The Impact of Tax Knowledge, Tax Penalties, and Tax Compliance towards SVDP in Pasir Salak

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Abstract. The purpose of this study was to determine impact Special Voluntary Disclosure Program (SVDP) participation in Pasir Salak, focusing on how tax compliance, tax knowledge and tax penalty might impact SVDP participation. The determinants that serve as the independent variables are tax compliance, tax knowledge and tax penalty and the dependent variable tested is SVDP Participation. The population of the study covers the individual stay in Pasir Salak. A total of 392 questionnaires collected and usable for further analysis using regression analysis outer model, measurement of reliability inner model and goodness-of-fit. As the results, the findings reveal that tax compliance, tax knowledge, and tax penalty demonstrated the positive relationship towards SVDP participation. Malaysia had implemented two SVDP to encourage tax compliance and expand the tax base. The first SVDP 1.0 was introduced by the Inland Revenue Board Malaysia (IRBM) on 2018. Following its success, a SVDP 2.0 was launched under the Budget 2022 on 2023.The SVDP is a tax initiative introduced by governments to encourage taxpayers to voluntarily disclose previously undeclared income or assets. First, Tax compliance had significantly to participation in the SVDP. Second, tax knowledge had significantly to participation in the SVDP. Third, tax penalty significantly to participation in the SVDP. Recommendation to Promoting taxes on outside urban areas with tax awareness campaigns, contribution government need encourage cooperation with the tax authorities for campaigns and free consultants and Creativity in artwork design can increase the rate of participation in the SVDP.

Keywords: Special Voluntary Tax Disclosure, Tax Compliance, Tax Knowledge, Tax Penalty

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1 Introduction

The Special Voluntary Disclosure Programme (SVDP), launched by the Inland Revenue Board of Malaysia (IRBM), ran from 3 November 2018 to 30 September 2019. It aimed to improve tax compliance by allowing taxpayers to voluntarily declare previously unreported income with reduced penalties, between 10%–15%, compared to the usual 80%–300% (IRBM, 2018; MOF, 2018). This initiative targeted individuals with offshore assets or informal business operations, aiming to build a more transparent and inclusive tax system and strengthen public trust.

SVDP enabled taxpayers—registered or unregistered—to declare underreported income or unfiled returns without facing legal actions. It also extended to stamped instruments like agreements, offering lower penalties if disclosures were made within the program period. To encourage further compliance, SVDP 2.0 was introduced from 6 June 2023 to 31 May 2024, targeting four categories: new taxpayers, registered but non-filing individuals, those with additional unreported income, and those who failed to stamp required documents (IRBM, 2023). These efforts aim to widen the tax base and reduce leakages from the shadow economy, which continues to challenge national tax collection efforts (MOF, 2024).

Malaysia's SVDP is adapted from global tax amnesty programs, such as Italy's post-war initiative aimed at boosting national income (D'Attoma, 2018). The core purpose is to offer taxpayers the chance to regularise tax records with reduced or no penalties. Such voluntary disclosure schemes are designed to increase compliance while fostering trust in the national tax administration (Maina, Kondo, & Okemwa, 2024 & Hai, 2023).

Effective implementation requires clear communication, using diverse channels like media, seminars, and tax authority websites to ensure public understanding (Mebratu, 2024; Feistauer & Richter, 2018; Hidayat, Rizkiah & Erina 2024). Additionally, incentive mechanisms—such as reduced penalties or immunity from prosecution—have proven successful in countries like South Africa and Indonesia to attract voluntary disclosures (Subagyo, 2022 & Dare, 2020).

User-friendly systems, particularly digital platforms, enhance accessibility and participation. Indonesia's online registration for tax amnesty is an example of simplifying compliance (Tita, Mustamu, & Loupatty, 2022). However, such programs risk being abused if not properly monitored. Italy's strict verification procedures in 2001 ensured disclosure accuracy and prevented exploitation (Marchese & Privileggi, 1999).

