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Voluntary Disclosure Programs, Tax Morale, and Tax Penalties: Their Influence on Individual Taxpayer Compliance in the Context Tax Regulations Harmonization Law

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ABSTRACT

This study aims to ascertain how individual taxpayer compliance is affected by tax morality, tax penalties, and voluntary disclosure programs. At the Kantor Pelayanan Pajak (KPP) Pratama Jakarta Kebayoran Baru Dua, the study was conducted using primary data from surveys. Later, the data was examined using multiple linear regression analysis. The study's conclusions imply that tax fines, tax ethics, and voluntary disclosure initiatives have a major influence on individual taxpayer compliance. In theory, this study advances knowledge that voluntary disclosure initiatives may eventually raise taxpayer awareness and compliance. The internal component of tax morale, which is impacted by societal norms, government trust, and the fairness of the tax system, can be strengthened by the deterrent effect of tax sanctions as an external factor. In practice, this means that while voluntary disclosure programs can boost compliance in the short term, their long-term efficacy hinges on raising taxpayer tax morale through tax education and the imposition of severe but appropriate tax penalties to avoid stifling morale.

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Introduction

One of the most important state revenues is tax, which is very important for financing state spending and infrastructure development. Oleh Therefore, the role of corporate and individual taxpayers is very important in achieving tax revenue targets, in line with the government's goal of reducing dependence on foreign resources and strengthening the domestic economy by increasing tax revenues. However, the reality of Indonesian taxation shows inadequate tax revenues and a level of taxpayer compliance that requires further improvement, as seen from the proportion of compliance of Individual Taxpayers in 2021, where employee individual taxpayers reached 98.73% but non-employee individual taxpayers only 45.53%, with an overall taxpayer compliance rate recorded by the Directorate General of Taxes of 84.07%.

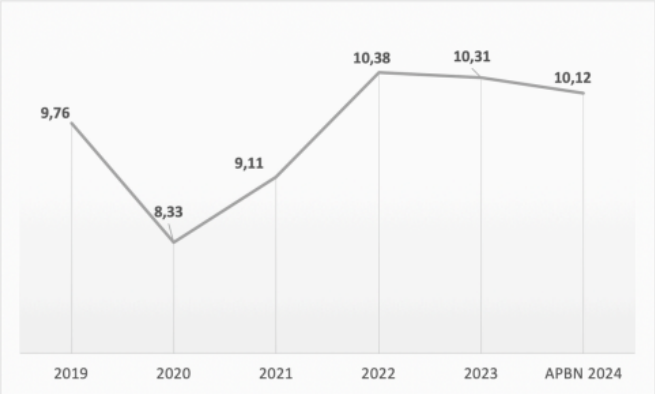

Figure 1. Indonesian Taxation Scale Chart

Source: Ministry of Finance (2024)

It can be seen that from the Indonesian tax graph, the Government has set a tax scale, or tax scale, of 10.09-10.29% of GDP, according to the 2025 Macroeconomic Framework and Fiscal Policy Principles (KEM-PPKF). The tax scale achievement in Indonesia in 2023 (10.31% of GDP) is lower than that figure. The lower limit target for the 2024 tax scale

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(10.12% of GDP) is lower than that figure [1]. The 2024 tax scale target (10.12% of GDP) is lower than the lower limit target set (10.09% of GDP) (Figure 1.). The intensity of tax collection in Indonesia has not yet exceeded Thailand (17.18%), Vietnam (16.21%), and Singapore (12.96%) when compared with ASEAN countries.

With this, the country has a tax revenue scale that is still low compared to other countries. Because the public does not comply with their obligations related to tax reporting and payments, this is another factor that contributes to low tax revenues in Indonesia. And from the explanation of the Indonesian tax scale graph above, it can also be used as a potential indicator of the country's taxpayer compliance [2]. Similar to the current phenomenon, the tax office is facing a number of challenges in increasing tax revenue, including issues of taxpayer compliance and the scale of SPT reporting. A list of statistics on reporting Annual Tax Returns received by the Kantor Pelayanan Pajak (KPP) Pratama Jakarta Kebayoran Baru Dua over the past few years has been presented below.

Table 1. Tax Reporting Statistics List SPT

Year	Individuals Who Register as Taxpayers	Individuals Who Report as Taxpayers	Individual Taxpayer Compliance (%)
2021	127.860	29.336	23%
2022	133.292	29.475	22%
2023	137.024	31.293	23%

Source: Data processed from DJP statistical data reports

Based on the Annual Tax Return reporting data, there is a fluctuation and low compliance of Individual Taxpayers in Kantor Pelayanan Pajak (KPP) Pratama Jakarta Kebayoran Baru Dua, where only about 1/4 of registered WPOPs report their taxes, indicating a lack of compliance in paying taxes. Even though there are many Taxpayers at the KPP, their compliance is still low and many have not fulfilled their tax obligations. Thus, further studies must be conducted to explore the causes of the decline in tax payment compliance in KPP Pratama Jakarta Kebayoran Baru Dua. It is difficult for taxpayers to feel the direct benefits of the money they pay to the state. Fenomena This phenomenon

encourages the need for further research to understand the causes of low compliance, one of which is thought to be because taxpayers do not feel direct rewards from paying taxes [3], meskipun although tax reform is expected to increase compliance [4].

Low taxpayer compliance is influenced by various aspects, such as the complexity of the tax system, low taxpayer interpretation of the regulations, weak regulations, lack of socialization, and tax avoidance practices. To resolve this problem, the government created the Tax Regulation Harmonization Law (UU HPP) by using the Voluntary Disclosure Program (PPS) to comply with the rules and ensure compliance [5]. Based on the Minister of Finance Regulation Number 196/PMK.03/2021, the voluntary disclosure program is expected to have a significant effect. The government initiated this program with the aim of accommodating Taxpayers so that they can submit information regarding residual Income Tax debts related to capital without coercion [6]. With this program, it is hoped that Taxpayers will better understand the importance of tax responsibilities and voluntarily carry them out. This program is also expected to increase transparency and better disclosure of taxpayer income.

