CHAPTER IV

ANALYSIS AND DISCUSSION

A. General Description of Research Object / Subject

This study used the primary data or the data carried out by direct and online distribution. The primary data obtained by distributing questionnaires to taxpayers, namely online shopping entrepreneurs. The questionnaires were distributed using a purposive sampling technique with the criteria of having been running an online shop business for more than one year and having an income of < 4,8 billion. The number of samples used in this study were 100 respondents. The following is a summary of the distribution and the return of the research questionnaire:

Table 4. 1
Sample and Return Rate Questionnaire

Explaination	Amount	Percentage
Questionnaire distributed	100	100,00%
Questionnaire that did not used	0	0,00%
Questionnaire that did not returned	0	0,00%
Total questionnaire used	100	100,00%

Source : Primary data processed, 2019

Based on the table above, it is known that the questionnaire distributed to individual taxpayers engaged in the field of e-commerce were 100 questionnaires. All questionnaires were returned and can be used in this study. The characteristics of respondents who are the subjects in this study include the condition of the product, income per year, how long this online shopping is running, and the last education of personal taxpayers engaged in the field of E-commerce.

B. Descriptive Statictics Test

1. Description Statistic of Respondents Demographics

The demographic data of respondents were categorized into several group. The presentation of respondents' demographics data regarding general information that has been determined such the condition of product, income per year, start of the bussiness, last education.

a) Conditions of Product

The number of respondent profiles based on the product conditions can be seen in Table 4.2. In the table it can be seen that the condition of the products sold by respondents is divided into two groups, namely the condition of new products and the condition of second products. The following table is the profile of the respondent based on the condition of the product :

Table 4. 2
Classification of Respondents by Conditions of Products

No	Conditions	Number of Respondent	
		Frequencies	Percentage
1	New-hand	89	89,00 %
2	Second-hand	11	11,00 %
Total		**100**	**100,00 %**

Source : Primary data processed, 2019

Based on Table 4.2, it is known that all respondents in this study sell goods in new conditions with a percentage of new products by 89 percent while the percentage for second products is 11 percent.

b) Income per Year

The respondents used for sample data of 100 respondents were grouped into 2 based on the income per year they received. Grouping

is less than or over 4,8 billion. The following table is the profile of respondents based on income:

Table 4. 3
Classification of Respondents by Income per Year

No	Income	Number of Respondent	
		Frequencies	Percentage
1	< 4,8 Billion	100	100,00 %
2	> 4,8 Billion	0	0,00 %
Total		**100**	**100,00 %**

Source: Primary data processed, 2019

In Table 4.3, it can be seen that the respondents who have an income of less than 4,8 billion was 100 percent, while incomes of more than 4,8 billion was 0 percent. According to the table above, it can be concluded that the taxpayer who is the respondent in this study has an income less than 4,8 billion per year.

c) Start of The Bussiness

Based on the duration of the online bussiness in Table 4.4, the sample used was 100 respondents, which are also grouped based on the duration of the online bussiness. The following table is grouping based on the length of time an online business has been running :

Table 4. 4
Classification of Respondents by Start of The Bussiness

No	Business Created	Number of Respondent	
		Frequencies	Percentage
1	< 1 Year	0	0,00 %
2	1 – 5 Year	92	92,00 %
3	> 6 Year	8	8,00 %
Total		**100**	**100,00 %**

Source: Primary data processed, 2019

Based on the business created it can be known that a total of 92 respondents or 92 percent have been online business for 1 to 5 years and the remaining 8 respondents or as much as 8 percent have been in online business for more than 6 years. Table 4.4 shows that most online shopping owners have been in business for 1 to 5 years. This shows that for quite a long time this online business has attracted considerable interest and attention from every consumer.

d) Last Education

Respondents were also grouped by the last education. Based on Table 4.5, the latest education is divided into 5 groups, namely elementary school, junior high school, senior high school, D3 / D4, S1, S2. The following table is the profile of respondents based on their last education:

