



# VAT Incentives as A Moderating Variable, The Effect of Electronic Card Payment, Household Consumption, and Isomorphism on VAT Revenue

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**ABSTRACT:** This research was carried out to determine the effect of Electronic Card Payment, Household Consumption, and Isomorphism on VAT Revenue with VAT Incentives as a moderating variable. This research uses associative research. The location of this research was carried out in the service area of the Palembang Ilir Barat Pratama Tax Service Office with 392 respondents. The sample used was the Convenience Sample. The variables used in this research are Electronic Card Payments, Household Consumption, Isomorphism, VAT Incentives, and VAT Revenue. The data used in this research is primary data. The data collection technique was carried out by questionnaire. Hypothesis testing shows that Electronic Card Based Payments have a significant effect on VAT Revenue, Household Consumption has a significant effect on VAT Revenue, and Isomorphism have a significant effect on VAT Revenue. MRA hypothesis testing shows that VAT Incentive is unable to moderate (Predictor Moderator) the effect of Electronic Card Payment on VAT Revenue, VAT Incentives is able to moderate (Quasi Moderator) the effect of Household Consumption on VAT Revenue, VAT Incentives is unable to moderate (Predictor Moderator) the effect Isomorphism on VAT Revenue.

**KEYWORDS:** Electronics, Household, Incentives, Isomorphism, VAT

## 1. INTRODUCTION

When money was still known by people, barter transactions were already practiced by people. Barter is a transaction of exchanging goods or services that are needed or wanted to fulfill needs and desires. This barter practice has been practiced since several thousand years ago and even this transaction is still widely practiced until the beginning of modern human life. The inefficiency of barter and commodity currency transactions and the increasing human needs, people began to bring an innovation of a means of exchange to replace barter and commodity currency transactions whose value can be measured and more efficient, namely money (Otoritas Jasa Keuangan, n.d.).

The phenomenon related to the use of electronic card-based payments, namely electronic card payments or commonly known as non-cash payments, is increasingly in demand. The practicality and security system provided by electronic card-based payments or non-cash payments are reasons for people to switch from cash to non-cash methods. However, cash and non-cash methods still have their own advantages and disadvantages. The disadvantage of non-cash payments is that they are not widely spread because there are those who cannot provide or accept non-cash payments. However, non-cash payments are now more attractive to the public because people value this transaction more in terms of the practicality and security offered (Fazz, 2022)

Previous research by Hondroyiannis & Papaioikonomou (2017), Lestari (2021), Mahendra (2019) obtained results where electronic card-based payments have an influence on VAT revenue where this largely increases the country's economic growth. Previous research Ismail (2019), Purba (2023) obtained results where electronic card-based payments have no effect on VAT revenue and generally do not increase the country's economic growth.

The next phenomenon from household consumption, according to the Indonesian Central Statistics Agency, household consumption growth increased from 2021 which was only 2.02%, increasing in 2022 to 4.93%. Margo Yuwono, Head of the Indonesian Central Statistics Agency (BPS), explained that the recovery of population mobility is one of the factors in increasing household consumption. The increase in income tax (PPH) article 21 revenue which reached a percentage of 18.36% is a reflection of the increase in income obtained by the community. Economic growth in 2022 will again be driven by household consumption. The participation of household consumption in economic growth was 51.87% (K. Hidayat, 2023).

Previous research by Kotlinska et.al. (2020), Sudirman & Alhudhori (2018), Andi Hakib (2019) found that household consumption has a significant influence and link to VAT revenue which largely increases the country's economic growth. Previous



Research by Tapparan (2020) found that household consumption has no effect on VAT revenue which largely does not increase the country's economic growth.

Previous research by Dewi (2021), Harianto (2021) obtained research results where isomorphism has an influence on taxpayer compliance, which taxpayer compliance has a relationship with the amount of VAT revenue.

