




# “Effect of voluntary disclosure program and harmonization of tax regulations on tax payable in Indonesia”

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# EFFECT OF VOLUNTARY DISCLOSURE PROGRAM AND HARMONIZATION OF TAX REGULATIONS ON TAX PAYABLE IN INDONESIA

## Abstract

The purpose of this study was to examine the effects of the voluntary disclosure program and the harmonization of tax regulations on increasing the amount of tax payable by taxpayers in Indonesia. In addition, it explored their role in the formation of different levels of budgets through tax revenues. This analysis focused on individual taxpayers registered as active taxpayers, with a final sample of 95 respondents. Multiple regression analysis was employed as the analytical tool. The results show that the voluntary disclosure program did not significantly affect the increase in taxes payable, as it does not always result in additional tax liability or expose taxpayers to penalties, interest, or fines. In contrast, the harmonization of tax regulations significantly influenced the increase in taxes payable. Simplified tax administration and improved compliance, driven by tax regulation changes, led to higher tax payable. The findings imply that adjustments to tax regulations can have a substantial impact on the formation of tax revenue, which is vital for government budgetary allocations at various levels.

## Keywords

taxpayers, tax payable, tax policy, tax revenue, Indonesia

## JEL Classification

M48, K34

## INTRODUCTION

At the beginning of 2022, taxpayers in Indonesia had to again adjust to their tax obligations. The issuance of the Minister of Finance Regulation (Menteri Keuangan or PMK) Number 196/PMK.03/2021 regarding the implementation procedures for the Tax Voluntary Disclosure Program (VDP) on December 22, 2021, introduced new changes to taxpayers. The government implemented this PMK in December 2021. The PMK became the basis for the implementation of the voluntary disclosure program (Menteri Keuangan Republik Indonesia, 2021). The voluntary disclosure program was initiated through Law no. 7 of 2021 on the Harmonization of Tax Regulations (HPP). The voluntary disclosure program came into effect on January 1, 2022, and lasted until June 30, 2022 (Mappadang & Sinaga, 2022). This program was expected to provide many benefits for taxpayers (Pusparini, 2021, 2022), including the opportunity for taxpayers to disclose their tax obligations voluntarily. This includes disclosing assets for both individual and corporate taxpayers who participated in the 2015 tax amnesty.

The 2015 tax amnesty program was considered a national success, increasing revenue from the tax sector. The government aims to replicate this success through a voluntary disclosure program along with the support of previously issued tax harmonization regulations. To

encourage tax revenue, the government focused on enhancing taxpayer compliance through a formal approach (Ningtyas & Aisyaturrahmi, 2022). However, the methods employed by tax authorities have been primarily limited to reducing non-compliance. To support this, it may be necessary to explore other approaches, such as adopting a religiosity-based approach (Merkusiwati & Damayanthi, 2018; Parwati et al., 2021).

On the other hand, factors such as tax rates, the application of sanctions, inadequate information provided to taxpayers, frequency of audits, and self-assessment methods influence taxpayer compliance (Irawan & Raras, 2021; Setiadi, 2022). The tax authorities use the fear of sanctions and audits to ensure that taxpayers comply with tax laws and regulations and raise taxpayer awareness (Irawan & Raras, 2021; Setiadi, 2022).

As of the second semester of 2022, the tax target achievement reached 58.8% in June 2022 (Nurjanah, 2022). However, by October 2022, it had risen to 78.9% (Pink & Handoyo, 2022). This progress encouraged the government and the Directorate General of Taxes to further motivate taxpayers to fulfill their tax obligations (Mappadang & Sinaga, 2022; Safrina & Soehartono, 2018). Although the Directorate General of Taxes (referred to as DJP) claims that taxpayers benefit from the voluntary disclosure program and harmonization of tax regulations, economically, this will still affect the tax payable – the amount that taxpayers must pay. It can either decrease or increase. One thing is clear: taxpayers are guaranteed to be free from administrative sanctions. This promise was made because the Ministry of Finance expects taxpayers to disclose any unreported assets from 2016 to 2020 voluntarily through the Annual Tax Notification (SPT).

The formulation of the problem in this study was whether the voluntary disclosure program and the harmonization of tax regulations affect tax payable. This study aims to provide implications for the successful implementation of government programs to increase state tax revenue. Additionally, the study's results are expected to serve as reference materials, provide input for tax policy formulation, and guide future research on tax debt influenced by the voluntary disclosure program and harmonization of tax regulations.

