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The Effect of Value-Added Tax Rate Perception on Consumptive Behavior with Income as a Moderating Variable at the Cultural Preservation Center of Region XVII North Sulawesi-Gorontalo in Manado

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A B S T R A C T
This study aims to analyze the influence of the perception of value-added tax (VAT) rates on consumptive behavior with income as a moderating variable among employees of the Cultural Preservation Center of Region XVII North Sulawesi-Gorontalo in Manado. The study used a quantitative approach with simple linear regression analysis and Moderated Regression Analysis (MRA). Data were collected through an online questionnaire distributed to 68 respondents. The results showed that VAT rate perception had a negative and significant effect on consumptive behavior ($\beta = -0.108$; $p < 0.05$), indicating that the higher the perception that VAT increases the price of goods and services, the lower the respondents' consumption tendency. Meanwhile, income did not moderate the relationship between VAT rate perception and consumptive behavior (interaction coefficient = 0.029; $p = 0.502 > 0.05$), indicating that the influence of VAT perception on consumptive behavior is consistent across all income levels. This condition is attributed to the homogeneity of respondents' income characteristics (95.5% earning < IDR 10 million), the structural nature of civil servant employees with a standardized payroll system, and the universality of psychological responses to the tax burden. This study confirms that among government employees with homogeneous characteristics, perception of tax policy is more dominant in influencing consumption behavior than income factors.

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INTRODUCTION

In the modern era, marked by rapid advances in information technology and market globalization, consumer behavior has become an increasingly prominent socio-economic phenomenon in various parts of the world. Modern lifestyles encourage individuals to consume beyond basic needs for psychological and social fulfillment, which has implications for the emergence of consumer behavior that not only affects individual financial stability but also creates widespread economic and social pressures. Digital media further accelerates consumption patterns through massive advertising exposure and the ease of online transactions, thus encouraging people to engage in impulsive consumption even when it is not in line with their financial capabilities.

In Indonesia, household consumption contributed 54.93% to national GDP (BPS, 2024), making consumption the backbone of the country's economy. However, much of this consumption is driven by demand for secondary and tertiary goods such as electronics, fashion, and entertainment, reflecting a tendency toward non-productive consumption (Kwan & Sarjono, 2024). A 2021 survey by the Katadata Insight Center revealed that more than 60% of respondents purchased products based on emotional impulses, rather than necessity, resulting in individual spending exceeding their income. This suggests that perceptions of external factors—including fiscal policies such as VAT rates—contribute to consumer consumption decisions.

The increase in the VAT rate from 10% to 11% in April 2022 and subsequently to 12% on January 1, 2025, in accordance with Law Number 7 of 2021 concerning the Harmonization of Tax Regulations, has sparked mixed reactions in society. A study by Hasanah and Hajatina (2024) showed that the VAT increase reduced the consumption intentions of the lower-middle class, while the more price-inelastic upper class was not significantly affected. Within the Cultural Preservation Center Region XVII, a tendency toward excessive consumption was found among employees, characterized by impulsive purchases and the use of installment plans for secondary and tertiary goods. As State Civil Apparatus (ASN) with a fixed income and easy access to credit, this phenomenon merits further study.

Previous research has shown inconsistent results regarding the role of income as a moderator. Abrori et al. (2025) found that perceptions of VAT rates had a significant negative effect on consumer behavior, and income levels weakened this effect, with low-income consumers being more susceptible than high-income groups. Conversely, Auliasari et al. (2025) in Madiun City found that increases in VAT rates had no significant effect on consumer behavior; instead, income significantly and positively drove consumption. These inconsistent findings indicate that population context—particularly the homogeneity of income characteristics—can be a crucial determinant.

In the ASN group that has a standardized payroll system and relatively narrow income variations, the question of whether income truly moderates the relationship between VAT rate perceptions and consumer behavior becomes increasingly relevant and urgent to be answered empirically. Based on this background, this study was designed to analyze the influence of VAT rate perceptions on consumer behavior with income as a moderating variable among employees of the Cultural Preservation Center for Region XVII of North Sulawesi-Gorontalo in Manado, using the Moderated Regression Analysis (MRA) approach.

