
THE EFFECT OF TAXPAYER UNDERSTANDING, TAXPAYER AWARENESS, AND TAX SANCTIONS ON THE COMPLIANCE OF INDIVIDUAL TAXPAYERS ENGAGED IN E-COMMERCE BUSINESSES**Virly Tiara Putri¹, Melan Sinaga²**^{1,2}Accounting Department, Universitas Budi Luhur, Jakarta, Indonesia**Article History**Received : January 5th 2026Revised : January 15th 2026Accepted : January 26th 2026Published : January 30th 2026**Corresponding author:**2232510236@student.budiluhur.ac.idmelan.sinaga@budiluhur.ac.id**Cite This Article:** Putri, V. T., & Sinaga, M. (2026). THE EFFECT OF TAXPAYER UNDERSTANDING, TAXPAYER AWARENESS, AND TAX SANCTIONS ON THE COMPLIANCE OF INDIVIDUAL TAXPAYERS ENGAGED IN E-COMMERCE BUSINESSES. *International Journal Management and Economic*, 5(1). <https://doi.org/10.56127/ijme.v5i1.2691>**DOI:**<https://doi.org/10.56127/ijme.v5i1.2691>

Abstract: This study was conducted to analyze and determine the influence of taxpayer understanding, taxpayer awareness, and taxpayer sanctions on individual taxpayer compliance among e-commerce business actors. This study uses primary data. The population in this study is e-commerce business actors in the West Jakarta area. The data and sampling methods used in this study employed a convenience sampling method, resulting in 100 respondents from the West Jakarta area. The data analysis technique used in this study was the multiple linear regression analysis method, and was processed using Statistical Package for the Social Sciences (SPSS) version 27 software. The results of this study indicate that taxpayer understanding and taxpayer sanctions have a positive and significant effect on taxpayer compliance, while taxpayer awareness does not affect taxpayer compliance

Keywords: Taxpayer Understanding, Taxpayer Awareness, Tax Sanctions, Taxpayer Compliance, E-Commerce Business

1. INTRODUCTION

Prior to the emergence of the internet, the process of buying and selling goods could only be carried out through direct physical interaction, where buyers had to visit the location of sellers offering goods or services. However, in the current digital era, access to transactions has become significantly easier due to internet connectivity. This transformation has reshaped the business landscape in Indonesia, leading to the evolution of conventional transactions into digital-based transactions known as e-commerce. In addition to advancements in information technology, the rise of e-commerce is also driven by increasing societal demand for fast, efficient, and practical services. Through the internet, consumers are provided with broader flexibility in selecting products or services with diverse quality and quantity according to their preferences (Riphath, 2021).

The development of e-commerce has accelerated significantly, particularly during the COVID-19 pandemic. Social restriction policies and declining public mobility resulted in reduced conventional trading activities, encouraging business actors to shift toward digital platforms to sustain their operations. This condition has contributed to a substantial increase in the number of online businesses as well as the volume of electronic transactions. This phenomenon indicates that the digital economy sector holds considerable potential in supporting national economic growth while simultaneously expanding the state's tax revenue base. The rapid growth of e-commerce is expected to contribute significantly to state revenue through taxation, which plays a crucial role in financing government expenditures and national development. Currently, taxation remains the primary source of state revenue, contributing nearly 70% of Indonesia's State Budget (APBN), with the remainder derived from non-tax revenues (Riphath, 2021).

This condition reflects the phenomenon known as the “tax visibility paradox,” which describes a contradictory situation where the digital economy—despite generating transactions worth trillions of rupiah—remains largely invisible within conventional taxation systems. This issue arises because most online business actors are individual taxpayers or micro and small enterprises operating under a self-assessment system with limited audit trails (Syahri, 2025). Although digital platforms possess comprehensive transaction data, the lack of automatic data integration prevents tax authorities from accurately identifying potential taxpayers, tracking revenue flows, and enforcing compliance. Consequently, a significant compliance gap emerges, where the potential tax revenue from the digital economy cannot be fully realized (Wiston, 2025). Researchers and tax practitioners have observed that despite the increasing number of e-commerce users, their level of tax compliance remains relatively low. In other words, the growth of digital business activities has not been accompanied by a proportional increase in tax compliance among e-commerce actors.