Table 4. 5
Classification of Respondents by Last Education

No	Last Education	Number of Respondent	
		Frequencies	**Percentage**
1	Elementary School (SD)	0	0,00 %
2	Junior High School (SMP)	0	0,00 %
3	Senior High School (SMA)	58	58,00 %
4	Associate Degree (D3/D4)	10	10,00 %
5	Bachelor Degree (S1)	29	29,00 %
6	Master's Degree (S2)	3	3,00 %
Total		**100**	**100,00 %**

Source: Primary data processed, 2019

Based on Table 4.5 it can be seen that the last education of the online shop business owners does not have last education at elementary School (SD) and Junior High School (SMP) level. There

were as many as 58 respondents or 58 percent had a senior high school education level, as many as 10 respondents or 10 percent had the last education level of D3/D4, as many as 29 percent or 29% had the last education level of S1 and the remaining 3 respondents or 3 percent had a last education level of S2.

2. Descriptive Statistics of Research Variables

The data management in this study used primary data and for the answers to questionnaires were explained based on the frequency and the results of the mean calculation for each variable that has been categorized, i.e. education level, taxation knowledge, level of trust in the government system, moral norms, tax examination, tax consciousness, and taxpayer compliance. According to Purwanto (2010), to determine the average category of respondents, the answers used class intervals with the following formula:

$$\text{Intervals Class} = \frac{\text{Highest Value - Lowest Value}}{\text{Number of Classes}} = \frac{5-1}{6} = 0{,}66$$

The average respondents answer criteria is presented in Table 4.6 below:

Table 4. 6
Averange Category of Respondents Answers

Interval	Categories
> 4,20 < a ≤ 5,00	Very High
> 3,40 < a ≤ 4,20	High
> 2,60 < a ≤ 3,40	Enough
> 1,80 < a ≤ 2,60	Low
> 1,00 < a ≤ 1,80	Very Low

Source : Primary data processed, 2019

The limit value for each class was obtained from the interval of that class, so that each interval was 0,66 according to the calculation result.

a) Taxpayer Compliance Variable

The variable taxpayer compliance in this study contains positive statements, where the choice of strongly agree indicates that the taxpayers have a high level of compliance. Based on this, the strongly agreed choice was given a maximum value of five and for the strongly disagree choice was given a value of at least one. The following is a descriptive statistical table for taxpayer compliance variables. Descriptive statistics include the mean, maximum and minimum values. The results of descriptive statistics of taxpayer compliance variables can be seen in the table below:

Table 4. 7
Research Variabel of Taxpayer Compliance

Variabel	N	Minimum	Maksimum	Mean	Categories
KMPP1	100	1	5	3,81	High
KMPP2	100	1	5	3,96	High
KMPP3	100	1	5	4,03	High
KMPP4	100	1	5	3,65	High
KMPP5	100	1	5	3,60	High
KMPP6	100	1	5	3,88	High
Average				**3,82**	**High**

Source : Primary data processed, 2019

Based on Table 4.7, the minimum value for all indicators is one or strongly disagree and the maximum value is five or strongly agree. The overall average value of taxpayer compliance is 3,82 which indicates that the taxpayers have a high level of compliance. The KMPP3 indicator has the highest average value of 4,03 which shows

that the respondents do not have tax arrears for all types of taxes. In contrast, the indicator that has the lowest average value is KMPP5 with a value of 3,60. Although this value has the lowest average value, the value is still above three. This shows that taxpayers do not have tax arrears and always pay taxes according to the law.

b) Education Level Variable

The education level variable in this study contains positive statements, where strongly agreed choices was given a maximum value of five and for strongly disagreeable choices was given a minimum value of one. The following is a descriptive statistical table for education level variables. The descriptive statistics include minimum, maximum, and mean values. The results of descriptive statistics can be seen in the table below:

Table 4. 8
Research Variabel of Education Level

Variabel	N	Minimum	Maksimum	Mean	Categories
TP1	100	1	5	3,47	High
TP2	100	1	5	3,78	High
TP3	100	1	5	3,68	High
TP4	100	1	5	3,49	High
TP5	100	1	5	3,34	Sufficient
TP6	100	1	5	3,50	High
Average				**3,54**	**High**

