect of taxpayer awareness on taxpayer compliance provides a study that the aspect of tax awareness for taxpayers is important, because if taxpayers are aware of paying their tax obligations, taxpayer compliance will be fulfilled so that tax payments will increase and mandatory problems. The less tax reluctant to pay taxes will be. Taxpayer awareness can also contribute to support the country's development and strive to comply with all regulations set by the government.

The results of this study support the results of research conducted by Ginting (2014), Fatmasari (2014) and Wardani (2017) which state that taxpayer awareness has a positive effect on taxpayer compliance.

3) E-commerce tax rates affect the compliance of individual taxpayers on e-commerce businesses.

Based on the results of regression analysis, it is known that the sig value is 0.000 < 0.05. This shows that there is an effect of taxpayer awareness on e-commerce taxpayer compliance. This means that the size of the tax rate will be able to affect taxpayer compliance in carrying out tax obligations.

The results of this study are directly proportional to previous research conducted by Atawodi (2012), Putri (2015), Danarsi (2017) which states that tax rates have a positive effect on taxpayer compliance.

4) Tax sanctions are able to moderate the effect of tax knowledge on individual taxpayer compliance with e-commerce players.

From the regression analysis test results, it is known that the significance value is 0.001 < 0.05. This means that tax sanctions are able to moderate the effect of tax knowledge on individual taxpayers of e-commerce businesses. The interaction of the tax sanction variable as a variable can strengthen or weaken the influence of tax rate knowledge on individual taxpayer compliance. This is because as stipulated in Article 39 of Law Number 28 of 2007 concerning the Third Amendment to Law Number 6 of 1983 concerning General Provisions and Tax Procedures that for taxpayers accidentally do not register themselves, or abuse or use without rights. NPWP, confirmation of PKP, so that it can cause losses to state revenue, is punishable by imprisonment for a minimum of 6 months and a maximum of 6 years with a fine of at least 2 times the unpaid or underpaid taxes. If the repetition of the offender's act has not passed one year from the completion of serving the imprisonment imposed. Then the imposition of sanctions will be even heavier. The aim is to provide a deterrent effect and prevent a repeat of criminal acts in the field of taxation (Waluyo, 2016: 30-31). The results of this study are in line with the research of Widagsono (2017), Jannah (2017), Honandar (2016), Feri (2010).

5) *Tax sanctions are not able to moderate the effect of taxpayer awareness on individual taxpayer compliance with e-commerce players.*

From the regression analysis test results, it is known that the sig value is $0.821 > 0.05$. So thus it can be concluded that tax sanctions are able to moderate the effect of taxpayer awareness on e-commerce taxpayer compliance.

Based on the results of the moderation regression analysis test, it can be concluded that the tax sanction moderates the effect of taxpayer awareness on e-commerce taxpayer compliance. Based on the results of the analysis of the effect of taxpayer awareness on e-commerce taxpayer compliance with tax sanctions as a moderating variable, the significance value of the tax sanction variable is 0.001 and the significance value of the taxpayer awareness and tax sanctions variable is 0.001.

The results of this study are in line with the research of Marisa (2013), Wardani (2017). tax sanctions do not have a significant effect on taxpayer compliance. Thus it can be concluded that the existence of tax sanctions does not make taxpayers aware and obedient to pay their obligations in paying taxes

6) *Tax sanctions are able to moderate the effect of e-commerce tax rates on individual taxpayer compliance of e-commerce players.*

From the regression analysis test results, it is known that the sig value is $0.045 < 0.05$. This means that tax sanctions are able to moderate the effect of tax knowledge on individual taxpayers of e-commerce businesses.

Based on the results of research that has been conducted by researchers, the significance value of e-commerce tax rates on taxpayer compliance through tax penalties is 0.045. This means that these results indicate that indirectly the tax rate has a significant effect on taxpayer compliance through tax sanctions. If there are sanctions imposed on the taxpayer, regardless of the rate given by the government, the taxpayer will still comply. Because in fact there is no need for an action if with fear and legal threats in the form of sanctions and penalties, the taxpayer will comply with his tax obligations. This feeling of fear is a powerful deterrent to reducing tax evasion.