Taxpayer compliance is a critical factor in increasing state revenue. Low compliance levels may be influenced by several factors, including taxpayers’ understanding of tax regulations, their awareness of tax obligations, and the enforcement of tax sanctions imposed by the government. Based on this phenomenon, this study aims to examine the effect of taxpayer understanding, taxpayer awareness, and tax sanctions on the compliance of individual taxpayers engaged in e-commerce businesses in West Jakarta.

To maintain research focus, this study is limited to individual taxpayers (WPOP) who conduct business activities through e-commerce platforms. The variables examined in this study include taxpayer understanding, taxpayer awareness, and tax sanctions as independent variables, while taxpayer compliance serves as the dependent variable. This research adopts a quantitative approach using a survey method through questionnaires to collect primary data from respondents who meet the criteria as e-commerce business actors.

Based on the background and research limitations, the research questions are formulated as follows: (1) Does taxpayer understanding influence taxpayer compliance among individual e-commerce business actors? (2) Does taxpayer awareness influence taxpayer compliance among individual e-commerce business actors? (3) Do tax sanctions influence taxpayer compliance among individual e-commerce business actors?

Accordingly, this study aims to analyze the effect of taxpayer understanding, taxpayer awareness, and tax sanctions on taxpayer compliance among individual e-commerce business actors. The findings of this study are expected to provide both theoretical and practical contributions by enhancing taxpayer understanding, strengthening awareness of tax obligations, and highlighting the role of tax sanctions in promoting compliance. Furthermore, this study is expected to provide useful information that helps taxpayers better understand tax regulations, fulfill their obligations correctly, and recognize potential risks and sanctions associated with non-compliance.

2. LITERATURE REVIEW

Attribution Theory

Attribution theory, introduced by Fritz Heider in 1958, explains how individuals interpret and assign causes to behavior, whether their own or that of others. This theory distinguishes between internal factors, such as personality, attitudes, and individual characteristics, and external factors, such as situational pressures and environmental conditions, which collectively influence human behavior. According to attribution theory, when individuals observe behavior, they attempt to determine whether it is caused by internal or external factors. Behavior attributed to internal factors is considered to be under personal control, such as motivation, ability, and self-perception. Conversely, behavior attributed to external factors is perceived as a response to situational influences, including social norms, organizational culture, and environmental pressures (Samsuar, 2019). In the context of taxation, taxpayer understanding, awareness, and sanctions can be explained through attribution theory. A higher level of taxpayer understanding tends to lead individuals to attribute compliance to internal factors, such as personal responsibility and capability, while non-compliance may be attributed to external factors, such as system complexity. Taxpayer awareness reflects internal motivation and ethical considerations that drive voluntary compliance. In contrast, tax sanctions represent external factors, where strict enforcement creates compliance through perceived pressure and fear of penalties.

Compliance Theory

Compliance theory defines tax compliance as a condition in which taxpayers demonstrate willingness and discipline in fulfilling their tax obligations. According to Castellani et al. (2023), tax compliance reflects the awareness and obedience of taxpayers in adhering to applicable tax regulations. Similarly, F. Mandowally et al. (2020) define tax compliance as the ability of taxpayers to meet their obligations, which is indicated by their understanding and effort to comply with tax rules and regulations. Compliance behavior is also supported by regulatory frameworks that emphasize timely reporting and accountability. In Indonesia, the requirement for timely submission of financial reports is regulated by the Decree of the Chairman of Bapepam-LK No. Kep-06/BL/2006, updated by No. Kep-34/BL/2011, which mandates that audited financial statements must be submitted no later than the end of the third month after the fiscal year. This regulation reflects the application of compliance theory in ensuring adherence to financial and regulatory obligations.

Within this framework, taxpayer understanding serves as a technical prerequisite for compliance, as it enables individuals to properly fulfill their obligations. Taxpayer awareness fosters voluntary compliance driven by moral responsibility as citizens. Meanwhile, tax sanctions function as deterrent mechanisms that encourage compliance through the risk of financial or legal penalties.

