

W kierunku umiędzynarodowienia / Towards internationalization

Tax knowledge and tax perception by students at the University of Szczecin

Wiedza podatkowa i postrzeganie podatków przez studentów Uniwersytetu Szczecińskiego

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Abstract

Purpose: The aim of the study is to evaluate the level of tax knowledge and analyze the perception of taxes by students at the University of Szczecin. To achieve the goal, the sources of this knowledge and the respondents' approach to tax avoidance are investigated. It also presents the differences in the perception of taxes between male and female students.


Research method/approach: The research was conducted in the form of interviews using a paper questionnaire Paper & Pen Personal Interview (PAPI) on a sample of 927 students at the University of Szczecin between April and June 2020. The results were analyzed using descriptive statistics and are presented as tables and figures. To the best of the author's knowledge, research in this area is still very limited, which was confirmed by a systematic literature review conducted from April to December 2021.

Findings: The research results made it possible to achieve the goal and answer the questions posed in the introduction. The students were mostly characterized by an average or low level of knowledge about taxes. One in three respondents indicated that Poles pay higher taxes than other European countries. Women are more willing to pay taxes, treating it as an obligation (65%), while only 50% of the surveyed men think the same. Almost half of the respondents stated that failure to report income to pay lower taxes is an expression of the weakness of the tax system.

Research limitations/implications: The analysis concerned only a single research group; therefore, the results should not be applied to a larger or the entire collective. However, they may contribute to further research.

Originality/value: The article contains the results of primary research on tax knowledge and how young people from generation Z perceive taxes and the concept of tax morality. Most of the respondents were interested in tax subjects being introduced into the curriculum. Therefore, the results provide a basis for considering the introduction of tax issues in all fields of economic study. The paper is one of the few in the Polish literature that contains an analysis of university students' perceptions of taxes.

Keywords: tax knowledge, tax morality, tax system, university, student, education.

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Streszczenie

Cel: Celem artykułu jest zidentyfikowanie poziomu wiedzy podatkowej i postrzegania podatków przez studentów Uniwersytetu Szczecińskiego (US). Aby zrealizować cel, podjęto m.in. próbę zbadania źródeł pozyskiwania tej wiedzy oraz podejście badanych do unikania opodatkowania. Wskazano również na różnicę w postrzeganiu podatków między kobietami a mężczyznami studiującymi na uczelni wyższej.

Metoda/podejście badawcze: Badania przeprowadzono w formie wywiadu przy wykorzystaniu papierowego kwestionariusza ankiety (PAPI) na próbie 927 studentów Uniwersytetu Szczecińskiego w okresie kwiecień – czerwiec 2020 roku. Analiza wyników przeprowadzona została za pomocą statystyki opisowej. Według najlepszej wiedzy autora, badania w tym zakresie są nadal mocno ograniczone, co potwierdził systematyczny przegląd literatury przeprowadzony w okresie od kwietnia do grudnia 2021 roku.

Wyniki: Uzyskane wyniki badań pozwoliły na realizację przyjętego celu oraz odpowiedź na pytania postawione we wstępie. Badani studenci charakteryzowali się w większości średnim lub niskim poziomem wiedzy na temat podatków. Co trzeci badany wskazał, że w Polsce płacimy wyższe podatki niż w innych europejskich krajach. Kobiety chętniej płacą podatki, traktując to jako obowiązek (65%), podczas gdy tak samo uważa tylko 50% badanych mężczyzn. Prawie połowa ankietowanych stwierdziła, że zatajanie dochodów w celu płacenia niższych podatków jest wyrazem słabości systemu podatkowego.

Ograniczenia/implikacje badawcze: Analiza dotyczyła tylko pewnej grupy badawczej, dlatego nie należy odnosić uzyskanych wyników na większą lub całą zbiorowość studentów. Natomiast uzyskane wyniki badań mogą stać się przyczynkiem do dalszych badań.

Oryginalność/wartość: Artykuł zawiera wyniki badań pierwotnych dotyczących wiedzy podatkowej oraz postrzegania podatków wśród osób z pokolenia Z. Ponieważ badani w większości wyrazili chęć do wprowadzenia w programie studiów przedmiotów podatkowych, to daje podstawę do rozważenia wprowadzenia na wszystkich kierunkach ekonomicznych tematyki podatkowej w US. Publikacja jest jedną z nielicznych w literaturze krajowej zawierającym analizę postrzegania podatków wśród studentów uczelni wyższej.