Public perception plays a crucial role. Some view tax amnesties as unfair, favouring non-compliant taxpayers over honest ones. This may reduce trust if perceived as rewarding evasion (Wulan, Ahmad & Lutfi, 2023 & Dennis, 2024). Therefore, transparency and clarity in the program's objectives are essential to maintain integrity and public confidence.

Tax compliance in Malaysia remains a concern due to three interrelated issues: poor tax compliance behaviour, limited tax knowledge, and negative perceptions of tax penalties. Many individuals and companies fail to fulfil their tax obligations—not because of financial inability, but due to a lack of awareness and prioritisation of saving over compliance (SinarHarian, 2019). Under-reporting of income, inaccurate filings, or failure to submit returns results in revenue losses for the government. Additionally, limited understanding of tax laws, deductions, and filing procedures often leads to unintentional non-compliance. Despite efforts like Tax Education Month by IRBM and the promotion of user-friendly e-services, many taxpayers still lack the know-how to navigate both traditional and digital tax systems effectively (IRBM, 2024; AstroAwani, 2024).

Furthermore, misunderstandings or fear surrounding tax penalties can also discourage voluntary compliance. Although penalties are meant to deter evasion, low engagement between tax authorities and the public has contributed to negative perceptions. IRBM's leadership has encouraged taxpayers to consult officers directly for clarification on penalties and obligations (NST, 2024). This indicates a need for stronger outreach and education by the government to shift taxpayer attitudes and promote a more informed and cooperative tax culture.

This study aims to investigate the influence of tax knowledge, tax penalties, and tax compliance on individual participation in the Special Voluntary Disclosure Programme (SVDP) among taxpayers in Pasir Salak. Specifically, it examines the relationships between each of these three variables and the likelihood of voluntary disclosure under SVDP. By focusing on rural taxpayers, the study seeks to uncover behavioural patterns and compliance motivations that may differ from urban populations, particularly in the context of informal economic activities.

The findings of this study are expected to provide valuable insights for policymakers and tax authorities, particularly the Inland Revenue Board of Malaysia (IRBM), in formulating strategies to increase voluntary tax compliance. It highlights the need for targeted tax education in rural areas where awareness and understanding of tax obligations may be limited. Additionally, the study underscores the importance of appropriately calibrated penalty structures that deter non-compliance without creating fear or resistance. Ultimately, the research contributes to enhancing tax culture and civic responsibility, encouraging rural communities to participate more actively in national revenue development through informed and voluntary tax disclosure.

2 Literature Review

Tax knowledge, tax penalties, and tax compliance are key factors in motivating taxpayers to participate in the Special Voluntary Disclosure Program (SVDP). With accurate information about tax laws and clear guidance on compliance, taxpayers are more likely to take proactive steps to reorganize their tax affairs. In addition, understanding and implementing a fair and reasonable penalty structure can further increase compliance rates and foster trust in the tax system. Monetary penalties like fines and interest deter evasion by increasing non-compliance costs (Tambunan, 2023), while non-monetary penalties like reputation loss also influence decisions (Anghel & Poenaru, 2024). Balanced penalty structures are crucial; overly punitive measures discourage disclosure, while overly lenient ones may be exploited (Seventeen & Fitriano, 2023 & Klimsa & Ullmann, 2023). Threshold-dependent tax enforcement and the size distribution of firms: evidence from Germany. *International Tax and Public Finance*, *30*(4), 1002-1035., 2022). SVDP uses this balance to enhance voluntary compliance through fair but firm enforcement.

2.1 Tax Compliance

The Tax compliance refers to the extent individuals and businesses fulfil their tax obligations in accordance with the law (Arini & Ernandi, 2024). Compliance plays a crucial role in funding public services and building a stable fiscal environment (Fan & Rao, 2003 & Panayiotis, 2014). Non-compliance leads to revenue loss and weakens government service delivery (Hassan et al., 2021). The Special Voluntary Disclosure Programme (SVDP) enhances compliance by allowing taxpayers to disclose underreported income with reduced penalties, promoting trust and cooperation.

