

## **BEHAVIOURAL APPROACHES TO TAX COLLECTION: THE CASE OF SLOVAKIA**

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### **Abstract**

Research studies demonstrate respect for the normative approaches to paying taxes, but they are extended by behavioural aspects affecting the tax liability of the taxpayer. A taxpayer's decision to pay the tax is influenced, for example, by the social environment in which the entity operates, the moral standards of a group affecting attitude of the taxpayer to paying taxes, the degree of tolerance to tax evasion and to combating corruption, and so on. This confirms the relevance of both repressive as well as preventive state measures to collect taxes and eliminate tax evasion and fraud. The effective tax collection can be rather achieved by building mutual trust between the taxpayer and tax administrator using targeted instruments aimed at the voluntary payment of taxes on time and in the correct amount. On the basis of the questionnaire survey, the aim of the paper is to find out, analyse and evaluate the attitudes of the respondents to the effectiveness of tax audits in Slovakia, to the adjustment of the income tax base by means of legal or illegal instruments, as well as their attitudes towards fraud on VAT. The analysis of respondents' attitudes regarding the illegal treatment of income tax and VAT pointed to relatively high tax discipline of taxpayers. The respondents expressed a different opinion on the effectiveness of tax audits in Slovakia. In their view, tax audits reveal to a lesser extent the illegal activity of taxpayers. Especially this knowledge highlights the importance of building a fair relationship between the taxpayers and tax administrator using some of the behavioural approaches outlined in the paper.

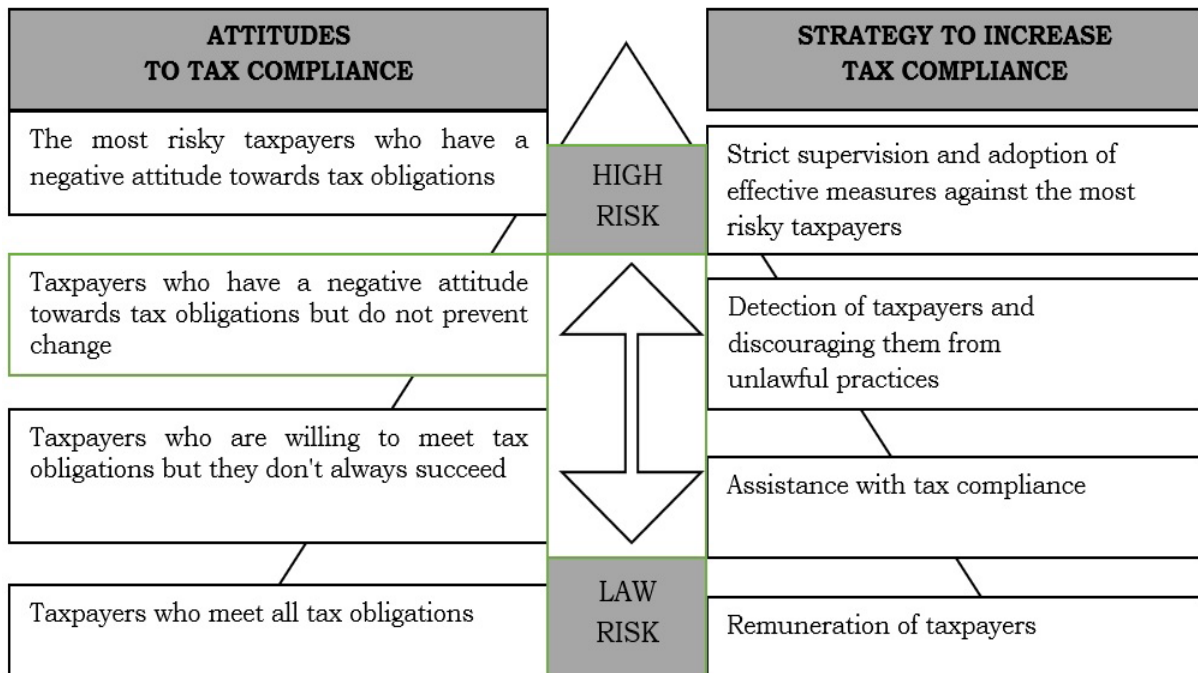
**Key words:** *Behavioural Approach of Paying Taxes, Tax Reliability, VAT Fraud*