This is proven by the rise and fall of the scale and fluctuations in Taxpayer compliance when depositing and submitting Individual Taxpayer Tax Returns (SPT) as well as several phenomena that occur due to many aspects such as minimal knowledge regarding the Voluntary Disclosure Program. As well as the lack of tax morale and the still weak tax sanctions. Tax morale, or tax morale becomes an important aspect that will increase its compliance while forming morale and encouraging Taxpayers to comply with tax provisions in Indonesia, because the decline in morale will certainly hinder its tax collection. In increasing taxpayer compliance, a moral approach is very important. A moral approach must be used to ensure that tax payments are made on initiative and sincerely, not because they are forced or threatened [7]. Earlier studies by [8], and [9] proves that voluntary disclosure programs have a positive effect on individual taxpayer compliance. On the other hand, tax sanctions can increase taxpayer compliance. The losses that taxpayers will experience if they violate their tax obligations, taxpayers will be increasingly motivated to fulfill their tax

obligations [10]. If they believe that the tax consequences are potentially detrimental to them, Taxpayers will fulfill their obligations. Thus, it can be concluded that the level of compliance will increase along with the level of tax sanctions received.

The research is aimed at exploring aspects that influence taxpayer compliance in KPP Pratama Jakarta Kebayoran Baru Dua, with a focus on the Voluntary Disclosure Program, tax morale, and tax sanctions. This study utilizes the Theory of Planned Behavior (TPB) and Attribution Theory. TPB explains that behavioral intentions are influenced by attitudes, subjective norms, and perceived control [11]. Meanwhile, Attribution Theory explains how a person understands the cause of an event which includes perception, influence, experience, and other factors that influence individual actions [12]. The research also hopes to provide a more comprehensive perception of factors influencing taxpayer compliance and provide recommendations to improve the effectiveness of tax policies.

This research is motivated by the inconsistency in the findings of previous research regarding the influence of tax morale and tax sanctions on taxpayer compliance. In addition, this study also adds the Voluntary Disclosure Program variable as an independent variable to see its implications for Taxpayer compliance, considering the lack of research related to this. Therefore, this research is projected to contribute significantly to the realm of increasing awareness, responsibility, and compliance of Taxpayers, as well as upholding efforts to achieve maximum tax revenue targets.

The voluntary disclosure program provides taxpayers with the opportunity to, on their own initiative, report or disclose their tax liabilities for which they have not paid income tax following the disclosure of assets [11]. The Voluntary Disclosure Program provides a sense of fairness for Taxpayers because they have the opportunity to declare their assets and wealth through the Tax Return and have the potential for exemption from sanctions, fines, or tax law entanglements that Taxpayers do. The advantage gained is that it is free from 200% of the income tax owed covered by the sanctions outlined in Article 18 paragraph (3) Tax Amnesty Law. Taxpayers may be more compliant in fulfilling their tax obligations. Strengthened by research [13], [14], and [15] represents that the voluntary disclosure

program has a positive and significant effect on the compliance of Individual Taxpayers (WPOP) influenced by the level of the voluntary disclosure program. Contrary to the results [16] and [17] shows that voluntary disclosure programs have a negative impact on individual taxpayer compliance.

H_1: Voluntary Disclosure Program has a positive impact on Individual Taxpayer Compliance

In a different element, such as a person's intrinsic motivation, it influences a person's compliance with paying their tax obligations. [18]. Therefore, a person's motivation to voluntarily pay and report taxes is a measure of the taxpayer's morality. In addition, commitment can also cause Taxpayers to be motivated to pay taxes because they feel bound by their responsibilities. As shown in the research [19], [20] and [7]. However, these results contradict research [16] which interprets that tax morale does not affect the compliance of Individual Taxpayers.

H_2: Tax Morale has a positive influence on Individual Taxpayer Compliance

Financial difficulties that hinder tax payments can result in tax sanctions. Tax sanctions serve as a reinforcement of tax norm compliance using a special system. [21]. Tax sanctions can have an impact on tax compliance, because they can force people to comply with tax laws. Research indicates [10], [22] and [23], tax sanctions affect the compliance of individual taxpayers. In contrast to studies [24] and [25] tax sanctions do not affect compliance because taxpayers tend to ignore them, are not worried, and do not feel burdened by them, so their effects fade.

H3: Tax sanctions have a positive effect on individual taxpayer compliance

The voluntary disclosure program provides a time frame for Taxpayers to report their deferred tax deficiencies [26]. Cooperate synergistically with tax morale which reflects a positive attitude and individual awareness of the obligation to pay taxes [27]. And tax sanctions serve as a law enforcement tool to ensure compliance with tax regulations [28]. Thus, the compliance of Individual Taxpayers is simultaneously influenced by the voluntary incentive to utilize voluntary disclosure programs due to moral awareness, as well as by the threat of sanctions that motivate Taxpayers to comply with regulations in order to avoid

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negative consequences. Research indicates [22], [14], [23], [20], [7], and [15], voluntary disclosure programs, tax morale, and tax sanctions have a simultaneous effect on individual taxpayer compliance. Contrary to research results [16], [17], and [25].

H4: Individual Taxpayer Compliance can be simultaneously influenced by voluntary disclosure programs, tax morale, and tax sanctions