Theoretical models such as economic theory, behavioural theory, and deterrence theory help explain compliance behaviours. While economic models highlight cost-benefit analysis (Kirchler, 2007), behavioural theories focus on fairness and social norms (Alm, 2014). Deterrence theory emphasizes the role of penalties and enforcement likelihood (Jon, 2000). Trust in government, demographic factors like education, and perceived fairness also influence compliance (Feld & Frey, 2007; Fleurbaey & Maniquet, 2006; Nathan et al, 2025). SVDP aligns with these frameworks by offering fair, low-risk options for taxpayers to regularize their status, increasing voluntary compliance.

2.2 Tax Knowledge

Tax knowledge significantly influences taxpayers' willingness to comply. It includes general awareness (fiscal consciousness), legal understanding, and procedural familiarity. General knowledge relates to taxpayers' awareness that taxes fund public services, which can increase voluntary compliance (Appah, 2024). Legal knowledge is key to interpreting tax laws, yet many taxpayers struggle with complexity and disengage (Bahramov, 2023 & Bornman & Ramutumbu, 2019).

Procedural knowledge—knowing how to file and fulfil tax responsibilities—is essential, especially in self-assessment systems (Jacob, 2024). While e-filing has simplified processes, it does not guarantee accurate compliance without legal understanding (Artika & Aisyah, 2023 & Suwailim, Anwar, & Purnomo 2023). Studies confirm that informed taxpayers are more likely to participate in programs like SVDP, as knowledge reduces uncertainty and supports compliance (Ishak et al., 2023 & Mascagni, Santoro, & Mukama, 2019).

2.3 Tax Penalty

Tax penalties serve as enforcement tools to ensure compliance by imposing financial or reputational costs on non-compliance (Steven, 1989; Slemrod, 2019). SVDP leverages penalty reductions to incentivize voluntary disclosure. Penalties deter evasion, reinforce civic responsibility, and support fair administration (Cullis, Jones, & Lewis, 2007 & Marhuenda & Ortuño-Ortín, 1997). Theoretical models such as deterrence theory, rational choice, and behavioural economics all support the role of penalties in influencing taxpayer behaviour (Demin, 2023; Wardani & Wati, 2022; Odunaiya et al., 2024).

Monetary penalties like fines and interest deter evasion by increasing non-compliance costs (Tambunan, 2023), while non-monetary penalties like reputation loss also influence decisions (Anghel & Poenaru, 2024). Balanced penalty structures are crucial; overly punitive measures discourage disclosure, while overly lenient ones may be exploited (Seventeen & Fitriano, 2023 & Klimsa & Ullmann, 2023). SVDP uses this balance to enhance voluntary compliance through fair but firm enforcement.

2.4 SVDP Participation

Participation in SVDP varies across demographic and economic groups. Self-employed individuals or those with irregular income are less likely to disclose due to fear of audits or penalties (Zulkapli, 2020). In contrast, salaried employees with recorded income feel safer to participate. Marital status also plays a role, with married individuals more motivated to disclose to protect their family's financial security.

Gender differences affect tax morale and SVDP participation, as women generally demonstrate higher civic responsibility (Hamid et al., 2). However, the impact of gender is context-dependent and influenced by social norms. These insights highlight the importance of tailored outreach strategies that address the distinct motivations and barriers faced by various taxpayer segments in encouraging broader SVDP participation.

