

## DO VAT INCREASES AND DIGITAL MARKETING AFFECT GEN Z PURCHASE DECISIONS? THE MODERATING EFFECT OF E-COMMERCE TRANSACTIONS

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### INFORMASI ARTIKEL

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### ABSTRACT

*In the digital era, consumer behavior—especially among Generation Z—has changed significantly due to easy access to information and online shopping. This generation is technologically literate, values experiences, is socially aware, and is influenced by peers and influencers. This study aims to analyze the effects of value-added tax (VAT) increases and digital marketing on Generation Z's purchasing decisions, with e-commerce transactions serving as a moderating variable. The research employs a quantitative approach, collecting primary data through an online questionnaire from 294 students of the Faculty of Economics and Business at Universitas Muhammadiyah Bengkulu. Participants were selected using the Slovin formula from a population of 1,108 students. Data were analyzed using SmartPLS 4. The results indicate that VAT increases have no significant effect on purchasing decisions ( $t = 1.816$ ;  $p = 0.069$ ), whereas digital marketing has a significant effect ( $t = 2.894$ ;  $p = 0.004$ ). Additionally, e-commerce transactions do not moderate the effects of VAT increases ( $t = 0.324$ ;  $p = 0.746$ ) or digital marketing ( $t = 0.858$ ;  $p = 0.391$ ) on purchasing decisions.*

### INTRODUCTION

Easy access to information and a variety of online shopping platforms have transformed the way consumers search for, compare, and purchase products. Additionally, young people, especially those in Generation Z, exhibit distinctive consumer behavior characteristics. This intensifies market competition, requiring companies to develop a deeper understanding of the factors influencing consumer

purchasing decisions.

Purchasing decisions refer to the actions consumers take when choosing to buy or reject a product. Various factors influence consumers during this process; often, they consider quality, price, and brand recognition. Before making a purchase, consumers typically go through several stages: first, problem identification; second, information search; third, alternative evaluation; fourth, the decision to buy or not; and fifth, post-purchase behavior (Jamil Farhas, 2021). The widely discussed phenomenon known as doom spending is a form of impulse buying. Impulsive behavior often occurs in individuals experiencing stress. This is especially true for Generation Z, who are generally still in a life stage without significant financial burdens and therefore rarely plan ahead. "In a very productive phase of life and without dependents, they are highly vulnerable to the FOMO (Fear of Missing Out) trend, especially when coupled with heavy stress or a heavy workload," (Tempo, 2024).

Previous research on purchasing decisions presents varying results. Julito and Ramadani (2024) found that Value Added Tax significantly affects purchasing decisions. However, Sari et al. (2024) reported that Value Added Tax has a negative relationship with purchasing decisions and no significant effect. This discrepancy in findings motivates further examination of several factors influencing purchasing decisions among Generation Z. In this study, purchasing decisions are influenced by the increase in Value Added Tax, with digital marketing and e-commerce serving as moderating variables.

## LITERATURE REVIEW

### **Consumer behavior theory**

Consumer behavior theory refers to the actions or behavior of individuals or groups (consumers) in buying or using products and services that involve the decision-making process, so that they can get the products or services desired by a consumer (Putri Nugraha et al., 2021).

### **Tax Compliance Theory**

Tax compliance theory is a conceptual framework that explains why taxpayers comply or do not comply with tax regulations. This theory tries to understand the factors that influence taxpayers' decisions to accurately report their income, assets and transactions, and pay their tax obligations on time (Slemrod and Yitzhaki, 2002).

### **AIDA Theory (*Attention, Interest, Desire, Action*)**

AIDA theory is one of the most fundamental and widely used hierarchy of effects models in marketing and advertising. The model outlines a series of cognitive and behavioral stages that individuals are assumed to go through, starting from when they first become aware of a product or service to finally taking a purchase action. The model was first introduced by Elias St. Elmo Lewis in 1898 (Barry & Howard, 1990; Strong, 1925).

### **Technology Acceptance Model - TAM**

TAM is one of the most widely used and influential theoretical frameworks to explain the acceptance and use of information systems by individuals (Davis, 1989).

TAM builds on Fishbein and Ajzen's (1975) Theory of Reasoned Action (TRA), with a more specific focus on the context of technology adoption. The main purpose of TAM is to explain why users accept or reject a system or information technology (Davis, 1989).