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## 1. LITERATURE REVIEW

There is an old saying about paying taxes: “There are two things that humans avoid in this world: the first is death, and the second is paying taxes.” Basically, one desires to be free (Dewantara, 2020; Fromm, 2011; Goleman, 2007; Pusparini, 2021). Humans feel happy when they experience freedom (Eagleton, 2016; Coleman, 1994), including being free of the obligation to pay taxes. However, in a society, freedom must be balanced with order, necessitating rules such as tax regulations (Brouwer, 1986). These rules limit individual freedom to ensure fairness and social order.

In any regulation, gaps may exist, presenting opportunities. People will often exploit such opportunities for profit, including through tax planning, which can affect the amount of tax debt to be paid (Goerke, 2015; Mangunsong, 2002). Other factors,

such as tax amnesty, aside from financial performance or income, can also influence the tax payable for both individual and corporate taxpayers. Currently, there are additional factors likely to affect long-term debt, namely the voluntary disclosure program and the harmonization of tax regulations.

“Obedient” is defined as following orders, complying, or being disciplined (KBBI, 2022). Compliance is a related concept. Tax compliance can be viewed from various aspects because taxes involve formal law and economics. All people should support government tax programs, which rest on three pillars: ethics, law, and economics (L. Xynas & A. Xynas, 2021). The greater the degree of compliance, the more significant its impact on the economy. This can be a dilemma for taxpayers: comply with the law and face economic consequences, or disobey and violate ethical standards as a good citizen.

Tax compliance can be examined from the perspectives of individual and corporate taxpayers (Francis, 2019). Compliance means being responsible and behaving in accordance with legislation. Under tax laws, compliance and discipline can be voluntary or enforced (James & Alley, 2002). The word “obey” can be derived into several forms, such as obedience. Regarding taxes, compliance refers to behavior where taxpayers fulfill all their tax obligations and exercise their rights. Compliance can be viewed from the formal and material aspects (Irawan & Raras, 2021; Saliman, 2004; Totanan, 2014). It encompasses both aspects. In Indonesia, taxpayer compliance is evaluated based on three criteria:

- 1) calculating the amount of tax owed;
- 2) depositing or paying the tax due; and
- 3) reporting the tax return (Kemenkeu, 2019; Parwati et al., 2021).

This means that taxpayer compliance involves actions such as making payments and reporting annual taxes. Both individual taxpayer and corporate entities demonstrate compliance through these criteria, as outlined by existing tax regulations.

The implementation of the self-assessment system influences taxpayer compliance in Indonesia. This system places the responsibility on taxpayers to fulfill all of their tax obligations accurately, promptly, and in accordance with the policies issued by the Indonesian Directorate General of Taxes. Compliance with tax obligations is not unique to Indonesia; it is crucial in tax systems worldwide. This is true for both developed and developing nations. This is because compliance involves not just legal adherence but also self-awareness and ethical behavior (Parwati et al., 2021; Yamin et al., 2020).

The Indonesian government, particularly the Directorate General of Taxes (DJP), has implemented measures to increase tax revenues by promoting taxpayer compliance. One of the popular programs was the tax amnesty program, which began on July 1, 2016, with the slogan: express, redeem, relieved. This program resulted in 974,056 reports (Sastri & Datrini, 2018). Subsequently, in

2018, the government reduced the tax rate for micro, small, and medium enterprises from 1% to 0.5% under Government Regulation No. 23 of 2018. Then, in 2022, the Indonesian government introduced the Voluntary Disclosure Program through Law No. 7 of 2021 on the Harmonization of Tax Regulations. All these programs aimed to enhance taxpayer compliance and boost tax revenue (Irawan & Raras, 2021; Merkusiwati & Damayanthi, 2018; Setiadi, 2022).

Since 2021, the government has promoted the voluntary disclosure program to all taxpayers. On January 1, 2022, the DJP launched special electronic services. The voluntary disclosure program references the implementation of Law No. 7 of 2021, which introduced the Harmonization of Tax Regulations, where Chapter V focuses on the voluntary disclosure program (Damayanti, 2021). The voluntary disclosure program for the 2020 annual notification (SPT) was the DJP’s focus due to its limited six-month validity period, likened to a “flash sale.” This means that there is a time limit, and this places pressure on taxpayers to disclose their ownership of assets.