Source : Primary data processed, 2019

Table 4.8 illustrates that overall the average resulting level of education is 3,54 with a high category. That is, according to respondents if the current level of education will increase compliance in paying taxes. TP2 indicator has the highest average

value of 3,78 which explains that the respondents agree that taxation sanctions are needed to encourage taxpayer compliance. Meanwhile, the TP5 indicator has the lowest average value of 3,34. Although this value is the lowest, the overall average is still above three. This shows that the respondents gained an understanding of tax regulations through the learning process, namely through training and teaching during the educational process.

c) Taxation Knowledge Variable

The taxation Knowledge variables in this study contains positive statements, where the choice of strongly agree was given a maximum value of five and for the choice of strongly disagree was given a minimum value of one. The following is a descriptive statistical table for taxation knowledge variables. The descriptive statistics include minimum, maximum, and mean values. The results of descriptive statistics can be seen in the table below:

Table 4. 9
Research Variabel of Taxation Knowledge

Variabel	N	Minimum	Maksimum	Mean	Categories
PPP1	100	1	5	3,83	High
PPP2	100	1	5	3,43	High
PPP3	100	1	5	3,80	High
PPP4	100	1	5	3,84	High
PPP5	100	1	5	3,14	Sufficient
PPP6	100	1	5	3,06	Sufficient
PPP7	100	1	5	3,70	High
Average				**3,54**	**High**

Source : Primary data processed, 2019

Table 4.9 illustrates that overall the average resulting tax knowledge variable is 3,54 with high category. The average value indicates that so far the respondent paid taxes because he already knew or gained knowledge related to taxation. The indicator PPP4 has the highest average value of 3,84 which explains that the respondents agree that community sanctions know the function and benefits of tax used to finance state development and public facilities for the community. Meanwhile, the PPP6 indicator has the lowest average value with 3,06. Although this value is the lowest, the overall average is still above three. This shows that the respondents already know or get knowledge related to taxation so they are obedient in paying taxes.

d) Level of Trust in The Government System Variable

The variable level of trust in the government system in this study contains positive statements, where the choice of strongly agree indicates that respondents see that the government system has been clearly explained. Based on this, the strongly agreed choice was given a maximum value of five and for the strongly disagree choice was given a value of at least one. The following is a descriptive statistical table for the variable levels of trust in the government system. Descriptive statistics include the mean, maximum and minimum values. The results of descriptive statistics can be seen in the table below:

Table 4. 10
Research Variabel of Level of trust in the government system

Variabel	N	Minimum	Maksimum	Mean	Categories
TKTSP1	100	1	5	3,11	Sufficient
TKTSP2	100	1	5	3,11	Sufficient
TKTSP3	100	1	5	3,07	Sufficient
TKTSP4	100	1	5	3,24	Sufficient
Average				**3,13**	**Sufficient**

Source : Primary data processed, 2019

Table 4.10 illustrates that overall the average resulting level of trust in the government system is 3,13 with a enough category. That is, according to respondents so far, the trust of the respondents to the government system is quite clear. Indicator TKTSP4 has the highest average value of 3,24 with enough category. This value indicates that respondents believe that the tax is reallocated to the people. TKTSP3 indicator has the lowest average with 3,07. The average value is still above three, meaning that the respondents agree that the level of trust in the government system affects personal taxpayer compliance.

e) Moral Norms Variable

Moral norm variables in this study contain positive statements, where the choice strongly agree indicates that the respondent knows the moral norms that have been instilled in each of them. Based on this, the strongly agreed choice was given a maximum value of five and for the strongly disagree choice was given a value of one. The following is a descriptive statistical table for variables of moral norms. Descriptive statistics include the mean, maximum and

minimum values. The results of descriptive statistics can be seen in the table below:

Table 4. 11
Research Variabel of Moral Norms

Variabel	N	Minimum	Maksimum	Mean	Categories
NM1	100	1	5	3,79	High
NM2	100	1	5	3,60	High
NM3	100	1	5	3,57	High
NM4	100	1	5	3,47	High
Average				**3,61**	**High**

Source : Primary data processed, 2019

Table 4.11 shows that the moral norm variable has an average value of 3,61. Based on the average value, it can be concluded that each respondent has a good moral norm. This is also shown by the high average value on the NM1 indicator of 3,79 which states that the respondent realizes that not paying taxes will violate ethics. The NM4 indicator has the lowest average value of 3,47. Although the average is the lowest, the value is still above three. It means that the respondent has good moral values so that it affects personal taxpayer compliance.