Taxpayer Compliance

Tax compliance refers to the willingness of taxpayers to fulfill their tax obligations in accordance with applicable laws and regulations. Taxpayers who comply are those who consistently meet their obligations in line with tax provisions (Patriandari & Safitri, 2021). Furthermore, tax compliance is defined as a condition in which taxpayers complete all tax-related responsibilities and exercise their tax rights. This includes compliance in reporting tax returns (SPT) and accurately calculating and paying tax liabilities (Ninda Silfiana & Venusita, 2023). Tax compliance can also be interpreted as behavior that reflects both awareness and adherence to tax obligations, including timely payment and reporting of taxes in accordance with applicable regulations (Caroline et al., 2023).

In this study, taxpayer compliance is measured using four main indicators: (1) compliance in registering as a taxpayer, (2) compliance in submitting annual tax returns accurately and completely, (3) compliance in calculating and paying tax liabilities, and (4) compliance in settling outstanding tax obligations before the due date.

Taxpayer Understanding

Taxpayer understanding refers to the ability of taxpayers to comprehend tax regulations, which ultimately contributes to improved compliance (Meidiyustiani et al., 2022). According to Muslimin (2021), taxpayer understanding plays a crucial role in shaping compliance behavior, as a lack of understanding may lead to distrust and lower levels of compliance.

Tax knowledge and understanding involve the application of tax-related information in fulfilling tax obligations. A taxpayer is considered knowledgeable when they are able to calculate, pay, and report taxes, understand penalties, and comply with reporting deadlines (Koplan & Eddy, 2022). Based on previous studies, taxpayer understanding can be measured through three dimensions: (1) knowledge of rights and obligations, (2) understanding of tax sanctions, and (3) knowledge of tax concepts such as PTKP, PKP, and tax rates (Wirawan & Nadhifa, 2025).

Taxpayer Awareness

Taxpayer awareness is defined as a condition in which taxpayers understand, acknowledge, and willingly comply with tax regulations (Muslimin, 2021). Awareness reflects an individual's ability to understand reality and respond appropriately. Higher levels of taxpayer awareness are expected to lead to higher levels of tax compliance (Patriandari & Safitri, 2021). Tax awareness also represents a willingness to contribute to national development through tax payments. It implies a voluntary commitment to fulfill tax obligations accurately and on time (Meidiyustiani et al., 2022). Taxpayer awareness can be measured through three dimensions: (1) perception of tax as a contribution to national development, (2) awareness of sanctions for delayed tax payments, and (3) recognition that taxation is regulated by law (Patriandari & Safitri, 2021).

Tax Sanctions

Tax sanctions are mechanisms used to ensure compliance with tax laws and regulations. They function as preventive measures to encourage taxpayers to adhere to tax rules (Muslimin, 2021). Tax sanctions serve as guarantees that tax regulations will be followed, acting as deterrent tools to prevent violations (Mutiarra & Levi Martantina, 2023). Sanctions are imposed on taxpayers who fail to comply with tax regulations and may include administrative penalties and criminal sanctions (Khodijah et al., 2021).

In general, tax sanctions consist of administrative sanctions, such as fines, interest, and additional charges due to late reporting or payment, and criminal sanctions for more serious violations, such as tax evasion or document manipulation. In this study, these dimensions are used to assess the extent to which taxpayers understand sanctions and how such sanctions influence compliance behavior.

Hypothesis Development

Based on attribution theory and compliance theory, taxpayer behavior in fulfilling tax obligations is influenced by both internal and external factors. Internal factors include taxpayer understanding and awareness, while external factors are represented by tax sanctions. These factors collectively shape taxpayer compliance behavior, particularly in the context of e-commerce businesses.

Taxpayer understanding plays a crucial role in determining compliance, as a higher level of understanding enables taxpayers to correctly interpret tax regulations and fulfill their obligations effectively. Individuals who possess adequate knowledge of taxation are more likely to comply due to their ability to calculate, report, and pay taxes appropriately (Meidiyustiani et al., 2022; Koplán & Eddy, 2022). Therefore, a higher level of taxpayer understanding is expected to positively influence taxpayer compliance.

H1: Taxpayer understanding has a positive effect on taxpayer compliance among e-commerce business actors.