There is a fundamental difference between tax payable and regular business debt. While regular business debt is calculated based on Article 17 tariffs, the current voluntary disclosure program can be settled under final income tax rules. Technically, this process is simplified as there is no need to deduct specific items from the property’s value. The rate is simply multiplied by net assets that have not been declared. For assets located abroad, taxpayers are offered the option to repatriate them until September 30, 2022, invest in Indonesia at a lower tax rate (Pusparini, 2021), and secure a five-year holding period starting from September 30, 2023. The document for this is known as the Notice of Asset Disclosure (SPPH).

The voluntary disclosure program categorizes assets as foreign assets and domestic assets. Foreign assets can be either declared or repatriated. If they are declared, taxpayers only need to report them through the SPPH. If repatriated, foreign assets are brought back to Indonesia for investment. Each option carries a different tariff impact. Repatriated and invested assets are subject to a lower tax rate than those only declared. In 2022,

taxpayers often refer to the current voluntary disclosure program as the “phase II tax amnesty period.” Phase I was the tax amnesty implemented in 2016. Unlike the 2016 tax amnesty, the current voluntary disclosure program is governed by the Harmonization of Tax Regulations Law. Under the current program, taxpayers are obligated to invest in Government Securities (SBN) or the renewable energy sector. Meanwhile, the 2016 tax amnesty was limited to reporting assets.

The government strongly pursued the voluntary disclosure program in 2021 following the 2016 tax amnesty due to the positive trend in tax revenue. Compliance also increased. DJP indicated that 92% of taxpayers participating in the tax amnesty complied in reporting their SPTs, while those who did not participate showed only 60% compliance. In 2016, 972,530 taxpayers took part in the tax amnesty, declaring assets totaling Rp 4,881 trillion. Rp 1,036.37 trillion were foreign asset declarations, Rp 3,697.94 trillion were domestic asset declarations, and Rp 146.69 trillion were successfully repatriated foreign assets. Even though the number of participating taxpayers did not meet the government’s expectations compared to the potential registered taxpayers, the government anticipates that the voluntary disclosure program will increase taxpayer compliance in terms of tax administration.

The harmonization of tax regulations, enacted as Law Number 7 of 2021 by the DPR-RI (parliament) in collaboration with the government, was issued with various considerations. One of them is to fulfill state obligations to promote welfare, justice, and social development. Harmonization of tax regulations serves as a consolidation strategy to address the budget deficit and boost the tax ratio. It includes policies to enhance tax revenue performance, reform tax administration, expand the tax base, and establish a tax system emphasizing justice, legal certainty, and increased voluntary compliance.

This harmonization of tax regulations seeks to simplify tax administration to positively impact taxpayer compliance. If tax obligations are simple and just, entrepreneurs are more likely to comply. Thus, when taxpayers perceive tax obligations as straightforward and fair, they are more inclined to

comply. The main objectives of the harmonization of tax regulations include:

- 1) promoting sustainable economic growth and facilitating economic recovery;
- 2) optimizing state revenues to independently fund national development and achieve a just, prosperous society;
- 3) creating a more equitable tax system with legal certainty;
- 4) implementing administrative reforms, consolidating tax policies, and expanding the tax base; and
- 5) enhancing taxpayer compliance.

Harmonization of tax regulations is expected to succeed, particularly through the simplification of tax administration and the application of technology. Examples include implementing e-filing for Annual Tax Notifications (SPT) and e-billing for tax payments. Another effort is the integration of taxpayer financial data, facilitating supervision, exploring additional tax potentials, and contributing to achieving tax revenue targets. All of these efforts aim to fulfill tax objectives, promote economic growth, reduce poverty, and enhance wealth equality (Darussalam et al., 2020; Kemenkeu, 2019; Resmi, 2019; Safrina & Soehartono, 2018; Sastri & Datrini, 2018). The concept of fairness in taxation administration is crucial to fostering a just tax system (Mohan, 2021). Furthermore, taxes can help reduce inflation, as the government can issue bonds to collect money from people and investors (Cebula, 2020), while the central bank can control interest rates as an economic policy.