### **Purchasing Decisions**

According to Philip Kotler (2016), what consumers do involves recognizing and evaluating the information they obtain to determine, purchase, and utilize goods or services that can meet their needs or desires. Consumer purchasing decisions are a psychological action taken by individuals to choose products or services from various options on the market.

### **Value Added Tax (VAT)**

According to Noviane, (2015) in (Farina et al., 2021) is one type of tax that contributes significantly to a country's revenue. Value Added Tax (VAT) is a type of tax that is applied to transactions in the delivery of goods or services, has an objective character, and is applied gradually in the distribution process of goods or services subject to tax, with the tax cost borne by the final consumer. Taxable Entrepreneurs (PKP) are responsible for collecting, paying, and reporting VAT related to their business activities (Marcelius and Anis Indrianita, 2023). Previous research conducted by Nadinda et al. (2024) shows that the increase in value-added tax has a significant effect on purchasing decisions (Julito and Ramadani, 2024; Sulastris and Kholis, 2022). Based on this description, the following hypothesis can be concluded:

**H1: The increase in value added tax has a significant effect on purchasing decisions**

### ***Digital Marketing***

Digital marketing is a series of steps to plan and carry out ideas related to the price, promotion, and distribution of the company's products (Ivone et al., 2022). Digital marketing is actually almost the same as the usual way of marketing. However, the main difference lies in the tools used (Andi et al., 2020). Previous research conducted by (Onsardi et al., 2022) showed that digital marketing has a significant effect on purchasing decisions. Based on this description, the following hypothesis can be concluded:

**H2: Digital Marketing has a Significant Effect on Purchasing Decisions**

### ***Transaksi E-commerce***

E-commerce transactions are platforms on the internet that are used for activities related to buying and selling and promoting products or services. E-commerce also includes various other internet-based activities, such as electronic money transactions often referred to as m-banking, digital data exchange, automated data collection systems, and automated inventory systems (Nanda et al., 2023). All online buying and selling transactions are subject to value-added tax, with the end consumer being charged 11% VAT. It is intended that the application of VAT can be done appropriately when people make decisions in shopping. There are still many people who do not know that online transactions are taxed. Faisol and Norsain (2023).

Previous research conducted by (Julito and Ramadani, 2024) showed that e-commerce transactions strengthen the relationship between the increase in VAT on purchasing decisions has a significant effect. Based on this description, the following hypothesis can be concluded:

**H3: E-commerce transactions strengthen the relationship between VAT increases and purchasing decisions.**

With the ease of promoting goods through digital marketing, this helps people make purchases in e-commerce because e-commerce offers an easy way to make transactions. This encourages consumers to take advantage of transaction services in e-commerce, because the better the existing facilities, as well as the appearance and information provided by e-commerce, will increase online purchasing decisions by consumers. Previous research conducted by (Julito and Ramadani, 2024) showed that e-commerce transactions strengthen the relationship between digital marketing on purchasing decisions has no significant effect. Based on this description, the following hypothesis can be concluded:

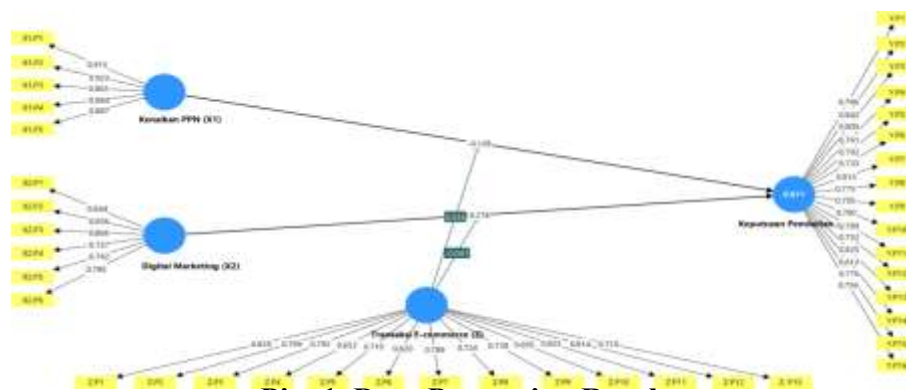
**H4: E-Commerce Transactions Weaken the Relationship between Digital Marketing and Purchasing Decisions**

### RESEARCH METHOD

This research uses quantitative methods, namely as a research method based on the philosophy of positivism, used to research on certain populations or samples (Sugiyono, 2019). By using primary data on students of the Faculty of Economics and Business, University of Muhammadiyah Bengkulu. Primary data is a type of data obtained directly from its origin such as through interviews, questionnaires, and others (Muh, 2022). The data is processed using the SmartPLS application. The population in this study were 1,108 students of the Faculty of Economics and Business, Universitas Muhammadiyah Bengkulu. The number of samples needed in this study were 294 respondents calculated using the Slovin Formula. The data collection method uses a questionnaire distributed to respondents using the questionnaire method to be carried out by sharing the questionnaire link through social media such as Whatsapp and Googe Form.