LITERATURE REVIEW

Theory of Planned Behavior

Theory of Planned Behavior (TPB) was developed by Ajzen (1991) as an extension of the Theory of Reasoned Action (TRA) first introduced by Fishbein and Ajzen (1975). TPB asserts that individual behavior is a direct result of behavioral intention, which is formed by three main components, namely attitude toward behavior, subjective norm, and perceived behavioral control. Attitude reflects an individual's positive or negative evaluation of a particular action; subjective norm reflects the social pressure an individual feels regarding the expectations of those around him; while perceived behavioral control reflects an individual's belief in his or her ability to perform an action.

In the context of this research, the TPB is used to explain how perceptions of VAT rates shape individual attitudes toward shopping and consumption activities. When VAT rates are perceived as a burden that increases the price of goods and services, individuals tend to develop negative attitudes toward consumption, which subsequently weakens purchase intentions. Subjective norms also play a role, where social pressure from colleagues or reference groups within an institution can strengthen or weaken an individual's consumer tendencies. Thus, the TPB provides a comprehensive theoretical framework for understanding how psychological and social factors collectively shape the consumer behavior of civil servants (ASN) who were the subjects of this study (Purwanto et al., 2022).

Prospect Theory

Prospect Theory was introduced by Kahneman and Tversky (1979) as an alternative approach to Expected Utility Theory in explaining decision-making under conditions of uncertainty. The core of this theory is the idea that individuals evaluate outcomes not based on absolute values, but rather based on comparisons to a reference point, so that the same outcome can be perceived as a gain or a loss depending on the reference point. This theory explains behavior through two main components: the value function and the decision weight. The value function is asymmetric and concave for gains and convex for losses, indicating that losses are perceived much more strongly than gains of an equivalent amount—a phenomenon known as loss aversion (Prietzel, 2019).

In the context of taxation, Prospect Theory provides a foundation for understanding why a VAT rate increase has a stronger impact on consumption behavior than a comparable rate decrease. When consumers perceive a VAT rate increase as a certain financial loss—that is, an increase in their expenses—the psychological response that emerges is loss aversion, which encourages individuals to reduce consumption, postpone purchases, or shift spending to cheaper substitutes. Furthermore, the framing effect concept in Prospect Theory explains that the way price information is presented—for example, whether it is listed as "price including VAT" or as "price plus VAT"—can influence perceptions of the tax burden and ultimately influence consumption decisions (Hadal & John, 2022). In this study, Prospect Theory serves as a foundation for analyzing how individuals' perceptions of VAT rates as a form of psychological loss correlate with a decreased tendency for consumptive behavior.

Perception of Value Added Tax Rates

A tax rate is a percentage set by the government to determine the amount of tax liability for a specific taxable object. In the Indonesian tax system, Value Added Tax (VAT) is an indirect tax imposed on every transaction for the transfer of taxable goods (BKP) and taxable services (JKP) within the customs area. Based on Law Number 7 of 2021 concerning the Harmonization of Tax Regulations, the VAT rate was set at 11% starting April 1, 2022, and increased to 12% on January 1, 2025. Tax rate perception refers to an individual's subjective assessment of the level of fairness, justice, and impact of the tax rate on their purchasing power. This perception is influenced by tax knowledge, direct experience in transactions, and information received from various sources (Ballard & Gupta, 2018).

A study by Milan (2019) revealed that changes in the tax rate structure have the potential to shift consumer behavior, but cognitive biases can hinder consumers' ability to adapt to these rate changes. Rahman (2023) found that taxation has a significant impact on consumer spending and savings patterns, especially for products with high tax burdens. Ballard & Gupta (2018) emphasized that individual perceptions of average tax rates are often inaccurate and influence economic behavior more than the actual applicable tax rate. Furthermore, Lichtenberg & Olson (2020) argued that tax rates perceived as excessively burdensome can function as a corrective instrument that indirectly regulates people's consumption patterns. In the context of this study, the higher the perception that VAT rates are burdensome and increase the price of goods, the more likely individuals are to restrain their consumption.