Harmonization of tax regulations and the voluntary disclosure program strengthen the self-assessment system in Indonesia, fostering greater trust among taxpayers. This approach is expected to drive the tax system’s success. However, the government continues to monitor taxpayers to enhance compliance. Therefore, tax compliance remains a longstanding challenge for tax authorities worldwide. This is why improving tax compliance has been a focal point for tax authorities globally (Andreoni et al., 1998).

Debt refers to an individual's obligation to another party. In accounting and finance, debt refers to a commitment to pay a specified sum in the future, arising from current financial transactions (Rubin, 2011). In accounting, debt appears on the credit or liability side of the balance sheet (Kieso et al., 2017; Libby et al., 2008; Soemarso, 2016; Weygant et al., 2014). Debt is an expense an entity must settle. Entities, including individuals and corporations, have the same tax obligations (Prasetyo, 2016; Rahayu, 2013). The difference lies in the tariff policy and the basis of imposition.

In terms of taxation, debt differs in meaning. While accounting views debt as a source of financing that generates assets or equity, tax debt is regarded as a cost. Therefore, tax debt arises from calculating the profit and loss of corporate entities or taxpayers, with income reduced by non-taxable income (PTKP) for individuals. The tax debt does not directly increase the assets of either corporate or individual taxpayers. Tax debt also has no direct benefit for taxpayers.

The unique factor of the obligation to pay owed taxes is that it triggers the creation of tax debts. Tax debts arise from profits made by the taxpayer's business and labor, whether operated individually or as a collective business or entity. Therefore, tax debt reduces the taxpayer's economic benefit. In addition, taxpayers do not receive direct returns for fulfilling their tax obligations, but the success of the voluntary disclosure program and harmonization of tax regulations require taxpayer participation (Ningtyas & Aisyaturrahmi, 2022).

Paying owed taxes genuinely reduces the wealth of individual taxpayers. Therefore, the cash used to pay the tax payable comes from the entity's assets. While such payments do not directly increase the company's wealth, this aligns with the definition of taxes as an obligation that may be imposed without yielding direct returns. However, taxes fulfill their purpose by promoting justice and reducing wealth disparities, particularly for the impoverished.

Tax debt differs fundamentally from accounting debt. When an entity or business engages in debt transactions, its assets and capital are affected. In accounting, assets and capital are distinct ac-

counts (Anthony & Reece, 2001; Soemarso, 2016; Weygant et al., 2014). This aligns with the principle of the accounting equation that assets derive from debt and equity, which is then referred to as ownership equity. From this understanding, business transaction debt can enhance the owner's prosperity while simultaneously increasing obligations. But conventionally, debt aims to increase prosperity, whereas tax debt does the opposite. Conversely, taxes positively affect the national economy directly.

Based on the literature review and research goals, the hypotheses are:

*H1: The voluntary disclosure programs influence tax payable.*

*H2: The harmonization of tax regulations influences tax payable.*

## 2. METHODOLOGY

The survey was conducted among taxpayers to collect data from respondents both directly and indirectly. The population of this study was comprised of individual taxpayers engaged in business activities and registered at the Palu Pratama Tax Office (referred to as KPP), which has a population of around 5,000 taxpayers. Because of the large population, this study used an accidental sampling method. The criteria for selecting the sample included having a Taxpayer Identification Number (referred to as NPWP) and consistently reporting SPT for the years 2016 to 2020.

Data were obtained through questionnaires distributed via Google Forms and sent to respondents through the WhatsApp application. For respondents not reachable via the application, the questionnaires were delivered directly. Because of the sensitive nature of tax-related information, individuals were reluctant to serve as respondents and complete the questionnaire provided.

The data were analyzed using the SPSS program and subjected to multiple linear regression. This method predicts the effect of two or more independent variables on the dependent variable (Ghozali, 2006; Sugiyono, 2018). The equation can be expressed as follows:

$$Y = a + b_1X_1 + b_2X_2 + \varepsilon, \quad (1)$$

where  $Y$  = Tax Payable;  $a$  = Constant;  $b_1, b_2$  = Regression Coefficient;  $X_1$  = Voluntary Disclosure Program;  $X_2$  = Law on Harmonization of Tax Regulations;  $\varepsilon$  = Error term representing other variables not included in the equation.

The calculation of the above equation provides the coefficient of determination ( $R^2$ ), which measures the extent to which the independent variables explain the dependent variable (Sugiyono, 2014). The amount of  $R^2$  ranges between 0 and 1.  $R^2$  indicates the percentage of the influence exerted by the independent variables  $X_1$  and  $X_2$  on the dependent variable  $Y$ . The value of  $R^2$  is deemed good if it is close to or equal to 1.