## INTRODUCTION

Challenges, related to tax evasion and fraud, have been increasing in recent years. This is due to factors such as technical development, globalization of the economy and also the internationalization of tax fraud and evasion. The interconnection of financial administrations in the area of tax information exchange has taken on a new dimension. The states are trying to cooperate to combat the phenomenon of illegal reduction of the tax liabilities of entities. For example, the European Union Action Plan to strengthen the fight against tax evasion and tax fraud, adopted as early as 2012 or the Fiscalis 2020 program approved in 2014 can be mentioned. The states still have an important role in eliminating tax evasion and fraud. As tax evasion and tax avoidance take on increasingly sophisticated forms and procedures, the tax administrator must be prepared to adapt to this situation and use the new trends in detecting them. New ways, or approaches to preventing tax evasion and tax fraud, put increasing emphasis on their prevention and subsequent repression. Gangl et al. (2014); Torgler (2003); Kirchler, Maciejovsky & Schneider (2003) point out that there is a trend towards better communication between taxpayer and tax administrator. In this way, financial administrations are beginning to apply new alternative enforcement approaches. Alm and Torgler (2011) also emphasize that the goal of this effort is to improve the taxpayer's positive perception of the tax administrator. They point out that an important aspect in this process is the identification of risky taxpayers by means of a tax compliance indicator (filing a tax return within the statutory deadlines, reporting obligations in the correct amount, compliance with maturity and the amount of taxes paid, etc.). Based on the knowledge of the tax discipline of the entities, the tax administrator can get to know the tax morale of taxpayers and determine a degree of their risk.

OECD (2004) conducted a study that resulted in the application of tax compliance risk management. Its aim was the early identification of risky taxpayers by the tax administrator and subsequently chosen strategy in response to the most common risks of the tax system (Figure 1). The final goal is to achieve the highest possible voluntary compliance with the tax obligations of taxpayers. The tax administrator does not only use the resources directly available to him to identify the risks of individual segments (tax returns, financial statements, etc.), but also information from the social insurance company, the bank or other institutions. Pyle (1991), Bătrâncea et al. (2012) and others note that the inclusion of the taxpayer in one of the four groups of the tax reliability, which may take the form of a pyramid, corresponds to the theoretical expectations placed on the degree of fulfilment of tax obligation of the taxpayer. Taxpayers' attitudes can change over a time. By revising the taxpayer's attitude to the fulfilling the tax liabilities, its position may change upwards or downwards.

