

Compliance of MSME Taxpayers Using The Shopee Marketplace Platform in Banten Province: Relevance to Tax Policy in Indonesia

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Abstrak

This study aims to test and analyze the influence of Income Turnover, Understanding of Government Regulation No. 23 of 2018 and Government Policies on Tax Incentives on the Compliance of MSME Taxpayers Using the Shopee Marketplace Platform. The population in this study is Individual Taxpayers e-commerce actors in Banten Province who market their products through the Shopee Marketplace online platform, and the sample used is 97 entrepreneurs who have stores on the Shopee Marketplace. This research is quantitative. The type of data in this study is primary, and the source of data is from the questionnaire. The results of the study show that Income Turnover, Understanding of Government Regulation No. 23 of 2018 and Government Policy on Tax Incentives have a simultaneous effect on the Compliance of MSME Taxpayers Using the Shopee Marketplace Platform. The understanding of Government Regulation No. 23 of 2018 partially has a significant effect on the compliance of MSME Taxpayers who use the Shopee Marketplace Platform. Meanwhile, Income Turnover and Government Policies on Tax Incentives have no effect on the Compliance of MSME Taxpayers Using the Shopee Marketplace Platform.

Keywords: Revenue Turnover, Understanding Government Regulation No. 23 of 2018, Government Policy, Taxpayer Compliance

INTRODUCTION

E-Commerce and Marketplace are online platforms where buyers and sellers meet, and their development is very fast, especially in Indonesia. The Central Statistics Agency (BPS) noted that there has been a significant increase in the last 10 years to 17% of the total e-commerce players of 26.2 million unions. In 2018, e-commerce in Indonesia recorded very rapid growth, and is expected to continue to increase along with the growth of the number of entrepreneurs and Micro, Small and Medium Enterprises (MSMEs) in the country (Rahayu Sri, 2019).

E-commerce is a space for MSMEs to develop, the Ministry of Cooperatives recorded as many as 3.79 million in 2017. Taxes play an important role in the life of the state, because taxes are a source of state revenue that can be used to finance the entire development of the country. Revenue from the tax sector that has the potential for the Indonesian state comes from MSMEs. The greater the growth of MSMEs in Indonesia, the greater the income tax received from the MSME sector (Dewi dan Susanto, 2021).

The realization of tax revenue in Indonesia fluctuates from year to year. Tax revenue growth is considered slow and shows results that are not in accordance with its planning (Hapsari & Kholis, 2020). A comparison of tax revenue achievements can be seen in the table as follows.

Table 1. Realization of Tax Revenue (in trillions of rupiah)

Year	2018	2019	2020
Target	1.424,00	1.577,56	1.198,82
Realization	1.315,51	1.332,06	1.069,98
Reach	92,23%	84,44%	89,25%

Source: Performance Report of the Directorate General of Taxes

According to data from the Ministry of Finance, national economic growth was only 3.49% in the third quarter of 2020. Because of the many new micro, small and medium enterprises (MSMEs) that have emerged, they must be considered. This is not comparable to the level of compliance of Taxpayers listed in the Directorate General of Taxes (DGT). At the end of 2020, out of the 19 million taxpayers who were supposed to submit tax returns, the DGT only received 14.6 million (W. D. Putri, 2021).

The growth of e-commerce transactions that is progressively increasing and the increasing number of MSMEs marketing their products through e-commerce shows the potential for considerable taxes that can be worked on massively, especially the income tax of the seller. Regulations on the imposition of taxes on electronic transactions on e-commerce platforms have actually existed since 2013 based on the Circular Letter of the Director General of Taxes Number: SE-62/PJ/2013 which explains the Affirmation of Tax Provisions on e-commerce transactions. In 2017, Presidential Regulation (Perpres) Number 74 of 2017 concerning the E-commerce Road Map was established, so in 2018 the Minister of Finance Regulation (PMK) Number 210/PMK.010/2018 concerning the Taxation Treatment of Trade Transactions through Electronic Systems (E-commerce) was established.