The independent variables in this study were the voluntary disclosure program (PPS) as  $X_1$  and the harmonization of tax regulations (HPP) as  $X_2$ . The dependent variable,  $Y$ , was the tax payable.

### 3. RESULTS

The test results from the SPSS program can be seen in Table 1.

Based on the regression coefficients presented in Table 1, the relationship between the voluntary disclosure program ( $X_1$ ), harmonization of tax regulations ( $X_2$ ), and tax payable can be expressed through the following regression equation:

$$Y = 15.855 - 0.063X_1 + 0.529X_2 + \varepsilon. \quad (2)$$

The equation above illustrates the impact of the independent variables on the dependent variable. The voluntary disclosure program ( $X_1$ ) coefficient, which is negative, shows the opposite effect. On the other hand, the harmonization of tax regulations ( $X_2$ ) has a positive coefficient, indicating a unidirectional effect. The explanation is as follows:

- 1) The constant value ( $\alpha$ ) of 15.855 indicates that if all other conditions remain constant (*ceteris paribus*) and the scores of  $X_1$  and  $X_2$  are zero, the tax payable is 15.855.
- 2) The regression coefficient of the voluntary disclosure program is  $-0.063$ , with a significance level of 0.406 greater than 0.05; this indicates that the voluntary disclosure program has no significant effect. This means that for every one-unit change in the voluntary disclosure program, the value of the tax payable will decrease by 0.063, assuming that the harmonization of tax regulations remains constant.
- 3) The regression coefficient for the harmonization of tax regulations is 0.529 with significance level of 0.000 smaller than 0.05. This indicates that the harmonization of tax regulations has significant effect. This signifies that if there is a one-unit change in the harmonization of tax regulations, assuming the voluntary disclosure program variable remains constant, the tax payable will increase by 0.529.

Table 1 shows the  $R$  square value of 0.148. This indicates that changes in the voluntary disclosure program and harmonization of tax regulations account for 14.8% of the variation in tax payable. This implies that other factors account for 85.2% of the variation in tax payables. The multiple  $R$  correlation coefficient, which measures the strength of the relationship between all independent variables in the study, was 0.385. A correlation coefficient of 0.385 is considered relatively low (Sugiyono, 2014). This indicates a low degree of correlation between the independent and dependent variables. These results conclude that the correlation between voluntary disclosure programs, harmonization of tax regulations, and tax payable is low. Table 2 provides the interpretation guidelines for the correlation coefficients.

**Table 1.** Multiple linear regression test results

No.	Independent variable	Regression coefficient	t-count	Sig.
1.	Voluntary Disclosure Program ( $X_1$ )	-0.063	-0.836	0.406
2.	The Harmonization of Tax Regulations ( $X_2$ )	0.529	3.858	0.000
Constant = 15.855		R Square = 0.148		
Multiple R = 0.385		Sig F = 0.008		
T-table = 1.9880		$\alpha$ = 0.05		

**Table 2.** Interpretation guidelines for degrees of correlation

Coefficient Interval	Relationship Level
0.000-0.199	Very Low
0.200-0.399	Low
0.400-0.59	Medium
0.600-0.799	Strong
0.800-1.000	Very Strong

## 4. DISCUSSION

A high average value of the voluntary disclosure program variable reflects taxpayers' confidence in meeting the requirements to join the voluntary disclosure program. This means that taxpayers are willing to disclose assets to obtain tax amnesty. They are willing to report a detailed list of their assets. When taxpayers have outstanding tax arrears listed in their Annual Tax Notification (SPT), they settle them. When taxpayers join a voluntary disclosure program that affects their income tax payable, they address any discrepancies. In addition, taxpayers view the voluntary disclosure program as a tax amnesty they had not previously utilized. However, the multiple regression analysis results show that the voluntary disclosure program has a negative and insignificant effect on the tax payable. This means that the research hypothesis, which states that the voluntary disclosure program would increase the tax payable, is not proven and is rejected.