Taxpayer awareness reflects an internal motivation driven by moral responsibility and recognition of the importance of taxation for national development. Higher awareness is expected to encourage voluntary compliance, as taxpayers are more willing to fulfill their obligations without coercion (Patriandari & Safitri, 2021; Muslimin, 2021). Thus, taxpayer awareness is hypothesized to have a significant influence on compliance behavior.

H2: Taxpayer awareness has a positive effect on taxpayer compliance among e-commerce business actors.

Tax sanctions function as an external control mechanism that enforces compliance through deterrence. The presence of strict and consistent sanctions can create a perceived risk of penalties, thereby motivating taxpayers to comply in order to avoid financial or legal consequences (Mutiarra & Levi Martantina, 2023; Khodijah et al., 2021). Consequently, tax sanctions are expected to positively affect taxpayer compliance.

H3: Tax sanctions have a positive effect on taxpayer compliance among e-commerce business actors.

3. METHODOLOGY

This study employs a quantitative approach using a survey method. The population consists of e-commerce business actors located in West Jakarta. The sampling technique applied in this study is convenience sampling, with a total of 100 distributed questionnaires. However, based on data screening and eligibility criteria, 80 valid responses were obtained and used for further analysis.

Population and Sample

The sampling technique used in this study is non-probability sampling, where respondents are selected based on specific criteria. The respondents include individual taxpayers who possess a Taxpayer Identification Number (NPWP) and are actively engaged in e-commerce business activities.

The sample size is determined using the Slovin formula, which is widely recognized for its simplicity and practicality (Slovin, 1960). The formula is expressed as follows:



$$n = \frac{N}{1 + N(e)^2}$$

Where n represents the sample size, N is the population size, and e denotes the margin of error. In this study, the margin of error is set at 5%. Based on the calculation, the required sample size is 80 respondents.

Data Collection Technique

This study utilizes primary data collected through a structured questionnaire distributed directly to respondents. The questionnaire is designed to measure the independent variables—taxpayer understanding, taxpayer awareness, and tax sanctions—as well as the dependent variable, taxpayer compliance.

Measurement Scale

The data collection instrument employs a Likert scale, which measures respondents' attitudes on a linear continuum ranging from strongly disagree to strongly agree. Each statement is rated on a five-point scale, where 1 indicates "strongly disagree" and 5 indicates "strongly agree."

Research Scope

This study aims to examine the empirical effect of taxpayer understanding, taxpayer awareness, and tax sanctions on taxpayer compliance among individual e-commerce business actors. The dependent variable in this study is taxpayer compliance, while the independent variables include taxpayer understanding, taxpayer awareness, and tax sanctions.

Research Model

The research model is designed to analyze the relationship between independent variables (taxpayer understanding, taxpayer awareness, and tax sanctions) and the dependent variable (taxpayer compliance). The conceptual framework illustrates the causal relationships among these variables.

Operational Variables

Operational variables refer to measurable attributes that allow research concepts to be empirically tested and replicated. This study consists of three independent variables—taxpayer understanding, taxpayer awareness, and tax sanctions—and one dependent variable, taxpayer compliance.

Data Analysis Technique

Data analysis is conducted after all responses have been collected. The analysis process includes data classification, presentation, and statistical testing to address research questions and test hypotheses.

Descriptive Statistics

Descriptive statistics are used to describe and summarize the characteristics of the collected data without making generalizations beyond the sample.

Instrument Testing

To ensure data quality, instrument testing is conducted through validity and reliability tests.

- a. Validity Test: This test measures whether the questionnaire items accurately capture the intended constructs. An item is considered valid if the Corrected Item-Total Correlation exceeds the r-table value, with degrees of freedom ($df = n - 2$).
- b. Reliability Test: Reliability is assessed using Cronbach's Alpha. A variable is considered reliable if the Cronbach's Alpha value is greater than 0.60, indicating consistency in respondents' answers.

Multiple Linear Regression Analysis

Multiple linear regression analysis is employed to examine the effect of independent variables on the dependent variable. This method also predicts changes in the dependent variable based on variations in

independent variables and determines the direction of relationships (positive or negative). The regression model is formulated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where:

- Y = Taxpayer Compliance
- α = Constant
- β = Regression coefficients
- X_1 = Taxpayer Understanding
- X_2 = Taxpayer Awareness
- X_3 = Tax Sanctions
- ε = Error term

Coefficient of Determination (R^2)

The coefficient of determination (R^2) is used to measure the proportion of variance in the dependent variable explained by the independent variables. The value is expressed as a percentage indicating the explanatory power of the model.