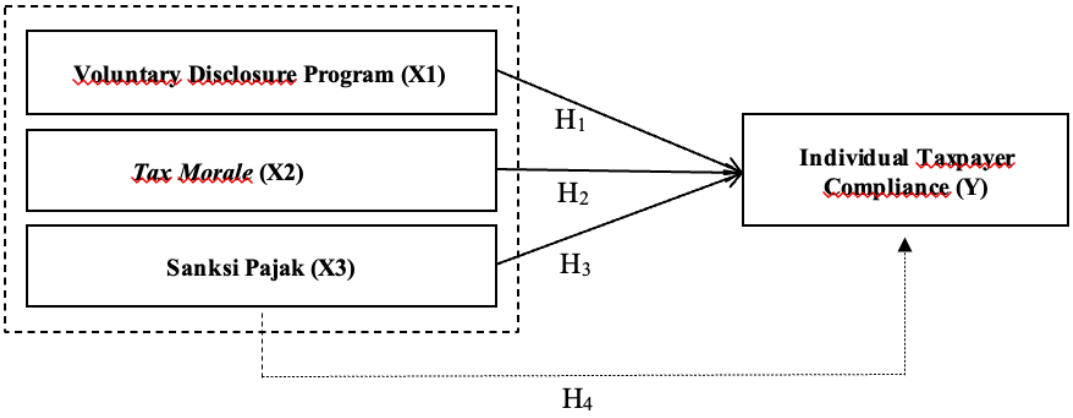

Figure 2. Thinking Framework

Source: Data Processing, 2025

Method

In order to better understand how voluntary disclosure programs, tax morale, and tax penalties impact taxpayer compliance, the research attempts to identify strategies that are shown to be more effective in boosting tax compliance via suitable and correct provisions. This research classification uses quantitative research techniques, techniques that provide information or explanations in the form of numbers, primary data sources, and data collection mechanisms through surveys distributing questionnaires to respondents, and quantitative research results to be analyzed, aiming to evaluate previously made hypotheses [29]. In addition, this study uses the SmarPLS program version 4.1.0.9 to ensure accurate calculations and assist data processing making it faster and more accurate.

Data types and Sources

Anything that can share information about related research is called a data source. This research is based on a pair of data categories including secondary data and primary data [30]. Secondary data is circulating data sources to data collectors directly. Meanwhile, primary data, the data implications are the allocation of data sources directly to the data collecting entity. The primary data used was obtained through a survey conducted by the researcher. Obtained through a survey conducted by distributing a Google Forms questionnaire to respondents. Google Forms are distributed indirectly by sending links via WhatsApp or email, and directly using barcode scanning, directly to respondents.

Study Site

The setting for gathering information and carrying out research is known as the research site. The place used is Kantor Pelayanan Pajak (KPP) Pratama Jakarta Kebayoran Baru Dua. Researchers selected the site because Kantor Pelayanan Pajak (KPP) Pratama Jakarta Kebayoran Baru Dua which, in the South Jakarta region, offers tax services to the general public, including individual freelancers in 2024, both registered and unregistered.

Data Collection Techniques

In this case, we utilize primary data, namely data taken directly from the first side. From the data collected through a survey conducted by distributing questionnaires to Individual Taxpayers (WPOP) questionnaires for freelance work using Google Form. Opinions, attitudes and responses of individuals or social groups towards social events are measured using a Likert scale [30]. Therefore, the explanations in the questionnaire survey were assessed on a Likert scale, responses ranging from “strongly disagree” to “strongly agree”.

Population and Sample Determination Techniques

A sample is a representation of a population in a smaller size in terms of number and characteristics [31]. It is possible that the research population can be represented by a sample belonging to the expected population. The research sampling mechanism is the purposive

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sampling technique. Purposive sampling is referred to as judgmental, selective or subjective sampling with the type of sampling depending on the researcher's judgment in selecting entities (such as people, cases, organizations, events and pieces of data) to be studied [32]. And using the Accidental Sampling method is a random sampling technique, anyone who comes across the researcher can be used as a sample and is the right source of data [33]. The research population selected as the object of Individual Taxpayers (WPOP) is freelance workers registered in Kantor Pelayanan Pajak (KPP) Pratama Jakarta Kebayoran Baru Dua, Kelurahan Kramat Pela, Kecamatan Kebayoran Baru, Kota Jakarta Selatan. Determination of samples in Accidental Sampling using the Slovin formula.

As the Slovin formula is mentioned below:

$$n = \frac{N}{1+N\,(e^2)} \quad \text{.....(1)}$$

Description:

N : Population size

n : Sample size

e : Error tolerance limit (10% or 0.1)

Implementing the Slovin formula above, here is the calculation:

$$n = \frac{N}{1+N\,(e^2)} = \frac{11.546}{1+11.546\,(0{,}1^2)} \quad \text{.....(2)}$$

$n =$ 99,14 rounded up to 100

In conclusion, the number of Taxpayer samples used as respondents through the questionnaire was 100 people in this study.

Analyzing Data

Quantitative analysis is a method that provides information or explanations in the form of numbers. It starts with data collection, interpreting the results, and showing the processed results. This study uses the SmarPLS program version 4.1.0.9 to ensure accurate calculations and help data processing which makes it faster and more accurate. Then the purpose of this data analysis is to decide whether the impact of the correlation between the

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independent variables and the dependent variables is obtained. The independent variables are Voluntary Disclosure Program, Tax Morale, and Tax Sanctions. Meanwhile, the dependent variable is Individual Taxpayer Compliance.

Results and Discussion

Statistical Test for Description

Table 2. Results Statistical Test for Description

Name	Mean	Median	Observed min	Observed max	Standard deviation	Excess kurtosis	Skewness	Cramér-von Mises p value
X1	20.770	22.000	12.000	24.000	2.626	0.358	-0.855	0.000
X2	20.820	22.000	8.000	24.000	3.015	2.612	-1.337	0.000
X3	27.510	29.000	8.000	32.000	3.545	8.126	-2.099	0.000
Y	21.090	22.000	10.000	24.000	2.550	4.660	-1.715	0.000

Source: Data Processing, 2025

Based on the descriptive test results table, the number of questions is 26, which were obtained from sample answers covering 100 respondents of Individual Taxpayers who are Freelancers. The table shows that the variable X1 (Voluntary Disclosure Program) obtained an average data of 2.077. Therefore, it can be assumed that the average value of respondent compliance is around 20.7% (with a range from min. 12.0 to max. 24.0). The standard deviation of 2.626 indicates a variation of approximately 26.2% from the average respondent's answers regarding the Voluntary Disclosure Program. In variable X2 (Tax Morale), the average data obtained was 2.082, which shows the average value of respondent compliance of 20% related to X2 (with a maximum value of 24.0 and a minimum of 8.0). The standard deviation of 3.015 shows a variation of approximately 30.1% of the average respondent's answer regarding Tax Morale. variable X3 (Tax Sanctions), the average data obtained was 2.751, which shows that the average value of respondent compliance is around 20% (with a range from min. 8.0 to max. 32.0). The standard deviation of 3.545 shows a variation of approximately 35.4% of the average respondent's answers regarding Tax

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Sanctions. variable Y (Personal Taxpayer Compliance) obtained an average data of 2.109, which shows the average value of respondent compliance is around 20% (with a range from min. 10.0 to 24.0). The standard deviation of 2.550 indicates a variation of approximately 25.5% of the average respondent's answers regarding individual taxpayer compliance.

