

EFFECT OF VALUE ADDED TAX (VAT), INCOME, PRICE AND PAYMENT METHODS AGAINST CONSUMER DEMAND ON SMARTPHONES

Tia Anggraini¹, Sri Yani Kusumastuti^{2*}

^{1,2*)}Faculty of Economics and Business, Trisakti University, Jakarta

E-mail: ¹⁾tiaanggraini55@gmail.com, ^{2*)}sriyani.k@trisakti.ac.id

Abstract

This study aims to estimate the influence of Value Added Tax (VAT), Income, Price and Payment Method on Demand. The data used is primary data using questionnaire techniques with data obtained through *google forms*. Sampling was carried out using *purposive sampling techniques*. In this study, a sample of 213 respondents was used. The analysis method used is SEM analysis using the AMOS 23 application. The results showed that Value Added Tax (VAT) has a negative influence on demand, Income has no influence on demand, Price has a negative influence on demand and Payment Methods have a positive effect on demand.

Keywords: Value Added Tax, Income, Price, Payment Method, Demand

1. INTRODUCTION

Indonesia's economic development is inseparable from economic development in the world. Indonesia is a country that is included in the world of free trade, where its trade activities are not only carried out between regions, but are carried out between countries. In this case the economic aspect is necessary in the development of a country. The development of a country can be seen from various sectors, one of which is the taxation sector. (Fadilah, 2012)

Taxes are the highest source of state revenue in Indonesia, where in 2021 the Directorate General of Taxes collects tax revenues in accordance with the target mandated in the 2021 State Budget. There are various kinds of state revenues including income, grants, non-tax state revenues and tax revenues. In this case, one of the tax revenues is VAT.

VAT is inseparable from consumer demand for a good. If an item is subject to VAT then the price of the goods becomes high. This is supported by the law of demand if the price of goods is high, the demand for goods will decrease. Factors that support demand Consumer demand itself is consumer income and product prices.

The income factor is important in determining the pattern of demand for an item. The demand for an item can be caused by income. So that income can affect a person's behavior and lifestyle. Consumer behavior, one of which is lifestyle, can influence consumers in making purchases of an item. Then what can affect consumer demand in addition to income is the price. Price is a consideration factor if you want to buy a good or service. In this era of digitalization, price is an important thing in deciding to buy a product. (Muzaki, 2018) (Muzaki, 2018)

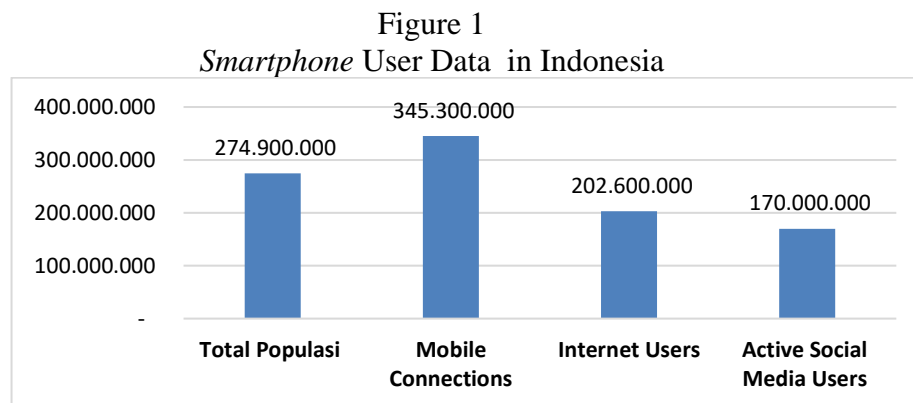
The development of technology has an influence on changes in people's behavior and habits. Where the rapidity of technology has an influence on payment methods. Currently, payment methods have experienced a rapid increase, where people who have a small income

**EFFECT OF VALUE ADDED TAX (VAT), INCOME, PRICE AND
PAYMENT METHODS AGAINST CONSUMER DEMAND
ON SMARTPHONES**

Tia Anggraini, Sri Yani Kusumastuti

can buy the goods needed with a wide choice of payment methods. So that it makes people feel comfortable because they are given convenience in transacting.

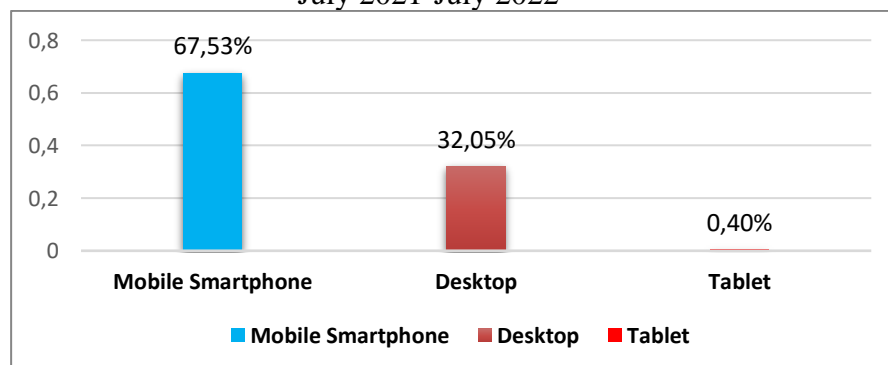
In the current era of digitalization, it is in line with the increasing need for *smartphones*. Indonesia is a giant country of digital technology in Asia, this can be proven by the large population of Indonesia.