Słowa kluczowe: moralność podatkowa, system podatkowy, uniwersytet, student, edukacja.

Introduction

Taxes involve taking part of the income or property of households, which is why it is often perceived as a provision that limits the consumption, investment, and freedom of the individual. They are an indispensable element when it comes to the functioning of society, and while they may be direct or indirect, they affect every participant in social life in some way. This is evidenced by the numbers. For example, in 2020, there were 25,235,313 taxpayers in Poland (*Informacja*, 2021, p. 7). Taxes are also the price that citizens pay for the state to exist and the public goods it supplies (Lewkowicz-Grzegorzczak, 2021, p. 84). Taxes are not only a way of paying for goods and services offered by the state, but they are also the most important tool for the political system to implement the concept of social justice (Murphy, 2002, p. 3). Elements of taxation, i.e., the entity, object, rate, relief, and exemption, affect households' attitudes to tax liabilities.

Economic and non-economic factors should also be mentioned. Economic premises include the economic situation, the taxpayer's financial situation, the intensity of legal regulations, and excessive state interference in market regulation. Non-economic factors that influence taxpayers' behavior include regional traditions, psychology, and society's morality and mentality (Pasternak-Malicka, 2013, p. 87). All of the above can affect the perception of taxes.

To investigate the issue, people from the Z generation (people aged 19–26), i.e., future employees and business owners, were analyzed. They are a generation that, in the few decades, will constitute a significant part of the tax system. The main objective of the study was to analyze how students at the University of Szczecin perceive taxes. The results are presented without gender division or distinguishing the differences between the male and female students.

The article poses the following main research question: "What is the level of tax knowledge of the surveyed group?" and additional support questions:

1. In the respondents' opinion, do Poles pay higher or lower taxes in Poland than people in other European countries?
2. Does the sex of the taxpayer translate into the perception of paying taxes?
3. What is the respondents' attitude to concealing income?

To achieve the goal and verify the research questions, a critical analysis of the source literature was conducted, and the descriptive method was used with elements of deductive reasoning. To collect the primary data, the indirect survey method was used, namely the Paper & Pen Personal Interview (PAPI) online survey technique.

The literature review was the basis for analyzing the primary research carried out on a group of 927 students from different parts of Poland, studying at all faculties of the University of Szczecin. They are people with diverse financial knowledge, both those who study economics and finance, as well as non-financiers, including students of psychology, law and administration, mathematics and physics, biology, theology, modern languages, and health and physical education.

1. Review of the literature

It should be noted that much of the tax compliance research is based on social and psychological theory (Elffers et al., 1987, pp. 311–337). Taxpayers' trust and the level of tax morale significantly impact tax compliance (Hantono, 2021, p. 110; Nguen et al., 2020, pp. 65–73). Research by Alm and Torgler (2006, pp. 224–246) and Cummings et al. (2009, pp. 447–457) showed that tax morale is an important factor in reducing tax evasion and increasing voluntary tax compliance.

At the same time, the difference between morality and tax evasion should be noted. Tax evasion is an individual's behavior, whereas tax morale is an attitude (Schneider et al., 2007, p. 6). The factors that usually affect the level of tax evasion in a country can be categorized into (Nugaha et al., 2020, p. 44):

- traditional factors (including tax rate, penalty rate, and audit probability),
- institutional factors (including corruption, cost compliance and confidence),

- socio-cultural factors (including age, sex, education, social rules etc.),
- macroeconomic factors (including GDP, unemployment rate and inflation) and
- business characteristics (including size, ownership and industry).

The earliest research into tax morale was conducted in Germany in the 1960s and 1970s. These projects were initiated by Schmölders (1960, pp. 300–306), who pointed out that tax morale means “attitudes of a group or a whole population of taxpayers concerning the issue of complying with or neglecting their duties as taxpayers, anchored in tax mentality and the awareness of being a citizen” (Schmölders, 1960a, pp. 97–98; Kichler, 2007, p. 99). Tax morale is very often equated with the concept of tax ethics, which, according to Song and Yarbrough (1978, pp. 442–457), is defined as the “norms of behavior governing citizens as taxpayers in their relations with the government”. Tax morale measures intrinsic motivation and propensity to pay taxes (Torgler, 2003, p. 4). It also determines the degree of taxpayers’ confidence in the government, which defines whether taxes are paid in the right amount.