In this study, a pre-survey was conducted which was held on February 14-20, 2022 with the aim of assessing the Compliance of Small and Medium Business (MSME) Taxpayers in the Banten Province area. The pre-survey was conducted by interviewing MSME actors who conduct their business offline and *online*. The interview contained questions about Income Turnover and understanding of small and medium business taxes (Government Regulation Number 23 of 2018). Based on the results of the pre-survey to 15 respondents, it was shown that each respondent had a diverse turnover, as many as 20% (3 respondents) had a turnover of around Rp. 1,000,000 to Rp. 5,000,000 every month, 33% of them (five people who answered) had a turnover of around Rp. 6,000,000 to Rp. 10,000,000 every month, and

another 33% (five people who answered) had a turnover of around Rp. 11,000,000 to Rp. 20,000,000 every month and as many as 14% (2 respondent) has a turnover of more than Rp. 20,000,000 per month.

In the last 10 years until 2020, tax revenue has never reached the target. This problem invites various questions whether the non-achievement of tax revenue is due to too high a tax target or a low level of compliance of taxpayers (Listyaningsih dkk, 2019).

This theory was put forward by Harold Kelley (1972) is a development of the theory of attribution discovered by Fritz Heider (1958). This theory explains that when an individual observes the behavior of another individual, the individual seeks to explain whether the behavior is caused by internal or external factors (Valentino & Wairocana, 2019). Internally caused behavior is behavior that is believed to be under the personal control of an individual. Externally caused behavior is behavior that is considered to be the result of external causes, i.e. individuals are indirectly or perceived to have been forced to behave as such by the situation.

According to this theory, the behavior of individuals in society is under the influence of certain factors that originate from a specific reason and arise in a planned way. This theory studies human behavior, especially related to a person's interests, provides a framework to study individual attitudes towards behavior and can predict various types of behavior with high accuracy through subjective norms, behavioral control, and attitudes (Ghouri dkk, 2016).

This theory states that the basis of fairness in tax collection lies in the services provided by the state to its people, namely the protection of their lives and property. This theory emphasizes the principle of justice, that taxes should be equally burdensome for everyone. Taxes must be paid according to one's ability (Kandy dkk, 2018: 1855).

Gross turnover or turnover is income obtained from the sale of goods or services to customers, before deducting costs incurred. The determination of the imposition is based on the turnover in the last 1 (one) Tax Year before the relevant Tax Year. If the turnover of a business in the previous Tax Year is not more than Rp. 4,800,000,000, then the business is included in MSMEs that can be subject to Government Regulation Number 23 of 2018 concerning Income Tax on Income from Businesses Received or Obtained by Taxpayers Who Have a Certain Gross Turnover.

Understanding tax regulations is a process when Taxpayers understand and know about laws and regulations and tax procedures and apply them to carry out their tax activities, Hapsari and Kholis (2024). Government Regulation Number 23 of 2018 concerning Income Tax on Income from Businesses Received or Obtained by Taxpayers Who Have a Certain Gross Turnover issued on June 8, 2018 and came into effect on July 1, 2018 has decided to ease the Final Income Tax rate from 1% to 0.5%. One of the objectives of this regulation is to motivate MSME actors to play an active role in formal economic activities with easier tax payments and better rates.

According to Sholehah & Ramayanti (2022: 28), Government policy is an action or activity determined and chosen by the government that can have a great influence on its society. Several policies have been set by the government to support and assist MSMEs, especially during the Covid-19 pandemic. The government through the Directorate General of Taxes (DGT) has issued a policy in the Amendment to PMK No. 86/PMK.03/2020 concerning Tax Incentives for Taxpayers Affected by the Corona Virus Disease 2019 Pandemic in the form of providing incentives for Government-Borne MSME Income Tax (DTP) from the tax period from April 2020 to December 2020 for Taxpayers who have a certain gross turnover.