This study aims to determine electronic card payment, household consumption, and isomorphism on VAT revenue with VAT incentivess as moderating variable. The next section discusses electronic card payment, household consumption, isomorphism, VAT, & VAT Incentivess concepts and hypotheses development. Section three describes how this study designed, while section four demonstrates the research findings and results discussion. The last section summarizes the results findings and suggest theoretical and practical implications.

## 2. THEORETICAL FRAMEWORK AND HYPOTHESES DEVELOPMENT

### VAT (VAT)

The progressive tax on goods and services used within the customs territory is called VAT. Every stage of the production and distribution process involves its application. The evolution of commercial transactions governed by VAT and consumer behavior in general is significantly affected by the highly dynamic economic growth on a national, regional and global scale. New forms and trends in business transactions continue to be generated by such advancements. For example, the VAT Law does not provide for the collection of VAT in services due to the large number of new transactions and adjustments to old transactions (Indonesia, 2009).

### Electronic Card Payment

An electronic card-based payment instrument is a payment instrument that uses a card in the form of a debit card, an anjungan tunai mandiri (ATM) card, or a credit card. Payment instrument by replacing cash that is used to pay for a transaction arising from buying and selling activities such as purchase transactions. Electronic Card Payment can also be used for cash withdrawals, where the purchase or request will be paid in advance to the cardholder (Bank Indonesia, 2008).

### Household Consumption

Household consumption is goods or services that are used to meet the needs required in household life. Consumers who can be described as household consumers who spend money to buy goods and services to meet their needs or in accordance with their income (Sudirman & Alhudhori, 2018).

### Isomorphism

Isomorphism is a process that induces homogeneity in a population that is imposed by other units to overcome group problem situations in an environment and explains how organizations have deep pressures that cause organizations to need to adapt as a whole (Pradita et.al., 2019)

### VAT Incentivess

Tax incentivess in a country are given as a stimulus that can generate greater tax revenue and encourage economic activity in certain areas of the country. Tax incentivess are often used in developing countries as a tool to attract investment into their country. Through the provision of tax incentivess, investors' interest in investing in a country can be increased because the tax imposed on certain investment instruments is reduced and the net profit generated from the investment will also be reduced. These benefits can increase national income which in turn can increase state tax revenue. Thus, providing tax incentivess can have an exponential effect and certainly has a positive impact on a country's economy (Nurani, 2022).

### Electronic Card Payment, Household Consumption, Isomorphism on VAT Revenue

Exploring taxes as a source of domestic funds is one way to make the country independent in financing development. Taxes are compulsory contributions imposed on each taxpayer for taxable goods owned, and the proceeds are handed over to the government. VAT (VAT), which raises about a quarter of global tax revenue, is the largest tax in more than 136 countries (Trisnayanti & Jati, 2015).

H1: Electronic card payment, household consumption, and isomorphism have an effect on VAT revenue

### Electronic Card Payment on VAT revenue

There is growing evidence that tax compliance is positively related to transaction traceability. This suggests that the performance of consumption taxes such as VAT may benefit from the increased use of traceable transactions, such as card payments.

Although cash transactions have been reported to have an adverse impact on the efficiency of VAT revenues, the anticipated positive effect of card payments cannot be confirmed empirically, except for the recent experience of the use of card payments.

H2: Electronic card payment has an effect on VAT revenue

**Household Consumption on VAT Revenue**

Household consumption, defined as expenditures to purchase goods and services that occur in officially documented business activities, is the main source of state budget revenues related to VAT. The amount of VAT revenue derived from household consumption depends on the financial resources they have, how they spend them, and the structure of these expenditures (Kotlinska et.al., 2020).

H3: Household Consumption has an effect on VAT revenue

**Isomorphism on VAT Revenue**

Human behavior in the field of taxation is influenced by social interactions in the same way as other forms of behavior which means that reinforcing regulatory expectations such as suppressing non-compliance tendencies, instilling a spirit of professionalism into business managers and reducing the tendency to imitate non-compliance behavior (Musimenta et.al., 2017).