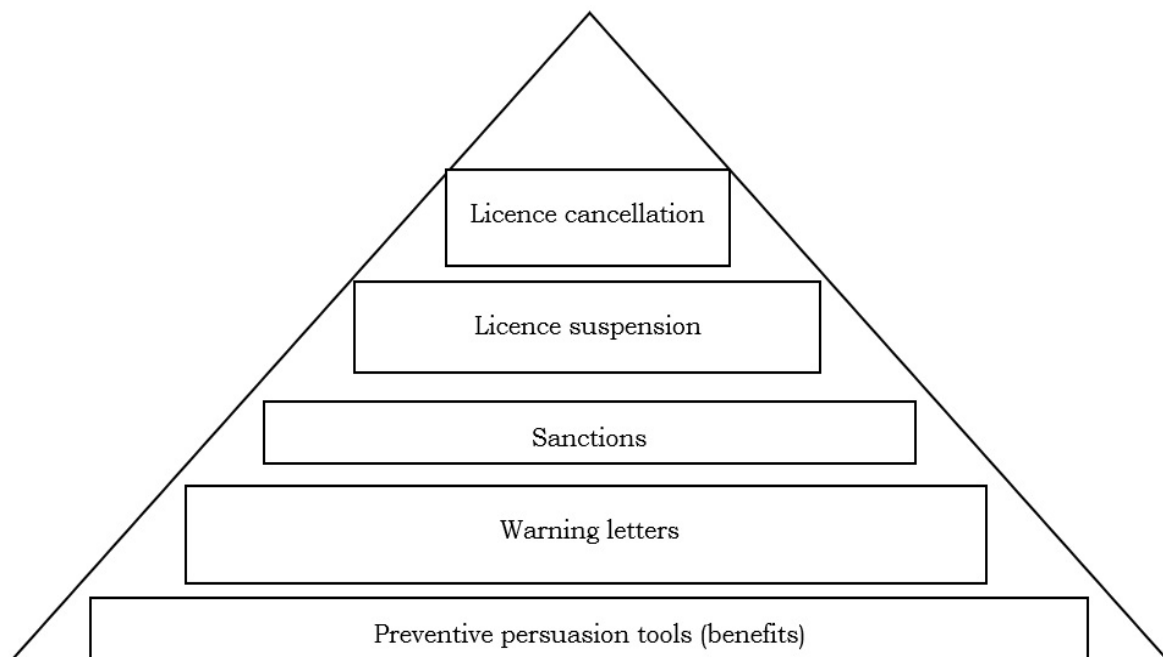
**Figure 1. Tax Compliance Pyramid**



Source: According to Bătrâncea et al. (2012), OECD (2004)

The top of the pyramid represents the riskiest taxpayers who require particularly strict supervision. In this context Braithwaite (2017) believes that it is important to use preventive or repressive tools (or a combination of both) that the state will apply in particular to the most risky taxpayers (Figure 2).

**Figure 2. The pyramid of proposed tax compliance strategy tools**



Source: Bătrâncea et al. (2012), Braithwaite (2017)

Since 2018, the Slovak Republic is actively involved in the process of assessing the risk of taxpayers, especially in the area of income tax. The Financial Administration of the Slovak Republic has created and implemented the Tax Reliability Index. It is an instrument to strengthen voluntary tax compliance as well as to identify reliable taxpayers. In this way, the financial administration can provide special tax regimes (benefits), especially for building a positive relationship and trust of the taxpayers in the state authorities which oversee the tax collection or have an impact on sanctions and the punishment of corruption. In this process, it is important that the taxpayers also feel a moral responsibility for their decisions and can bear the potential consequences of their actions.

In 2017, a direct questionnaire survey was conducted at the Faculty of National Economy of the University of Economics in Bratislava, aimed at identifying a degree of confidence of young respondents to the tax authorities in detecting illegal activities of taxpayers. Other areas of the survey were focused on the attitudes of respondents to tax evasion in the area of income tax and value added tax. A total of 247 respondents participated in the questionnaire survey, of which 81 were men and 166 were women. According to age, respondents were divided into two groups, from 19 to 21 years and from 22 to 26 years (Table 1).

**Table 1. The number of respondents participating in the questionnaire survey by gender and age**

Men aged 19 - 21 years	Men aged 22 - 26 years	Total men	Women aged 19 - 21 years	Women aged 22 - 26 years	Total women
47	34	81	107	59	166

Source: Own questionnaire survey in 2017

Specific questions addressed to respondents were focused on (i) identifying their gender and age (all respondents fell into one of the above-mentioned age group). Further, respondents were answered the question whether (ii) they do a certain job (all respondents were employed, most of them on a part-time basis).

The following set of questions focused on their (iii) subjective assessment of the effectiveness of tax audits in the Slovak Republic. Respondents had a choice of multiple-choice answers. In particular, whether the state will detect about half of the tax fraud and evasion or more than half of the tax fraud and evasion or the state will detect about a third of the tax fraud and evasion or about a fifth of the tax fraud and evasion. Another area of the questionnaire survey concerned (iv) attitude of respondents to income tax reduction. Respondents had the choice between optimizing the tax liability by legal adjustment of the tax base within the scope of the law and the illegal optimization of tax liability, i.e. by “creative” adjustment of the tax base beyond the scope of the tax law.

