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TAX CULTURE AND TAX MORALE: IMPACT ON TAX COMPLIANCE IN UKRAINE

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The purpose of writing this article is to assess the impact of tax culture and tax morale on the tax compliance in Ukraine and to develop recommendations for further transformation of the national tax culture. We determined that among the reasons for maintaining the size of the shadow sector of the economy in Ukraine is the focus on reforming the tax system, tax administration without taking into account the tax culture that has developed historically. Components of tax culture have different levels of formation. Procedural and technological culture is currently being actively developed. Digitalization and electronic services, involvement in the international fight against tax evasion facilitated this process. The culture of behavior, primarily of taxpayers, was formed spontaneously, without the direction of the process by the authorities. Given the confirmed correlation between tax compliance and tax morale, widespread taxpayer deviant behavior in Ukraine is largely due to low tax morale. The level of tax morale in Ukraine tends to decrease and tends to minimum rather than average values in the sample of World Values Survey's countries. We identified that the low level of tax morale in Ukraine is caused mainly by the action of institutional factors: distrust of the government, government instability, anti-democratic phenomena and corruption. In Ukraine, for further development of tax culture it is necessary to follow up on the recommendations: to conduct a large-scale sociological survey to identify all socio-economic and institutional factors influencing the tax morale of domestic taxpayers, as well as to identify the current level of tax literacy; actively introduce tax education at all levels of education. Further research will be related to assessing the level of tax literacy in Ukraine.

Keywords: Tax Culture, Tax Morale, Tax Compliance, Tax Literacy, Tax Evasion.

JEL Classification: H20; H26; H30.

ПОДАТКОВА КУЛЬТУРА ТА ПОДАТКОВА МОРАЛЬ: ВПЛИВ НА ВИКОНАННЯ ПОДАТКОВОГО ОБОВ'ЯЗКУ В УКРАЇНІ

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Метою написання статті є оцінка впливу податкової культури та податкової моралі на виконання податкового обов'язку в Україні та розробка рекомендацій щодо подальшої трансформації національної податкової культури. Встановлено, що серед причин збереження розміру тіньового сектору економіки в Україні є зосередженість на реформуванні податкової системи, адміністрування податків без врахування податкової культури, що склалася історично. Складові податкової культури мають різний рівень сформованості. Процедурно-технологічна культура на поточний момент часу активно розбудовується. Цьому сприяє цифровізація та електронні сервіси, залученість до міжнародної боротьби з ухилення від сплати податків. Культура поведінки, в першу чергу платників податків, сформувалась стихійно, без скерованості процесу органами влади. Враховуючи підтверджену кореляцію між виконанням податкового обов'язку та податковою мораллю, в Україні широко розповсюджена девіантна поведінка платників податків в значній мірі пояснюється низькою податковою мораллю. Рівень податкової моралі в Україні має тенденцію до зниження та тяжіє до мінімальних, а не середніх значень по вибірці країн World Values Survey. Визначено, що низький рівень податкової моралі в Україні спричинений переважно дією інституційних факторів: недовірою до влади, нестабільністю влади, антидемократичними явищами, корупцією. В Україні для подальшої розбудови податкової культури необхідно притримуватись наступних рекомендацій: провести широкомасштабне соціологічне опитування щодо ідентифікації всіх соціально-економічних та інституційних факторів впливу на податкову мораль вітчизняних платників податків, а також щодо виявлення поточної рівня податкової грамотності у населення; активно запроваджувати податкове виховання на всіх рівнях освіти. Подальші дослідження будуть пов'язані з оцінкою рівня податкової грамотності в Україні.

Ключові слова: податкова культура, податкова мораль, виконання податкового обов'язку, податкова грамотність, ухилення від сплати податку.

JEL Classification: H20; H26; H30.

Introduction. It is difficult to overestimate the fiscal significance of the tax system for the state. Taxes, as the main "free" source of formation of state centralized funds of financial resources, become a guarantee of financial independence of the authorities and real levers of management of social and economic processes in a certain territory. The tax system forms quantitative and qualitative restrictions on the implementation of public policy in all spheres of public life.