Model Feasibility Test (F-Test)

The F-test, also known as the goodness-of-fit test, evaluates whether the regression model is statistically significant in explaining the dependent variable. This test is conducted using ANOVA output from SPSS.

Hypothesis Testing (t-Test)

The t-test is used to examine the partial effect of each independent variable on the dependent variable. The results are interpreted based on the coefficient table obtained from multiple regression analysis.

4. RESULTS

Descriptive Statistics and Respondent Profile

This study examines the effect of taxpayer understanding, taxpayer awareness, and tax sanctions on taxpayer compliance among individual e-commerce business actors. The data were analyzed using multiple linear regression. The analysis process was initially conducted using Microsoft Excel 2021, followed by statistical testing using SPSS version 27. The study utilizes primary data obtained from questionnaires distributed to 80 respondents. The demographic profile indicates that the majority of respondents are 22 years old, representing the peak productive age. At this stage, individuals generally demonstrate strong entrepreneurial motivation, adaptability to technological developments, and a greater willingness to take business risks.

In terms of tax registration, most respondents have already obtained a Taxpayer Identification Number (NPWP), although a portion of respondents remains unregistered. Regarding business experience, the majority of respondents have been operating their businesses for less than one year and between two to five years, indicating that most e-commerce businesses are relatively new and still in the early stages of development. Furthermore, more than half of the respondents have obtained a business license (SIUP), while the rest operate without formal licensing.

The descriptive statistical results indicate that respondents tend to provide positive responses across all variables. Most respondents agree and strongly agree with statements related to taxpayer understanding, taxpayer awareness, tax sanctions, and taxpayer compliance. This suggests that respondents generally have a favorable perception of tax obligations and compliance behavior.

Validity Test

The validity test is conducted to ensure that each measurement item accurately reflects the construct being measured. An item is considered valid if the Corrected Item-Total Correlation value exceeds the r-table value (0.2199).

Table 1. Validity Test Results – Taxpayer Understanding

Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1 1	12.48	4.708	0.767	0.72
X1 2	12.52	4.43	0.708	0.738
X1 3	12.43	5.134	0.576	0.799
X1 4	12.68	4.602	0.544	0.826

Table 2. Validity Test Results – Taxpayer Awareness

Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X2 1	8.28	2.278	0.596	0.567
X2 2	8.26	2.120	0.500	0.681
X2 3	8.49	2.228	0.526	0.642

Table 3. Validity Test Results – Tax Sanctions

Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X3 1	16.86	8.095	0.669	0.835
X3 2	16.66	8.201	0.677	0.832
X3 3	16.75	8.114	0.751	0.814
X3 4	16.6	8.648	0.667	0.835
X3 5	16.72	8.404	0.637	0.843

Table 4. Validity Test Results – Taxpayer Compliance

Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Y1 1	12.3	5.782	0.702	0.834
Y1 2	12.51	5.494	0.764	0.808
Y1 3	12.46	5.948	0.638	0.86
Y1 4	12.26	5.867	0.766	0.81

The results indicate that all items across the variables—taxpayer understanding, taxpayer awareness, tax sanctions, and taxpayer compliance—have Corrected Item-Total Correlation values above the required threshold. This confirms that all indicators are valid and capable of representing their respective constructs.

Reliability Test

The reliability test is conducted to assess the consistency and stability of the measurement instrument. A construct is considered reliable if the Cronbach's Alpha value exceeds 0.60.

Table 5. Reliability Test Results

Variable	Cronbach's Alpha	Number of Items	Conclusion
Taxpayer Understanding	0.818	4	Reliable
Taxpayer Awareness	0.718	3	Reliable
Tax Sanctions	0.861	5	Reliable
Taxpayer Compliance	0.866	4	Reliable

The results show that all variables meet the reliability criteria, indicating that the measurement instruments are consistent and reliable.