Source: *We Are Social*, 2021.

Based on Chart 1 *smartphone* user data in Indonesia shows that the level of *smartphone* users in Indonesia exceeds the total population, where the total population in Indonesia in 2021 is 274.9 million people and *smartphone* users in Indonesia reach 345.3 million units or 125.6% of the total population. *Smartphone* is currently experiencing a shift in value which was previously a luxury item now a necessity during the *Covid 19 pandemic*. During the *Covid-19 pandemic*, the demand for *smartphones* has increased, as can be seen from the current function of *smartphones*, namely as a teaching and learning medium, a source of information, job support and also as a digital transaction tool. So it can be concluded that many Indonesians have more than 1 *smartphone*.

Figure 2
Desktop vs *Mobile Smarthpone* vs Tablet Indonesia Market Share
July 2021-July 2022

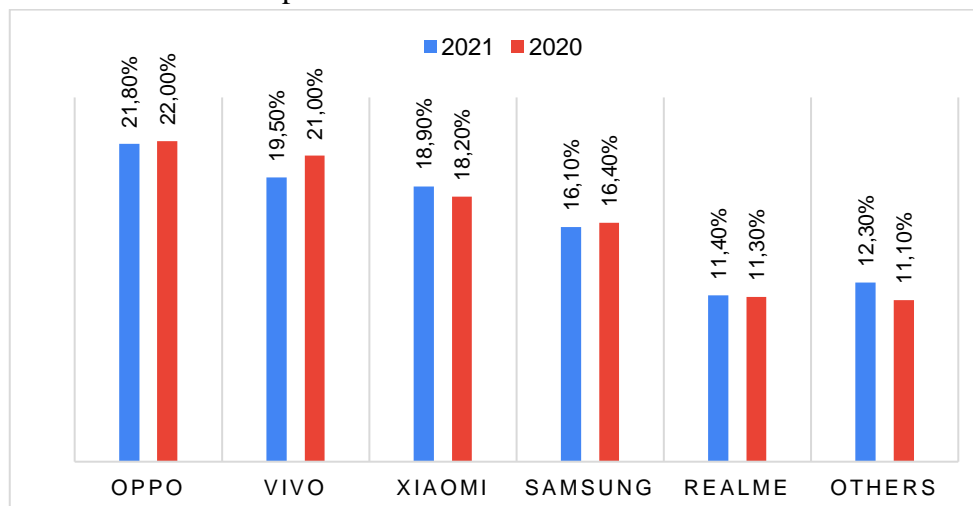


Source: Statcounter Global stat (Data processed by the author 2022)

Based on Chart 2 Of Desktop vs *Mobile Smarthpone* vs Tablet Indonesia Market Share, it can be seen that the most dominant is *mobile smartphones*, which is 67.53% compared to desktops or tablets. This is supported by various factors, one of which is the ease of *smartphones* to use because in terms of shape and design that is easy to carry. So that with the increasingly advanced development of technology, *smartphones* can help people in all activities, especially during the *Covid-19 pandemic*, people are asked to keep their distance and minimize all activities outside the home. So *smartphones* are currently experiencing a shift in value which was previously a luxury item, now it has become a necessity during the *Covid 19 pandemic*.

Based on the latest data according to *Counterpoint Reasearch*, *smartphone* sales in 2021 increased compared to the previous year. This can be seen in Chart 3 of the *Top OEM'S Market Share In Indonesia* there is an increase of up to 5% in 2021 which makes 2021 the year when *smartphone* sales reached their peak. Then there was an increase in *smartphone* sales online by 18% in 2021.

Figure 3
Top OEM'S Market Share In Indonesia



Source: Counterpoint Reasearch Monthly Indonesia Channel Tracker, 2021

Currently, *smartphones* are needed in all activities, especially during the *Covid-19 pandemic*, people are required to minimize all activities outside the home. Smartphone users are inseparable from the purchasing behavior of consumers. There are differences in consumer behavior in buying a product. This can be seen, one of which is the change in the VAT rate which was originally 10% to 11%. If the VAT rate increases, the price of goods also increases so that consumers must be more selective in managing finances, especially when buying *smartphones*, because one of the Taxable Goods (BKP) is *asmartphone* where buyers will be subject to VAT indirectly in their purchases.