The results of this study are directly proportional to previous research conducted by Atawodi (2012), Putri (2015), Danarsi (2017), which states that tax rates have a positive effect on taxpayer compliance.

V. CONCLUSIONS AND RECOMMENDATIONS

A. CONCLUSIONS

Based on the formulation of the problem, the results of data analysis about the effect of tax knowledge, taxpayer awareness, and tax rates on individual taxpayer compliance with tax sanctions as a moderating variable on e-commerce businesses (Case Study on Owner Online Shop in Indonesia)

has been conducted conclusions and suggestions can be drawn as follows:

1. Tax knowledge has a significant effect on individual taxpayer compliance. This can be interpreted that the better the tax knowledge possessed by taxpayers, the more taxpayers' compliance with e-commerce will increase.
2. Awareness of taxpayers has a significant effect on compliance with individual taxpayers. This can be interpreted that the higher awareness of taxpayers possessed by taxpayers, will increase the compliance of taxpayers of e-commerce businesses.
3. E-commerce tax rates have a significant effect on individual taxpayer compliance. This can be interpreted that the more appropriate e-commerce tax rates felt by taxpayers, the more will increase the tax compliance of e-commerce businesses.
4. Tax sanctions are able to moderate the effect of tax knowledge on individual taxpayers of e-commerce businesses. The interaction of the tax sanction variable as a variable can strengthen or weaken the influence of tax rate knowledge on individual taxpayer compliance.
5. Tax sanctions are not able to moderate the effect of taxpayer awareness on individual taxpayer compliance with e-commerce players. In other words, if the application of tax sanctions carried out by the tax authorities is getting tighter, it will increase the relationship between taxpayer awareness of individual taxpayer compliance with e-commerce players.
6. Tax sanctions are able to moderate the effect of e-commerce tax rates on individual taxpayer compliance of e-commerce players. If there are sanctions imposed on the taxpayer, regardless of the rate given by the government, the taxpayer will still comply. Because in fact there is no need for an action if with fear and legal threats in the form of sanctions and penalties, the taxpayer will comply with his tax obligations. This feeling of fear is a powerful deterrent to reducing tax evasion.

B. RECOMMENDATIONS

Based on the conclusions above, it is recommended:

To increase tax knowledge in increasing the compliance of individual e-commerce taxpayers, it is necessary to carry out tax education for taxpayers. In an effort to increase taxpayer knowledge through giving seminars, training, workshops, and reviewing tax regulations which are expected to facilitate taxpayers to learn taxation. The better tax knowledge is applied, the more taxpayers who obey fulfill their obligations as taxpayers.

To increase the awareness of taxpayers in increasing the compliance of individual e-commerce taxpayers, the government can do regular socialization public outreach. The information dissemination can be in the form of a seminar on training efforts or taxisation initialization that can increase taxpayers' knowledge and understanding of taxation regulations and can help improve the attitude of paying tax so that individual taxpayers of e-commerce actors

want to pay taxes. The better awareness of taxpayers is applied, the more taxpayers who obey fulfill their obligations as taxpayers.

To implement better tax penalties so that taxpayer compliance can be increased. This can be done with a conscious movement of taxpayers through maximum notification, good service, as well as providing information to individual taxpayers of e-commerce actors regarding the procedure for paying taxes through online. The government should also capture aspirations and enhance cooperation with individual taxpayers of e-commerce actors, so that the activities carried out have a positive impact on increasing taxpayer compliance.

The most important thing in increasing e-commerce tax compliance is actually not only relying on self-assessment alone. The government can also make rules on platform providers so that for every transaction made on the e-commerce platform, the customer will pay taxes along with it. So that e-commerce players do not need to bother doing manual calculations and reporting anymore

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