Consumer Behavior

Consumptive behavior is defined as an individual's tendency to purchase goods or services excessively, unplanned, and not based on actual functional needs, but rather driven by emotional, social, and psychological factors (Mulyantini & Indriasih, 2021). According to Yadav et al. (2024), consumptive behavior is part of broader consumption behavior, where purchasing decisions are not solely determined by rational considerations of price and benefits, but also by hedonic drives, pressure from social norms, and the desire to fulfill one's identity through ownership of goods. Santoso (2025) details the main components of consumptive behavior, which include: high frequency of unplanned shopping, spending exceeding income, use of debt or installments to meet non-essential consumption, and low ability to save due to unstructured spending priorities.

Within the framework of the Theory of Planned Behavior, consumer behavior is understood as a manifestation of intentions influenced by positive attitudes toward consumption, social norms that encourage a materialistic lifestyle, and low perceptions of self-control in managing spending. Conversely, Prospect Theory explains that consumer behavior can increase when individuals perceive the risk of missing out on opportunities—for example, taking advantage of discounts or limited promotions—which are seen as a way to avoid future losses. In the context of this study, the consumer behavior of civil servants (ASN) was measured using indicators including impulsive shopping tendencies, credit use for non-essential consumption, frequency of purchasing trendy items, and low self-control and savings capacity (Miswanto et al., 2021).

Income Level

Income is the inflow of economic resources received by individuals in return for work, investment, or other productive activities, and serves as a primary determinant of their consumption capacity (Santoso, 2007). In the context of taxation, income levels play a crucial role in determining an individual's sensitivity to price changes resulting from fiscal policies such as increases in VAT rates. Theoretically, high-income consumers have greater financial flexibility, so changes in tax rates do not significantly alter their consumption patterns. Conversely, low-income consumers are more vulnerable to price changes because their expenditures constitute a much larger proportion of their income (Osman, 2022; Fisher & Hardy, 2023).

The findings of Safira et al. (2024) confirm that income levels have a significant influence on consumer behavior, with individuals with higher incomes tending to maintain or even increase consumption despite price increases. Yue et al. (2023) add that the peer income effect—namely the influence of reference group income—also shapes individual consumption behavior, especially in groups with homogeneous income characteristics. Tan and Abdullah (2019) and Afonso and Alves (2019) consistently found that high-income groups exhibit lower consumption elasticity to changes in tax rates than low-income groups. In this study, income level is positioned as a moderating variable expected to strengthen or weaken the influence of VAT rate perceptions on consumer behavior, although the homogeneity of income in the ASN sample is a limitation that needs to be considered.

Research Hypothesis

Based on the theoretical basis and previous research that has been described, the hypothesis in this study is formulated as follows:

H1: The perception of value added tax rates has a significant influence on the consumer behavior of ASN at the Cultural Preservation Center for Region XVII of North Sulawesi-Gorontalo in Manado.

H2: Income moderates the influence of the perception of value added tax rates on the consumer behavior of ASN at the Cultural Preservation Center for Region XVII of North Sulawesi-Gorontalo in Manado.

METHODOLOGY

Types of Research

This study uses a quantitative approach that aims to measure the influence between variables numerically and analyze it using statistical techniques. The quantitative approach allows researchers to test previously formulated hypotheses and determine the extent to which the independent variable (perception of VAT rates) influences the dependent variable (consumptive behavior), as well as the role of the moderating variable (income) in this influence.

Place and Time of Research

This research was conducted at the Regional Cultural Preservation Center XVII of North Sulawesi-Gorontalo, located in Manado, North Sulawesi, from September to October 2025.

Population and Sample

The population in this study was all active employees of the Cultural Preservation Center Region XVII in 2025, totaling 68 people. The sampling technique used was total sampling (census) because the population was less than 100, so the entire population was used as the research sample.