H4: Isomorphism has an effect on VAT revenue

**VAT Incentives as a Moderating Variable**

Tax incentivess in a country are given as a stimulus that can generate greater tax revenues and encourage economic activity in certain areas of that country. The use of VAT incentives as a moderating variable is expected to encourage taxpayers to be more compliant with the tax regulations applicable in Indonesia. The higher the level of compliance, the more VAT revenue is expected to increase.

H5a: VAT incentives is moderating effect of electronic card payment on VAT revenue

H5b: VAT incentives is moderating effect of household consumption on VAT revenue

H5c: VAT incentives is moderating effect of isomorphism on VAT revenue

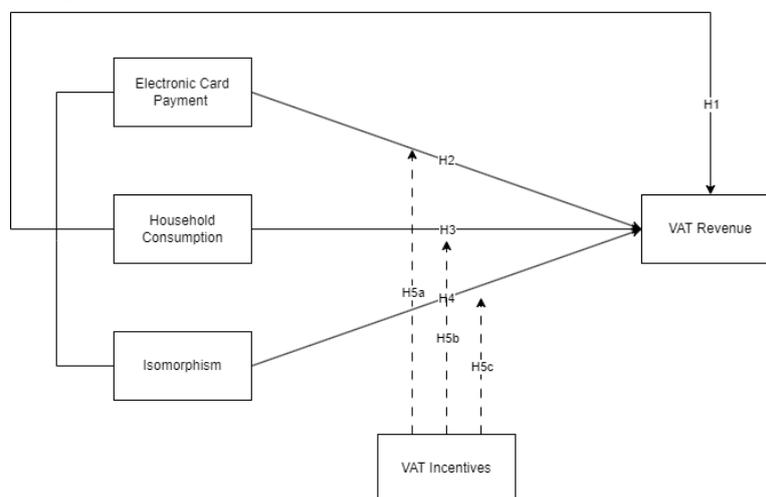


Figure 1. Framework

**3. RESEARCH METHODS**

The type of research conducted in this study is asosiative research, asosiative is used to determine the value of each variable of electronic card payment, household consumption, and isomorphism on VAT revenue with VAT incentives as a moderating variable. The population used in this study were 19.275 corporate taxpayers, with a convenience sample using technique, the sample obtained was 392 corporate taxpayers.

The data used used primary data. Primary data was obtained through distributing questionnaires to respondents on service area of pratama tax service office of ilir barat palembang, the data analysis used in this research is quantitative. Quantitative analysis is carried out using statistical testing of the results of the questionnaire, then the results of the test will be explained using sentences. The data analysis technique used in this study is to use multiple linear regression analysis models to ensure that the independent



variables affect the dependent variable, then hypothesis testing (F test, t test and MRA test) is carried out to determine the significance of the independent variables on the dependent variable and make conclusions and the last is to calculate the coefficient of determination to determine how much influence the independent variable has on the dependent variable.

**4. RESULT AND DISCUSSION**

In this study the questionnaire was distributed to 392 corporate taxpayers, 104 questionnaires were returned and can be used for further data analysis. the characteristics of the respondents obtained through the questionnaire are the position of the average respondent is financial staff with a percentage of 35.6%, followed by taxation staff with a percentage of 23.1%, and the owner with a percentage of 23.1%. Male respondents have a higher percentage of 51.9% than women with a percentage of 48.1%. The average age of respondents is in the 20 - 30year range with a percentage of 39.4%, followed by the 30-40year range of 30.8%, the 40-50year range with a percentage of 26%, and more than 50 years with a percentage of 3.8%. The average education level of respondents is bachelor's degree with a percentage of 50%, followed by master's degree with 21.2%, diploma III with 12.5%, doctoral degree with 5.8%, and diploma I with 1.9%. The average length of work of respondents is in the range of 1-3 years with a percentage of 49%, followed by a range of 4-5 years by 26%, more than five years by 22.1%, and less than one year by 2.9%.

