



An Analysis of Tax Mechanism Design in Individual Personal-Shopping Services, Their Function as Market Matchmakers, and the Resulting Implications for Tax Evasion

Novi Eka Handayani Susilo^{1*}, I Wayan Sukadana²
Program Studi Ekonomi, Fakultas Ekonomi dan Bisnis, Universitas Udayana
Corresponding Author: Novi Eka Handayani Susilo
noviekahandayanis@gmail.com

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ABSTRACT

This study examines the phenomenon of personal shopping (jastip) as an informal economic activity that is growing in the digital era, particularly in the context of importing goods from abroad. The primary focus of this research is the design of the tax mechanism to regulate the practice of personal shopping (jastip) and its impact on potential tax evasion. The study used a mixed methods approach with a Sequential Exploratory Design model, combining qualitative analysis through in-depth interviews with personal shopping service providers and quantitative analysis through surveys of personal shopping service users. The results indicate that weaknesses in the tax system and information asymmetry between the perpetrators and the tax authorities trigger tax evasion. Furthermore, personal shopping (jastip) providers play the role of matchmakers, facilitating cross-border transactions, but also have the potential to exploit legal loopholes to evade tax obligations.

INTRODUCTION

The rapid advancement of digital technology has reshaped how societies interact, trade, and engage in economic exchange. In the era of Industry 5.0, human capabilities are increasingly complemented by technological innovation in ways that support productivity, efficiency, and connectivity across borders. One of the most notable developments is the growth of informal cross-border commerce facilitated through social media and digital platforms. In Indonesia, one phenomenon that has emerged strongly from this environment is the practice commonly referred to as “jasa titip” (jastip), in which an intermediary purchases goods abroad on behalf of a domestic consumer in exchange for a service fee.

The rise of jastip reflects deeper structural changes in consumption patterns. Consumers increasingly value accessibility, convenience, and product variety. For buyers in Indonesia, jastip enables access to foreign brands or limited-edition goods that may not yet be distributed domestically. At the same time, intermediaries often individuals with opportunities to travel or who have overseas networks gain economic benefits by leveraging information advantages and mobility. In this sense, the jastip provider functions as a matchmaker who reduces search costs and bridges geographic distance between global sellers and local consumers.

However, the informal nature of this activity poses challenges for regulatory and taxation systems. Transactions may not always be recorded formally, and goods brought into the country may not follow standard customs and taxation procedures. Such situations create the potential for loopholes in tax collection and weaken the fairness of competition between formal importers and informal intermediaries. Not all practices within jastip necessarily indicate tax evasion; some fall into legally permissible tax avoidance when actors operate within regulatory thresholds. Yet the blurred line between legality and illegality demands closer academic investigation.

This study therefore examines the design of tax mechanisms related to jastip activities and analyses how information asymmetry and behavioural incentives shape economic outcomes. The role of jastip as a matchmaking service is investigated not only as a commercial platform but also as an institutional arrangement that influences market structure, tax compliance, and consumer welfare. By applying concepts from mechanism design theory, asymmetric information, and tax policy, this research seeks to contribute to a more comprehensive understanding of informal cross border trade in the digital era.

LITERATURE REVIEW

A substantial body of literature has examined the relationship between technological development, informal trade, and regulatory frameworks. Digital platforms lower barriers to market participation by simplifying information flows and transactions. Yet the same mechanisms that facilitate access can also obscure transaction visibility, complicating tax administration. The theory of asymmetric information provides an important explanation. When one party possesses superior information regarding price, quality, or regulation, market distortions may arise. In the *jastip* system, service providers often possess greater familiarity with customs thresholds, import requirements, and product authenticity than consumers.

Mechanism design theory is also central to this research. Mechanism design views economic actors as rational individuals who optimise their outcomes based on policy incentives and constraints. When tax thresholds, exemptions, or administrative procedures are introduced, actors adapt their behaviour strategically to minimise transaction costs. This can lead to practices that remain technically legal (tax avoidance) yet still reduce government revenue potential. Conversely, some actors may cross into outright illegality (tax evasion) when enforcement capacity is weak or risk perceptions are low.

Previous research on informal trade emphasises that consumer motivations include price benefits, convenience, and cultural preferences. For policymakers, the challenge lies in balancing economic inclusion with regulatory integrity. Literature on customs enforcement highlights that rigid policy structures may unintentionally push economic activity further underground, whereas overly permissive systems risk revenue loss. This study positions *jastip* at the intersection of these tensions, analysing it as both an efficiency enhancing intermediary service and a source of fiscal vulnerability.