Types, Sources, and Methods of Data Collection

The type of data used in this study is quantitative data collected through an online questionnaire based on Google Forms. The data sources consisted of primary data in the form of questionnaire results directly from respondents and secondary data in the form of literature references. The questionnaire was designed with a Likert scale of 1-5, including 9 items for the VAT rate perception variable, 11 items for the consumer behavior variable, and 9 items for the income variable.

Data Analysis Methods and Processes

The data analysis method used is Moderated Regression Analysis (MRA) with the help of SPSS. The analysis process consists of: (1) data validity and reliability testing; (2) classical assumption testing including normality, multicollinearity, and heteroscedasticity testing; (3) simple linear regression testing; (4) moderated regression testing (MRA); and (5) hypothesis testing using the coefficient of determination (R^2) and partial t-test.

The regression model used is:

Model 1 (Simple Linear Regression): $Y = a + \beta X + \varepsilon$

Model 2 (MRA): $Y = a + \beta_1 X + \beta_2 M + \beta_3 X_1 M + \varepsilon$

Where Y = Consumer behavior, X = Perception of VAT rates, M = Income level, and X*M = Interaction between perception of VAT rates and income level.

RESEARCH RESULT

Description of Research Object

The Cultural Preservation Center for Region XVII of North Sulawesi and Gorontalo (BPK Wil. XVII) is a technical implementation unit under the Directorate General of Culture that plays a role in maintaining the sustainability of cultural heritage in its working area. This institution began as the Manado Center for Historical and Traditional Values Studies which was established through a Decree of the Minister of Education and Culture in 1989, before changing its nomenclature to BPK in 2022. BPK Wil. XVII focuses its work on two main areas: the preservation of cultural heritage and the advancement of cultural objects that include oral traditions, manuscripts, customs, folk games, traditional arts, and technology and local knowledge.

Respondent Description

Data collection used a questionnaire distributed to 68 respondents. Based on gender, the majority of respondents were male (66.2%) and female (33.8%). The largest age group was 31–45 years (42.6%), followed by 20–30 years (35.3%), and 46–58 years (22.1%). Based on length of service, the group of less than 5 years and more than 10 years had the same number, namely 39.7%, while 5–10 years was 20.6%. In terms of income, the majority of respondents earned less than Rp5,000,000 (52.9%), followed by Rp5,000,000–Rp10,000,000 (42.6%), so that 95.5% of respondents earned below Rp10,000,000.

Table 1. Respondent Description

Characteristics	Category	Frequency	Percentage
Gender	Man	45	66.2%
	Woman	23	33.8%
Age	20 – 30 Years	24	35.3%
	31 – 45 Years	29	42.6%
	46 – 58 Years	15	22.1%
Length of work	< 5 Years	27	39.7%
	5 – 10 Years	14	20.6%
	> 10 Years	27	39.7%
Income	< Rp. 5,000,000	36	52.9%
	Rp5,000,000 – Rp10,000,000	29	42.6%
	Rp10,000,000 – Rp15,000,000	2	2.9%
	Rp. 15,000,000 – Rp. 20,000,000	1	1.5%

Source: Data processed by the author, 2025

Validity and Reliability Test

The results of the validity test show that all statement items in the three variables have a calculated r value ≥ r table (0.361), so they are declared valid. The highest calculated r value in the consumer behavior variable (Y) reached 0.906 and the lowest was 0.517. Meanwhile, the results of the reliability test show that the Cronbach's Alpha value for the VAT rate perception variable (X) was 0.736, consumer behavior (Y) was 0.944, and income (M) was 0.871, all of which exceed the limit value of 0.70 so they are declared reliable.

Classical Assumption Test

The normality test with One-Sample Kolmogorov-Smirnov shows an Asymp. Sig. (2-tailed) value of 0.228 > 0.05, so that the residual data is declared normally distributed. The multicollinearity test shows the VIF value of all variables is 1.019 < 10 and the Tolerance value is 0.981 > 0.1, so there is no multicollinearity problem. The heteroscedasticity test with the Glejser Test shows the significance value of the VAT rate perception variable is 0.090 > 0.05, which means there are no symptoms of heteroscedasticity.