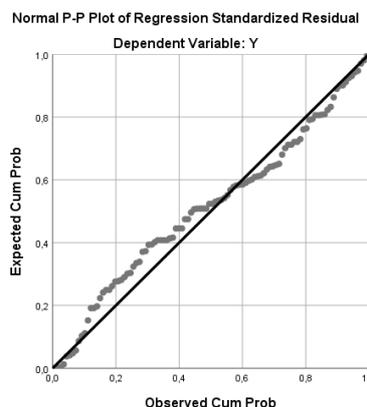
**Validity and Reliability**

**Table 1. Validity and Reliability Analysis Result**

Variables	Validity Status	Cronbach's Alpha Item	Cronbach's Alpha	Status
X <sub>1</sub>	Valid	0,685	0,6	Reliabel
X <sub>2</sub>	Valid	0,615	0,6	Reliabel
X <sub>3</sub>	Valid	0,633	0,6	Reliabel
X <sub>4</sub>	Valid	0,813	0,6	Reliabel
Y	Valid	0,720	0,6	Reliabel

The results of the reliability testing carried out on each variable obtained a Cronbach's Alpa value which met reliability standards. It can be ensured that statement items that pass the validity test and reliability test are valid and reliable data. Data that has been tested for validity and reliability can become data that can be used for processing at the next stage.

**Normality Test**



**Figure 2. Normality Test Result**

The plotting points contained in the Normal P-P Plot of Regression Standardized Residual image always follow and approach the diagonal line. Therefore, as the basis or decision-making guidelines in the probability plot technique normality test, it can be concluded that the residual value is normally distributed. Thus, the normality assumption for the residual value in the simple linear regression analysis in this study can be fulfilled.



**Multicollinearity Test**

**Table 2. Multicollinearity Test**

Model	Coefficients <sup>a</sup>		Standardize			Collinearity Statistics		
	Unstandardized Coefficients		d			Tolerance VIF		
	B	Std. Error	Beta	t	Sig.			
1	(Constant	3,183	2,082		1,529	,130		
	)							
	PBKE	,171	,060	,237	2,853	,005	,539	1,854
	KRT	,236	,115	,166	2,051	,043	,569	1,758
	ISO	,228	,105	,197	2,172	,032	,456	2,194
	INS	,300	,083	,345	3,639	,000	,415	2,408

a. Dependent Variable: PPN

Based on the table, the tolerance value of each variable is greater than 0.10 and the VIF value of each variable is smaller than the value of 10.00, it can be concluded that there are no symptoms of multicollinearity between the independent variables in this study.

**Heteroscedasticity Test**

**Table 3. Heteroscedasticity Test Result**

Model	Coefficients <sup>a</sup>		Standardized			
	Unstandardized Coefficients		Coefficients			
	B	Std. Error	Beta	t	Sig.	
1	(Constant)	3,901	1,371		2,846	,005
	PBKE	,021	,039	,070	,539	,591
	KRT	-,115	,076	-,192	-1,514	,133
	ISO	-,025	,069	-,051	-,359	,721
	INS	-,057	,054	-,155	-1,045	,299

a. Dependent Variable: ABSRES

Based on the table of heteroscedasticity test results with the Glejer method, the significance value is greater than 0.05 for each variable, it can be stated that there are no symptoms of heteroscedasticity in the regression model.

**Determination Coefficient Test**

**Table 4. Coefficient Determination Test result**

Model Summary				
Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	,762 <sup>a</sup>	,581	,568	1,619

a. Predictors: (Constant), ISO, KRT, PBKE



Based on the table, it can be seen that the value of R Square from the coefficient of determination test results is 0.581. What is shown from the coefficient of determination test is that the VAT revenue variable (Y) is influenced by 58.1% by the variable electronic card-based payment variable (X1), household consumption (X2), isomorphism (X3), and the VAT revenue variable (Y) 41.9% is influenced by other factors, one of which is research conducted by R. A. Hidayat (2018) which states that the level of taxpayer compliance has a significant effect on VAT revenue.