f) Tax Examination Variable

Tax examination variable in this study contains positive statements, where the choice strongly agrees showing that tax examination encourage respondents to be obedient in paying their taxes. Based on this, the strongly agreed choice was given a maximum value of five and the strongly disagree choice was given a value of one. The following is a descriptive statistical table for tax

examination variables. Descriptive statistics include the mean, maximum and minimum values. The results of descriptive statistics can be seen in the table below:

Table 4. 12
Research Variabel of Tax Examination

Variabel	N	Minimum	Maksimum	Mean	Categories
PP1	100	1	5	3,88	High
PP2	100	1	5	3,68	High
PP3	100	1	5	3,75	High
PP4	100	1	5	3,81	High
PP5	100	1	5	3,90	High
PP6	100	1	5	4,03	High
PP7	100	1	5	4,05	High
PP8	100	1	5	3,82	High
PP9	100	1	5	3,81	High
Average				**3,86**	**High**

Source : Primary data processed, 2019

Table 4.12 shows that the tax examination variable has an average value of 3,86. Based on the average value, it can be concluded that if there is a tax examination, it will increase taxpayer compliance. This is indicated by the high average value on the PP7 indicator of 4,05 which states that tax examination encourage taxpayers to pay taxes honestly. The PP2 indicator has the lowest average of 3,68. Even though the average is the lowest, the value is still above three. It means that the respondent considers that a tax examination is needed to encourage personal taxpayer compliance.

g) Tax Consciousness Variabel

Variable tax consciousness in this study contains positive statements, where the choice strongly agrees shows that the respondents have consciousness in paying taxes so that they are

obedient in paying taxes. Based on this, the strongly agreed choice was given a maximum value of five and the strongly disagree choice was given a value of one. The following is a descriptive statistics table for the variable tax consciousness. Descriptive statistics include the mean, maximum and minimum values. The results of descriptive statistics can be seen in the table below:

Table 4. 13
Research Variabel of Tax Consciousness

Variabel	N	Minimum	Maksimum	Mean	Categories
KMP1	100	1	5	3,81	High
KMP2	100	1	5	3,96	High
KMP3	100	1	5	4,03	High
KMP4	100	1	5	3,65	High
KMP5	100	1	5	3,60	High
KMP6	100	1	5	3,88	High
Average				**3,82**	**High**

Source : Primary data processed, 2019

Table 4.13 shows that the variable tax consciousness has an average value of 3,82. Based on the average value it can be concluded that if the respondent has consciousness in paying taxes, it will increase taxpayer compliance. This is indicated by the high average value in the KMP3 indicator of 4,03 which states that the respondents know that paying taxes is a form of participation in supporting the country's development. KMP5 indicator has the lowest average with 3,60. Even though the average is the lowest, the value is still above three. It means that the respondent considers that the tax consciousness needs to exist within oneself so that it increases the compliance of personal taxpayers compliance.

C. Data Instrument Quality Testing

Validity test and reliability test were done to determine the quality of the instruments of each variable whether each item is worthy of further testing or not.

1. Validity Test

Validity test is used to measure the validity of a questionnaire. If the validity of an instrument is high, the error rate will be smaller so the data used is sufficient data. In testing the validity of an instrument, the homogeneity data test was first performed, which was done by conducting a correlation test of statement items with a total score (pearson correlation). All items forming variables can be said to be valid if they have a correlation (r) of each total score of ≥ 0,25 or have a sig value of each total score of < 0,05 by looking at the table "correlations". The validity test results can be seen in the following table:

Table 4. 14
Validity Test Results
Taxpayer Compliance

Variabel	Question	Pearson Results	Sig	Interpretation
Taxpayer Compliance	KMPP1	0,841**	0,000	Valid
	KMPP2	0,841**	0,000	Valid
	KMPP3	0,812**	0,000	Valid
	KMPP4	0,918**	0,000	Valid
	KMPP5	0,851**	0,000	Valid
	KMPP6	0,886**	0,000	Valid

Source : Primary data processed, 2019

Based on table 4.14 it can be seen that all questions of taxpayer compliance 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 each question item in the questionnaire can be said to be valid.