Relationships Between Variables

The Effect of Income Turnover on the Compliance of MSME Taxpayers Using the Shopee Marketplace Platform

The research conducted (Yuliyannah, 2018) showed that the Income Turnover variable had a significant effect on the compliance of MSME Taxpayers who used the Shopee Marketplace Platform. In accordance with what has been expected by tax regulations which state that the higher the Income Turnover, it is expected that the more compliant Taxpayers will be in accordance with applicable regulations. However, in contrast to the research conducted (Rizajayanti, 2017) and (Anggara and Sulistiyanti, 2017) in their research stated that Income Turnover has no effect on the compliance of MSME Taxpayers Using the Shopee Marketplace Platform, this may be because the higher the income turnover, the higher the tax that must be paid, so that Taxpayers feel burdened with the tax. Based on this description, the following hypotheses can be formulated:

H1: Income turnover has a positive effect on the compliance of MSME Taxpayers using the Shopee Marketplace Platform

The Effect of Understanding Government Regulation Number 23 of 2018 on the Compliance of MSME Taxpayers Using the Shopee Marketplace Platform

The results of the research conducted by Andri Kamanjaya (2025) stated that the understanding of Government Regulation Number 23 of 2018 has a positive effect on the compliance of MSME Taxpayers who use the Shopee Marketplace Platform. Previous research conducted by Mayangsari (2019) shows that the number of MSME Taxpayers has increased after the enactment of Government Regulation Number 23 of 2018. The results of the research conducted by Ma'rifah (2019) shows that MSME actors receive Government Regulation Number 23 of 2018. The more Taxpayers understand tax regulations, the higher the level of compliance of Taxpayers in carrying out their tax rights and obligations will increase. Based on this description, the following hypotheses can be formulated:

H2: The understanding of Government Regulation No. 23 of 2018 has a positive effect on the Compliance of MSME Taxpayers Using the Shopee Marketplace Platform

The Influence of Government Policies on Tax Incentives on the Compliance of MSME Taxpayers Using the Shopee Marketplace Platform

Final Income Tax Incentives (PPh) are given to Taxpayers who have a certain gross turnover in accordance with the provisions stipulated in Government Regulation Number 23 of 2018 which are subject to Final Income Tax of 0.5% (zero point five percent) of the total gross turnover. Research conducted by Mudiarti & Mulyani (2024) concluding that MSME Taxpayers in the city of Kudus have the willingness to carry out tax obligations with a significant influence in line with the high understanding of the policy of providing DTP Final Income Tax incentives. Research results Susyanti & Anwar (2024) shows that MSMEs are still confused in implementing MSME tax incentives during the *COVID-19* pandemic. Based on this description, the following hypotheses can be formulated:

H3: Government Policy on Tax Incentives has a positive effect on the compliance of MSME Taxpayers using the Shopee Marketplace Platform

RESEARCH METHODS

To find out how the variables hypothesized in the study affect each other, this study uses a quantitative method. This research design is known as a hypothesis testing study or a hypothesis testing study. According to Sugiyono (2019), The quantitative research method is a research approach based on the philosophy of positivism. It is used to study specific populations or samples, collect data using research instruments, and analyze data quantitatively or statistically with the aim of testing predetermined hypotheses.

Survey research methods are part of quantitative research. Where survey methods are used to collect data from natural sources, researchers also conduct data treatment, such as questionnaires, tests, structured interviews, and so on (Sugiyono, 2019:15). In this case, the variables to be tested are the Influence of Income Turnover, Understanding of Government

Regulation No. 23 of 2018 and Government Policy on Tax Incentives for Taxpayer Compliance of Shopee Marketplace Platform Users in Banten Province.

Research Population

According to Sugiyono (2019: 126), population is a generalized area consisting of objects/subjects that have certain quantities and characteristics that are determined by researchers to be studied and then drawn conclusions. The population of this study is Individual Taxpayers e-commerce actors in Banten Province who market their products through the Shopee Marketplace online platform.