3 Methodology

This study employs a quantitative research design to examine the influence of tax compliance, tax knowledge, and tax penalties on individual participation in the Special Voluntary Disclosure Programme (SVDP) in Pasir Salak. The study adopts a cross-sectional quantitative design using structured questionnaires. A total of 382 participants were selected based on Krejcie and Morgan's sampling table for a population of 80,485. Respondents were recruited via Google Forms (Menon & Muraleedharan, 2020) and in-person distribution during seven public events (Neuman, 2014). The questionnaire contained five sections and employed a five-point Likert scale. Section A captured demographics, while Sections B through E measured tax compliance, tax knowledge, tax penalty, and SVDP participation. Operational definitions include: (i) Tax Compliance – timely and accurate fulfilment of tax obligations (Paleka, Karanović, & Badulescu, 2022), (ii) Tax Knowledge – awareness and understanding of tax laws and SVDP incentives (Febriani, Putri & Kusumah (2024), (iii) Tax Penalties – perceived consequences of non-compliance (Faridy, Freudenberg & Sarker, 2016), and (iv) SVDP Participation – intent and willingness to disclose unreported income (Putra, Utthavi & Nurhayati, 2023). SmartPLS software was used to test measurement validity and structural relationships. Convergent validity was assessed using loading factors > 0.70 (Hamid & Anwar, 2019). Discriminant validity using the Fornell-Larcker criterion. Reliability was confirmed with Cronbach's Alpha > 0.70 (Savitri, 2019). R-square was used to measure model fit, while effect sizes quantified the strength of relationships. Hypothesis testing applied critical values of 1.65, 1.96, and 2.58 for significance levels of 10%, 5%, and 1% respectively (Savtri, 2021). GOF was assessed using the Average Communalities Index, with 0.10, 0.25, and 0.36 representing small, moderate, and large fits respectively (Haryono, 2016). Following is the research framework of this study (see Fig 1).

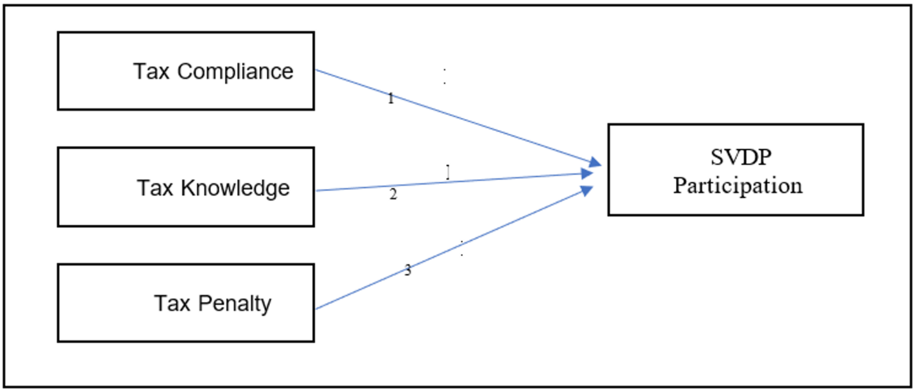

Fig. 1. Framework of Study

The following hypotheses are formulated based on the research framework:

1. **H1**: There is a positive or negative relationship between tax compliance and participation in the Special Voluntary Disclosure Program by individual taxpayers.
2. **H2**: There is a positive or negative relationship between tax knowledge and participation in the Special Voluntary Disclosure Program by individual taxpayers.
3. **H3**: There is a positive or negative relationship between tax penalties and participation in the Special Voluntary Disclosure Program by individual taxpayers.

These hypotheses are tested to determine the influence of each independent variable on the dependent variable.

4 Findings

4.1 Reliability Test

Table 1 below illustrates that a reliability analysis was conducted to evaluate the internal consistency of the constructs, using Cronbach's alpha and Composite

Reliability. All constructs exhibit Cronbach's alpha and Composite Reliability values greater than the recommended threshold of 0.70. This confirms that the measurement items are consistent and reliable indicators of their respective constructs.

Table 1. Test Reliability

Heading level	Cronbach's alpha	Composite reliability (rho_c)
SVDP Program	0.823	0.883
Tax Compliance	0.889	0.923
Tax Knowledge	0.870	0.911
Tax Penalty	0.895	0.930

The Cronbach's alpha is 0.823, and Composite Reliability is 0.883, indicating a high level of internal consistency. Similarly, the Tax Compliance construct has a Cronbach's alpha of 0.889 and Composite Reliability of 0.923, ensuring its reliability. Both Tax Knowledge (Cronbach's alpha = 0.870; Composite Reliability = 0.911) and Tax Penalty (Cronbach's alpha = 0.895; Composite Reliability = 0.930) also demonstrate strong reliability. For Cronbach's alpha and Composite Reliability are widely accepted in academic research. Hamid & Anwar (2019), Murniati et.al, (2023), Savitri(2021), and Haryona(2016) all agree that a value exceeding 0.70 indicates acceptable reliability. These findings validate the robustness of the measurement model, ensuring that the constructs are consistently measured and can be relied upon for further analysis.