According to Strümpel, who focused on the tax morale of European taxpayers, consent to pay taxes depends on two categories of factors: the severity of the system and the willingness to cooperate. The former covers elements such as the total amount of taxes paid, the efficiency of the fiscal apparatus, and the penal-fiscal sanctions applicable. The latter consists of individual assessments of the tax system and the attitudes towards paying taxes. This factor determines the tax mentality of a given country (Strümpel, 1969, pp. 14–32). Today, morality is understood as an internal motivation to pay taxes (Alm et al., 2006, p. 228).

Nevertheless, the level of tax morale has a strong influence on taxpayers’ behavior, including the scale of tax fraud. It has been estimated that lowering tax morale by one unit leads to an increase in the size of the grey zone by over 20% (Torgler, 2007, p. 191). When analyzing students’ perceptions and knowledge of taxes, attention should be paid to the studied population. Therefore, assuming that a generation is an identifiable group of people who share a similar time of birth and significant events at critical stages of development, the generation accepted for the study is generation Z, i.e., people born after 1995, who do not know life without the Internet and social media¹ (Lyons et al., 2015, p. 8; Mazur-Wierzbicka, 2015, p. 307; Ruth et al., 2013, p. 247; Sander van Lingen, 2012, pp. 1–113).

The description of generation Z is not simple, as the group is very diverse. The main elements that connect people in a given group are the year of birth and events that are external factors that influenced their personality and mentality, which translates into their behavior.

Studies on the influence of age on the level of financial knowledge and skills have shown that young people and senior citizens (up to 30 and over 60 years of

¹ This is a conventional division of generations, which in the literature is not clearly defined and does not directly reflect the replacement of generations (i.e., every 20–25 years). This division applies to people born at a similar time and shaped by similar events, encounters and experiences.

age) are characterized by a low level of knowledge and financial skills (Agarwal et al., 2009, pp. 51–117; Lusardi, Mitchell, 2011, pp. 509–525; Atkinson, Messy, 2012, pp. 6–57; Scheresberg, 2013, pp. 3–19).

2. Method and results of the study

The primary research was carried out among 927 students from ten faculties at the University of Szczecin. The survey questionnaire consisted of two parts to ascertain the respondents' knowledge and financial skills and to assess their knowledge and perception of taxes. The research was conducted in the form of an interview using a paper questionnaire (PAPI). Table 1 presents the division of the respondents according to their major.

Table 1. Participation of respondents in the survey by major

No.	Major	Share (%)	No.	Major	Share (%)
1.	Administration	4.53	20.	Cognitive science of communication	0.43
2.	National security	0.54	21.	Cultural studies	1.19
3.	Internal security	9.82	22.	Logistics	3.78
4.	Biology	1.73	23.	Mathematics	1.40
5.	Journalism	1.73	24.	Mediation	0.32
6.	Economics and IT applications	0.65	25.	Microbiology	1.29
7.	Economics	1.29	26.	Family studies	1.62
8.	Economics and law	1.83	27.	Pedagogics	3.45
9.	English studies	5.83	28.	Political science	0.97
10.	German studies	2.59	29.	Law	10.03
11.	Polish studies	0.54	30.	Entrepreneurship and investment	0.97
12.	Russian studies	2.48	31.	Psychology	7.87
13.	Finance and accounting	8.85	32.	Scandinavian studies	0.76
14.	Geography	0.32	33.	Sociology	5.39
15.	Geology	0.43	34.	Theology	1.08
16.	Global communication	1.08	35.	Tourism and recreation	4.42
17.	Spatial management	0.22	36.	Physical education	1.40
18.	Iberian studies	0.76	37.	Management	7.77
19.	Italian studies	0.65			

Source: own elaboration (applies to all tables).

Full-time students aged 19 to 30 years participated in the study. Women constituted 65% of the respondents, and men 35%. Most of the respondents were students in the first to third years of study. The research was conducted in April–June 2021, and the results are divided into two parts. The first part concerns the students' subjective opinion on their tax knowledge and feelings about bearing the tax burden. The second part presents the results concerning the perception of tax avoidance and evasion.