Feasibility Test for Instrumentation
Validity dan Reability Construct

In the instrument feasibility test, construct validity and reliability will be carried out. Convergent validity is a crucial concept in SEM factor analysis, ensuring that the latent construct measuring indicators are accurate and consistent. By fulfilling convergent validity, research interpretations and conclusions become stronger and more accurate.

Table 3. Results Validity and Reability Construct

Indicator	Voluntary Disclosure Program	Tax Morale	Tax Penalties	Individual Taxpayer Compliance
X1.1	0.765			
X1.2	0.745			
X1.3	0.747			
X1.4	0.726			
X1.5	0.743			
X1.6	0.851			
X2.1		0.799		
X2.2		0.876		
X2.3		0.824		
X2.4		0.778		
X2.5		0.828		
X2.6		0.862		
X3.1			0.755	
X3.2			0.715	
X3.3			0.725	
X3.4			0.757	
X3.5			0.702	
X3.6			0.726	

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X3.7	0.727	
X3.8	0.717	
Y1.1		0.731
Y1.2		0.709
Y1.3		0.734
Y1.4		0.754
Y1.5		0.711
Y1.6		0.769

Source: Data Processing, 2025

Based on the table, each indicator represents an outer loading value above 0.7 with a range between 0.709 and 0.876. All indicators in this study indicated an outer loading value above 0.7. The convergent validity test found that all indicators met the validity requirements, making them suitable for measuring the four variables in this study.

Discriminant Validity

Discriminant validity testing aims to verify that each concept in the latent variable is truly different from the other variables. This is done by examining the cross-loading value, where a value above 0.70 is considered good because it indicates that the indicator significantly represents the measured construct and does not overlap with other constructs. If the cross-loading value of each indicator on its latent variable exceeds the cross-loading value on other variables, the research model can be said to have good discriminant validity. The results of the calculation or testing of discriminant validity are as follows:

Table 4. Results Diskriminant Validity (Cross Loading)

Indicator	X1	X2	X3	Y
X1.1	0.765	0.639	0.544	0.585
X1.2	0.745	0.601	0.533	0.546
X1.3	0.747	0.596	0.569	0.614
X1.4	0.726	0.643	0.671	0.675

X1.5	0.743	0.708	0.743	0.697
X1.6	0.851	0.718	0.643	0.693
X2.1	0.640	0.799	0.684	0.697
X2.2	0.741	0.876	0.762	0.722
X2.3	0.794	0.824	0.789	0.768
X2.4	0.640	0.778	0.671	0.667
X2.5	0.677	0.828	0.757	0.746
X2.6	0.756	0.862	0.730	0.677
X3.1	0.650	0.669	0.755	0.718
X3.2	0.606	0.642	0.715	0.593
X3.3	0.583	0.605	0.725	0.592
X3.4	0.682	0.703	0.757	0.724
X3.5	0.534	0.611	0.702	0.633
X3.6	0.508	0.589	0.726	0.522
X3.7	0.608	0.693	0.727	0.692
X3.8	0.553	0.628	0.717	0.628
Y1.1	0.628	0.638	0.669	0.731
Y1.2	0.548	0.589	0.530	0.709
Y1.3	0.591	0.579	0.666	0.734
Y1.4	0.633	0.670	0.675	0.754
Y1.5	0.637	0.658	0.632	0.711
Y1.6	0.649	0.665	0.708	0.769

Source: Data Processing, 2025

According to the table, indicators with cross loading values above 0.7 show that the indicator is more relevant to the construct being measured than other constructs, because this value reflects the strength of the relationship between the indicator and its construct, so the results of this test are declared discriminantly valid. With each latent variable proven to measure a different concept considering the Average Variance Extracted (AVE) value > 0.50

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and exceeding the correlation between construct variables, indicating strong discriminant validity. Thus, confusion between variables can be avoided, and confidence in the accuracy of the model in describing the relationship between variables is strengthened, also supported by relevant cross-loading values.

Table 5. Fornel-Lacker Criterion Value

Indicator	X1	X2	X3	Y
X1	0.764			
X2	0.857	0.828		
X3	0.816	0.886	0.728	
Y	0.838	0.863	0.884	0.735

Source: Data Processing, 2025

As in the table above, in testing the validity of discrimination using the Fornell-Lacker Criterion method, the AVE value for the variables Voluntary Disclosure Program, Tax Morale, Tax Sanctions, and Individual Taxpayer Compliance. The highest AVE value of 0.828 is owned by Tax Morale, while Tax Sanctions have the lowest AVE value of 0.728.

Construct Reability

Reliability testing, which is measured based on three standards, namely Composite Reliability (CR), Cronbach's Alpha (CA), and Average Variance Extracted (AVE). Reliability testing aims to assess the quality of measuring instruments through their accuracy and consistency, so that the instruments used for data collection can be ensured to be good and reliable. The composite reliability values for each variable are shown below.

Table 6. Results Composite Reability (CR)

Indicator	Composite reliability (rho_a)	Composite reliability (rho_c)
X1	0.860	0.893
X2	0.910	0.929
X3	0.876	0.900

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Y	0.832	0.876

Source: Data Processing, 2025

A variable is considered to have good reliability if its tho-C value exceeds 0.7. So it is proven that all constructs have proven reliability criteria. This is supported by the composite reliability value that meets the standards for the Voluntary Disclosure Program variable (X1) at 0.893, Tax Morale (X2) at 0.929, Tax Sanctions (X3) at 0.900, and Individual Taxpayer Compliance (Y) at 0.876. In assessing the four variables, each indicator shows reliability. Then there is reliability testing, the measurement is if Cronbach's alpha > 0.7 indicates that the instrument can be relied on to measure the construct consistently. Cronbach's alpha values are as follows.