To assess the effectiveness of tax collection, official statistics most often use indicators of growth rates to the previous year and the level of implementation of targets for the reporting year. However, based on the achievements of fiscal sociology, such data primarily assess the actual, existing tax compliance in Ukraine. It is important to compare the potential of tax compliance in Ukraine with its current actual level.

The study of this issue will identify ways to increase tax revenues without increasing the level of tax burden.

The purpose of writing this article is to assess the impact of tax culture and tax morality on the fulfillment of tax obligations in Ukraine and to develop recommendations for further transformation of the national tax culture.

Achieving this goal is possible by performing the following tasks:

- assess the discrepancy between the potential and current level of tax compliance in Ukraine;
- describe the state of tax culture in Ukraine;
- identify vectors for increasing tax compliance in Ukraine.

The object of scientific research is a set of relations that are formed between the participants in the taxation process.

The subject of scientific research is the factors that influence the tax compliance in Ukraine.

Literature review. The issue of the level of tax compliance became widespread in foreign scientific journals.

Proponents of fiscal sociology explore the relationship between culture and the process of paying taxes in a multidimensional aspect. Thus, A. Bani-Mustafa, A. Al Qudah, S. Damrah, M. Alameen (Bani-Mustafa, Al Qudah, Damrah, & Alameen, 2020), going beyond the tax culture, summarize whether there is a connection between the general the culture of society and the justification for tax evasion, which cultural aspects are responsible for increasing / decreasing the justification for tax abuse. T. Sutrisno and M. Dularif (2020) also assess the relationship between social norms and religion and tax evasion through the prism of national culture.

R. Hutchinson (Hutchinson, 2019), on the contrary, on the basis of the developed model concludes that in the context of the study of tax evasion, there are enough easily accessible socio-economic indicators, and cultural indicators may be redundant.

I. Cabelkova and V. Strielkowski (Cabelkova & Strielkowski, 2013) came to the conclusion that the justification of the marginal tax burden for a particular country can not but take into account the peculiarities of national culture.

V. D. Brink and T. M. Porcano (Brink & Porcano, 2016) studied how national cultural and economic structural variables affect tax morale and tax evasion. Scientists have concluded that cultural variables, both directly and through tax morality, affect the degree of tax evasion.

The findings of G. Richardson (Richardson, 2008) based on the analysis of data from 47 countries are interesting. Incentives for tax evasion are the following factors: high level of uncertainty in the political and economic situation in the country, low level of individualism, law enforcement, trust in government and religiosity.

N. Ermasova, K. Haumann, and L. Burke (Ermasova, Haumann, & Burke, 2021) have deepened their understanding of the impact of national culture on tax evasion and recommend measures to improve tax control.

Another group of scientific works is devoted to the processes of formation of tax culture, the factors influencing it. Thus, B. Nerre (Nerre, 2008) in the historical context, taking into account globalization, identifies two types of violations of tax culture: shocks and lags. The author emphasizes that each type of violation has its own unique consequences and requires specific policy measures.

J. S. Ashby, P. Webley and A. S. Haslam

(Ashby, Webley, & Haslam, 2009) found a complex relationship between professional identity and tax culture.

N. P. Pazdnikov and T. A. Pechenegina (2017) point out that a clear manifestation of high tax culture is informing and respecting all the rights of taxpayers.

Since the greatest threat to the tax system is the deviant behavior of taxpayers, the topic of tax evasion and the reasons for such behavior is also devoted to many scientific papers. Researchers study the interdependence of the existing tax culture and the level of the shadow economy in specific countries (Endovitsky & Lomsadze, 2019; Kravchenko, Yarmolitska, Shuliarenko, Kolumbet, & Kharchuk, 2019). Subsequent studies confirm a direct relationship between the level of tax morale and the amount of tax evasion (Alm & Torgler, 2006; Parwati, Muslimin, Adam, Totanan, Yamin, & Din, 2021).