Based on statements about differences in interests and differences in theories or results of research, this topic becomes interesting to study. Referring to the background above, the formulation of the problem in this study is as follows: How does VAT affect consumer demand on smartphones? How does income affect consumer demand on smartphones? How does price affect consumer demand on smartphones? How do payment methods affect consumer demand on smartphones?

**EFFECT OF VALUE ADDED TAX (VAT), INCOME, PRICE AND
PAYMENT METHODS AGAINST CONSUMER DEMAND
ON SMARTPHONES**

Tia Anggraini, Sri Yani Kusumastuti

LITERATURE REVIEW

Demand is the number of goods or services that a person wants and can buy at various price levels over a certain period. The price of the goods themselves, the price of other goods, household income and the average income of the community, the pattern of income distribution in society, the image of the sense of society, the number of inhabitants and predictions about the situation in the future are factors that can affect demand. (Sugiyanto & Romadhina, 2020) (Rahayu & Utami, 2015)

In analyzing demand, it is necessary to distinguish between demand and the quantity of goods requested. The demand is the relationship between the price and the number of requests. While the quantity of goods requested is the amount of demand at a certain price level. This relationship between the amount of demand and the price gives rise to the existence of the law of demand (Adetama, 2011). There are several factors that can affect the demand for an item, including Value Added Tax (VAT), Income, Price and Payment Method.

In accordance with the Value Added Tax Law No. 42 of 2009, Value Added Tax (VAT) is a tax on the use of Taxable Goods (BKP) and or Taxable Services (JKP) which is applied in the Customs Area. VAT is charged in a standardized manner on the *production* and *distribution* line for the use of goods or services in the customs area. Value Added Tax (VAT) can affect consumer demand because if an item is subject to VAT, the price of the goods will be more expensive. This will affect demand, because consumers have to reduce their consumption.

As per previous research VAT has no influence on the purchasing ability of consumers and . As for the difference in research that VAT has a great negative influence (Mariska, 2015) (Indirayuti, 2019) (Ratnasari & Setiawan, The Effect of Value Added Tax and Progressive Tariff Motor Vehicle Tax on Vehicle Purchasing Power in Denpasar, 2016) on the ability of consumers' purchasing power. This is because of the high price of the product, the value of VAT will be higher as well. So if the tax burden increases, a person's demand for an item is *kanturun*. (Pramesti & Supadmi, The Effect of VAT, PPnBM, and PKB Progressive Tariffs on the Purchasing Power of Consumers of Four-Wheeled Motor Vehicles, 2017)

Other studies showed different results. VAT positively affects the purchasing power of consumers as stated by, (Fadilah, 2012), , (Abdurrahman, 2014) (Pramesti & Supadmi, 2017), and (Irawan, 2020). Consumer awareness of the imposition of VAT has a significant effect on purchasing decisions . It can be interpreted that consumers are aware of the VAT on the goods they buy and the risks received when buying the goods, this will affect the purchase decision because taxes will be charged directly on the goods or services used. (Kamil, 2016)

H₁: The imposition of Value Added Tax (VAT) negatively affects consumer demand for smartphones

Another factor affecting the demand for a good is income. Income is wages, salaries, profits, interest payments, rent and the form of receipts obtained by a household at a certain time. The benchmark for the development of an area can be seen from the income level of

the people. Purchasing power can reflect the high level of income of a person. Where people's purchasing power will affect the quantity of demand because of the high level of a person's income, the ability of purchasing power will increase. Thus the demand for an item will increase, and vice versa. (Case & Fair, 2007)

Research conducted by and showing income has a significant positive effect on consumer demand. Then the results of the study showed that the level of income had a significant influence on the ability to buy. The differences in research conducted by show that consumer income has no influence on demand (Ardani & Mahendra, 2015) (Herdiana, Analysis of Factors Affecting Motorcycle Demand in Malang City, 2016) (Yanti, 2016) (Farhani, 2020).

H2: Revenue positively affects consumer demand on smartphones

Price is the amount of a product sold *per unit* and can describe the amount to be paid by consumers. Price is an important factor of a product, so it can affect the profit of producers. Thus, the higher the price of goods or services, so that the lower the demand for these goods or services. The price becomes very high, as it affects the profit of the manufacturer. This is (Case & Fair, 2007) in accordance with the law of demand that if the price of the product is high, then the product to be requested is less and less, namun if the price of the product is low, then the product will be requested more and more. (Sukirno, 2015)

The results of the previous research, , and show (Yonathan & Sukirno, 2015) (Herdiana, 2016) (Marwia, 2019) (Akbar & Haryoko, 2020) that the price has a negative influence on the purchase decision. The difference in research that shows the price has a positive effect on the intention to buy *a cellphone* (Gunawan, 2015) . If the price of a product is expensive, it affects the consumer's purchasing intention. This is supported by research, (Nusarika & Purnami, 2015) (Amal & Hafasnuddin, 2017) and which shows that prices have a positive effect on consumer demand. (Adinata & Yasa, 2018)

H3: Price negatively affects consumer demand for smartphones

A factor that also affects the demand for an item is the method of payment. A payment method is a way of payment that a person makes in buying an item. Payment methods in buying and selling can generally be done with installment and cash payments. (Goddess, 2021) The existence of various payment methods makes consumers feel comfortable so that it can make it easier for consumers to transact.

