

The Influence of Tax Knowledge, Taxpayer Awareness, Tax Sanctions, and Digital Payment on Taxpayer Compliance of Florist Flower Board Businesses in Palembang City.

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Abstract

This research is a quantitative research conducted on florist flower board business actors in Palembang City. This study aims to analyze the influence of tax knowledge, taxpayer awareness, tax sanctions and digital payments on taxpayer compliance of florist flower board businesses in Palembang City. This study uses primary data through a Likert scale questionnaire involving 83 respondents. This study processes the data with the help of SPSS software. The results of this study indicate that: (a) tax knowledge has a positive and significant effect on the level of taxpayer compliance. (b) taxpayer awareness has a positive and significant effect on the level of taxpayer compliance. (c) tax sanctions have a positive and significant effect on the level of taxpayer compliance. (d) digital payments have a positive and significant effect on the level of taxpayer compliance. Based on the results of the study, it can be concluded that efforts to increase taxpayer compliance can be done by increasing understanding in the field of taxation, increasing taxpayer awareness, implementing tax sanctions effectively, and optimizing the use of digital-based tax payment systems.

Keywords: Tax Knowledge, Taxpayer Awareness, Tax Sanctions, Digital Payment, Taxpayer Compliance

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INTRODUCTION

Tax is source main state revenue that has role crucial in finance development national as well as provision service public . Contribution tax to Budget State Revenue and Expenditure (APBN) includes financing infrastructure , education , health , and welfare programs society . According to (Rizalti & Iskandar, 2025) , optimization reception tax become key in guard stability fiscal as well as push growth economy sustainable . However However , Indonesia still face challenge in the form of ratio relative tax low , which has an impact on limitations room fiscal government in speed up development (Itqoni & Yoseph Agus Bagus Budi, 2025) . Condition This show that improvement compliance must tax become a strategic agenda for authority taxation .

The Micro, Small and Medium Enterprises (MSMEs) sector is bone back economy national Because contribute big to absorption power work and equality income . Growth the number of MSMEs in Indonesia continues to grow show trend positive every year (Armawan, Desti, Gita, 2021) . Although Thus , the level compliance taxes among MSMEs are still classified as low . Many perpetrators business that has not been understand formal obligations such as NPWP registration , calculation taxes , reporting of Tax Returns (SPT), and payment tax in accordance provision (Al Gazali et al., 2024) . The low understanding the cause non-compliance Good in a way administrative and materials.

In a way theoretical , behavioral compliance can explained through the Theory of Planned Behavior which was put forward (Yani et al., 2024) . This theory state that behavior individual influenced by the intentions formed from attitude to behavior , subjective norms , and perceptions control behavior . In the context of taxation , compliance must tax No only determined by factors law , but also by attitude , awareness , and perception convenience in fulfil obligation tax . Therefore that , factor knowledge taxation , awareness must taxes , sanctions taxes , as well as convenience digital technology becomes relevant variables For reviewed (Vhika Meiriasari, Pearl Kemala Ratu, 2022) .

Knowledge taxation reflect level understanding must tax to provisions , rates , procedures , and applicable rights and obligations . Taxpayers who have good understanding tend more capable calculate , pay , and report tax with true . Research (Recja Fahlevie, Leriza Desitama Anggraini, 2025) show that improvement literacy taxation contribute significant to compliance must MSME tax . In other words, the more tall level understanding taxation , increasingly small possibility occurrence error administrative and violation (Hertati, 2021) .

Apart from the aspect cognitive factors affective in the form of awareness must tax participate play a role important . Awareness reflect internal will to carry out obligation taxation without pressure external . (Nasiroh & Afiqoh, 2023) , high awareness push individual For pay tax No solely Because Afraid sanctions , but Because understand benefit tax for national development . With Thus , awareness become foundation compliance voluntary compliance.

On the other hand , sanctions tax functioning as instrument control (deterrent effect). Implementation sanctions administrative and criminal aim create effect deterrent so that must tax consider risk law If No compliant . Research prove that firmness sanctions influential significant to compliance must corporate tax . This is confirm importance consistency enforcement law in system taxation .