In the last decade, the subject of fiscal sociology has interested domestic scientists. Research is conducted both in theoretical and practical aspects. The works of I. A. Bashinsky (Bashinsky, 2014), O. Yu. Sydorovych (Sydorovych, 2017), L. M. Lysak (Lysak, 2015). However, most of the articles are devoted to monitoring the tax culture in Ukraine and developing practical recommendations for further transformation of the tax culture in Ukraine and limiting tax evasion. Among this group of works we can highlight the work of O. T. Zamaslo and O. I. Boichuk (Zamaslo & Boichuk, 2015); F. P. Tkachyk, V. I. Dmytriv and O. R. Vlokh (Tkachyk, Dmytriv, & Vlokh, 2019); Ya. O. Izmaylov, V. O. Osmyatchenko and Yu. V. Panura (Izmaylov, Osmyatchenko, & Panura, 2020); H. Yu. Kucherova (Kucherova, 2015). Note that in some works, the causal links between the concepts of "tax culture", "tax evasion", "shadow economy", which affects the logical sequence of conclusions, are not sufficiently clear.

Research methodology. The scientific basis of the study are theories of fiscal sociology. Tax culture, as a cornerstone of research, was to be studied in the context of the teachings of B. Nerre. The professor emphasizes the historicity of the formation of tax culture, as well as emphasizes the presence of its own specifics in the tax culture of each country (Nerre, 2001).

In considering the issues of tax morality, the works of G. Schmölgers (Schmölgers, 2006) are noteworthy, who emphasized the need to take into account the motivation of taxpayers in the concept of public finance. He was also one of the first to point out the relationship between tax morality and the model of interaction between government and citizens.

Tax evasion, as a deviant behaviour of taxpayers, from a fiscal and sociological point of view is revealed in the work of M. G. Allingham

and A. Sandmo (Allingham & Sandmo, 1972). Theorists point to the priority of the probability of punishment for deterring taxpayers from tax evasion. J. Alm, G. H. McClelland, W. D. Schulze expand the range of motivations due to social motives (Alm, McClelland, & Schulze, 1992). The current study also draws on the classification of preconditions for tax evasion developed by E. Kirchler (Kirchler, 2007).

The input for assessing tax morale in Ukraine was The World Values Survey (WVS). This is a non-profit social project, which on the basis of the survey allows to identify human values that affect the socio-economic development of the world. The frequency of the survey is five years.

Main results. Evidence of problems in the field of taxation of a particular country is the presence of significant differences between potential tax revenues and the actual amount of taxes collected. Note that in this study, potential tax revenues are understood as the possible amount of taxes paid in the absence of deviant behavior of participants in the taxation process.

The amount of tax evasion, as the most common form of deviant behavior of participants in the taxation process, can be assessed by the size of the country's shadow economy. The obvious lack of official data leads to the emergence of numerous methods for assessing the shadow sector.

Ukraine belongs to the group of countries

with a significant shadow economy. As shown by the data in Fig. 1, both the integrated methodology of the Ministry of Economy of Ukraine and the methodology of L. Medina and F. Schneider confirm the existence of a powerful economic sector that operates outside the official register. According to the Ministry of Economy, the shadow sector in Ukraine has reached an average of 31-32% of official GDP. During the period 2010-2019, taking into account the unforeseen events of 2014, this level decreased from 36% to 27% of GDP. However, in 2020 the downward trend did not continue, and the level of the shadow sector was fixed at 30%.

A large-scale study of the shadow economy in the world, conducted by L. Medina and F. Schneider, includes data for 2015. The results for Ukraine are more pessimistic than the data of the Ministry of Economy of Ukraine. During the period 2004-2015, the average level of the shadow sector of the economy in Ukraine amounted to 40% of GDP. For the same years, the difference in the results of the two methods was 4-9% of GDP.