Normality Test of Residuals

The initial normality test using the One-Sample Kolmogorov-Smirnov method indicates that the data are not normally distributed, as the Asymp. Sig. value is less than 0.05. To address this issue and ensure that the data meet the basic assumptions of multiple linear regression, a data transformation was performed using the base-10 logarithmic (Log10) method. This transformation aims to compress the data scale and reduce the skewness of the distribution, thereby allowing the residuals to better approximate a normal distribution. The transformation procedure is expressed as follows:

$$\text{Log10Y}=\text{Log10}(Y)$$

The normality test is conducted to determine whether the data used in the analysis are normally distributed. In this study, the normality of residuals is further evaluated using the Normal P-P Plot of Regression Standardized Residual by examining whether the data points are distributed along the diagonal line.

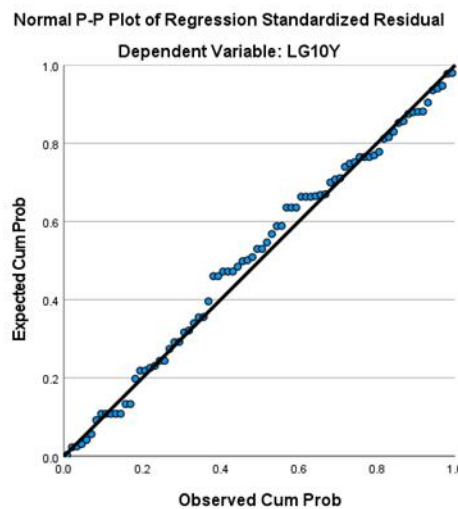


Figure 1. P-Plot Normality Test Output

Based on the results, the data points are distributed around the diagonal line and follow its direction, indicating that the residuals are normally distributed. This confirms that the regression model in this study satisfies the normality assumption.

Multicollinearity Test

The multicollinearity test is conducted to examine whether there is a correlation among the independent variables in the regression model. A model is considered free from multicollinearity if the Variance Inflation Factor (VIF) value is less than 10 and the tolerance value is greater than 0.10.

Table 6. Multicollinearity Test Results

Variable	Tolerance	VIF
Taxpayer Understanding (X1)	0.357	2.803
Taxpayer Awareness (X2)	0.258	3.88
Tax Sanctions (X3)	0.167	6.003

The results show that the taxpayer understanding variable has a VIF value of 2.803 (< 10) and a tolerance value of 0.357 (> 0.10). The taxpayer awareness variable has a VIF value of 3.880 (< 10) and a tolerance value of 0.258 (> 0.10). Meanwhile, the tax sanctions variable has a VIF value of 6.003 (< 10) and a tolerance value of 0.167 (> 0.10). These findings indicate that all independent variables meet the required criteria. Therefore, it can be concluded that there is no multicollinearity problem in the regression model.

Heteroscedasticity Test

The heteroscedasticity test is performed using a scatterplot by examining the distribution pattern of data points to determine whether variance inconsistency occurs in the regression model.

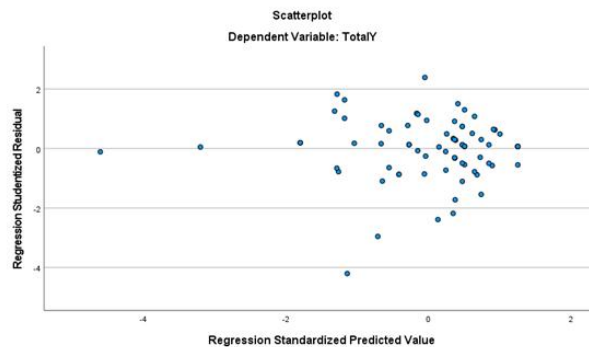


Figure 2. Scatterplot Heteroscedasticity Test

The random distribution of data points above and below zero without a clear pattern indicates the absence of heteroscedasticity, confirming that the regression model meets the homoscedasticity assumption and is suitable for further analysis.

Correlation Analysis

Correlation analysis is conducted to examine the relationship among variables. The correlation coefficient is used to determine the strength, direction, and significance of the relationship between independent and dependent variables.