**Simultaneous Test**

**Table 5. Simultaneous Test Result**

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	362,997	3	120,999	46,184	,000 <sup>b</sup>
	Residual	261,993	100	2,620		
	Total	624,990	103			

a. Dependent Variable: PPN

b. Predictors: (Constant), ISO, KRT, PBKE

Hypothesis testing that has been done is known that the value of Fcount is 46.184 with a real rate ( $\alpha$ ) of 5% or 0.05 and  $F_{table} = (k; n - k)$  where k is the number of variables, namely 3 and n is the number of respondents, namely 104, then  $F_{table} = (3; 104-3) = (3; 101) = 2.695$ . It can be concluded that  $H_{01}$  is rejected and  $H_a$  is accepted because  $F_{count} > F_{table}$  with a number  $46.184 > 2.695$ .  $H_0$  is rejected and  $H_{a1}$  is accepted reinforced by the sig value.  $0.00 < 0.05$ . the conclusion is that the variable electronic card-based payment (X1), household consumption (X2), isomorphism (X3) has a significant effect on the variable VAT revenue (Y).

**Partial Test**

**Figure 3. Partial Test Result**

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	1,409	2,145		,657	,513
	PBKE	,226	,061	,315	3,696	,000
	KRT	,308	,120	,217	2,563	,012
	ISO	,436	,093	,376	4,665	,000

a. Dependent Variable: PPN

The t test results is known that the tcount value of the electronic card-based payment variable (X1) is 3.695 with a significance of 5% or 0.05  $t_{table} = (\alpha/2; n - k - 1) = (0.025; 100) = 1.987$  and sig value. = 0,00. This shows that  $H_{02}$  is rejected and  $H_{2a}$  is accepted, the statement is supported by the tcount > ttable value, namely  $3.695 > 1.987$  and reinforced by the sig value. <0.05, namely  $0.00 < 0.05$  so the conclusion is that the electronic card-based payment variable (X1) has a significant effect on VAT revenue (Y).

The t test results is known that the tcount value of the household consumption variable (X2) is 2.563 with a significance of 5% or 0.05  $t_{table} = (\alpha/2; n - k - 1) = (0.025; 100) = 1.987$  and sig value. = 0,012. This shows that  $H_{03}$  is rejected and  $H_{a3}$  is accepted, the statement is supported by the tcount > ttable value, namely  $2.563 > 1.987$  and reinforced by the sig value. <0.05, namely  $0.019 < 0.05$  so the conclusion is that the household consumption variable (X2) has a significant effect on VAT revenue (Y).

The t test results in table IV. 30 it is known that the tcount value of the VAT incentives variable (X3) is 4.665 with a significance of 5% or 0.05  $t_{table} = (\alpha/2; n - k - 1) = (0.025; 100) = 1.987$  and sig value. = 0,00. This shows that  $H_{04}$  is rejected and



H<sub>a4</sub> is accepted, the statement is supported by the tcount> ttable value, namely 4.665> 1.987 and reinforced by the sig value. <0.05, namely 0.00 <0.05 so the conclusion is that the VAT incentives variable (X3) has a significant effect on VAT revenue (Y).

**Moderated regression Analysis**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	5,854	1,986		2,948	,004
	PBKE	,244	,057	,340	4,315	,000
	INS	,450	,069	,517	6,560	,000

a. Dependent Variable: PPN

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3,457	12,184		,284	,777
	PBKE	,304	,304	,423	1,001	,319
	INS	,562	,566	,646	,993	,323
	X1X4	-,003	,014	-,190	-,199	,842

a. Dependent Variable: PPN

The first interaction test results are shown in table IV. 33 obtained the interaction value of 0.00, which means that there is significance in the first analysis as evidenced by the interaction value < level ( $\alpha$ ) (0.00 < 0.05). The second interaction test results are shown in table IV. 34 obtained the interaction value of 0.842 which means that there is no significance in the second analysis as evidenced by the interaction value> level ( $\alpha$ ) (0.842> 0.05). It can be concluded that H<sub>a5a</sub> is rejected and H<sub>05a</sub> is accepted, the VAT Incentives (X4) does not moderate the effect between electronic card-based payments (X1) on VAT revenue (Y), it is shown from the two tests that the first interaction test shows a significant interaction while the second test shows an insignificant interaction, this indicates that the moderating variable VAT Incentives (X4) is a moderator predictor, meaning that the VAT Incentives variable only plays a role as a predictor variable in the relationship model formed.