Table 7. Results Cronbach's Alpha (CA)

Indicator	Cronbach's Alpha
X1	0.857
X2	0.908
X3	0.874
Y	0.830

Source: Data Processing, 2025

In reliability testing, a Cronbach's alpha value above 0.7 indicates that the measurement instrument has good reliability or is consistent in measuring the intended construct. Voluntary Disclosure Program (X1) in the figure of 0.857, Tax Morale (X2) in the figure of 0.908, Tax Sanctions (X3) in the figure of 0.874, and Individual Taxpayer Compliance (Y) in the figure of 0.830. In assessing the four variables, all indicators show reliability. For reliability testing, the AVE value must exceed 0.5. If the AVE value of a variable meets or exceeds this threshold, the variable is declared reliable.

Table 8. Results Average Variance Extracted (AVE)

Indicator	Average variance extracted (AVE)

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X1	0.584
X2	0.686
X3	0.530
Y	0.540

Source: data processing 2025

The table above represents the Average Variance Extracted (AVE) value for each variable > 0.5. In the voluntary disclosure program (X1) in figures (0.584 > 0.5), tax morale (X2) in figures (0.686 > 0.5), tax sanctions (X3) in figures (0.530 > 0.5) and individual taxpayer compliance (Y) in figures (0.540 > 0.5). In accordance with the established criteria, this indicates that all tested variables meet the requirements for reliability and validity. Sehingga keempat variabel yang diukur reliabel oleh setiap indikator.

Test of Classical Assumptions
The Normalcy Test

Results of the Cramér-von Mises method, The most relevant column for assessing data normality is the "Cramér-von Mises P-Value".

Table 9. Results The Normalcy Test

	Mean	Median	Observed min	Observed max	Standard deviation	Excess kurtosis	Skewness	Number of observations used	Cramér-von Mises test statistic	Cramér-von Mises p value
Y	0.000	-0.001	-1.218	0.946	0.414	0.039	-0.357	100.000	0.036	0.756

Source: Data Processing, 2025

The P-Value for variable Y in this table is 0.756, which shows that the data is normally distributed above 0.05. In addition to the P-Value, it also displays other descriptive statistics such as mean, median, observed min, observed max, standard deviation, excess kurtosis, and skewness. With a skewness of -0.357, this data shows a data distribution that is slightly skewed to the left, but not significant enough to eliminate the assumption of normality based on the results of the Cramér-von Mises test. The results show that the Y

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variable data has a normal distribution and meets the assumptions required for further analysis.

The bar graph below shows the distribution of the data, illustrating the relationship between the peak of the distribution and the skewness found. The following is a bar graph:

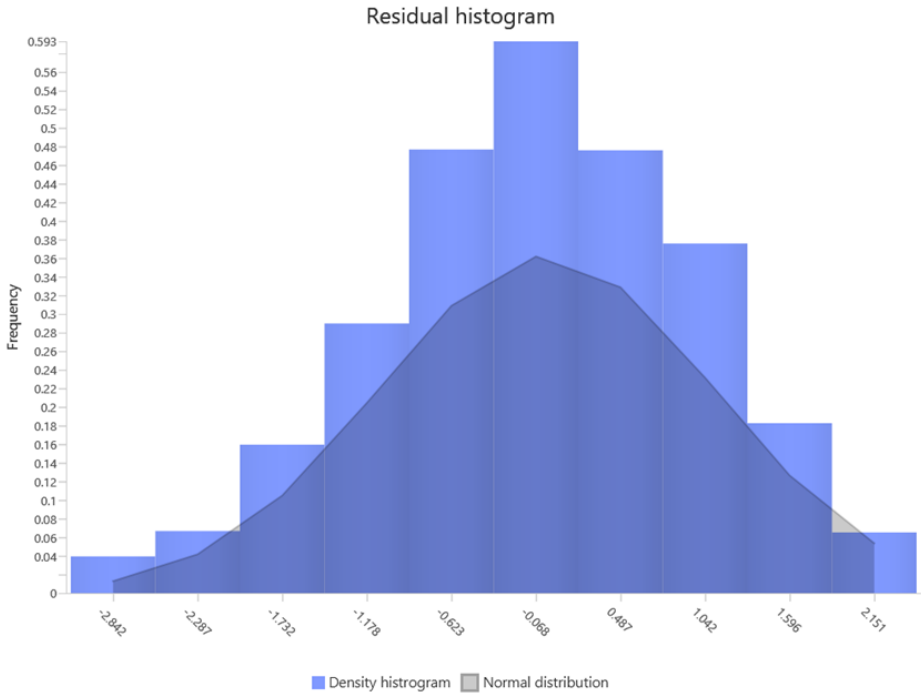

Figure 3. Residual Histogram

Source: Data Processing, 2025

To test the normality of the data, an interpretation is made based on excess kurtosis, skewness, number of observations, and P-Value from the Cramer-von Mises test: 1) The excess kurtosis value of 0.039 which is close to zero indicates that the data distribution is almost normal, with a slightly higher peak but the difference is not significant and is still within normal limits. 2) A skewness value of -0.357 indicates that the data distribution is slightly skewed to the left, but the difference is so small that it is not significant enough to be considered abnormal or deviating from symmetry. 3) With 100 observations, the sample

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size is considered large enough so that the results of the normality test become more reliable for statistical inference. 4) H_0 of normal distribution is rejected if the P-Value is less than 0.05. On the other hand, if the P-Value > 0.05, the data is normally distributed and H0 is accepted. H_0 is accepted because the P-Value of 0.756 is higher than 0.05, indicating that the data is regularly distributed.

In conclusion, the kurtosis value (0.039) and skewness (-0.342), the data distribution indicates a fairly normal condition with insignificant deviation. Although without a specific P-Value of the Cramer-von Mises test, in general, if the P-Value is assumed to be large enough (0.756) and supported by a sufficient number of observations, there is not enough evidence to reject the normality hypothesis, so the data can be assumed to follow a normal distribution.