Table 7. Correlation Matrix

Variables	Taxpayer Understanding	Taxpayer Awareness	Tax Sanctions	Taxpayer Compliance
Taxpayer Understanding	1	0.667**	0.801**	0.772**
Taxpayer Awareness	0.667**	1	0.861**	0.761**
Tax Sanctions	0.801**	0.861**	1	0.833**
Taxpayer Compliance	0.772**	0.761**	0.833**	1

The results indicate that all independent variables have positive and significant relationships with taxpayer compliance. First, taxpayer understanding shows a strong positive correlation with taxpayer compliance ($r = 0.772, p < 0.05$). This indicates that higher levels of taxpayer understanding are associated with higher levels of compliance. Second, taxpayer awareness also demonstrates a strong positive relationship with taxpayer compliance ($r = 0.761, p < 0.05$). This suggests that increased awareness of tax obligations is linked to improved compliance behavior. Third, tax sanctions exhibit a very strong positive correlation with taxpayer compliance ($r = 0.833, p < 0.05$). This implies that stricter enforcement of tax sanctions is strongly associated with higher compliance among taxpayers. Overall, all variables are significantly correlated with taxpayer compliance, indicating meaningful relationships that warrant further analysis in the regression model.

Partial Test (t-Test)

The partial test (t-test) is conducted to examine the effect of each independent variable on the dependent variable individually. The test results are evaluated based on the t-value and significance (Sig.) value obtained from the regression output.

Table 8. Coefficients

Variable	B	Std. Error	Beta	t	Sig.
Constant	-0.612	1.225	-	-0.500	0.619
Taxpayer Understanding	0.337	0.110	0.303	3.058	0.003
Taxpayer Awareness	0.290	0.175	0.193	1.659	0.101
Tax Sanctions	0.376	0.128	0.425	2.931	0.004

The results indicate that taxpayer understanding has a positive and significant effect on taxpayer compliance, as evidenced by a t-value of 3.058 and a significance value of 0.003 (< 0.05). Therefore, H1 is accepted, indicating that higher levels of taxpayer understanding lead to increased compliance. Taxpayer awareness does not have a significant effect on taxpayer compliance, as indicated by a t-value of 1.659 and a significance value of 0.101 (> 0.05). Thus, H2 is rejected, suggesting that awareness alone is insufficient to influence compliance behavior. Meanwhile, tax sanctions have a positive and significant effect on taxpayer compliance, with a t-value of 2.931 and a significance value of 0.004 (< 0.05). Therefore, H3 is accepted, indicating that stricter sanctions contribute to higher compliance.

Multiple Linear Regression Analysis

The multiple linear regression analysis is used to determine the relationship between independent variables and the dependent variable. The regression model is formulated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Regression Equation

$$Y = -0.612 + 0.337X_1 + 0.290X_2 + 0.376X_3 + e$$

Where:

- Y = Taxpayer Compliance
- X₁ = Taxpayer Understanding
- X₂ = Taxpayer Awareness
- X₃ = Tax Sanctions
- α = Constant
- β = Regression coefficients
- e = Error term

First, the coefficient of taxpayer understanding (β₁ = 0.337) indicates that a one-unit increase in taxpayer understanding leads to an increase of 0.337 in taxpayer compliance, assuming other variables remain constant. Second, the coefficient of taxpayer awareness (β₂ = 0.290) shows that a one-unit increase in awareness results in an increase of 0.290 in taxpayer compliance, although the effect is not statistically significant. Third, the coefficient of tax sanctions (β₃ = 0.376) indicates that a one-unit increase in tax sanctions leads to an increase of 0.376 in taxpayer compliance, suggesting that sanctions have the strongest influence among the independent variables.

Model Feasibility Test (F-Test)

The model feasibility test, also known as the F-test or goodness-of-fit test, is used to evaluate whether the regression model is statistically appropriate in explaining the relationship between independent variables and the dependent variable.

Table 9. ANOVA (F-Test Results)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	569.862	3	189.954	70.038	0.000
Residual	206.125	76	2.712		
Total	775.988	79			

The results indicate that the regression model has an F-value of 70.038. The F-table value is obtained at a significance level of 0.05 with degrees of freedom $df_1 = 3$ ($k - 1$) and $df_2 = 76$ ($n - k$), resulting in an F-table value of 2.725. Since the F-value (70.038) is greater than the F-table value (2.725) and the significance value is 0.000 (< 0.05), the null hypothesis (H_0) is rejected. This indicates that the regression model is statistically significant and appropriate for use in this study.