Table 4. 15
Validity Test Results
Education Level

Variabel	Question	Pearson Results	Sig	Interpretation
Education Level	TP1	0,733**	0,000	Valid
	TP2	0,737**	0,000	Valid
	TP3	0,677**	0,000	Valid
	TP4	0,755**	0,000	Valid
	TP5	0,734**	0,000	Valid
	TP6	0,778**	0,000	Valid

Source : Primary data processed, 2019

Based on Table 4.15 it can be seen that all questions of education level meet the data validity requirements where the value of the Pearson 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 each question item in the questionnaire can be said to be valid.

Table 4. 16
Validity Test Results
Taxation Knowledge

Variabel	Question	Pearson Results	Sig	Interpretation
Taxation Knowledge	PPP1	0,677**	0,000	Valid
	PPP2	0,792**	0,000	Valid
	PPP3	0,547**	0,000	Valid
	PPP4	0,690**	0,000	Valid
	PPP5	0,762**	0,000	Valid
	PPP6	0,750**	0,000	Valid
	PPP7	0,676**	0,000	Valid

Source : Primary data processed, 2019

Based on Table 4.16, it can be seen that all questions of taxation knowledge meet the data validity requirements where the value of the Pearson correlation is more than 0,25 with a significant value less than

0,05 which is 0,000. It can be concluded that each question item in the questionnaire all variables can be said to be valid.

Table 4. 17
Validity Test Results
Level of Trust in Goverment System

Variabel	Question	Pearson Results	Sig	Interpretation
Level of trust in the government system	TKTSP1	0,894**	0,000	Valid
	TKTSP2	0,891**	0,000	Valid
	TKTSP3	0,895**	0,000	Valid
	TKTSP4	0,895**	0,000	Valid

Source : Primary data processed, 2019

Based on Table 4.17, it can be seen that all questions of level of trust in goverment system 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. It can be concluded that each question item in the questionnaire can be said to be valid.

Table 4. 18
Validity Test Results
Moral Norms

Variabel	Question	Pearson Results	Sig	Interpretation
Moral Norms	NM1	0,799**	0,000	Valid
	NM2	0,885**	0,000	Valid
	NM3	0,871**	0,000	Valid
	NM4	0,763**	0,000	Valid

Source : Primary data processed, 2019

Based on Table 4.18, it can be seen that all questions of moral norms 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. It can be concluded that each question item in the questionnaire can be said to be valid.

Table 4. 19
Validity Test Results
Tax Examination

Variabel	Question	Pearson Results	Sig	Interpretation
Tax Examination	PP1	0,791**	0,000	Valid
	PP2	0,787**	0,000	Valid
	PP3	0,826**	0,000	Valid
	PP4	0,737**	0,000	Valid
	PP5	0,772**	0,000	Valid
	PP6	0,804**	0,000	Valid
	PP7	0,847**	0,000	Valid
	PP8	0,765**	0,000	Valid
	PP9	0,651**	0,000	Valid

Source : Primary data processed, 2019

Based on Table 4.19, it can be seen that all questions of tax examination 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. It can be concluded that each question item in the questionnaire can be said to be valid.

Table 4. 20
Validity Test Results
Tax Consciousness

Variabel	Question	Pearson Results	Sig	Interpretation
Tax Consciousness	KMP1	0,830**	0,000	Valid
	KMP2	0,864**	0,000	Valid
	KMP3	0,831**	0,000	Valid
	KMP4	0,846**	0,000	Valid
	KMP5	0,870**	0,000	Valid
	KMP6	0,861**	0,000	Valid

Source : Primary data processed, 2019

Based on Table 4.20, it can be seen that all questions of tax consciousness 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. It can be concluded that each question item in the questionnaire can be said to be valid.

2. Reliability Test

Reliability tests are used to determine whether an instrument or questionnaire can be used more than once, and if used by the same respondent will produce consistent data. Based on this, it can be seen that the reliability test is a test to find out how far the measurement results can be trusted or the test used to determine the level of confidence in the truth or seriousness of the instrument's answers.