Regression Test

Based on the results of simple linear regression analysis, the regression equation Y = 43.136 - 0.108X was obtained. The variable of VAT rate perception has a coefficient value of -0.108 and a significance value of 0.000 <0.05, which means that VAT rate perception has a negative and significant effect on consumer behavior. The results of the moderation regression analysis (MRA) show an interaction coefficient between VAT rate perception and income of 0.029 with a significance of 0.502 > 0.05, so it can be concluded that income is not able to moderate the effect of VAT rate perception on consumer behavior.

Table 2. Simple Linear Regression Test Results

Variables	**Coefficient (B)**	**t-count**	**Sig.**
(Constant)	43,136	4,108	0,000
Perception of VAT Rate (X)	-0.108	-0.357	0,000

Source: Data processed by the author, 2025

Table 3. Results of the Moderated Regression Test (MRA)

Variables	**Coefficient (B)**	**t-count**	**Sig.**
(Constant)	46,104	0.903	0.370
Perception of VAT Rate (X)	-1,315	-0.883	0.381
Income (M)	0.099	0.067	0.947
X * M (Interaction)	0.029	0.675	0.502

Source: Data processed by the author, 2025

Hypothesis Testing

The results of the coefficient of determination (R^2) test in simple linear regression showed an Adjusted R^2 value of 0.234 or 23.4%, which means that the VAT rate perception variable can explain consumer behavior by 23.4%. After the addition of moderating variables, the Adjusted R^2 value increased to 0.308 or 30.8%, indicating that income provides an additional contribution in explaining variations in consumer behavior even though the moderating effect is not significant.

DISCUSSION

The Influence of VAT Rate Perception on Consumptive Behavior

The results of the regression test indicate that the perception of value-added tax rates has a negative and significant effect on the consumer behavior of employees of the Cultural Preservation Center Region XVII, with a regression coefficient of -0.108 and a significance level of 0.000. This means that the higher the respondents' perception that VAT rates are a burden or cause price increases, the lower their tendency to consume. This finding indicates that perceptions of taxes play a direct role in shaping employees' purchasing decisions, especially in considering spending efficiency. Thus, the first hypothesis (H1) is accepted.

Theoretically, these results align with Prospect Theory, which asserts that individuals are more sensitive to potential losses than gains. When VAT rates are perceived as a loss or additional cost, respondents tend to reduce consumption to avoid loss of value (loss aversion). At the same time, the Theory of Planned Behavior explains that negative perceptions of tax rates shape attitudes that are less supportive of consumer behavior and influence behavioral intentions, thereby reducing consumption tendencies.

This research is also consistent with the findings of Abrori et al. (2025) and several previous studies showing that the perception of tax rates can reduce the intensity of public consumption, because taxes increase the price of goods and services, thus encouraging individuals to delay purchases or be more selective in shopping.

The Influence of Income in Moderating the Perception of VAT Rates on Consumptive Behavior

The results of the moderation analysis indicate that income does not moderate the effect between VAT rate perceptions and consumer behavior, with an interaction coefficient of 0.029 and a significance level of 0.502 > 0.05. Thus, respondents' income levels are unable to strengthen or weaken the influence of VAT rate perceptions on consumer behavior. This means that, regardless of income level, tax rate perceptions impact consumption patterns relatively uniformly across all income groups. In other words, the second hypothesis (H2) is rejected.

Theoretically, within the framework of the Theory of Planned Behavior (Ajzen, 1991), a variable can only function as a moderator if it is able to influence a person's attitude, subjective norms, or perceived behavioral control in carrying out an action. In this study, the homogeneity of income among ASN employees all of whom receive income through a structured and standardized payroll system causes income to be insufficient to change the perception of control over the ability to consume. Due to the narrow income variation, differences between respondents do not reveal fundamental differences in self-confidence to continue consuming even if the VAT rate increases.