METHODOLOGY

This study adopts a mixed-methods research design that integrates qualitative and quantitative approaches to provide a comprehensive understanding of *jastip* (personal shopping) practices. Mixed methods are used because *jastip* is not only an economic activity, but also a socially embedded interaction shaped by digital communication, trust, and informal arrangements. Relying on a single methodological lens would risk overlooking either behavioural meaning or measurable patterns. Therefore, combining both approaches enables a richer and more balanced interpretation of the phenomenon.

The qualitative component consists of in-depth interviews with individual jastip providers who actively operate across digital platforms such as social media and online shopping communities. Interviews explored business models, pricing strategies, transaction mechanisms, customer relations, and strategies for overcoming logistical and customs related barriers. Particular attention was given to providers' perceptions of regulation and taxation, as well as the ways in which they assess and respond to risk in a largely informal environment. Participants were selected using purposive sampling based on experience, transaction frequency, and willingness to provide detailed information.

The interview process followed a semi structured format, allowing participants to narrate their experiences freely while ensuring that key themes remained addressed across respondents. Interviews were conducted remotely to reflect the digital nature of jastip operations and to enable participation from diverse geographical locations. All recordings were transcribed and analysed thematically to identify recurring patterns, shared meanings, and behavioural logic underpinning informal intermediary activity.

The quantitative component consisted of a structured online survey distributed to users of jastip services. Respondents were asked to report their motivations for using jastip, cost considerations, perceptions of risk, trust toward intermediaries, and frequency of service usage. Key variables measured included searching cost, product price, delivery duration, perceived convenience, and awareness of tax obligations. Data were analysed using descriptive statistics to identify general trends, followed by inferential regression analysis to determine which factors most strongly influenced the decision to use jastip rather than formal purchasing channels.

The mixed methods design enables triangulation between provider behaviour and consumer perception, allowing qualitative insights to inform quantitative testing and vice versa. Ethical approval and informed consent procedures were applied throughout the research process, ensuring anonymity, confidentiality, and voluntary participation. No identifying information was reported, and all data were stored securely. Overall, the integration of qualitative depth and quantitative breadth strengthens the validity of the findings and offers a nuanced explanation of how jastip operates within the broader digital economy.

RESEARCH RESULTS AND DISCUSSION

Quantitative analysis indicates that searching cost emerged as one of the strongest predictors of jastip usage. Consumers turn to intermediaries when the personal time, effort, and uncertainty associated with independently sourcing products is perceived as excessive. Younger consumers and urban residents were more likely to use jastip, reflecting both purchasing power and digital literacy levels. Meanwhile, delivery duration, although important, was considered acceptable so long as reliability was ensured.

Qualitative findings further reveal that jastip providers act not only as logistics agents but also as information brokers. They compare prices, verify availability, and coordinate cross-border purchasing. This creates an information asymmetry in which consumers rely heavily on provider trustworthiness. Some providers acknowledged that customs regulations were complex and that interpretations varied. As a result, behaviours such as misdeclaring goods as personal belongings or dividing shipments to remain below tax thresholds occasionally occurred.

From a mechanism design perspective, the tax threshold for personal imports unintentionally encourages fragmentation strategies. When fees are perceived as high, actors become more motivated to minimise or circumvent tax exposure. However, not all jastip practices should be characterised as illegal; in many cases, transactions remain within the legal scope of duty-free allowances. Nevertheless, the coexistence of avoidance and evasion suggests that current regulatory systems may not fully align with actual behavioural patterns in digital-era commerce.

The findings highlight broader implications. First, informal trade can erode the competitive position of formal importers who must comply with full tax obligations. Second, the absence of formal consumer protection mechanisms exposes buyers to risks concerning product authenticity or delivery failure. Third, from a governance perspective, insufficient transparency limits the ability of tax authorities to assess economic activity comprehensively. These outcomes collectively demonstrate the importance of aligning tax mechanism design with evolving digital trade realities

CONCLUSIONS AND RECOMMENDATIONS

Moreover, the findings of this study highlight the importance of recognising informal intermediaries not merely as sources of regulatory concern but also as contributors to overall market efficiency within the digital economy. Many individuals engaged in jastip activities typically operate on a relatively small scale and rely on these activities as a supplementary source of income rather than as formal commercial enterprises. In this context, the adoption of an overly punitive regulatory stance risks discouraging entrepreneurial creativity, constraining livelihood opportunities, and limiting consumer access to global products particularly for niche market segments that are underserved by traditional retail channels. A more refined and context sensitive policy approach is therefore required, one that differentiates between large scale, profit-driven trading operations and small scale personal intermediaries operating under informal arrangements. Such differentiation would allow policy frameworks to impose proportionate obligations, ensuring that revenue protection objectives

are met without inadvertently suppressing innovation, inclusion, or legitimate micro-entrepreneurial activity.