Research conducted by and states that payment methods affect purchasing decisions. There are differences (Budiharseno, 2017) (Handayani, 2021) in the results of research that show that payment methods do not affect purchasing decisions. (Shafa & Hariyanto, 2020)

H4: Payment Methods have a significant positive effect on consumer demand for smartphones

2. IMPLEMENTATION METHOD / RESEARCH METHODS

The research is carried out using qualitative approaches or methods that aim to show whether there is a relationship between the variables studied. The data used is primary data by distributing questionnaires to respondents through *google forms*. Considering the number of unknown populations, the sample determination technique uses a minimum of 5-10 x the number of parameters (indicators) then in this study uses (10 x n indicators) (Hair, 2014) .

**EFFECT OF VALUE ADDED TAX (VAT), INCOME, PRICE AND
PAYMENT METHODS AGAINST CONSUMER DEMAND
ON SMARTPHONES**

Tia Anggraini, Sri Yani Kusumastuti

The number of samples taken was 213 respondents. The sample was taken based on a *purposive sampling* technique with the following characteristics: (1) Respondents are at least 18 years old assuming that at that age the respondent can already make their choice. (2) Already working and have income.

The characteristics of respondent data can be seen in Table 1 which shows the characteristics of respondents by their number and percentage. Respondents' characteristic data included gender, age, last level of education, and employment and income.

Table 1. Characteristics of Respondents

Information	Number of Respondents	Percentage (Percent)
Gender		
Man	38	18
Woman	175	82
Sum	213	100
Age		
18-24 Years	186	87
25-30 Years	13	6
35-40 Years	6	3
>41 Years	8	4
Sum	213	100
Final Level of Education		
Sd	2	1
Junior	3	1
High School/Equivalent	147	69
College	61	29
Sum	213	100
Work		
Civil Servants	1	1
Private Employees	109	51
Self employed	20	9
Other	83	39
Sum	213	100
Income		
< IDR 500,000	54	25

Information	Number of Respondents	Percentage (Percent)
IDR 500,000 up to IDR 1,000,000	38	18
IDR 1.100.000,- up to IDR 3.000.000,-	44	21
IDR 3.100.000,- up to IDR 5.000.000,-	59	28
> IDR 5,000,000	18	8
Sum	213	100

Source: Researcher-processed data, 2022

The variables in this study are Value Added Tax (VAT) (X1), Income (X2), Price (X3), Payment Method (X4) and Consumer Demand (Y). This study used the Likert 1-4 scale with the data analysis technique used, namely SEM using AMOS 23 software.

Table 2. Variable Measurement

Variable	Indicators	Measurement Scale
Value Added Tax (VAT) (X1)	<ol style="list-style-type: none"> 1. Knowing the object of VAT 2. Knowing the VAT rate 3. Knowing about changes in VAT rates 4. Understanding the importance of paying VAT 5. Understanding VAT provisions 6. Realizing the obligation to pay taxes 7. Realizing the provisions of VAT and BKP 	Likert Scale
Income (X2)	<ol style="list-style-type: none"> 1. Changes in consumer income 2. Conformity of consumer income 3. Employment Rate 	Likert Scale
Price (X3)	<ol style="list-style-type: none"> 1. Changes in the price of goods 2. Price as a quality indicator 3. Consumer ability to purchase 4. There are discounts or discounts 	Likert Scale
Methodspayment (X4)	<ol style="list-style-type: none"> 1. Ease of Transaction 2. Ease of obtaining goods 3. Purchased On Credit 	Likert Scale
Demand (X5)	<ol style="list-style-type: none"> 1. Desire to buy 2. Interest in <i>smartphones</i> 3. Purpose of purchasing <i>a smartphone</i> 	Likert Scale

Source: Processed data, 2022.

**EFFECT OF VALUE ADDED TAX (VAT), INCOME, PRICE AND
PAYMENT METHODS AGAINST CONSUMER DEMAND
ON SMARTPHONES**

Tia Anggraini, Sri Yani Kusumastuti

3. RESULTS AND DISCUSSION

The validity test aims to obtain that data is valid or can be used to measure what should be measured. The validity test results shown in Table 3 show that all research instruments used to measure all independent and dependent variables are valid because the *Kaiser-Meyer-Olkin Measure of Sampling Adequacy* (KMO) value is > 0.05 (Ghozali, 2018).

The reliability test is a tool used to test the suitability of questionnaires that become indicators of variables (Ghozali, 2018). A questionnaire is declared reliable if the respondent's answer to a statement is appropriate. The reliability test results shown in Table 3 show that all research instruments used to measure independent and dependent variables are reliable because the *Cronbach alpha* value > 0.70 .