2.1. Tax system: the level of knowledge and assessment of taxes among the surveyed group of respondents

Knowledge of tax law is related to the taxpayer's education. Well-educated citizens should know more about the tax system and be aware of the impact of taxes on the quality and level of goods and services provided by the state (Lewis, 1982). Taxpayers' decisions are correlated with their tax knowledge and tax competencies. This is confirmed by the research conducted by Kirchler, who indicates that the general level of education is significantly related to compliance with tax regulations (Florek, 2021; Newman, Nokhu, 2018). On the other hand, tax awareness can only exist if citizens are interested in the financial policy of the state and other public bodies and if they have adequate knowledge of the tax system. Some public opinion polls (*Czego Polacy...*, 2017, p. 7) indicate that the average citizen has limited knowledge of taxes and the tax system. Thus, the respondents were asked to indicate their knowledge of taxes (Table 2). The overall results show that the respondents are mostly characterized by an average (48%) and low (47%) level of knowledge. Differences in answers appear when gender is considered. Women were more likely to admit that they had a low level of knowledge (51%), while most men assessed their level of knowledge as average (53%).

Table 2. Level of tax knowledge

Level of tax knowledge	Percentage structure		
	Overall results	Women	Men
Low, I am not able to do my annual tax return by myself	47	51	41
I am able to do the annual tax declaration myself	48	46	53
High, I am able to advise on taxes	5	3	6

In the next question, they were asked to indicate the source of knowledge about taxes (Table 3). The vast majority of respondents learn about tax regulations from family and friends (53%). Another source is the mass media (22%), including the daily press, radio, television, and the Internet. The least frequent way respondents

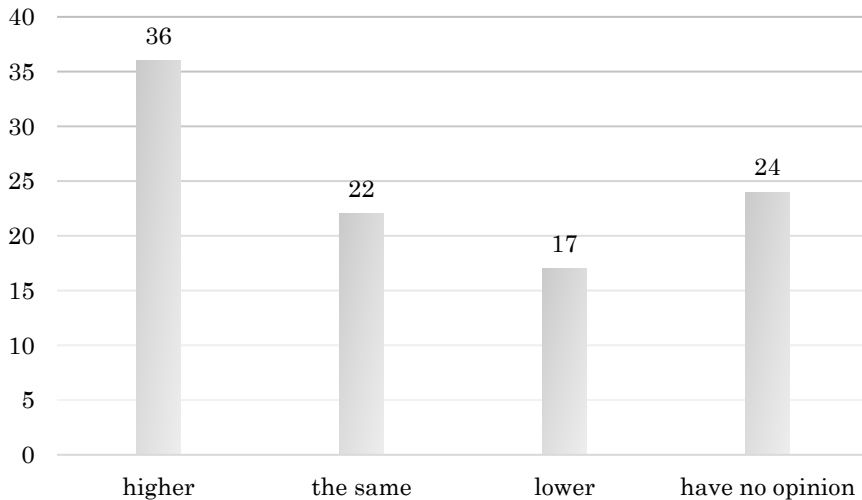
obtain knowledge is from sources such as accounting offices, accountants, employers, or tax acts. The above elements in the survey were marked as “other sources”².

Table 3. The answer to the question: Where do you get your knowledge about taxes from?

Knowledge about taxes	Percentage structure		
	Overall results	Women	Men
Family, friends	53	57	47
Mass media	22	21	25
School, university	13	12	15
Materials published by the tax administration	5	4	7
Specialist magazines	3	3	4
Other	4	3	2

The next issue was the respondents’ feelings about the tax burdens in Poland compared to other European countries (Fig. 1). Most respondents (36%) indicated that people pay higher taxes in Poland than elsewhere; 24% could not answer unequivocally, which may be related to their knowledge about taxes (Table 2).

Figure 1. The answer to the question: How do taxes in Poland compare to other European countries? (in %)

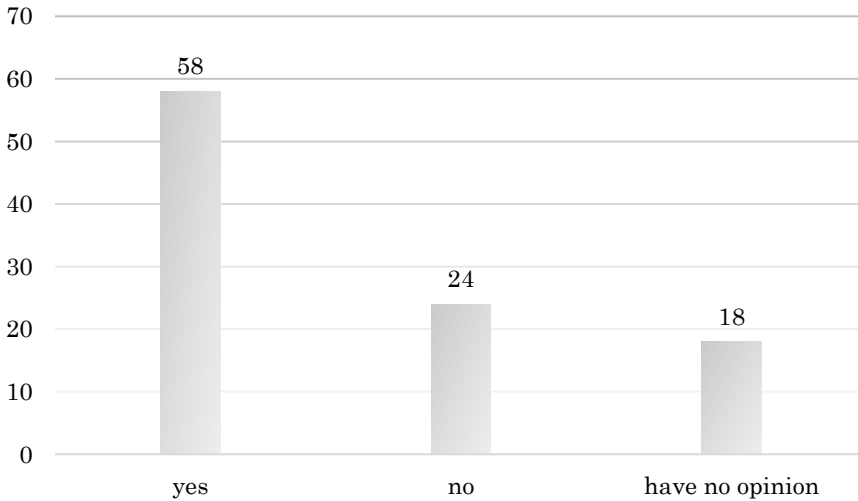


Source: own elaboration (applies to all figures).