The main conclusion that can be drawn from the evaluation of data from Fig. 1, is that in Ukraine the shadow sector of the economy is a permanent phenomenon, its level is not less than 30% of official GDP, and the size is quite constant despite numerous reforms in the tax sphere.

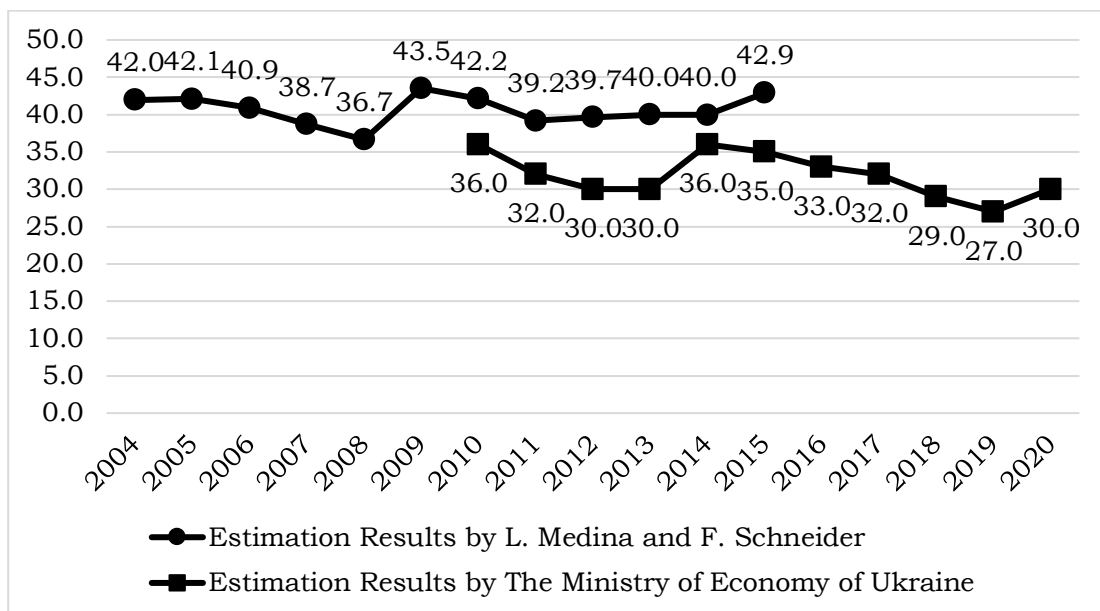


Fig. 1. Size of the shadow economy in Ukraine, percent of official GDP

Source: built by the authors according to the data of The Ministry of Economy of Ukraine¹ and IMF Working Papers²

¹ The Ministry of Economy of Ukraine. (2021). *General trends of the shadow economy in Ukraine in 2020*. Retrieved from <https://me.gov.ua/Documents/Download?id=80c281c8-842b-4776-ab91-c1dcd32f7924>.

² Medina, L. & Schneider, F. (2018). *Shadow Economies Around the World: What Did We Learn Over the Last 20 Years?* IMF Working Paper, 18/17. Retrieved from <https://www.imf.org/-/media/Files/Publications/WP/2018/wp1817.ashx>.

Indeed, during the years of Ukraine's independence, the tax system has undergone significant changes, including the adoption of the Tax Code of Ukraine. The changes affected the composition of taxes, most tax elements, including tax rates, tax administration, and so on. And even with such activity and focus on keeping the tax burden at less than 30% of GDP, the size of the shadow sector has not decreased significantly. Which leads to the search for additional reasons for the existence of such a phenomenon in different countries.

And according to recent research, if neither tax morphology nor the political economy of taxation can fully justify the reasons for the continued existence of the shadow economy in the presence of active struggle against it, it is necessary to turn to the methodology of fiscal sociology. And adherents of fiscal sociology point out that the cornerstone is the tax culture formed in a particular country.