In conclusion, the results from the reliability analysis confirm that all constructs in this study are reliable, with high levels of internal consistency. This supports the validity of the model and ensures that the data collected is suitable for structural equation modeling and hypothesis testing.

4.2 Hypothesis Test

From Table 2 the hypotheses regarding the relationships between Tax Compliance, Tax Knowledge, Tax Penalty, and participation in the SVDP were tested using standardised regression coefficients (β), T-statistics, and p-values. According to Hamid & Anwar (2019), Savitri (2021) state that the criteria for significance hypothesis testing following to T-statistic value greater than 1.65(for a significance level of 10%), greater than 1.96(for a significance level of 5%), and greater than 2.58 (for a significance level of 1%).

Table 2. Hypothesis Test

	β	T Statistics	P Values
Tax Compliance->SVDP	0.075	1.676	0.047
Tax Knowledge ->SVDP	0.727	11.843	0.000
Tax Penalty->SVDP	0.269	4.453	0.000

For Tax Compliance → SVDP, the standardised regression coefficients (β) is -0.075, with a T-statistic of 1.676 and a P-value of 0.047. The T-statistic indicates a moderate level of significance, slightly exceeding the threshold of 1.96 for a 5% significance level, and the P-value is just below 0.05. Therefore, H1 is unsupported, suggesting that Tax Compliance has a statistically significant but relatively weaker negative impact on participation in the SVDP. This implies that higher levels of tax compliance may slightly reduce the likelihood of taxpayers participating in the voluntary disclosure program.

For Tax Knowledge → SVDP, the standardised regression coefficients (β) 0.727, with a T-statistic of 11.843 and a P-value of 0.000. The high T-statistic far exceeds the threshold of 1.96 for a 5% significance level, and the P-value is well below 0.05. Thus, H2 is strongly supported, indicating that Tax Knowledge has a significant and positive impact on participation in the SVDP. This suggests that the better taxpayers understand the tax system and their obligations, the more likely they are to voluntarily disclose their tax information.

For Tax Penalty → SVDP, the standardised regression coefficients (β) is 0.269, with a T-statistic of 4.453 and a P-value of 0.000. The T-statistic exceeds 2.58, indicating strong significance at the 1% level. The P-value further confirms the significance of this relationship, meaning that Tax Penalty has a positive and significant influence on participation in the SVDP. This result suggests that taxpayers who perceive a higher risk of penalties are more likely to participate in voluntary disclosure to mitigate the consequences of non-compliance.

In summary, the results of the hypothesis tests support all three hypotheses, Tax Compliance, Tax Knowledge, and Tax Penalty positive influence participation in the SVDP. The varying standardised regression coefficients (β) and the significance of each variable provide a nuanced understanding of how these factors drive voluntary compliance, with Tax Knowledge showing the strongest positive effect.

5 Discussion

5.1 Hypothesis Discussion

The Table 3 below illustrates three hypotheses which H1, H2 and H3 are supported. The result had been obtained from the hypotheses test in the previous chapter. The significant value for tax compliance is .003, tax knowledge is .000 and tax penalty is .000 which supported the hypothesis as the significant value is less than p-value.

Table 3. Discussion on Hypothesis

	Hypothesis	Result
H1	There is a positive or negative relationship between tax compliance and participation in the Special Voluntary Disclosure Program by individual taxpayers	Not Supported
H2	There is a positive or negative relationship between tax knowledge and participation in the Special Voluntary Disclosure Program by individual taxpayers	Supported
H3	There is a positive or negative relationship tax penalties and participation in the Special Voluntary Dis-closure Program by individual taxpayers	Supported

The study's findings are in agreement with the results presented by Novita et al. (2024) tax compliance has a negative effect on the involvement of taxpayers in the voluntary disclosure program. Strategies focusing on tax compliance may undermine in participation in the SVDP. However,self-employed taxpayers has a positive effect on the involvement of tax compliance in the voluntary disclosure program (Nurmala, Kasim & Martam, 2020). Therefore, fostering a tax compliance is crucial to enhance participation in the SVDP. According to Hassan et al. (2021), tax reward strategy has a positive effect on the involvement of tax compliance to taxpayers. Promoting tax compliance is essential to encourage participation in SVDP. The type of Tax compliance may affect the risk participation in the Special Voluntary Disclosure Program.