### RESEARCH RESULTS AND DISCUSSION

#### Result



Pict 1. Data Processing Results

**A. Outer Model**

**1. Composite Reability**

**Table 1**  
**Result Composite Reliability**

	<i>Cronbach's alpha</i>	<i>Composite reliability (rho_a)</i>	<i>Composite reliability (rho_c)</i>	<i>Average variance extracted (AVE)</i>
VAT increase (X1)	0.892	0.895	0.918	0.652
<i>Digital Marketing (X2)</i>	0.939	0.976	0.953	0.801
Purchasing decisions (Y)	0.954	0.956	0.959	0.595
Transaksi E-commerce(Z)	0.940	0.943	0.947	0.582

Source: *Data processing with SmartPLS (2025)*

The results of the Composite Reliability and Cronbach's Alpha tests in table 1 show that the results are reliable with variable values above 0.70, this shows the consistency and stability of the instruments used in this study. So that all constructs or variables in this study are good and the statements used in measuring each variable have good reliability.

**B. Inner Model**

**1. R-square**

**Table 2**  
**Koefisien Determinasi**

	<b>R-square</b>	<b>R-square adjusted</b>
<b>Purchasing decisions (Y)</b>	0.611	0.604

Source: *Data processing with SmartPLS (2025)*

The R-Square value is the coefficient of determination on endogenous constructs, the criteria for the R square value are 0.67 (strong), 0.33 (moderate) and 0.19 (weak). Based on the data presentation above, it can be seen that the R-square value for the Purchase Decision variable is 0.611, meaning that the independent variable (Increase in Value Added Tax and Digital Marketing), the moderator variable (E-commerce Transactions) is able to explain the dependent variable (Purchase Decision) by 0.611% percent of the rest by other variables outside the model. This achievement explains that the percentage of the Purchasing Decision based on the R Square table means Moderate or moderate.

**2. Uji Hipotesis**

Based on the path coefficient table, the effect of the increase in value added tax and purchasing decisions, the hypothesis results show that the path coefficient is -0.128,

with a t-statistic value of 1.816 and a p-value of 0.069. This means that it can be stated that H1 is rejected, H0 is accepted. This shows that the increase in value added tax has no significant effect on purchasing decisions.

**Table 3**  
**Path Coefficient**

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
VAT increase (X1) -> Purchasing decisions (Y)	-0.128	-0.108	0.070	1.816	0.069
Digital Marketing (X2) -> Purchasing decisions (Y)	0.276	0.261	0.095	2.894	0.004
Transaksi E-commerce (Z) x VAT increase (X1) -> Purchasing decisions (Y)	0.034	0.005	0.105	0.324	0.746
Transaksi E-commerce (Z) x Digital Marketing (X2) -> Purchasing decisions (Y)	-0.041	-0.028	0.048	0.858	0.391

Source: *Data processing with SmartPLS (2025)*

The effect of digital marketing on purchasing decisions is based on the results of the hypothesis, it is known that the path coefficient is 0.276 and the P-value which forms the effect of digital marketing on H2 is accepted, H0 is rejected. This proves that, Digital Marketing has a significant effect on purchasing decisions is 0.004 coupled with a T-statistic value of 2.894. This means that purchasing decisions. The effect of the increase in value added tax moderated by e-commerce transactions on purchasing decisions based on the results of the hypothesis is known to be the path coefficient of 0.034 and the P-value is 0.746 coupled with a T-statistic value of 0.324. This means that H3 is rejected, H0 is accepted. This proves that e-commerce transactions do not moderate the effect of the Value Added Tax Increase on purchasing decisions.

The effect of digital marketing moderated by e-commerce transactions on purchasing decisions based on the hypothesis results shows that the path coefficient is -0.041, with a t-statistic value of 0.858 and a p-value of 0.391. This means that H4 is rejected and H0 is accepted, it can be concluded that e-commerce transactions do not moderate the effect of digital marketing on purchasing decisions.