In parallel, strengthening consumer education is essential so that buyers are fully aware of the legal, financial, and ethical implications of utilising informal purchasing channels. Improved transparency and consistent communication from customs and taxation authorities would contribute to reducing uncertainty, misinformation, and the perception that regulatory compliance is complex or inaccessible. When all stakeholders consumers, intermediaries, and regulators share a clear and mutual understanding of their respective rights and responsibilities, the likelihood of unintentional non-compliance may decrease significantly. Ultimately, an effective and sustainable policy framework should aim to balance economic dynamism, administrative practicality, and fiscal integrity in a complementary rather than competing manner, recognising that these goals can reinforce one another when regulation is applied in a measured and evidence based way.

Taken together, this research concludes that jastip represents an innovative yet inherently complex economic phenomenon within the contemporary digital marketplace. On one hand, it delivers tangible economic benefits by lowering transaction barriers, expanding consumer choice, facilitating cross-border product access, and enabling micro-entrepreneurship for individuals who may lack the resources to establish formal businesses. On the other hand, persistent information asymmetry, informal operating structures, and incomplete regulatory enforcement create vulnerabilities related to tax leakage and potential market distortion. In this environment, the boundary between legal tax avoidance and illegal tax evasion remains fluid, shaped by behavioural incentives, regulatory clarity, and the strength of enforcement mechanisms.

The policy implications of these findings underscore the need to clarify regulatory definitions surrounding personal import thresholds, enhance public awareness of tax responsibilities, and explore cooperative regulatory models that encourage voluntary compliance. Rather than suppressing jastip activities entirely, policymakers may consider structured registration schemes, simplified tax reporting mechanisms, or tiered compliance pathways that integrate informal actors into the formal system without imposing excessive administrative burdens. Such approaches would not only safeguard state revenue and market fairness, but also preserve economic inclusivity and entrepreneurial opportunity ensuring that regulation evolves in alignment with the dynamics of the digital economy rather than constraining them.

ADVANCED RESEARCH

Future research may also investigate the sociocultural dimensions of jastip behaviour, particularly how trust, reputation, and social networks influence participation in informal economic exchange. Since many transactions are embedded within online communities, the role of digital identity, peer endorsement, and community based validation mechanisms warrants deeper exploration. Understanding these social processes would provide important

insights into how informal markets are able to function effectively despite the absence of formal contracts, legal protection, or institutional guarantees. In addition, examining how cultural norms surrounding reciprocity, mutual support, and entrepreneurial aspiration shape participation in jastip may offer a richer explanation of why individuals continue to rely on informal intermediaries rather than formal retail channels.

Alongside sociocultural inquiry, future studies should also analyse how technological advancements are reshaping regulatory environments and enforcement practices. As governments increasingly adopt digital customs systems, data driven monitoring tools, and automated risk profiling technologies, it becomes crucial to evaluate how these innovations influence both enforcement outcomes and taxpayer behaviour. The interaction between surveillance capacity, perceived fairness of the tax system, and voluntary compliance represents an emerging field of inquiry with substantial policy relevance. In particular, understanding whether enhanced monitoring fosters deterrence or, conversely, erodes trust in regulatory institutions will be central to designing balanced and legitimate policy frameworks.

Future research would also benefit from adopting comparative and longitudinal perspectives. Cross country studies examining how different jurisdictions regulate informal cross border trade could identify best practice models that balance compliance with economic participation. Meanwhile, longitudinal research designs would enable scholars to observe how behavioural patterns among consumers and intermediaries evolve in response to policy reforms, public education efforts, or technological change. Furthermore, the increasing digitalisation of payment systems presents opportunities to integrate anonymised transactional data into academic analysis, thereby supporting more accurate tax forecasting and improving the empirical measurement of informal trade dynamics.

Overall, continued interdisciplinary inquiry remains essential as digital technology continues to blur the boundaries between formal and informal economic activity. By combining insights from economics, sociology, law, and information systems, scholars and policymakers will be better equipped to develop taxation and regulatory systems that remain adaptive, equitable, and responsive to the ongoing evolution of the digital economy.

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