Hence, Tax knowledge significantly contributes to participation in the Special Voluntary Disclosure Program. The outcomes of this research coincide with those highlighted by Septyana & Suprasto (2019). Tax knowledge impacts participation in voluntary disclosure programs. Tax knowledge significantly endorsed in participation in the SVDP. The current study's finding concurred with the outcome Bakri (2024) tax knowledge has a positive effect on the involvement of Small and Medium Enterprises taxpayers. Therefore, fostering a tax knowledge is crucial to enhance participation in the SVDP. The type of Tax knowledge may affect the risk participation in the Special Voluntary Disclosure Program. The results of this study refute the findings outlined by Siti (2023) tax knowledge has a negative effect on the involvement of potential non-compliance taxpayers. Tax knowledge alone cannot guarantee compliance in contexts participation in the SVDP.

Tax Penalty significantly to participation in the Special Voluntary Disclosure Program. The results of this study agree with the conclusions drawn by Hussien (2023) tax penalty has a positive effect on the involvement of taxpayers in the voluntary disclosure program. Tax penalty acts as an astringent strategy to promote the intended participation in the SVDP. The results support the observations made by Riasning, Amlayasa & Datrini (2021) tax penalty has a positive effect on the involvement of tax sanctions taxpayers in the voluntary disclosure program. Advancing of tax penalty is pivotal to increasing SVDP participation. The type of Tax penalty may affect the risk participation in the Special Voluntary Disclosure Program. The results of this study refute the findings outlined by Ali, Zahari, & Hariza (2020) tax penalty has a negative effect on the involvement punishment to tax compliance of taxpayers. Tax penalty has a negative effect on the involvement of potential non-compliance taxpayers.

6 Conclusion and Recommendation

Current work aims to explore and clarify the participation intention in the Special Voluntary Disclosure Program. Based on tax compliance, tax knowledge and tax penalties to increase participation. It is hoped that there will be more awareness campaigns on tax compliance to increase the increase in national income. Expanded external promotions to the public to be more aware of the Special Voluntary Disclosure Program. More collaboration between government and private bodies to increase taxpayer rates.

Promoting taxes on outside urban areas with tax awareness campaigns is a possible effective way to increase the rate of participation in the Special Voluntary Disclosure Program. This is because many rural residents are self-employed and do not know they are eligible as taxpayers. Rural residents consist of the agricultural sector who do not understand the criteria for paying taxes because their income is not recorded or stated in the bank, making it impossible for IRBM to detect gaps. This happens because the self-employed use more paper money in daily transactions compared to transactions in banks. This causes the country to lose a source of income that should be used to develop or upgrade public facilities.

It is hoped that the government will encourage cooperation with the tax authorities for campaigns and free consultants that may increase participation in the Special Voluntary Disclosure Program. This is because rural people are afraid of the tax authorities because they are worried about being charged high costs or certain costs will be imposed due to lack of information about procedures and act. This is very worrying for rural residents, when an investigation from IRBM occurs, a penalty will be imposed according to the Provisions Under ITA 1967 fine RM200-RM20,000 OR imprisonment for less than six months or both.

Creativity in artwork design promoting tax can also potentially lead to participation in the Special Voluntary Disclosure Program. This is because the information that may be available to rural residents is not interesting or too difficult to understand. This is because there is a lack of clarity about the calculation of tax exemptions which makes it confusing about the criteria provided. It is hoped to increase the number of artwork designs with examples of individuals involved in the criteria to provide a clear picture of the information.

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