Test for Multiconcurrency

Condition index, the following is an index table:

Table 10. Condition Index (CI)

	Eigenvalue	Condition index	X1	X2	X3	Intercept
0	3.983	1.000	0.000	0.000	0.000	0.001
1	0.012	12.914	0.012	0.152	0.116	0.043
2	0.003	5.758	0.315	0.074	0.381	0.018
3	0.002	0.223	0.334	0.803	0.602	0.138

Source: Data Processing, 2025

Multicollinearity conditions arise if the independent variables in the regression model show a high correlation, making it difficult to determine the effect of each on the dependent variable, and this condition can be identified if the Condition Index (CI) value exceeds a certain threshold. In the table above, row 1 has a CI of 12.914, row 2 of 5.758, and row 3 of 0.223. In this case, the CI value of 12.914 is close to the threshold, while the values of 5.758 and 0.223 are still far below it, indicating that overall a significant multicone rity problem is unlikely to occur.

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Heteroscedasticity Examination

In regression, heteroscedasticity occurs when the distribution of errors (residuals) differs at each data point. To ensure that the basic assumptions of linear regression are met, heteroscedasticity tests are often performed. Heteroscedasticity tests, such as the White Test or the Breusch-Pagan Test, are often performed to ensure that the basic assumptions of linear regression are met and to measure the presence of non-constant error variation. In the heteroscedasticity test, H_0 explains the constant residual variance (no heteroscedasticity), while H_a explains the non-constant residual variance (there is heteroscedasticity).

Table 11. Results Heteroscedasticity Examination

	Test-Statistic	df	P value
Breusch-Pagan Test	23.525	3	0.000

Source: Data Processing, 2025

The results of the heteroscedasticity test using the Breusch-Pagan Test show a chi-square statistical test value of 23.525. Then the P-Value is 0.000 <0.05, so it is able to reject H0 which indicates that the residual variance is constant, which means that this regression model shows a heteroscedasticity problem. Therefore, the basic assumption of linear regression regarding homoscedasticity (constant residual variance) has been met, and no further action is required regarding heteroscedasticity. Degrees of Freedom (df) of 3 indicates the number of independent variables in the model, which will be used together with the critical chi-square value to compare with the chi-square statistic (23.525) to determine the significance of the heteroscedasticity test.

Test for Structured Models (SEM)

Smart PLS software version 4.1.0.9, which is a component-based structural equation model (SEM), was used to analyze the Partial Least Square (PLS) Method data. This version was chosen because of its more advanced analysis features, such as consistent PLS for more accurate estimation and better handling of non-normal data. This increases the validity and reliability of the findings.

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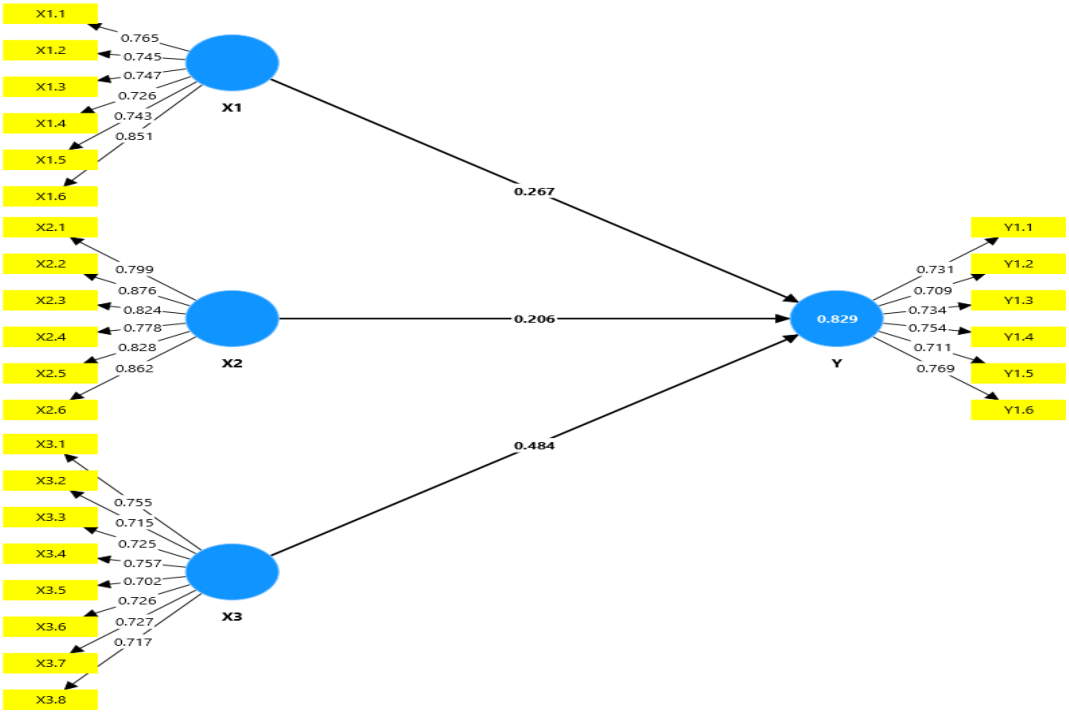

Figure 4. Results Outer Model and Inner Model Test

Source: Data Processing, 2025

Figure 4 states that; 1) This model shows that all indicators (yellow boxes) are valid and reliable in measuring their latent variables (blue circles). This can be seen from the outer loading value on each arrow connecting the indicator to its latent variable, where all of these values are high and generally above 0.7. For example, indicators X1.1 to X1.6 accurately measure variable X1 (Voluntary Disclosure Program), indicators X2.1 to X2.6 measure X2 (Tax Morale), indicators X3.1 to X3.8 measure X3 (Tax Sanctions), and indicators Y1.1 to Y1.6 measure Y (Individual Taxpayer Compliance), because their outer loading values are consistently above the recommended threshold. 2) The relationship between latent variables shows that the Voluntary Disclosure Program (X1), Tax Morale (X2), and Tax Sanctions (X3) simultaneously influence Individual Taxpayer Compliance (Y). The influence of X1 to Y is 0.267, X2 to Y is 0.206, and X3 to Y is 0.484. The R-squared (R^2) value for variable Y of 0.829 indicates that 82.9% of the variation in Individual Taxpayer Compliance (Y) can

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be explained by the three independent variables. This shows the model has excellent predictive power.