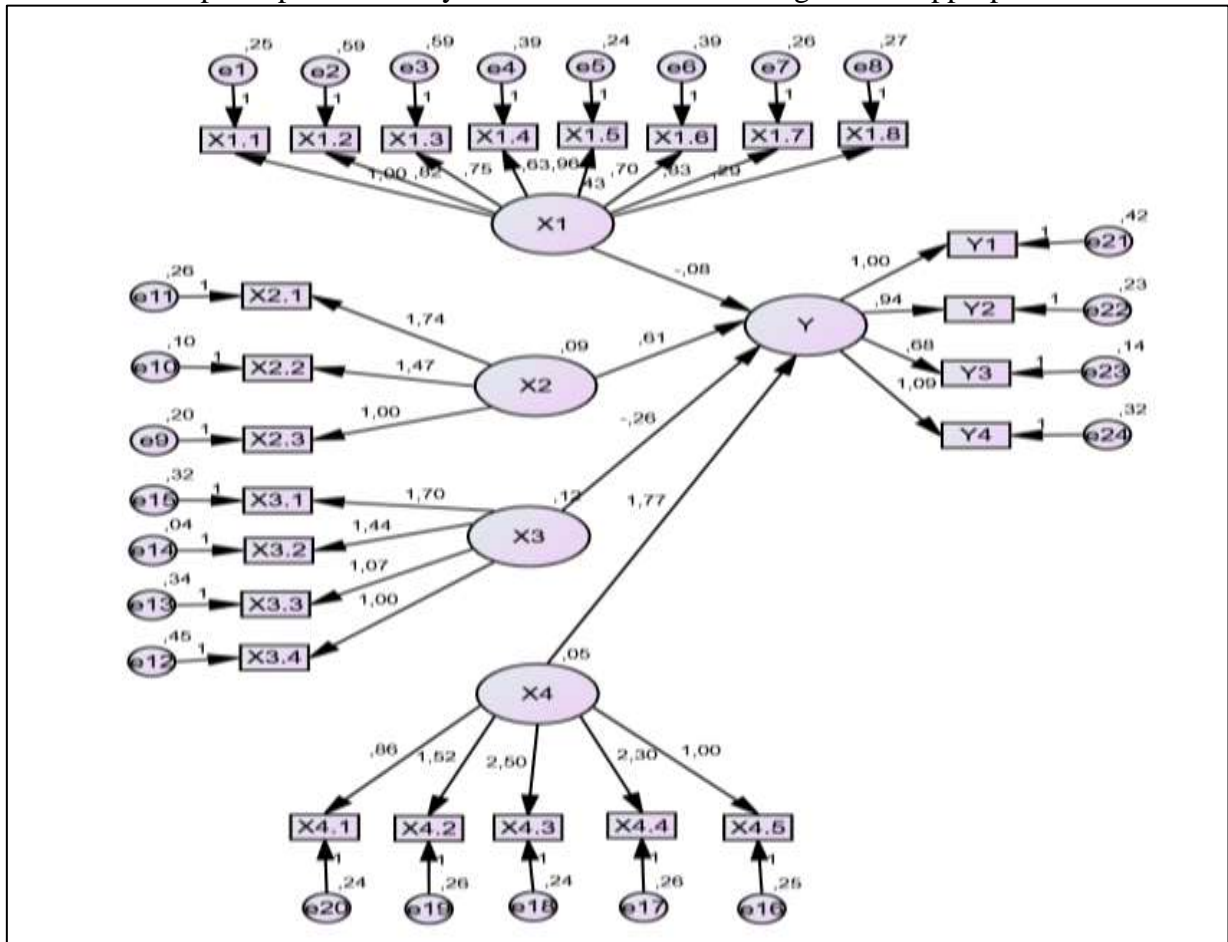
Table 3. Validity Test Results and Reliability Test

Variable	Reliability Test		Validity Test	
	<i>Cronbach alpha</i>	Conclusion	KMO	Conclusion
Value Added Tax (VAT) (X1)	0,830	Reliable	0,820	Valid
Revenue (X2)	0,732	Reliable	0,617	Valid
Price (X3)	0,747	Reliable	0,644	Valid
Payment Methods (X4)	0,717	Reliable	0,601	Valid
Request (Y)	0,761	Reliable	0,610	Valid

Source: Researcher-processed data, 2022

The SEM equation model is a combination of two separate statistical methods, namely *factor analysis* and *simultaneous equation modeling*. (Ghozali, 2017) Figure 2 is a diagram

of the SEM path processed by AMOS 23 so as to get the appropriate results.



Source: Amos 23, 2022 processed data

Figure 2 Path Diagram

Based on the results of the suitability of the model, it can be concluded that overall this research model is feasible to use and meets *the criteria for goodness of fit* so that it can proceed to hypothesis testing.