Coefficient of Determination (R^2)

The coefficient of determination is used to measure the proportion of variance in the dependent variable that can be explained by the independent variables. The value of the coefficient of determination is reflected in the Adjusted R Square in the model summary and is expressed as a percentage.

Table 10. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.857	0.734	0.724	1.647	1.100

The results show that the Adjusted R Square value is 0.724 (72.4%). This indicates that taxpayer understanding, taxpayer awareness, and tax sanctions collectively explain 72.4% of the variation in taxpayer compliance. The remaining 27.6% is influenced by other variables not included in this research model.

Discussion

The results of the partial analysis indicate that taxpayer understanding has a positive and significant effect on taxpayer compliance. This finding implies that the higher the level of taxpayer understanding among e-commerce business actors, the higher their level of compliance. This condition reflects that taxpayers in West Jakarta generally have adequate knowledge of current tax regulations, including the ability to calculate, pay, and report their own tax obligations. In addition, they are aware of applicable tax provisions and up-to-date tax-related information. Such understanding contributes to improved compliance behavior, as taxpayers are better equipped to fulfill their fiscal responsibilities. This finding is consistent with previous studies conducted by Patriandari and Safitri (2021), Koplán and Eddy (2022), and Wirawan and Nadhifa (2025), which also demonstrate that taxpayer understanding has a positive and significant effect on taxpayer compliance.

In contrast, the results show that taxpayer awareness does not have a significant effect on taxpayer compliance. This indicates that although e-commerce business actors in West Jakarta may possess awareness regarding tax obligations, such awareness does not necessarily translate into actual compliance behavior. This finding suggests that internal awareness alone is insufficient to drive compliance. Even though taxpayers understand the importance of taxation for national development and recognize tax obligations as a civic duty, these factors do not automatically lead to consistent compliance. The results of this study are not consistent with prior research by Muslimin (2021), Koplán and Eddy (2022), and Ninda Silfiana and Venusita (2023), which found a positive and significant relationship between awareness and compliance. The discrepancy may be attributed to differences in respondent characteristics, business types, and the tax environment. However, this study aligns with findings by Maxuel Afeni and Primastiwi Anita (2021), Rizki Hapsari et al. (2022), and Widyanti et al. (2021), which suggest that taxpayer awareness does not significantly influence compliance.

Furthermore, the results reveal that tax sanctions have a positive and significant effect on taxpayer compliance. This finding indicates that strict and consistent enforcement of tax sanctions serves as an effective mechanism to enhance compliance among e-commerce business actors in West Jakarta. The presence of sanctions, whether in the form of administrative penalties or legal consequences, creates a deterrent effect that discourages non-compliant behavior. As a result, taxpayers are more motivated to comply in order to avoid financial losses or legal risks in the future. This finding is consistent with previous studies by Muslimin (2021) and Mutiara and Levi Martantina (2023), which also confirm that tax sanctions have a positive and significant impact on taxpayer compliance.

5. CONCLUSION

This study concludes that taxpayer understanding and tax sanctions have a positive and significant effect on taxpayer compliance among individual e-commerce business actors, while taxpayer awareness does not have a significant influence. These findings indicate that cognitive and regulatory factors play a more decisive role in shaping compliance behavior compared to internal awareness alone. Taxpayer understanding enhances compliance by enabling individuals to accurately calculate, report, and fulfill their tax obligations in accordance with applicable regulations. Meanwhile, tax sanctions function as an effective external control mechanism that encourages compliance through deterrence and risk avoidance. The results imply that improving tax compliance in the digital economy requires a combination of education and enforcement strategies. For e-commerce business actors, strengthening tax literacy and implementing structured tax management practices are essential to ensure consistent compliance. For regulators, particularly the Directorate General of Taxes (DJP), efforts should focus on delivering targeted tax education programs and maintaining consistent enforcement of sanctions to create a fair and disciplined tax environment. However, this study is limited by its focus on a specific geographical area and a relatively small sample size, as well as the inclusion of only three independent variables. Therefore, future research is recommended to incorporate additional variables, expand the research scope, and increase the sample size to provide more comprehensive and generalizable findings.

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