Coefficient of Determination Test or *R Square* (R^2)

Table 12. Results Coefficient of Determination Test or *R Square* (R^2)

	Y
R-square	0.816
R-square adjusted	0.810
Durbin-Watson test	1.964

Source: Data Processing, 2025

Table 12 states that: 1) The independent variables of the regression model cover 81.6% of the variability of the dependent variable, according to the R-Square value of 0.816. There are still some unexplained fluctuations in the data, although this indicates a moderate and generally good level of model fit. 2) The Adjusted R-Square value of 0.810, which is slightly lower than the normal R-Square (0.816), indicates that this model is quite efficient even after adjusting for the number of independent variables. This value is preferred for comparing models with different numbers of variables because it takes into account the complexity of the model. 3) The Durbin-Watson test yields a value of 1.964. This value, which is close to 2 (the ideal range is between 0 and 4), indicates that there is no strong autocorrelation problem in the residuals of the regression model. Although slightly below 2, this value is still within acceptable limits, indicating a very weak and not worrying positive autocorrelation. Further interpretation will require comparison with the critical limits of the Durbin-Watson table.

The following are the results of the coefficient of determination or *R Square* (R^2):

Table 13. Results Coefficient of Determination or *R Square* (R^2)

	R-square	**R-square adjusted**
Y	0.829	0.823

Source: Data Processing, 2025

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The table above presents the R Square value which tests the scale of the influence of the dependent variable on the fluctuation of the dependent variable in this study. The result of R^2 is 0.829, which shows that 82.3% of the Individual Taxpayer Compliance variable is influenced by the Voluntary Disclosure Program, Tax Morale, and Tax Sanctions. However, the other 17.7% is the influence of variables that were not measured in this research. Meanwhile, the Adjusted R^2 of 0.823, which has been adjusted for the number of predictors and potential overfitting, indicates that approximately 82.3% of the variation in the dependent data can be explained by the model. Although this Adjusted R^2 value indicates good explanatory power of the model and fairly strong predictions, the small difference between R^2 and Adjusted R^2 suggests that there may be some variables that are less relevant or slightly overfitting. Therefore, it is important to conduct additional validation, such as cross-validation, to ensure that the model is robust and can be extended to the population.

Testing for Multiple Linear Regression

The following are the results of the linear regression test, displayed in a path coefficient diagram:

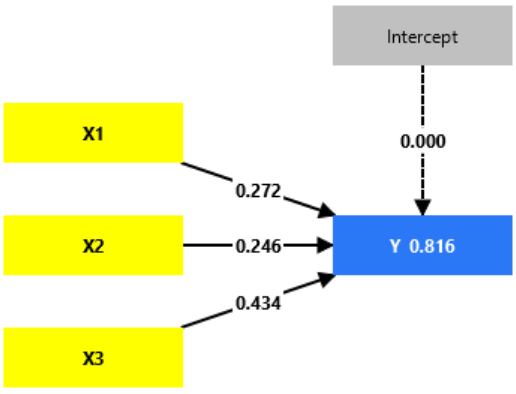

Figure 5. Results Testing for Multiple Linear Regression

Source: Data Processing, 2025

In figure 5 : 1) With a value of 0.272, the results of the path coefficient test indicate that the voluntary disclosure program (X1) significantly increases the compliance of Individual Taxpayers (Y); however, the impact is somewhat smaller than tax sanctions (X3).

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2) In addition, the path coefficient of 0.246 interprets that the impact is somewhat smaller than the voluntary disclosure program (X1), tax morale significantly increases the compliance of Individual Taxpayers (Y). 3) Tax sanctions (X3) have a beneficial and quite large impact on the compliance of Individual Taxpayers (Y), interpreted by the path coefficient of 0.434. The influence is stronger than the voluntary disclosure program (X1) and tax morale (X2).

Evaluation of Hypotheses
T-Test

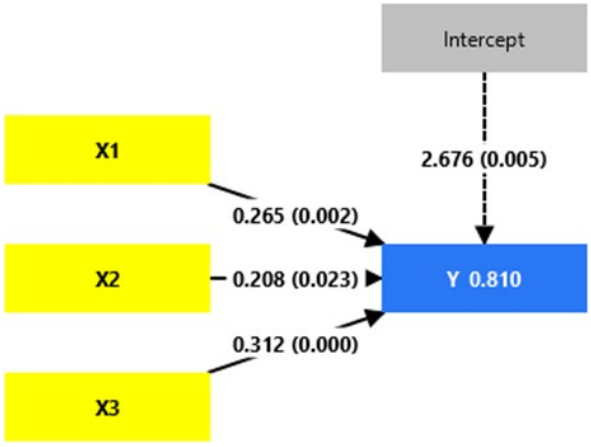

Figure 6. Results T-Test

Source: Data Processing, 2025

Here are the results of the T-Test:

Table 14. Results T-Test

	Unstandardized coefficients	Standardized coefficients	SE	T value	P value	2.5 %	97.5 %
X1	0.265	0.272	0.083	3.174	0.002	0.099	0.430
X2	0.208	0.246	0.090	2.317	0.023	0.030	0.387
X3	0.312	0.434	0.068	4.594	0.000	0.177	0.447
Intercept	2.676	0.000	0.942	2.841	0.005	0.807	4.544

Source: Data Processing, 2025

The results of the hypothesis testing above can represent the influence of the Voluntary Disclosure Program (X1) on Individual Taxpayer Compliance with a significant

effect of 0.265 (with T statistic 3.174 > T table 1.96), meaning that H_0 is rejected and H_a is accepted. With a lower significance value of the Voluntary Disclosure Program variable, namely 0.002 <0.05.

H1: The Voluntary Disclosure Program has a statistically significant effect on Individual Taxpayer Compliance.