Table 4 Goodness of fit

Goodness of fit index	Cut Of Value	Calculation Results	Conclusion
Likelihood Ratio	Insigificant or	0,368	Goodness of fit
Chi-Square	p>0.05		
CMIN/DF	<2.0	1,035	Goodness of fit
GFI	≥ 0.90	0,947	Goodness of fit
RMSEA	0.03 ≤ RMSEA ≤ 0.08	0,013	Goodness of fit
AGFI	≥ 0.90	0,893	No Goodness of fit

**EFFECT OF VALUE ADDED TAX (VAT), INCOME, PRICE AND
PAYMENT METHODS AGAINST CONSUMER DEMAND
ON SMARTPHONES**

Tia Anggraini, Sri Yani Kusumastuti

TLI	≥ 0.90	0,995	<i>Goodness of fit</i>
NFI	≥ 0.90	0,936	<i>Goodness of fit</i>

Data Source Processed AMOS 23, 2022

Table 5 Hypothesis Test Results

Variable	Coefficient	S.E.	C.R.	Probability	Conclusion
VAT (X1)	-,135	,068	-1,978	0,048	Significant
Revenue (X2)	,279	,192	1,450	0,147	Insignificant
Price (X3)	-,369	,160	-2,299	0,022	Significant
Payment Methods (X4)	1,821	,434	4,193	0,000	Significant

Data Source Processed AMOS 23, 2022

According to Ghozali (2017) in testing the hypothesis is that if the *Critical Ratio* (CR) value > 1.96 and the Probability value (P) < 0.05 then the independent variable has an effect on the dependent variable, but if the CR < 1.96 and the Probability value (P) > 0.05 then the independent variable has no effect on the dependent variable.

The effect of Value Added Tax (VAT) on Demand was obtained from the X1 test that the CR value was -1.978 and the probability value was 0.048 so that it met the required criteria. The test results showed that Value Added Tax (VAT) had a significant negative influence on demand, so H1 was declared accepted. This result corresponds to (Ratnasari & Setiawan, 2016) studies that VAT has a negative influence on the purchasing ability of consumers. The results of this study are also in accordance with research conducted by where consumers are aware of the existence of VAT on the goods they buy and the risks received when buying these goods will affect purchasing decisions because taxes will be charged directly on the goods or services used. However, it is not in accordance with the research conducted by and where VAT has no influence on the purchasing ability of consumers. (Kamil, 2016)(Mariska, 2015)(Indirayuti, 2019)

The effect of Revenue on Demand was obtained from the X2 test that the CR value was 1.450 and the probability value was 0.147 so that it did not match the criteria it should have. The test results showed that Revenue did not have a significant positive influence on demand, so H2 was rejected. These results are in accordance with research studies that income has no effect on consumer demand. Where with a small consumer income does not affect the demand for goods to be purchased (Farhani, 2020). Thus the results of this study are incompatible with the research carried out by , and which shows that income has an

influence on purchasing decisions.(Ardani & Mahendra, 2015)(Herdiana, 2016)(Yanti, 2016)

The effect of Price on Demand is obtained from the X3 test that the CR value is - 2.299 and the probability value is 0.022 so that it meets the required criteria. The test results showed that the price had a negative influence on demand, so H3 was declared accepted. This result is in accordance with research(Akbar & Haryoko, 2020) that shows prices have a negative influence on purchasing decisions. In this era of digitalization, price is important in deciding to buy a product. So the price greatly affects consumer demand. The results of this study are not in line with the research conducted by , (Nusarika & Purnami, 2015)(Amal & Hafasnuddin, 2017), and which shows that prices have a positive effect on consumer demand.(Adinata & Yasa, 2018)

The Effect of Payment Method on Demand was obtained from the X4 test that the CR value was 4.193 and the probability value was 0.000 so that it met the required criteria. The test results showed that the Payment Method had a significant positive influence on demand, so H4 was declared accepted. This result is in accordance with research (Handayani, 2021) that states that payment methods have a significant effect on purchasing decisions. With various payment methods, consumers feel comfortable so that they can make it easier for consumers to transact. However this study is not in line with the research carried out by that payment methods have no effect on purchasing decisions .(Shafa & Hariyanto, 2020)(Shafa & Hariyanto, 2020)

4. CONCLUSION

Based on the results of the discussion, it can be concluded that Value Added Tax (VAT) and price have a negative influence on consumer demand for smartphones. Income does not have a positive influence on consumer demand on smartphones. Payment Methods have a positive influence on consumer demand on smartphones.

The results of this study are expected to be able to provide an overview and reference in making regulations, including regarding the increase in vat rates and provide references to subsequent researchers and provide insight and information related to various factors that affect consumer demand.