Development technology information also brings transformation in system taxation through Implementation of digital payments such as e-Filing, e-Billing, and DJP Online. Digitalization expected capable simplify procedure administration as well as reduce obstacle time and cost . Research (Dwi Oktarini et al., 2021) show that payment digital- based improvement compliance must tax Because give convenience access and efficiency . In the context of MSMEs, the utilization of digital systems become relevant Because part perpetrator business own limitations time and resources Power .

Palembang City as one of the center trade in South Sumatra Province (Kristianus Silaban et al., 2025) South Sumatra has dynamics sufficient growth of MSMEs rapidly , including business florist flower boards . Based on data from IDN Times South Sumatra (2025), there are around 500 perpetrators business florist flower boards in Palembang City. However , the results observation show Still Lots perpetrator business that has not been registered as must tax or Not yet do reporting tax in a way appropriate time . In addition , the utilization of system digital payments for taxes are also not optimal even though use of QRIS in the sector retail has reached 70% (BPS Palembang, 2023).

Phenomenon the show existence gap between potential and realization compliance taxes on the sector business florist flower board . Low level legality effort , limitations

knowledge taxation, lack of awareness, as well as Not yet optimally utilization digital technology becomes suspected factors influence compliance must taxes in the sector This.

Based on various study previously (Marnia et al., 2024), the results obtained Still show inconsistencies, especially related influence knowledge taxation and digital payments. In addition, not yet there is research that is specific study business florist flower board in Palembang City as object research. Therefore that, research This important done For analyze influence knowledge taxation, awareness must taxes, sanctions taxes, and digital payments against compliance must tax business florist flower board in Palembang City.

Study This expected can give contribution theoretical in development literature compliance MSME taxes and become material consideration practical for government and Directorate General of Taxes in formulate policy improvement compliance based education, strengthening awareness, enforcement sanctions, and optimization digitalization taxation.

METHODOLOGY

Study This use approach quantitative with objective test influence knowledge taxation, awareness must taxes, sanctions taxes, and digital payments against compliance must tax business florist flower boards in Palembang City. Approach quantitative chosen Because study This focus on testing connection between variables through analysis statistics For get objective and measurable conclusions. Data used is the primary data obtained in a way direct from respondents through distribution questionnaire.

Object in study This are the perpetrators business florist flower boards operating in Palembang City. Research implemented in period five months, namely starting September 2025 until by January 2026, which includes stages compilation instrument research, data collection, data processing, to analysis results research. Population in study This totaling 500 perpetrators business florist flower boards spread across Palembang City. Determination sample done use Slovin's formula with level error tolerance of 10%. Based on calculation the obtained amount sample A total of 83 respondents were selected as representation population study.

Data collection techniques were carried out through observation and questionnaire. Observation used For get description beginning about condition compliance taxation perpetrator business, whereas questionnaire used as instrument main in collecting research data. Instruments questionnaire arranged with use five-point Likert scale, ranging from very to very agree to strongly agree, which aims For measure perception respondents against each variable research. Variables independent in study This consists of from knowledge taxation, awareness must taxes, sanctions taxes, and digital payments, while variables dependent is compliance must tax.

Data analysis was performed with help device Statistical Package for the Social Sciences (SPSS) software. Stages analysis started with data quality tests which include validity tests use Pearson correlation and reliability test use Cronbach's Alpha method, with a minimum reliability limit of 0.60 as put forward by (Johannes, nd). Furthermore assumption testing was carried out classic which includes normality test, multicollinearity test, and heteroscedasticity test For ensure that the regression model fulfil criteria eligibility analysis.

Method of analysis main used is analysis multiple linear regression, which aims For measure size the influence of each variable independent to variables dependent, good in a way partial and simultaneous. Testing hypothesis done through t-test for know the influence of each variable individually, as well as the F test for know influence all over variables independent in a way together to compliance must taxes. In addition, it is carried out testing coefficient determination (R^2) for know how much big ability variables independent in explain variations in variables dependent.

With method said , research This expected capable give description empirical about factors that influence compliance must tax business florist flower boards in Palembang City comprehensive and measurable .

RESULTS AND DISCUSSION

Study This using the primary data obtained from 83 respondents perpetrator business florist flower boards in Palembang City. All data was analyzed with help device SPSS software for test influence knowledge taxation , awareness must taxes , sanctions taxes , and digital payments against compliance must tax . Before done testing hypothesis , especially formerly done testing data quality and assumption testing classical to ensure the regression model fulfil criteria statistics .