Research instruments that have a Cronbach's alpha value > 0.6 are reliable. Meanwhile, if the Cronbach's alpha value < 0.6 then each question in the research instrument is said to be unreliable. The reliability test results can be seen in Table 4.15 as follows:

Table 4. 21
Reliability Test Results

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

Source : Primary data processed, 2019

Based on Table 4.21, it shows that the results of the reliability test on respondent's answers for each study variable in where the total amounted to 100 repondents' responses. The reliable test results show that the

Cronbach's alpha value of the taxpayer compliance variable is 0,928, the education level variable is 0,830, the taxation knowledge variable is 0,827, the level of trust in the government system variable is 0,915, the moral norms variable is 0,845, the tax examination variable is 0,914, and variable tax consciousness of 0,923, it can be concluded that all items of the variables in this study are reliable because the value of Cronbach's alpha > 0.6. This shows that each question item contained in the questionnaire is reliable. Variable items meet the validity and reliability requirements so that the data obtained can be used for further research.

D. Classic Assumption Test

1. Normality Test

Normality test is used to determine whether the data obtained have had a normal contribution or not. In this study researchers used the Kolmogorov Smirnov test. If the results of the study show a significant probability > 0.05, then the data have a normal distribution. The normality test results can be seen in the following table:

Table 4. 22
Normality Test Results

One Sample Kolmogorov	Sig Value	Interpretation
Unstandardized Residual	0,812	Normally Distributed

Source : Primary data processed, 2019

Based on the results of the normality test in the table above, it can be seen the value of the Kolmogorov-Smirnov test of 0,812 and asymptic sig (2-tailed) of 0,524 is greater than 0,05. It can be concluded that the residual data are normally distributed.

2. Multicollinearity Test

Multicollinearity test was conducted with the aim to test the regression model whether there is a correlation between independent variables. To find out whether the regression model is affected by multicollinearity, it can be done by looking at the tolerance value. If the tolerance value > 0.10 or VIF is smaller than 10 then the regression model is free from multicollinearity. Multiconearity test results can be seen in the following table:

Table 4. 23
Multicollinearity Test Results

Independent Variable	Collinearity Statistics		Interpretation
	Tolerance	VIF	
Education Level	0,324	3,084	No Multicollinearity
Taxation Knowledge	0,473	2,114	No Multicollinearity
Level of trust in the government system	0,655	1,527	No Multicollinearity
Moral Norms	0,391	2,557	No Multicollinearity
Tax Examination	0,448	2,234	No Multicollinearity
Tax Consciousness	0,445	2,249	No Multicollinearity

Source : Primary data processed, 2019

Based on the multicollinearity test results in the table above it can be seen that 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.

3. Heteroscedasticity Test

Heteroscedasticity test was conducted to determine the inequality of variants of the residual for all observations on the model in the regression

model. Heteroscedasticity can be detected by the Glejser Test method. Glejser test is done by regressing the absolute value of the residuals to the independent variables. Regression Model is said to be not exposed to heteroskedastisity if the above probability value is 5%. Heteroscedasticity test results can be seen from the table below:

Table 4. 24
Heteroscedasticity Test Results

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

Source : Primary data processed, 2019

Based on Table 4.24, 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.

E. Hypothesis Testing

1. Multiple Linear Regression Test

This study used multiple regression analysis. Multiple regression analysis was used to determine whether there is an influence between education level, taxation knowledge, level of trust in the government system, moral norms, tax examinations, and tax consciousness on personal taxpayer compliance with a significant level of 5%. The

following outputs of the results of multiple linear regression tests can be seen from the following table:

Table 4. 25
Multiple Linear Regression Test Results

Independent Variable	B
(Constant)	-2,659
Education Level	0,097
Taxation Knowledge	0,249
Level of trust in the government system	0,019
Moral Norms	0,519
Tax Examination	0,202
Tax Consciousness	0,036

Source : Primary data processed, 2019

Based on Table 4.25, 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

From the regression equation above, the following conclusions can be drawn:

a) The constant of -2,659, meaning that if the independent variable (X1, X2, X3, X4, X5, X6) is 0, the value of the dependent variable (Y) is -2,659.

b) The education level variable (X1) regression coefficient shows a positive effect with the figures obtained at 0,097. That is, the higher the level of education, the more the level of taxpayer compliance in paying self-tax.