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	8,436	1,655		5,096	,000
	KRT	,419	,111	,295	3,790	,000
	INS	,483	,068	,555	7,132	,000

a. Dependent Variable: PPN



**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	-9,656	9,266		-1,042	,300
	KRT	1,541	,576	1,084	2,675	,009
	INS	1,354	,444	1,556	3,048	,003
	X2X4	-,054	,027	-1,585	-1,983	,050

a. Dependent Variable: PPN

The first interaction test results are shown in table IV. 35 obtained the interaction value of 0.00 which means that there is significance in the first analysis as evidenced by the interaction value  $< \text{level } (\alpha) (0.00 < 0.05)$ . The second interaction test results are shown in table IV. 36 obtained the results of the interaction value of 0.05 which means there is significance in the second analysis as evidenced by the interaction value = level  $(\alpha) (0.05 = 0.05)$ . It can be concluded that  $H_{05b}$  is rejected and  $H_{a5b}$  is accepted, VAT incentivess (X4) moderate the effect between household consumption (X2) on VAT revenue (Y) indicated from the two tests it is known that in the first and second interaction tests there is a significant interaction, this indicates that the moderation variable VAT Incentivess (X4) is a quasi moderator, meaning that VAT Incentivess (X4) moderate how predictor variables and pseudo moderation variables interact with each other.

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	9,212	1,668		5,521	,000
	ISO	,344	,110	,296	3,126	,002
	INS	,440	,083	,506	5,336	,000

Dependent Variable: PPN

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	4,294	5,889		,729	,468
	ISO	,601	,316	,518	1,905	,060
	INS	,707	,317	,812	2,229	,028
	X3X4	-,014	,016	-,494	-,871	,386

a. Dependent Variable: PPN

The first interaction test results are shown in table IV. 37 obtained the interaction value of 0.002 which means that there is significance in the first analysis as evidenced by the interaction value  $< \text{level } (\alpha) (0.002 < 0.05)$ . The second interaction test results are shown in table IV. 38 obtained the interaction value of 0.386 which means that there is no significance in the second analysis as evidenced by the interaction value  $> \text{level } (\alpha) (0.386 > 0.05)$ . It can be concluded that  $H_{a5c}$  is rejected and  $H_{05c}$  is accepted, VAT incentivess (X4) do not moderate the effect between isomorphism (X3) on VAT revenue (Y), it is shown from the two tests that the



first interaction test shows a significant interaction while the second test shows an insignificant interaction, this indicates that the moderating variable of VAT incentivess (X4) is a moderator predictor, meaning that the isomorphism variable only plays a role as a predictor variable in the relationship model formed.

## 5. CONCLUSION, LIMITATION, RECOMMENDATION

Electronic card payment, household consumption, and isomorphism have a significant effect both simultaneously or partially. MRA test results show varying results where VAT incentives can moderate the influence of household consumption on VAT revenue, while in other tests VAT incentives cannot moderate the influence of electronic card payments and isomorphism on VAT revenue.

Suggestions for future researchers are to think about and develop other variables that can contribute to a greater influence on VAT revenues, because the research that has been tested in this scientific work uses testing the coefficient of determination of the variables used to provide a significant influence. small, only 58.1% of VAT revenues. Apart from that, the use of VAT incentives as a moderating variable should not be recommended, not combined with the electronic card-based payment variable as an independent variable, and it is not recommended to be combined with isomorphism as an independent variable because moderation tests do not get satisfactory results. Better research results will create targeted evaluations and make tax revenue performance, especially VAT revenue more efficient.

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