² The item “other sources” included statements such as “taxes do not interest me at all, so I do not collect information on this subject”.

In the last part, concerning the level of knowledge and feelings about taxation, the respondents were asked whether tax-related classes should be included in the curriculum (Fig. 2). The vast majority of respondents (58%) stated that they would like to see classes on tax aspects in their curriculum.

Figure 2. The answer to the question: Should the subject of taxes be included in the curriculum? (in %)



In summary, appropriate tax awareness is influenced by knowledge, interest, and perception of the tax system. Almost half of the respondents indicated a low level of knowledge about taxes, and one-fourth could not say whether people pay higher or lower taxes in Poland than in other European countries.

2.2. Students' attitudes to tax avoidance and evasion

Empirical research on tax avoidance and evasion is extremely difficult and complex. In the countries where research has been conducted, the taxpayers' responses indicated that the assessment of tax fraud is neutral or quite moderate in the public perception. According to Klein (1997, p. 45), the respondents very often indicate that when calculating the amount of the tax liability, on the edge of law to pay the lowest possible tax.

The first step in assessing the students' attitudes to tax avoidance and evasion was to see how they perceive tax (Table 4). A positive aspect is that most respondents indicated that paying taxes is a duty of every citizen (59%). There are noticeable differences in the approaches of men and women, however. Most of the women treat paying taxes as an obligation (65%), while only half of the surveyed men do so. At the same time, 37% of men said that taxes were a negative obligation compared to 28% of the women. From the perspective of society paying taxes, it is

important to build positive relations between the taxpayer and the state over many years. In this case, Switzerland is a very interesting example. Research conducted there shows that taxpayers and public authorities share a kind of “psychological tax treaty”, prompting citizens to pay taxes more willingly. It is the result of the bond between society and the state developed over the years. A well-developed system of direct democracy and small regional areas such as cantons help shape positive relations (Feld et al., 2006).

Table 4. Opinion on taxes

Perception of paying taxes	Percentage structure		
	Overall results	Women	Men
It is a patriotic duty of all citizens	59	65	50
It is a negative duty for all citizens	32	28	37
It is a citizen's goodwill	9	8	13

Tax evasion may result from treating tax obligations differently than other duties and responsibilities towards the state and people's lax attitudes towards avoiding and evading paying taxes. In other words, for many people, stealing from the tax office is not theft (Gaudemet, 2000, p. 523); it does not evoke moral guilt, and even gives a sense of satisfaction (Pietrewicz, 1999, p. 69). This is confirmed by our research (Table 5). Only 35% of the respondents consider concealing income an example of tax fraud. Almost half (47%) of the students indicated that it is a manifestation of the weakness of the tax system. Furthermore, one in four men indicated that hiding income to pay lower taxes is an expression of resourcefulness and cleverness.

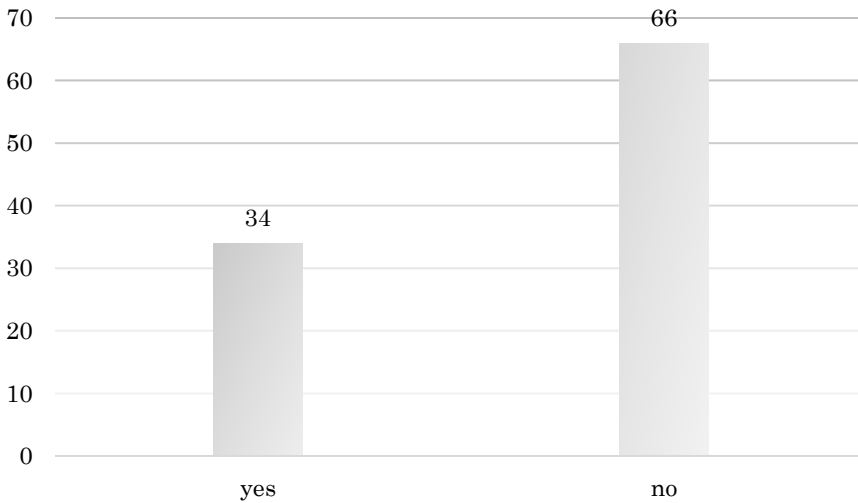
Table 5. Structure of answers to the question: What does it mean when someone withholds income to pay lower taxes?