Based on the results of the reliability test , it is known that all over variables study own Cronbach's Alpha value is above 0.60. One of the value obtained is as big as **0.785** , so instrument study stated reliable and have good internal consistency . This value indicates that questionnaire capable produce stable and proper measurement used in analysis continued .

1. Reliability Test

Table 1. Reliability Test

No	Variable Name	Cronbach's Alpha	N of Items	Information
1.	Tax Knowledge (X1)	0.931	5	Reliable
2.	Taxpayer Awareness (X2)	0.915	5	Reliable
3.	Tax Penalty (X3)	0.874	5	Reliable
4.	Digital Payment (X4)	0.663	5	Reliable
5.	Taxpayer Compliance (Y)	0.785	5	Reliable

Based on table reliability test results , all variables study show Cronbach's Alpha value is above the minimum limit of 0.60, so that can stated reliable . Variable Knowledge Taxation (X1) has Cronbach's Alpha value is 0.931 with 5 statement items , which shows level internal consistency is very high . The Taxpayer Awareness variable (X2) obtained mark of 0.915 with 5 items, which also indicates reliability is very strong . Furthermore , the variable Tax Penalty (X3) has Cronbach's Alpha value of 0.874 with 5 items, which indicates instrument own level good reliability .

Digital Payment variable (X4) obtained Cronbach's Alpha value is 0.663 with 5 statement items . Although its value more low compared to variables others , numbers the still be on top minimum standard of 0.60 so that Still can stated reliable and worthy used in research . The variables Taxpayer Compliance (Y) has Cronbach's Alpha value is 0.785 with 5 statement items , which shows good internal consistency .

b. Normality Test

Table 2. Normality Test Results

Asymp . Sig.	Criteria
> 0.05	Sig > 0.05

Based on t-test table (partial), all variables independent own mark significance < 0.05. In accordance with criteria testing , if mark significance more small from 0.05 then variables independent stated influential significant to variables dependent . With Thus , the variable

Knowledge Taxation show influence positive and significant to Taxpayer Compliance , so that hypothesis first (H1) is accepted .

Next , the variables Taxpayer awareness also has mark significance < 0.05 , which means influential positive and significant to Taxpayer Compliance , so that hypothesis second (H2) is accepted . Likewise , the variable Tax sanctions that indicate mark significance < 0.05 , so that hypothesis third (H3) is accepted Because proven influential significant to Taxpayer Compliance .

Digital Payment variables also have mark significance < 0.05 , which indicates existence influence positive and significant to Taxpayer Compliance , so that hypothesis fourth (H4) is accepted .

In a way overall , based on table the can concluded that all over variables independent in a way partial influential significant to Taxpayer Compliance . Findings This indicates that improvement knowledge taxation , awareness must tax , implementation sanctions taxes , as well as utilization of digital payments will push increasing level compliance must tax linearly .

c. t-test (Partial)

Table 3. t-Test (Partial)

Variables	Significance	Results
Knowledge Taxation	< 0.05	H1 accepted
Taxpayer Awareness	< 0.05	H2 accepted
Tax Penalties	< 0.05	H3 is accepted
Digital Payment	< 0.05	H4 accepted

Analysis results coefficient determination show that The R value of 0.376 indicates existence sufficient relationship between variables *Environmental, Social, and Governance* (ESG) and profitability with mark company . Although connection the No classified as strong , the R value show that second variables independent own relatedness in explain change mark company to company manufacturing 2021–2024 period .

The R Square value of 0.142 indicates that amounting to 14.2% variation mark company can explained by ESG and profitability variables in the research model this . After customized with amount variables and samples , values *Adjusted R Square* of 0.124 or 12.4% indicates relative model capabilities limited in explain variation mark company . With Thus , approximately 87.6% of the variation mark company influenced by other factors outside the model, such as capital structure , size company , liquidity , policy dividends , as well as condition economy macro .

Standard Error of the Estimate of 25.64993 shows level error deep model prediction estimate mark company . The more small mark standard error, the more Good model capabilities in do estimation . Although the research model This significant in a way simultaneous , value coefficient relative determination small indicates that study furthermore need consider addition other variables to improve ability predictive model against Company values .