## DISCUSSION

The impact of the 11% VAT increase, has no effect on purchasing decisions in generation Z. Indicating that the hypothesis is not proven, can be analyzed through the lens of tax compliance theory, specifically from the perspective of psychological and cognitive compliance. This lack of effect indicates that Generation Z, as indirect VAT payers, have certain perceptions of the fairness or benefits of the government's use of taxes that are not strong enough to change their purchasing behavior, or they have a low level of tax awareness regarding the VAT component of the price of goods. In addition, purchasing priorities and low elasticity of demand for products of interest to Gen Z may be more dominant than their sensitivity to price increases due to VAT, implicitly indicating their “acceptance” of the tax burden in order to obtain the desired products. The results of this study are in line with research (Sari, et al. 2024) with the results that the increase in value added tax has no significant effect on purchasing decisions.

**H1: The increase in value added tax has a significant effect on purchasing decisions**

The results showed that Digital Marketing has a Significant Effect on Purchasing Decisions, this shows that the hypothesis is proven to be in line with the AIDA Theory (Attention, Interest, Desire, Action). Digital marketing is proven to be able to shape the psychological process of consumers gradually, from attracting attention to encouraging purchasing action. In the context of Generation Z, digital marketing that is visually packaged, interactive, and integrated with social media is able to attract attention quickly. Interest is then formed through relevant and relatable content. The desire stage emerges when consumers begin to feel an emotional need for the product, coupled with stimuli such as promos and testimonials. Finally, the act of purchase (action) occurs easily through digital features such as instant “checkout” or “click buy”. This research is in line with research (Onsardi et al., 2022) with the results of digital marketing having a significant effect on purchasing decisions.

**H2: Digital Marketing Has a Significant Effect on Purchasing Decisions**

The results showed that e-commerce transactions did not moderate the relationship between VAT increases on purchasing decisions, indicating that the hypothesis was not proven. This result when viewed from the TAM theory explains that technology acceptance is determined by two main components, namely perceived usefulness and perceived ease of use. In the context of this study, Generation Z has indeed accepted and actively used e-commerce. However, the results also show that although e-commerce usage is high, it is not enough to change or moderate the impact of the VAT increase on purchasing decisions. This means that e-commerce technology only serves as a channel or transaction tool, but does not significantly affect price perception or sensitivity to the consumption tax burden. This research is in line with research (Elfanso and Monica, 2023) e-commerce transactions do not moderate the effect of Value Added Tax increases on purchasing decisions.

**H3: E-commerce transactions strengthen the relationship between VAT increases and purchasing decisions**

Based on the theory of consumer behavior, the results showed that e-commerce transactions do not necessarily moderate the effect of digital marketing on purchasing

decisions because consumer decisions are influenced by various factors, including product quality, ease of use of the platform, trust, and risk perception. Therefore, effective digital marketing strategies must consider these factors and adjust their approach to meet consumer needs and concerns. This research is in line with research (Julito and Ramadani, 2024) e-commerce transactions do not moderate the influence of digital marketing on purchasing decisions.

#### **H4: E-Commerce Transactions Weaken the Relationship between Digital Marketing and Purchasing Decisions**

### **CONCLUSION**

The increase in Value Added Tax does not affect Purchasing Decisions. Because it is seen from the P-value which forms the effect of the increase in value added tax on purchasing decisions is 0.069 coupled with a T-statistic value of 1.816. Digital Marketing influences purchasing decisions. Because it can be seen from the P-value which forms the effect of digital marketing on purchasing decisions is 0.004 coupled with a T-statistic value of 2.894. E-commerce transactions cannot moderate the increase in value added tax on purchasing decisions. Because judging from the P-value which forms the effect of the increase in value added tax moderated by e-commerce transactions on purchasing decisions is 0.746 coupled with a T-statistic value of 0.324. E-commerce transactions cannot moderate Digital Marketing on Purchasing Decisions. Because seen from the P-value which forms the effect of digital marketing moderated by e-commerce transactions on purchasing decisions is 0.391 coupled with a T-statistic value of 0.858.

### **Suggestion**

Based on the results of the study, the researchers have several suggestions that can be concluded as follows:

1. Further research is expected to increase the number of samples and expand the research location so that the research results are more accurate.
2. To complement the quantitative results, future research can use a qualitative approach, such as in-depth interviews, to explore Generation Z's perceptions and motivations in responding to VAT increases and digital marketing campaigns more holistically.
3. It is also recommended that future studies test the influence of variables on specific product categories (e.g. fashion, electronics, or food products).

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