The results of the hypothesis testing above can represent the influence of Tax Morale (X2) on Individual Taxpayer Compliance has a significant effect of 0.246 (with T statistic 2.317 > T table 1.96), meaning that H_0 is rejected and H_a is accepted. The significance value of the Tax Morale variable is lower, namely 0.023 <0.05.

H2: Tax Morale has a very significant statistical influence on Individual Taxpayer Compliance.

The results of the hypothesis testing above can represent the influence of Tax Sanctions (X3) on Individual Taxpayer Compliance has a significant effect of 0.312 (with T statistic 4.594 > T table 1.96), meaning that H_0 is rejected and H_a is accepted. With a lower significance value of the Tax Sanction variable, namely 0.000 <0.05.

H3: Tax sanctions have a very significant statistical effect on Individual Taxpayer Compliance.

The results of the hypothesis testing above can represent the variables of Voluntary Disclosure Program (X1), Tax Morale (X2) and Tax Sanctions (X3) have a simultaneous effect on Individual Taxpayer Compliance with a significant effect of 2.676 (with T statistic 2.841 > T table 1.96), meaning that H_0 is rejected and H_a is accepted. And the p-value of 0.005 is greater than 0.05.

H4: Voluntary Disclosure Program, Tax Morale, and Tax Sanctions have a simultaneous and highly statistically significant effect on Individual Taxpayer Compliance.

F-Test

The following are the results of the F Test:

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Table 15. Results F-Test

	Sum square	df	Mean square	F	P value
Total	34.290	100	0.000	0.000	0.000
Error	17.842	96	0.709	0.000	0.000
Regression	16.448	4	4.467	21.801	0.000

Source: Data Processing, 2025

In addition, the regression F test represents statistical significance found in the overall regression model, withan F value = 34.290 and p-value = 0.000. This represents that Y is highly influenced by the combination of X1, X2, and X3. The R-square value shows that most of the variation in Individual Taxpayer Compliance can be represented by these three independent variables. Therefore, the results of the T and F tests consistently support the research hypothesis that the Voluntary Disclosure Program, Tax Morale, and Tax Sanctions significantly affect Individual Taxpayer Compliance, both individually and collectively.

Discussion

Voluntary Disclosure Program (VDS) is one of the key factors that is often studied to improve the compliance of Individual Taxpayers. By encouraging transparency of taxpayer income, this voluntary disclosure program strengthens state finances and optimizes tax revenues, because the government will have more accurate data on potential tax collections, which ultimately increases compliance. [34]. This finding confirms the effectiveness of the program in increasing taxpayer awareness of tax obligations, which is in line with the Theory of Planned Behavior where positive attitudes, subjective norms, and perceived behavioral control influence the intention to act. VDS proven to be successful in encouraging compliance by providing taxpayers with the opportunity to correct errors without severe sanctions, increasing trust in the tax system, and tax awareness, as reflected in the success of collecting significant tax revenues. Based on studies [13], [14], and [15] a combination of direct incentives, increased awareness, socialization of fair law enforcement,

and growing taxpayer trust is an optimal strategy to increase compliance. In contrast to the data obtained [35] and [17] stated that Taxpayers have a negative impact because those who have complied do not receive benefits from the Tax Amnesty program and the Voluntary Disclosure Program, there is injustice between Taxpayers who have complied and Taxpayers who participate.

Tax Morale is also often considered a key factor influencing Individual Taxpayer compliance. The existence of tax morale can strengthen the taxation system in increasing tax revenue and seeing the quality of taxpayer tax compliance. With tax morale, we can build a stable and fair tax system, by activating the role of society, strengthening confidence in the honesty and openness of the system, and increasing understanding of the role of taxes in creating public welfare [36]. The indication is in line with attribution theory, explaining how Taxpayers with high tax morale view tax payment as a moral contribution to the state and society, encouraging voluntary Taxpayer compliance. Increasing tax morale effectively encourages compliance through internal awareness of tax benefits, which has proven to be more effective than methods that rely solely on external sanctions. Study [19] and [7] Individual Taxpayer compliance is influenced by high or low tax morale, strong tax morale is directly correlated with high taxpayer compliance. Contrary to [16] states that Taxpayers who have high moral standards are more likely not to act in an unethical manner to refuse tax payment.

Tax sanctions are generally considered as a determining factor for individual taxpayer compliance. This compliance shows how freely the public can fulfill their tax obligations while complying with applicable regulations. Taxpayers' observations of the losses that taxpayers will experience if they violate their tax obligations will make them more active in fulfilling them [37]. If the Taxpayer has the view that the tax consequences will be detrimental to him, the Taxpayer will fulfill his obligations. Thus, it can be concluded that the level of compliance will increase along with the level of tax sanctions received [38]. This finding is in line with the Theory of Planned Behavior, which explains how negative attitudes towards the risk of sanctions, subjective norms regarding compliance, and beliefs

about the ability to avoid sanctions encourage Taxpayers to fulfill their obligations. Tax sanctions have proven to be effective in creating a deterrent effect, as shown by the decrease in late reporting of Annual Tax Returns after the increase in fines, and DJP data confirms that the threat of credible sanctions encourages compliance. Study [10], [22] and [23] emphasized that higher tax sanctions can increase Individual Taxpayer Compliance. Opposite to [24] and [25] revealed that tax sanctions partially have no effect on taxpayer compliance because sanctions for tax violations are starting to be forgotten by taxpayers who decide to feel indifferent, not anxious and not burdened.

Conclusion

Overall, the research represents the three variables of Voluntary Disclosure Program, Tax Morale, and Tax Sanctions contributing to complement each other in increasing the compliance of Individual Taxpayers. The Voluntary Disclosure Program increases Taxpayer awareness, while Tax Morale creates a strong moral motivation to pay taxes, and Tax Sanctions provide a deterrent effect that encourages Taxpayers to be more disciplined. The practical implications of the results of this study suggest that in order to encourage tax compliance, the government should strengthen these three factors. The Voluntary Disclosure Program needs to be more transparent, education on Tax Morale needs to be strengthened, and enforcement of Tax Sanctions needs to be stricter. Recommendations for further research are to explore the influence of other factors, such as economic or socio-cultural factors, which may also influence the level of tax compliance.

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