The last part of the survey focused (v) on the attitude of respondents to the illegal

refund of excessive VAT deductions. Respondents were asked to choose from three options: they could participate in the tax fraud in connection with the refund of excessive VAT deduction or refuse to participate in this tax fraud, or refuse to participate in the tax fraud and at the same time report tax fraud to the tax authorities and offer cooperation in the investigation of the tax fraud. In the case of income tax fraud as well as VAT fraud, respondents could also justify their attitude.

## **1. LITERATURE REVIEW**

The impact of the tax policy of the state on tax collection and elimination of tax evasion increasingly takes into account the behavioural approaches that are influencing both the behaviour of taxpayers and tax administrators. They point to factors that may, to varying degrees, affect the willingness of the taxpayers to pay tax on a voluntary basis or tend toward tax avoidance. Allingham and Sandmo (1972) pointed out in theoretical analysis the relationship between the amount of taxes and the risk in the context of the impact of taxes on the decision of the taxpayer to pay the tax. They assumed that the taxpayer is willing to avoid tax when the benefits from concealing taxable income are higher than the expected costs of illegal activity.

Becker (1968) contributed to the development of knowledge and motivations regarding tax collection to a large extent. In addition to the normative approach to offenses for which he monitored compliance with the laws and regulations, he also dealt with the motives that might have led the taxpayers to commit them. In addition, Becker also analysed the amount of expenditure for the crime prevention (prevention costs), including the analysis of repressive tools (penalties) to determine the optimal model of crime prevention.

The findings of the research conducted by Alm and McKee (2006) follow the findings of Becker, which point out that the tax audits have an impact on tax compliance and responsible behaviour of the taxpayer. Tax audit information increases the degree of tax compliance by the taxpayers. Slemrod, Blumenthal & Christian (2001) state that an increase in the probability of tax audits may discourage some taxpayers from acting illegally, because they have not already complied with the rules or fail to comply with them sufficiently in the past. Kastlunger et al. (2009) insisted on tax compliance and emphasized that if the taxpayer is not controlled for a longer period of time, the rate of compliance is reduced. They also looked at regional differences in terms of tax morale. Some regions (states as well as territorial units within the state) may have higher or lower social standard of tax compliance and of course higher or lower tax gap.

These findings have an impact on the creation of the tax administration risk management, which is largely focused on carrying out tax audits, in particular of the risky taxpayers. However, the tax administrator often fails to understand the behaviour of the taxpayers in a particular situation. The application of only the repressive instruments usually fails. Murphy (2004); Alm and Torgler (2011); Gangl et al. (2014)

and others justify rather a positive approach of the tax administrator to the taxpayer. They emphasize that tax morale depends not only on the application of the legal framework. They are of the opinion that the tax administrator should draw attention to the implementation of such instruments that will lead to the voluntary taxation and to build mutual trust between the two parties.

Research works by other authors are linked to the search for effective tools that can enhance taxpayer compliance. Hallsworth, List & Metcalfe (2017) analysed the influence of the ongoing provision of tax information to the taxpayer to pay the tax. This approach creates more trust between the tax administrator and the taxpayer. Also, sending reminders or e-mails increases the paying of taxes or reduces tax arrears.

The empirical results of Orviská and Hudson (2003); Wenzel (2005) and others point to the fact that there are a number of factors that influence the decision of taxpayers to pay taxes. They emphasize that the taxpayer is largely affected by the social environment in which it operates as well as social standards of the group, which affect the formation of taxpayer's attitudes toward paying taxes. A social norm can be affected by the tax compliance within a certain reference groups, for example by a significant, socially recognized person. This leads to a wider interaction of the behavioural economics and sociological aspects that take into account the relationship of the individual with a society.