As stated earlier, the purpose of the voluntary disclosure program was to provide an opportunity for taxpayers to disclose their tax obligations that were not fulfilled in 2016 by voluntarily reporting and paying income tax based on their disclosed assets. The results of this test do not support the program's intended function nor its ability to increase the potential for obtaining new sources of investment and expanding the national tax base. This may be due to the following reasons:

- 1) Most research respondents did not participate in the voluntary disclosure program.
- 2) The voluntary disclosure program does not impose tax sanctions, such as administrative fines or tax interest.

Therefore, even if taxpayers participate in the voluntary disclosure program, it does not result in additional tax sanctions, interest, or fines.

The findings of this study also show that the voluntary disclosure program was not designed solely to increase tax payable or diversify tax revenue sources; it also aims to increase voluntary taxpayer compliance. This compliance involves fulfilling both tax obligations and rights. The expected direct effect is an increase in taxpayer compliance in calculating, paying, and especially reporting taxes. Consequently, the increased awareness and compliance of taxpayers positively impact tax revenues for the government. These findings contrast taxpayer compliance in Indonesia, which is based on three criteria:

- 1) calculating the amount of tax payable;
- 2) depositing or paying the tax payable; and
- 3) reporting the tax notification letter (Parwati et al., 2021; Resmi, 2019; Totanan et al., 2024).

Economic strategies and regulation policy approaches are common methods for addressing problematic tax behaviors. Governments constantly explore and implement policies and regulations to encourage taxpayers to fulfill their tax obligations and file tax notification letters as part of compliance.

Tax regulations modify taxpayer behavior, and factors like regulatory pressure can also influence compliance. However, not all approaches are equally effective or efficient. Taxpayers need to be consciously committed to fulfilling their tax obligations. This is well understood, indicating that taxpayers are aware of and comprehend the regulations. Aligned with its objectives, the harmonization of tax regulations simplifies tax administration, promotes fairness, and encourages compliance. This paper focused on the factors in the harmonization of tax regulations and their effect on tax payable.

People often view taxes as mandatory payments governed by law, forming the basis for compliance. In the Indonesian context, the Constitution grants the power to impose taxes. The new regulation in Indonesia regarding the Voluntary disclosure program and harmonization of tax regulations aims to boost tax revenue. In this context, the government adopts a paternalistic approach, intending to pro-



tect its citizens. This perspective suggests that the government, knowing what is best for society, is justified in formulating policies to regulate undesirable behaviors (L. Xynas & A. Xynas, 2021), thus requiring taxpayers to comply with paying their taxes.

The test results indicate that an improved understanding of the harmonization of tax regulations is associated with an increase in tax payable by taxpayers. Although tax compliance is based on binding laws and regulations, the test results indicate the voluntary disclosure program positively and significantly affects taxes payable. The findings support the second hypothesis, which proposed that the voluntary disclosure program positively affects taxes payable. However, this does not necessarily compel taxpayers to fulfill their tax obligations. The gov-

ernment, in this case, the fiscal authorities, must simplify tax administration to facilitate fulfilling their tax obligations. The fiscal authorities view the harmonization of tax regulations as a part of tax reform. Ultimately, the government aims to enhance taxpayer compliance, thereby increasing revenue through tax payments.

The Indonesian government must implement tax reforms to accelerate changes in taxation. Tax can involve improving tax administration, broadening the tax base, refining regulations, and utilizing technology to streamline tax collection. The Harmonization of Tax Regulations Law represents one such reform, effective since October 2021, with the aim of simplifying tax administration and enhancing fairness for all taxpayers.

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## CONCLUSION

This study aimed to evaluate the effect of the voluntary disclosure program and the harmonization of tax regulations on tax payable, with a focus on their contribution to different levels of budget formation through tax revenues. The results indicate that the voluntary disclosure program does not significantly affect the increase in tax payable. Taxpayers who participate in voluntary disclosure programs do not necessarily see an increase in their tax payable. Conversely, the harmonization of tax regulations has a significant positive impact on tax payables. The simplification of tax administration, along with increased taxpayer knowledge and understanding of the harmonized regulations, contributes to a higher tax debt, which, in turn, strengthens the formation of the state budget. These findings suggest that continued efforts in harmonizing tax regulations are crucial to improve taxpayer compliance and enhance tax revenue collection. Future research should expand the scope to include corporate taxpayers or those who have participated in tax amnesty and voluntary disclosure programs to provide a more comprehensive understanding of their long-term impact on tax compliance.

## AUTHOR CONTRIBUTIONS

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