

# The Effect of Disruptive Innovation and E-Commerce Based Transaction in The Online Tax Collection Policy

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## Abstract

This study aims to analyze the disruptive innovation and e-commerce based transaction on the online tax collection policy in Indonesia. The research method use a descriptive quantitative method by distributing questionnaires and conducting interviews with e-commerce transaction actors. as a taxpayer in Central Jakarta. Data processing was carried out with SPSS 23. The results showed that there was a positive and significant influence between disruptive innovation and e-commerce based transaction in the online tax collection policies. Therefore, the results of this study can provide valuable feed back that equating online tax collection with traditional tax collection is not entirely correct.

**Keywords:** Online, Disruptive Innovation, E-Commerce, Tax Collection

## 1. Introduction

Online tax collection over e-commerce transactions has become a very interesting phenomenon to be discussed because e-commerce transactions are not only a new source of revenue but also the most reliable source of income in the future. Regulations that support tax collection from e-commerce based transactions have not been fully maximized to increase the potential tax revenue. Based on the Director of General of Tax No. SE-62 / PJ / 2013 about Affirmation of Taxation Provisions for E-Commerce Transactions that online tax collection of E-Commerce-based transactions has become an important source of tax revenue. The issuance of SE-62 / PJ / 2013 is a continuation of the issuance of Law No.11 of 2008 concerning regulations and information from electronic transactions that are still constrained in tax collection. Then it was stated that tax collection from the results of online trade transactions was considered the same as traditional tax collection. This statement needs to be reviewed because it seems to simplify the problem.

According to Senior Deputy Governor of Bank Indonesia Mirza Adityaswara that Bank Indonesia recorded an increase in e-commerce transactions of around Rp 11 trillion to Rp.13 trillion per month. (BI Netifest at the BI Museum, Friday, March 1, 2019), and then added that actual trading transactions using e-commerce are still very small when compared to transactions in the real sector. The problem is the growth of trade in the real sector through e-

commerce increased dramatically by 100% to 150%. Why has trade in the real sector through e-commerce based transactions increased so rapidly? This is due to a change in the way consumers spend in a disruptive era that used to be directly used now using online. This behavior will affect the way of e-commerce taxation is collected, especially in the case of collecting Value Added Tax on Consumption (VAT) and Sales Tax (VAT) on Luxury Goods. With the change in the way of consumers spend to meet their needs will affect the way of tax collection is mainly related to the results of e-commerce transactions to be conducted by online. .

## **2. Literature Review**

### **2.1. The Effect of Disruptive Innovation in the Online Tax Collection Policy**

According to Clayton M. Christensen and Joseph Bower (1995) that disruptive is an innovation to help create new markets, disrupt existing markets and replace previous technologies. Then it was added that disruptive innovation develops products or services in a way that is predicted by the market and generally creates different types of consumers for different markets. The consumer behavior in the disruptive era in shopping has a unique characteristic where these transactions are carried out faster without bureaucracy which is often troublesome. Financial Technology (Fintech) makes consumers in the disruptive era more enjoy shopping indirectly because it is faster and more cost-effective. Consumers in the era of disruptive shopping see the product and the cost of getting it. With online shopping which is proven to be faster and more efficient, the characteristics of consumer shopping in the disruptive era are fulfilled. So that a new problem arises namely how the tax collection that occurs from online shopping transactions. .

### **2.2. The Effect of E-Commerce based Transaction based in the Online Tax Collection Policy**

Laudon and Laudon (1998) state that E-Commerce is a process of buying and selling products electronically by consumers, and transactions take place between companies using a set of computers as business intermediaries. Just as in traditional market activities, where the market is termed as a meeting place for consumers and producers to make transactions, so too is the online market. Online market activities generate E-Commerce based transactions. According to David Baum (1999) E-Commerce is a series of dynamic trading systems using information technology that connects companies and consumers to trade goods and services. Information technology support in E-Commerce based transaction activities is very dominant. Some traded products and services are subject to tax collection but have problems in calculation and tax reporting. Tax revenue from online trading activities becomes the source of state revenue becomes less than the maximum in the matter of tax collection, calculation and reporting. In SE Director General of Tax No.62 / PJ / 2013, there are 4 models of e-

commerce that are subject to VAT, namely: marketplace, classified ads, daily deals and online retailers.

### **3. Methodology**

The research method used is descriptive quantitative method. The data used is primer data. Questionnaires were submitted to respondents as a sample of the population. The population of this study is taxpayers who make buying and selling transactions online in Central Jakarta. The determination of the sample is calculated using the Slovin formula.

### **4. Result and Discussion**

The descriptive statistics of 80 respondents showed that the sex ratio of respondents was 47.5% male and 52.5% female, the last education ratio was SMA 20%, Diploma 3 43.8%, S1 33.8% and S2 2.5%, while the employment ratio was 20% students, 57.5% employees and 22.5% housewives. Based on the partial test (t test) with t count  $4.163 > t$  table 1.990 and probability  $0.000 < 0.05$  shows that the disruptive innovation affected tax collection policies positively and significantly because  $H_0$  was rejected  $H_a$  was accepted. Likewise, E-Commerce-based transactions affect tax collection policies positively and significantly with t account  $3.833 > t$  table 1,990 and probability  $0,000 < 0.05$  so that  $H_0$  is rejected and  $H_a$  is accepted. The regression equation obtained is  $Y = 5,535 + 0.481 DI + 0.408 TBEC + e$

The effect of disruptive innovation on tax collection policies is greater than the effect of e-commerce-based transactions on tax collection policies because consumers in the disruptive era do not pay attention with who trades more likely what is the product and how much is shipping expense. The spirit to make transaction by online first emerged rather than the availability of online e-commerce facilities. Based on selected respondents that most taxpayers from employees and students who conduct online transactions each require a product or service, not only for personal needs but also for work purposes. Living in a disruptive era, the need to make the transaction on the basis of e-commerce is inevitable and even more convenience has been provided to facilitate transactions. If the increase in the number of e-commerce-based trading transactions conducted online has not had a significant impact on the increase in tax revenue, especially VAT and PPH, the problem still lies with the implementation of tax collection that has not been integrated with e-commerce-based trading transaction documents when online trading occurs. The seller tries to negotiate the tax element so that the price of the product does not look expensive while the consumer tries to buy goods or services without the tax element.

### **5. Conclusion**

This study concludes that disruptive innovation and e-commerce based transaction partially affect the online tax collection policies. In the era of disruptive trade with e-commerce will increase tax collection in the future. Ideally, an increase in the trade transaction based e-commerce has a significant effect on tax revenue from the results of online transactions. To answer this, we need an integration in tax collection policy with e-commerce transactions.

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