Taxpayers' attitudes to paying taxes may also vary depending on their gender, income, age and other factors. The results of Orviská and Hudson (2003) point to the fact that those who work are more likely to avoid paying taxes. This attitude is based on their belief that they have earned their income with own effort, so they look critically at any taxation of their income. According to them, men of a lower age are more likely to avoid paying taxes.

The approach to paying taxes is not only influenced by the individual differences between taxpayers (e.g. gender, education, etc.). Cullis, Jones & Lewis (2006) also point out the different attitudes of the tax cultures to tax discipline and the degree of tolerance of the tax evasion. The results of their research confirmed that the tax morale is largely influenced by the social environment of the taxpayer and the level of education attained. They saw direct dependence - taxpayers with higher education and better social background showed a lower level of tax evasion in all countries surveyed. Personal moral standards of the taxpayer play an irreplaceable role in the attitude of the tax entity to tax compliance and the amount of tax evasion. They are based on his inner beliefs, attitudes and values that are his own and specific to him.

Torgler (2006) extended this attitude on the possible impact of faith on the taxpayer's tax morale. He notes that faith can influence the internal motivation of the taxpayer to tax compliance and thus increase his tax morale.

Corruption is closely related to tax morale and the level of tax reimbursement. Litina and Palivos (2016) note, that the creation of strong moral values in the society can be a part of repressive measures of tax policy that suppress corruption.

Alm, Martinez-Vazquez & McClellan (2016) focused on corruption between companies and the tax authorities. They assumed that the value of both the bribes and tax evasion was relatively high.

Probably companies that have control over taxpayers from countries with a higher degree of corruption perception are also more likely to be prone to tax evasion. Often such behaviour cannot be suppressed by repressive instruments that have less impact on the behaviour of taxpayers just from the countries with a higher degree of corruption perception. Probably, the most important factors with a strong impact on the tax morale of the taxpayers are mainly political stability in the country, law enforcement, the absence of violence and the control of corruption at the levels of political power and governance [Zubařová, Gerulová & Geřko 2012].

## 2. METHODOLOGY

Using the empirical method of observation, the target areas that were the subject of the experiment were determined. In the questionnaire survey, respondents, divided by gender and age (Table 1), presented their views on the effectiveness of tax audits and the detection rate of tax evasion and fraud in the Slovak Republic. Their attitude closely correlates with the credibility to the tax administrator. Respondents' attitudes expressed through a descriptive statistical method are presented in the following table (Table 2).

**Table 2. Assessment of the effectiveness of tax audits - the number of respondents by age and gender and in % of total respondents by gender**

Respondents by age and gender	State will detect more than half of the tax fraud and evasion		State will detect about half of the tax fraud and evasion		State will detect about a third of the tax fraud and evasion		State will detect about a fifth of the tax fraud and evasion	
	Count	%	Count	%	Count	%	Count	%
Men aged 19 - 21 years	1	1.23 %	4	4.94 %	23	28.40 %	19	23.46 %
Men aged 22 - 26 years	1	1.23 %	4	4.94 %	15	18.52 %	14	17.28 %
Women aged 19 - 21 years	1	0.60 %	17	10.24 %	65	39.16 %	24	14.46 %
Women aged 22 - 26 years	0	0.00 %	12	7.23 %	30	18.07 %	17	10.24 %

Source: Own questionnaire survey in 2017

Other questions of the questionnaire survey were aimed at identifying respondents' attitudes to reducing the income tax liability using or not using the illegal adjustment of the tax base. Illegal tax base adjustments are often realized by increasing spending, in particular non-deductible expenses. Respondents' responses are included in the following table (Table 3).

**Table 3. Attitude of respondents to reducing the income tax liability by a legal or illegal adjustment of the tax base - the number of respondents by age and gender and in % of total respondents by gender**

Respondents by age and gender	Legal optimization of the tax base and tax liability		Illegal optimization of the tax base and tax liability	
	Number	%	Number	%
Men aged 19 - 21 years	34	41.98 %	13	16.05 %
Men aged 22 - 26 years	22	27.16 %	12	14.81 %
Women aged 19 - 21 years	91	54.82 %	16	9.64 %
Women aged 22 - 26 years	50	30.12 %	9	5.42 %

Source: Own questionnaire survey in 2017

The stability of public finances in Slovakia and revenues to the public budget are largely influenced by the VAT evasion [Rabatinová 2018]. In particular, issuing fake invoices and refund of excessive VAT deductions from the state budget has an impact on reducing its revenue side. The attitudes of respondents to the illegal refund of excessive VAT deductions and to the participation in the VAT fraud are included in the table (Table 4).