Research Sample

The sampling procedure used in this study is non-probability sampling with purposive sampling/judgement sampling techniques, which is a sample determination technique with certain considerations.

Data Collection Methods

1. Interview
Required for initial data collection and ensuring respondents to fill out questionnaires.
2. Questionnaire
It is a tool in the form of a question instrument that must be filled in by the repsonden.
3. Literature Studies
Literature studies are needed for research reference, which can be in the form of journals, lease regulations and theories related to this research. (Indriyani, 2020: 101).

RESULTS AND DISCUSSION

Descriptive Test

There are three independent (free) variables and one dependent variable (bound) in this study. The independent variables are Income Turnover (X1), Understanding of Government Regulation Number 23 of 2018 (X2) and Government Policy on Tax Incentives (X3). Meanwhile, the dependent variable in this study is the Compliance of MSME Taxpayers who use *the Shopee* Marketplace Platform (Y). The data of this study was obtained through the distribution of questionnaires; To make the analysis easier, each questionnaire is then compiled into a tabulation table. Each variable in this study was represented by the respondents' questions or statements in the questionnaire. The results of the data tabulation will be processed using the SPSS version 25 program. The research data collected from the questionnaire deployment will be used to produce descriptive statistics presented as follows.

Table 2. Descriptive Test

	N	Minimum	Maximum	Mean	Std. Deviation
Revenue Turnover (X1)	97	8	31	26.87	4.084
Understanding PP No.23 Year 2018 (X2)	97	8	24	20.41	3.098
Government Policy (Tax Incentives) (X3)	97	8	24	20.00	2.993
Shopee MSME Taxpayer Compliance (Y)	97	8	24	20.36	3.153
Valid N (listwise)	97				

Source: Data processed with *IBM SPSS 25, 2025*

Reliability Test

Reliability, according to Saptutyingsih and Setyaningrum (2019: 166), is defined as the stability of measurement results that are carried out repeatedly from time to time. To find out the reliability of the measuring tool, take repeated measurements on the same symptoms and wait for the results. The reliability test was carried out to determine the consistency of respondents' answers. If the respondent's answers are consistent over time, the questionnaire is said to be reliable. For reliability tests, Alpha Cronbach is used. If Alpha Cronbach is more

than 0.70, it is considered reliable, whereas if Alpha Cronbach is less than 0.50, it is considered unreliable.

Table 3. Reliability Test Results

Variabel	Cronbach's Alpha	a standar	Keterangan
Revenue Turnover (X1)	0,86	0,70	Reliabel
Understanding PP No.23 Year 2018 (X2)	0,81	0,70	Reliabel
Government Policy (Tax Incentives) (X3)	0,73	0,70	Reliabel
Shopee MSME Taxpayer Compliance (Y)	0,82	0,70	Reliabel

Source: Data processed with IBM SPSS 25, 2025

Determinant Coefficient Test

The contribution rate of the free variable to the bound variable is referred to as the determination coefficient (R²). This value indicates the proportion of total variation in the value of a dependent variable that can be explained or caused by a linear relationship with the value of an independent variable. Basically, R² shows how well the model is able to explain the variation of bound variables. The results of the determination coefficient test are as follows:

Table 4. Determination Coefficient Analysis Test Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.553 ^a	.306	.281	1.818

a. Predictors: (Constant), Government Policy (Tax Incentives), Income Turnover, Understanding PP No.23 Year 2018
 b. Dependent Variable: Shopee MSME Taxpayer Compliance

Source: Data processed with IBM SPSS 25, 2025

Uji Statistik T

According to Utami (2019: 167), the t-test is an individual partial regression coefficient test used to determine whether an independent variable (X) affects a dependent variable (Y) individually or partially. The purpose of the t-test is also to determine the significant degree of influence of independent variables on individually or partially bound variables (Muzhiroh, 2019: 46). By taking the following decisions:

- If the Sig. value is less than 0.05, an independent variable is accepted; conversely, if the value of Sig. is more than 0.05, the variable is not accepted.
- Independent variables affect dependent variables if t table is greater than t calculated. This shows that the hypothesis is accepted.
- Dependent variables are not affected by dependent variables if t table < t count. This indicates that the hypothesis is not accepted.