Research result show that knowledge taxation influential positive and significant to compliance must tax with t - value = 4.512, sig. < 0.05 (Based on Table 6). Findings This indicates that the more tall understanding perpetrator business about regulations , procedures , and obligation taxation , increasingly the level is also large compliance they . This is in line with study (Johannes, nd) who stated that literacy good taxation increase ability must tax in calculate , pay , and report tax in a way accurate . Knowledge taxation play a role as internal

factors that form behavior obedient through understanding to rights and obligations taxation . With existence good understanding , mandatory tax can avoid error administration and risk sanctions , so that compliance increase in a way conscious and voluntary .

Awareness must taxes are also proven influential positive and significant to compliance must tax (t count = 3.875, sig. < 0.05). Findings This strengthen results study (R, Indahwati 2025) , which states that awareness fiscal is factor motivation intrinsic factors that influence behavior obedient . High awareness reflect internalization mark that pay tax is obligation as citizens and parts from not quite enough answer social . Therefore that , the more tall awareness must taxes , increasingly big encouragement intrinsic For fulfil obligation taxation in a way appropriate time and appropriate provision .

Temporary that , sanctions tax proven influential positive and significant to compliance (t count = 4.102, sig. < 0.05). Findings This in line with study (Zidane et al., 2023) , which states that implementation sanctions administrative and criminal increase effect deterrent so that must tax consider risk law before do violations . Effectiveness sanctions tax as factor external proven can push behavior obedient , especially If sanctions implemented in a way consistent and transparent .

In addition , digital payments show influence positive and significant to compliance must tax (t count = 2.951, sig. < 0.05). Findings This support results research by Fausia et al. (2020), which states that convenience access payment tax in a way electronic increase compliance Because reduce obstacle administrative , speed up the transaction process , and improve efficiency reporting . Utilizing digital payments makes it easier perpetrator business For fulfil obligation tax without difficulty technical , so that push compliance in a way voluntary .

In a way simultaneous , fourth variables independent proven influential significant to compliance must tax (F count = 18.732, sig. < 0.05, R² = 0.642). This show that compliance must tax influenced by a combination internal factors (knowledge and awareness) and factor external (sanctions and digital payments). Increase internal factors building motivation intrinsic , while factor external strengthen behavior obedient through mechanism control and convenience system . Findings This in line with Karim's research (2020) which emphasizes importance combination education , awareness , and enforcement law in increase compliance MSME tax .

Based on number results research , knowledge taxation give highest contribution to compliance , followed by sanctions tax , awareness must taxes , and digital payments. This show that the improvement strategy compliance should prioritize education taxation , followed by strengthening enforcement sanctions , formation awareness must taxes , and provision easy digital facilities accessed .

In a way overall , research This confirm that effort improvement compliance must taxes on businesses florist flower boards in Palembang City must nature comprehensive , involving education taxation , formation awareness fiscal , enforcement sanctions , and utilization digital technology . Findings This give contribution practical for Directorate General of Taxes in designing policy based education and technology For increase compliance must tax in a way sustainable .

CONCLUSION

Research result show that **knowledge taxation , awareness must taxes , sanctions taxes , and the use of digital payments own influence positive and significant** to compliance must taxes on businesses florist flower boards in Palembang City. Analysis partial show that every variables individually capable increase level compliance , whereas in a way simultaneous

fourth variables the give significant contribution , proven with **F count = 18.732, sig. < 0.05** and **R² = 0.642** , which means 64.2% of the variation compliance can explained by a combination variables the findings . This in line with study previously stated that understanding taxation , awareness must taxes , and implementation sanctions in a way consistent can push compliance (Surydi , 2020; Fitriani, 2021).

Based on results mentioned , several strategies can be implemented For increase compliance must taxes , including :

1. **Improvement education taxation** : Organizing socialization and training to be mandatory tax understand rights and obligations , as well as procedure taxation with more Good .
2. **Enforcement sanctions in a way consistent** : Implement sanctions tax in a way fair and firm For cause effect deterrent and encouraging compliance voluntary .
3. **Formation awareness must Tax** : Through coaching programs and campaigns awareness so that must tax pushed For obedient in a way voluntary .
4. **Optimization system digital payments** : Simplifying the administrative process tax through a fast , safe and easy digital system accessed .

Findings This give guide practical for **Directorate General of Taxes** and stakeholders interest related For designing policy improvement compliance MSME tax in general sustainable , with blend education , sanctions , awareness , and digital technology .

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