The Government should reconsider the policy of increasing the VAT rate which was originally 10% to 11% during the *Covid 19 pandemic*. This VAT increase makes people more selective if they want to buy an item. People must be able to prioritize buying goods that are really needed because with the increase in the VAT rate, the price of the goods to be purchased also increases.

BIBLIOGRAPHY

- Abdurrahman, R. (2014). Analisis Pengaruh Pajak Pertambahan Nilai (PPN) dan Pajak Penjualan atas Barang Mewah (PPnBM) Terhadap Daya Beli Konsumen Pada Kendaraan Bermotor (Studi Empiris Pada Konsumen Kendaraan Bermotor Roda Empat di Wilayah Tanjungpinang). *Universitas Maritim Raja Ali Haji*.
- Adetama, D. S. (2011). *Analisis Permintaan Kedelai di Indonesia*. Depok: Fakultas Ekonomi dan Bisnis Universitas Indonesia.
- Adinata, J. K., & Yasa, N. N. (2018). Pengaruh Kepercayaan, Persepsi Harga, dan Sikap Terhadap Niat Beli Kembali di Situs Lazada. *E-Jurnal Manajemen Unud*, 7 No (8), 4160. doi: <https://doi.org/10.24843/EJMUNUD.2018.v7.i08.p5>

**EFFECT OF VALUE ADDED TAX (VAT), INCOME, PRICE AND
PAYMENT METHODS AGAINST CONSUMER DEMAND
ON SMARTPHONES**

Tia Anggraini, Sri Yani Kusumastuti

-
- Akbar, M. F., & Haryoko, U. B. (2020). Pengaruh Promosi dan Harga Terhadap Keputusan Pembelian dan Dampaknya Terhadap Kepuasan Pelanggan Pada Alfamart Cabang Cikokol Tangerang. *Jurnal Ekonomi Efektif*, 2 No (2), 284. doi:<http://dx.doi.org/10.32493/JEE.v2i2.4170>
- Amal, K., & Hafasnuddin. (2017). Pengaruh Harga dan Kepercayaan Terhadap Niat Pembelian Online Dengan Persepsi Nilai Sebagai Variabel Mediasi (Studi Pada Konsumen Blibli.com di Kota Banda Aceh). *Jurnal Ilmiah Mahasiswa Ekonomi Manajemen*, 2 No (1), 262-263. doi: <https://doi.org/10.24815/jimen.v2i1.2728>
- Ardani, I., & Mahendra, M. (2015). Pengaruh Umur, Pendidikan dan Pendapatan Terhadap Niat Beli Konsumen Pada Produk Kosmetik The Body Shop di Kota Denpasar. *Universitas Udayana*.
- Case, K., & Fair, R. (2007). *Prinsip-prinsip Ekonomi Edisi 8*. Jakarta: Erlangga.
- Dewi, A. (2021). Pengaruh Faktor Keamanan dan Privasi, Metode Pembayaran, Endorsement, Perceived Value Terhadap Keputusan Pembelian Dalam E-Commerce (Studi Pada Karyawan PT. Mandom Indonesia Tbk). *Skripsi thesis, Sekolah Tinggi Ilmu Ekonomi Indonesia Jakarta*.
- Fadilah. (2012). Analisis Pengaruh Pengenaan Pajak Pertambahan Nilai (PPN) dan Pajak Penjualan atas Barang Mewah (PPnBM) Terhadap Daya Beli Konsumen Pada Barang Elektronik (Studi Empiris Pada Konsumen Barang Elektronik di Wilayah Glodok Jakarta Kota). *Universitas Islam Negeri Syarif Hidayatullah*.
- Farhani, S. (2020). Analisis Faktor-faktor yang Mempengaruhi Permintaan Barang Di E-Commerce Di Kalangan Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Sumatra Utara. *Universitas Sumatra Utara*.
- Ghozali, I. (2017). *Model Persamaan Struktural Konsep dan Aplikasi Program AMOS 24*. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2018). *Aplikasi Multivariate SPSS 25 Edisi 9*. Semarang: Universitas Diponegoro.
- Gunawan, A. A. (2015). Pengaruh Citra Merek, Kualitas Produk, dan Harga Terhadap Niat Beli Handphone Android Smartfren di Surabaya. *Repository Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya*.
- Gunawan, A. A. (2015). Pengaruh Citra Merek, Kualitas Produk, Dan Harga Terhadap Niat Beli Handphone Android Smartfren Di Surabaya. *Repository Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya*.
- Hair, e. (2014). *Multivariate Data Analysis*. New Jersey: Pearson: New International Edition.
- Handayani. (2021). Pengaruh Metode Pembayaran dan Mudahnya Transaksi Terhadap Keputusan Pembelian di Zalora Online Shopping. *UG JURNAL*, 15 No (4), 63-64.
- Herdiana, A. F. (2016). Analisis Faktor-faktor yang Mempengaruhi Permintaan Sepeda Motor Di Kota Malang. *Jurnal Ilmiah Universitas Brawijaya*, 4 No (2), 10-11.
- Irawan, Y. (2020). Pengaruh Pengenaan Pajak Pertambahan Nilai (PPN) Terhadap Daya Beli Konsumen Barang Elektronik di Pasar Batusangkar. *Repository IAIN Batusangkar*.
- Kamil, I. (2016). Faktor-faktor yang Mempengaruhi Keputusan Pembelian & Kepercayaan Konsumen atas Pengenaan Pajak Pertambahan Nilai (PPN) Pada Produk Online