c) The regression coefficient of the variable taxation knowledge (X2) shows a positive effect with the figures obtained of 0,249. This means that the higher the tax knowledge, the higher the level of taxpayer compliance in paying self-tax.

d) The level of trust in the government system variable (X3) regression coefficient shows a positive effect with the figures obtained at 0,019. This means that the higher the level of trust in the government system, the higher the level of taxpayer compliance in paying self-tax.

e) The tax examination variable (X5) regression coefficient shows a positive effect with the figures obtained at 0,202. This means that the higher the tax examination, the higher the level of taxpayer compliance in paying self-tax..

f) The tax conciousness variable (X6) regression coefficient shows a positive effect with the figures obtained at 0,036. This means that the higher the tax consciousness, the higher the level of taxpayer compliance in paying self-tax.

2. Coefficient of Determination R_2 Test

The coefficient of determination R_2 test is used to find out the level of truth of the prediction in the regression test carried out by knowing how far the independent variable is able to explain the dependent variable. A regression model can be stated to have a great ability to

explain if it has a value close to 1. The results of the coefficient of determination R_2 test can be seen in the table below:

Table 4. 26
Coefficient Determinant Test (Adjusted R2) Results

Model	R Square	Adjusted R Square
1	0,581	0,554

Source : Primary data processed, 2019

Based on Table 4.26, 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.

3. Simultaneous Significant Test (F-Test)

F Value Test (Simultaneous) was conducted to test whether the independent variables together would affect the dependent variable. If the significant value is smaller than alpha 0,05, it means that the independent variables jointly influence the dependent variable. Meanwhile, if it is significantly greater than alpha 0,05, there is no effect. The simultaneous test results can be seen in the table below:

Table 4. 27
F Test Results (Simultaneous)

Model	F	Sig.
1	21,523	,000

Source : Primary data processed, 2019

Based on Table 4.27, 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.

4. Partial Significant Test (t-test)

The t-test (partial) is a statistical test that serves to determine whether the independent variable has a significant effect on the dependent variable. If the significance value is smaller than alpha 0,05 and Unstandardized Coefficients B (Beta) value is positive, the hypothesis is accepted. Conversely, if the significance value is greater than alpha 0,05 and Unstandardized Coefficients B (Beta) value is negative, the hypothesis is rejected, and also if the significance value is greater than alpha 0,05, the hypothesis is rejected. The partial test results can be seen in the table below:

Table 4. 28
t-test Result

Independent Variable	B	t	Sig
(Constant)	-2,659	-1,165	0,247
Education Level	0,097	0,727	0,469
Taxation Knowledge	0,249	2,710	0,008
Level of trust in the government system	0,019	0,165	0,869
Moral Norms	0,519	3,050	0,003
Tax Examination	0,202	2,413	0,018
Tax Consciousness	0,036	0,337	0,737

Source : Primary data processed, 2019

Based on Table 4.28, taxation knowledge, moral norms, and tax examination variables have a significance value of less than 0.05 and Unstandardized Coefficients B (Beta) value is positive. This means that the independent variables significantly influence the compliance of individual taxpayers. Meanwhile, the education level, the level of trust in

the government system, tax consciousness have a significance value greater than 0,05. This means that the independent variables do not significantly influence the compliance of individual taxpayers. The hypothesis testing results are as follows:

a) **The influence of education level on taxpayer compliance in personal tax reporting in the field of e-commerce**

   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.

b) **The influence of taxation knowledge on taxpayer compliance in personal tax reporting in the field of e-commerce**

   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.

c) The influence of level of trust in government system on taxpayer compliance in personal tax reporting in the field of e-commerce

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.

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

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.

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

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.

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

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.

F. Research Discussion

This study was conducted to determine whether education level, taxation knowledge, level of trust in the government system, moral norms, tax examinations, and tax consciousness affect the compliance of personal taxpayers. The test results are described as follows:

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.

In addition, the education system in Indonesia itself also lacks understanding of taxes, so they do not know how to report their taxes. Thus it can be concluded that individual taxpayers with high or low education levels may not necessarily have a high level of compliance as well.

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.