From a Prospect Theory perspective, income differences should influence how strongly individuals respond to price increases as a form of loss. However, this effect only occurs when the income difference is large enough to alter an individual's psychological reference point. In this study, the very close income range of respondents 95.5% were below IDR 10 million resulted in no significant differences in psychological reference points for price increases between respondents. Consequently, both higher- and lower-income respondents showed similar sensitivity in responding to perceived burdensome VAT rates.

This finding aligns with Rahman (2023), who asserted that the influence of taxes on consumption behavior operates not solely through economic factors such as prices and income, but more predominantly through psychological mechanisms, such as perceptions of tax burden and fairness, which tend to be consistent across income levels. This indicates that once negative perceptions of taxes have become firmly established, income differences become less relevant in determining individual consumption responses.

Safira et al. (2024) corroborate these findings by showing that within groups with relatively stable and standardized incomes, income variations are not strong enough to produce significant differences in consumption behavior, especially when dominant external factors such as tax policies are present. Yue et al. (2023) add that within populations with a homogeneous income range, collective group norms and perceptions are more influential on consumption behavior than individual financial capacity. This explains why employees within the BPK Wil. XVII, who are within the same institution with similar work cultures and norms, tend to exhibit uniform consumption patterns despite their income differences.

Furthermore, Singh and Singh (2024) show that the relationship between income and consumption behavior is not always linear and can weaken significantly when psychological or perceptual factors play a dominant role in decision-making. Similarly, Muangprakaew and Laohavichien (2025) found that income does not always moderate the relationship between psychological factors and consumption behavior, especially in contexts where respondents are limited in making purely rational consumption decisions. Structurally, Afonso and Alves (2019) explain that in populations with low levels of income inequality, the impact of consumption taxes tends to be homogeneous across income groups, so that the income variable loses its discriminatory power as a moderator.

Thus, the insignificant moderating effect of income in this study can be explained by three interrelated mechanisms: first, the dominance of psychological factors in shaping perceptions of the tax burden, which operate universally across income levels; second, the homogeneity of sample characteristics, which results in the absence of income variations large enough to generate differences in responses; and third, the strong influence of group norms and institutional collective perceptions compared to individual financial capacity. Overall, these findings confirm that in the context of employees of the Regional Cultural Preservation Center XVII, perceptions of VAT rates operate in the cognitive and psychological domains, so that income is unable to change the direction or strength of this influence on consumer behavior.

CONCLUSION AND RECOMMENDATION

Based on the results of research and discussion regarding the influence of perceptions of value added tax rates on consumer behavior with income as a moderating variable at the Cultural Preservation Center for Region XVII of North Sulawesi-Gorontalo in Manado, the following conclusions can be drawn:

First, perceptions of VAT rates have a negative and significant impact on consumer behavior. This indicates that when VAT rates are perceived as a burden that increases the prices of goods and services, respondents tend to reduce purchases and restrain consumption. This finding confirms that perceptions of tax policy can directly influence individual consumption patterns.

Second, income was not shown to moderate the influence of VAT rate perceptions on consumer behavior. This is due to the homogeneity of income among respondents, who are civil servants with structured and stable income patterns. Therefore, income differences were not significant enough to alter responses to VAT rate perceptions. Overall, this study confirms that tax rate perceptions play a more dominant role than income in influencing respondents' consumer behavior.

ADVANCED RESEARCH

Based on the conclusions of this study, several suggestions can be put forward:

First, the government or agencies responsible for formulating and disseminating tax policies need to consider how the public views tax rates and their impact on consumption patterns. Efforts to increase education and transparency regarding the use of tax funds can help shape a more positive perception of VAT policy, so that respondents view taxes not only as a burden but also as a contribution to development.

Second, future research is recommended to use broader data collection techniques, including respondents from the private sector or the general public, to more clearly capture income variations and enhance the potential for moderating effects. The addition of other variables such as financial literacy, self-control, lifestyle, or perceived benefits of public services is also expected to broaden our understanding of the factors influencing consumer behavior.

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