- (Studi Kasus Pada Mahasiswa Universitas Prof. Dr. Moestopo (Beragama)). *Universitas Prof. Dr. Moestopo (Beragama)*.
- Kamil, M. (2022). Teori Hukum Pancasila Dalam Pembentukan Undang-Undang 11 Tahun 2020 Tentang Cipta Kerja (Analisis Cluster Badan Hukum). *Unizar Law Review (ULR)*, 5(1). doi:10.53726/ulr.v5i1.525
- Mariska, F. (2015). Analisis Pengaruh Pengenaan Pajak Pertambahan Nilai (PPN) dan Pajak Penjualan atas Barang Mewah (PPnBM) Terhadap Daya Beli Konsumen Pada Barang Elektronik (Studi Empiris Pada Konsumen Barang Elektronik di Wilayah Jalan ABC Kota Bandung). *Repository Universitas Kristen Marantha*.
- Marwia. (2019). Pengaruh Harga dan Keragaman Produk Terhadap Keputusan Pembelian Konsumen Pada Online Shop (Studi Kasus Pada Konsumen Online Shop Di Unismuh Makasar). *Digital Library Unismuh Makassar*.
- Muzaki, F. (2018). Pengaruh Pendapatan dan Tingkat Harga Jual Produk Terhadap Daya Beli Masyarakat Muslim (Pada UD Santoso di Klaten Desa Tegalrejo Kec. Rejotangan Kab. Tulungagung). *Repository IAIN Tulungagung*.
- Nusarika, L. A., & Purnami, N. M. (2015). Pengaruh Persepsi Harga, Kepercayaan dan Belanja Terhadap Niat Beli Secara Online (Studi pada Produk Fashion Online di Kota Denpasar). *E-Jurnal Manajemen Unud*, 4 No (8), 2398.
- Pramesti, S. P., & Supadmi, N. L. (2017, Januari). Pengaruh PPN, PPnBM, dan PKB Tarif Progresif Pada Daya Beli Konsumen Kendaraan Bermotor Roda Empat. *E-Jurnal Akuntansi Universitas Udayana*, Vol.18.1, 696-697.
- Rahayu, S., & Utami, D. (2015). *Buku Ajar Teori Ekonomi Mikro*. Palembang: Universitas Muhammadiyah Palembang.
- Ratnasari, I., & Setiawan, P. (2016). Pengaruh Pajak Pertambahan Nilai dan Pajak Kendaraan Bermotor Tarif Progresif Terhadap Daya Beli Kendaraan di Denpasar. *E-Jurnal Akuntansi Universitas Udayana*, 15 No (2), 909.
- Shafa, P. M., & Hariyanto, J. (2020). Pengaruh Harga, Ulasan Produk, dan Metode Pembayaran Terhadap Keputusan Pembelian Dalam Berbelanja Online Melalui Aplikasi Shopee (Studi Kasus Pada Pengguna Aplikasi Shopee di Bekasi). *Sekolah Tinggi Ilmu Ekonomi Indonesia*.
- Sugiyanto, & Romadhina, A. P. (2020). *Pengantar Ilmu Ekonomi Mikro dan Makro*. Serang, Banten: Yayasan Pendidikan dan Sosial Indonesia Maju (YPSIM).
- Sukirno, S. (2015). *Mikro Ekonomi Teori Pengantar*. Jakarta: Rajawali Pers.
- Yanti, L. R. (2016). Pengaruh Pendapatan Mahasiswa Terhadap Daya Beli Mahasiswa IAIN Palangka Raya Dalam Membeli Pakaian Berhijab Secara Online di Media Sosial. *IAIN Palangkaraya*.
- Yonathan, M., & Sukirno, I. (2015). Pengaruh Persepsi Nilai, Persepsi Kualitas, Persepsi Harga, dan Citra Merek Terhadap Niat Beli Produk Pakaian Nevada (Studi Pada Mahasiswa Di Fakultas Ekonomi Universitas Atma Jaya Yogyakarta). *E-Jurnal Universitas Atma Jaya Yogyakarta*, 11. Diambil kembali dari <http://e-journal.uajy.ac.id/id/eprint/>

**EFFECT OF VALUE ADDED TAX (VAT), INCOME, PRICE AND
PAYMENT METHODS AGAINST CONSUMER DEMAND
ON *SMARTPHONES***

Tia Anggraini , Sri Yani Kusumastuti