**Table 4. Attitude of respondents to participation in the VAT fraud (refund of excessive VAT deduction) - the number of respondents by age and gender and in % of total respondents by gender**

Respondents by age and gender	Participation in VAT fraud		Non-participation in VAT fraud		Non-participation in VAT fraud, reporting tax fraud and cooperation in the investigation	
	Number	%	Number	%	Number	%
Men aged 19 - 21 years	10	12.35 %	29	35.80 %	8	9.88 %
Men aged 22 - 26 years	13	16.05 %	15	18.52 %	6	7.41 %
Women aged 19 - 21 years	14	8.43 %	72	43.37 %	21	12.65 %
Women aged 22 - 26 years	5	3.02 %	40	24.10 %	14	8.43 %

Source: Own questionnaire survey in 2017

By synthesizing the findings from the questionnaire survey, and in particular from the attitudes of respondents to the effectiveness of tax audits in Slovakia, it is possible to deduce the justification of the behavioural approach to risk assessment of the taxpayers, using the appropriate instruments to promote the tax reliability. The introduction of the Tax Reliability Index in Slovakia is a reliable way of building mutual trust between the taxpayer and tax administrator with the impact on the efficiency of tax collection.



### 3. RESULTS

In the questionnaire survey, most respondents point to the very low efficiency of tax audits in Slovakia. From the attitudes of respondents it follows that the state will only detect about one third of the tax evasion and fraud. Of the total number of 81 men, up to 23 respondents aged 19 to 21 years expressed such an opinion. A similar attitude was also taken by female respondents aged 19 to 21 years, when out of a total of 166 women, up to 65 respondents expect that the state reveals only one third of the tax evasion and fraud (Table 2). It should be noted that respondents, who estimate that the state will reveal only one fifth of the tax evasion and fraud, are also a large group. This opinion was expressed by up to 19 men aged 19 to 21 years and 24 women aged 19 to 21 years (Table 2). The results of the survey among the young respondents point to their low confidence in the tax authorities to reveal the tax crime of taxpayers.

The evaluation of the results of the questionnaire survey on paying the income tax on a sample of 247 respondents (women and men aged 19 to 21 years and 22 to 26 years) showed that the most respondents have high tax morale.

34 men aged 19 to 21 years and 22 men aged 22 to 26 years would use the income tax optimization within the law. Men aged 22 to 26 years were more responsible than men in the age group 19 to 21 years in the case of illegal adjustment of the income tax base (Table 3, Figure 1).

In the case of respondents' attitudes to the value added tax fraud, the opposite situation occurred. Men in the older age group 22 to 26 years, a total of 13 men, would be more likely to participate in the VAT fraud (Table 4, Figure 1).

In the case of female respondents, women aged 19 to 21 years would be more likely to participate in the illegal adjustment of the income tax base, a total of 16 women (Table 3, Figure 1). Similarly, 14 female respondents aged 19 to 21 years would be involved in the VAT fraud (Table 4, Figure 1).

**Figure 3. Positive attitude of respondents to participation in the VAT fraud and to the illegal income tax reduction in % of total respondents by gender and age**



Source: Own questionnaire survey in 2017

Approximately 70% of the 81 men showed relatively high tax discipline and a responsible approach to paying income tax. Within the law, 56 men would optimize the income tax liability. Non-participation in the VAT fraud was reported by 58 men, representing 72 % of 81 men.