The results of statistical calculation with SPSS version 25 show the results of the significant statistical test of the t-test as follows:

Table 5. Uji Statistik T

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.799	2.373		3.286	.001
	Revenue Turnover (X1)	.113	.097	.129	1.163	.248
	Understanding PP No.23 Year 2018 (X2)	.311	.115	.335	2.714	.008
	Government Policy (Tax Incentives) (X3)	.172	.107	.183	1.607	.112

a. Dependent Variable: Shopee MSME Taxpayer Compliance

Source: Data processed with IBM SPSS 25, 2025

Discussion

The Effect of Income Turnover Variables on the Compliance of MSME Taxpayers Using the Shopee Marketplace Platform

Based on the results of data calculation using *the SPSS* application version 25, it is known that H2 was accepted. This can be seen from the value of the $t_{cal} > t_{table}$. So it can be concluded that the variable Income Turnover (X1) has an influence on the Compliance of MSME Taxpayers Using *the Shopee* Marketplace Platform (Y) in Banten Province.

The Effect of Variables of Understanding Government Regulation Number 23 of 2018 on the Compliance of MSME Taxpayers Using the Shopee Marketplace Platform

Based on the results of the hypothesis test using the Software Statistical Product and Service Solution (SPSS) version 25 application, it is known that H2 is accepted. This can be seen from the value of the $t_{cal} > t_{table}$. So it can be concluded that the variable of Government Regulation No. 23 of 2018 (X2) has an influence on the Compliance of MSME Taxpayers using the Shopee Marketplace Platform (Y) in Banten Province.

The Influence of Government Policy Variables on Tax Incentives on MSME Taxpayer Compliance Using the Shopee Marketplace Platform

Based on the results of the hypothesis test using the Software Statistical Product and Service Solution (SPSS) application version 25, it is known that H3 was rejected. This can be seen from the value of $t_{cal} < t_{table}$. So it can be concluded that the Government Policy variable on Tax Incentives (X3) has no influence on the Compliance of MSME Taxpayers using the Shopee Marketplace Platform (Y) in Banten Province.

CONCLUSIONS

Based on the results of the data analysis and discussion that has been described, the following conclusions can be drawn:

1. Income Turnover has a positive and significant effect on the Compliance of MSME Taxpayers of E-commerce Business Actors on the Shopee Marketplace Platform in Banten Province which is stated with a Sig. value of $0.003 < 0.05$ and a t_{cal} value $> t_{table}$ which is $3.022 > 1.98580$.
2. The understanding of Government Regulation No. 23 of 2018 has a positive and significant effect on the Compliance of MSME Taxpayers of E-commerce Business Actors on the Shopee Marketplace Platform in Banten Province which is stated with a Sig. value of $0.000 < 0.05$ and a t_{cal} value of $3.616 > 1.98580$.
3. The Government's policy on Tax Incentives has no effect and is not significant on the Compliance of MSME Taxpayers of E-commerce Business Actors on the Shopee Marketplace Platform in Banten Province which is stated with a Sig. value of $0.269 > 0.05$ and a t_{cal} value of $< t_{table}$ which is $1.112 < 1.98580$.
4. Income turnover, Understanding of Government Regulation No. 23 of 2018 and Government Policy on Tax Incentives have a significant positive effect or simultaneously affect the compliance of MSME Taxpayers using the Shopee Marketplace Platform which is stated based on the F_{cal} value of $44,819 > 2.70$.

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