Opinion on concealing income	Percentage structure		
	Overall results	Women	Men
It is a sign of the weakness of the tax system	47	49	43
It is tax fraud	35	36	32
It is an expression of resourcefulness/cleverness	18	15	25

In the next part of the survey, the question asked was, “Do you know someone who withholds income to pay lower taxes?” More than one-third (34%) of the respondents answered affirmatively (Fig. 3). Concealing income to pay lower taxes is a wider problem related to labor costs. They depend on wage costs and, to a large extent, non-wage burdens related to employment. These costs include social and health insurance contributions and income tax. Hiding income may be related not only to paying lower taxes but also to the desire to reduce non-tax costs, such as

social and health insurance. In the literature, this situation is defined as the tax wedge, i.e., the sum of non-wage costs that result from employing a worker. In other words, it is the difference between the employer's total costs resulting from employing a worker and the employee's net salary, most often expressed as a percentage (Wojciuk, 2017, p. 392).

Figure 3. Structure of answers to the question: Do you know anyone who withholds income to pay lower taxes? (in %)



It should be assumed that people who have a tolerant perception of taxpayers who do not pay tax, including those who commit tax evasion, are not fully aware that budget revenues are reduced; thus, there are fewer possibilities of financing tasks by the state, which in turn forces honest taxpayers to pay higher taxes (Dolata, 2013, p. 54).

Conclusions

The article examined the tax knowledge and the perception of taxes by University of Szczecin students from 37 majors. Based on the analysis, the following conclusions can be drawn:

1. The students were mostly characterized by an average or low level of knowledge about taxes. Forty-one percent of subjects admitted to having a low level of knowledge.
2. In most cases, the respondents indicated family and friends (53%), as well as the mass media (22%), such as the Internet, radio, and television, as sources of tax information. A small number of respondents use materials published by the tax administration (5%) and specialist magazines (3%) as part of their tax

education. The vast majority of the surveyed women, more often than men, derive their tax knowledge from their closest family and friends. On the other hand, men more readily than women used the mass media to gain tax knowledge.

3. One in three respondents indicated that Poles pay higher taxes than people in other European countries. Only 17% of students were of the opposite opinion. On the other hand, nearly a quarter of the respondents were not able to respond to the question.
4. A vast majority of the respondents were interested in having tax issues introduced into the curriculum, which could increase tax awareness among students. Therefore, a good solution would be to introduce appropriate thematic activities to curricula. Then, after conducting the classes, the students' knowledge should be checked. This would allow the awareness of future employees and entrepreneurs to be verified. However, the results should be compared with previous ones and submitted for re-analysis.
5. Most of the group indicated that paying taxes is a civic duty (59%). Differences appear when gender is considered. Women are more willing to pay taxes, treating it as an obligation (65%), while only 50% of the surveyed men think the same. Moreover, a higher percentage of men indicate that paying taxes is a negative obligation collected by the state (37%).
6. Almost half of the respondents said that withholding income to pay lower taxes is an expression of the weakness of the tax system. More women than men consider it a crime to conceal income for the purposes of not paying taxes (36%). The men were more tolerant, as only 32% considered it fraud.
7. Almost one-third of the students know someone who withholds their income to pay lower taxes.

In summary, the men and women have a similar level of tax knowledge. The students accepted that they had to pay taxes, treating it as a patriotic duty. Differences between men and women appear in their approach to concealing income for the purpose of not paying taxes. The respondents mainly obtain tax knowledge from family and friends. Since the level of knowledge directly impacts the perception of taxes and tax morality, tax issues should be included in all fields of study to shape tax awareness and morality among future employees and business owners. It can be assumed that this factor is decisive for tax compliance. The perception of taxes is not shaped naturally; it is built over the years by the society in which it operates and is the result of education.

The research results can be a road map for all entities that form the tax system as well as for education. Therefore, tax knowledge and awareness-building are created at every stage of future taxpayers' education. The analysis does not exhaust the issues raised and may constitute the basis for further research and discussion.

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