Women showed even higher tax morale than men. Up to 85 % of female respondents would adjust the income tax liability within the law, representing 141 women out of 166. Up to 87 % of female respondents would not be involved in the VAT fraud, representing 147 out of 166 women taking part in the questionnaire survey. The results of the survey show that women, in the both age groups, participated to a lesser extent in the VAT fraud as well as in the illegal adjustment of the income tax base (Table 3, Table 4).

Some respondents claim that they would take into account a degree of detection risk of tax evasion or fraud if they would illegally optimize their income tax liability. However, the majority of respondents were not willing to take any risk of revealing the illegal procedure. Part of the respondents (both men and women in both age groups) would optimize tax expenses and thus pay some amount of the tax to the state. Others point out that there are too many taxpayers in Slovakia who deliberately distort tax liability or fail to pay tax, so they refer to tax morale and to the prevention of corruption. From the statements of some respondents regarding VAT evasion and fraud resonates a fear of revealing their unfair behaviour by tax audit. They also argue with some practical experience that has led to the detection of illegal refund of excessive VAT deductions. Male and female respondents expressed their negative attitude towards tax evasion at all. However, in the case of non-participation in the VAT fraud, reporting fraud to the tax authority and cooperation in the fraud investigations, respondents expressed their concern about social conviction in the case of their disclosure as the whistleblower of the illegal activity.

## **CONCLUSION**

Tax policy of the state is largely influenced by the normative measures taken and effective procedures for the collection of taxes and the elimination of tax evasion and fraud. However, it should be taken into account the fact that the behaviour of the taxpayer can also be influenced by its sociological relations with the society or the group of people in which it operates. Also, the attitudes of respondents of the questionnaire survey affected not only socially accepted standards, but also their personal attitudes towards the tax evasion and fraud, corruption and the trust or distrust to the tax authorities.

The tax authorities can achieve more effective tax collection by knowing the tax reliability of individual taxpayers. A suitable approach for assessing the tax reliability may be the compliance pyramid, in which taxpayers are segmented in the categories according to the risk associated with the collection of taxes. The application of more targeted instruments and measures of the state tax policy is associated with a cer-

tain degree of tax reliability. This approach rewards those taxpayers who meet their tax obligations properly and on time. A more individual approach to the taxpayers is assisted by assessment technologies of tax discipline and tax reliability based on the processing large amounts of data on taxpayers (e.g. big data technology). This leads to a more accurate and targeted assessment of the taxpayer's risk, as well as to the application of more targeted tax audit, which may be focused on the risk area of the taxpayer's business.

In 2018, the Tax Reliability Index was implemented in Slovakia. This pro-client project of the Slovak Financial Administration is a tool for strengthening the voluntary tax payments. Based on the assessment of taxpayers using an internal analytical tool of the tax administrator, the financial administration provides benefits to tax-reliable entities. A reward for timely and proper fulfillment of tax obligations may be for instance an agreement between the tax administrator and the taxpayer. For the most reliable entities, the tax audit can be replaced by a local survey. The Financial Administration of the Slovak Republic informed that approximately 59 % of the audited taxpayers were granted the Tax Reliability Index. As the tax reliability of taxpayers is being constantly reviewed, other taxpayers have the opportunity to improve their position and use some of the benefits offered. The financial administration expects to extend the range of offered benefits.

The effective collection of taxes as well as the deepening trust between the taxpayer and the tax administrator in Slovakia is also supported by the establishment of call centres, client centres as well as provision of educational materials and self-help tools for calculating the tax liability, such as online calculators. Another possibility of mutual cooperation between the tax administrator and taxpayer is to detect deficiencies and errors using the softwarning system. This system draws the taxpayer's attention to the shortcomings not only in the electronic tax returns, but also to the errors in the mandatory reports and documents sent by the taxpayer electronically to the tax administrator. Preventive tools and technologies have a significant impact on the precise filling of the tax returns, which has the effect on preventing tax evasion and fraud. The technical level of tools and programs verifying different facts about the tax obligations of the taxpayers is constantly growing. These tools are more targeted and reflect the behavioural approaches to tax collection.

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