Tax culture can be divided into two areas: (1) behavioral culture, which relates to the degree of responsibility, nature and style of behavior and / or work of all participants in the tax process; (2) procedural and technological culture, which is associated with the activities of state and public institutions involved in taxation, the tax service in particular, according to the appropriate procedures and technologies of taxation (Andrushchenko & Tuchak, 2013, p. 311).

Assessing all the variety of measures related to the improvement of the tax sphere, most of them contributed to the transformation of the procedural and technological culture:

1) evidence of satisfactory results in the transformation of the process of paying taxes from the destabilizer of business development to a more neutral factor are the indicators of the component "Paying taxes" in the world ranking of countries "Doing Business". As can be seen from table. 1, further potential in simplifying the tax payment process is to reduce the time spent by taxpayers to meet their tax obligations;

2) Ukraine has joined the BEPS (Base ero-

sion and Profit Shifting) program, has committed itself to implementing the minimum standard;

3) the processes of digitization and automation of many procedures related to taxation also help to reduce the possibility of tax evasion and the establishment of an operational dialogue between tax authorities and taxpayers;

4) since 2019, the State Tax Service of Ukraine has introduced a system of self-assessment with the establishment of KPIs and regular reporting on the achievement of target values. Some indicators determine the degree of processing of problematic issues by the tax authorities, some – highlight the reaction of taxpayers to innovations.

In the second direction of tax culture - the culture of behavior - we can note the shift in working with staff in the tax authorities. Many documents have been adopted that should prevent deviant behavior of taxpayers:

1) the Priorities of the State Tax Service of Ukraine for 2021 highlight measures aimed at forming a professional, ethical worker and preventing corruption;

2) in 2019, the Rules of Ethical Conduct in the bodies of the State Tax Service were approved;

3) the annual reports on the implementation of the Plan of Activities of the State Tax Service of Ukraine separately cover the implemented measures to prevent and detect corruption among staff: third-party complaints about possible offenses by tax officials, inspections, investigations and prosecutors are considered.

At the same time, the culture of taxpayers' behavior is associated with the general level of tax morality in society. According to the results of the sociological survey the World Values Survey (Table 2), it is the low level of tax morale in Ukraine for a significant period that contributes to the preservation of the shadow sector of the economy. In the interval between the two waves of the survey for all studied indicators, we record a decrease.

Table 1. Components of Doing Business Indicator «Paying taxes» for Ukraine

Year	Score-Paying taxes (DB17-20 methodology)	Payments (number per year)	Time (hours per year)	Total tax and contribution rate (% of profit)	Score-Postfiling index (0-100)
2020	78,1	5	328	45,2	86
2019	79,4	5	328	41,7	86
2018	80,8	5	328	37,8	86
2017	74,3	5	356	52,3	86
2016	74,7	5	346	52,2	86

Source: compiled by the author according to the data of Doing Business Indicators¹

¹ The World Bank. (2021). Doing Business: Historical data - complete data with score. Retrieved from <https://www.doingbusiness.org/content/dam/doingBusiness/excel/db2020/Historical-data---COMPLETE-dataset-with-scores.xlsx>.

An additional negative fact is that in wave 6, the number of respondents who consider tax evasion never justified in Ukraine almost coincided with the world average; in wave 7 – the number of respondents with answers on a scale from 1 to 5 was already lower by 12.3% than the average for the countries participating in the survey.

To identify socio-economic factors that affect the level of tax morality in Ukraine, in particular: age and gender structure of the population, education, citizenship, religion (the list of factors indicated in the OECD study (2019)), – it is necessary to conduct additional opinion polls. At the same time, there is enough information in the public domain that it is institutional factors that can explain the current level of tax culture in Ukraine.

An important prerequisite for a high level of tax morality is trust in the government and its actions, a democratic system of government, and a successful anti-corruption policy. The

quality of public administration in Ukraine can be summarized on the basis of data from The Worldwide Governance Indicators (WGI) project. On a scale of values from -2.5 (weak management indicators) to +2.5 (strong management indicators) for a significant period of 1996-2019, almost all indicators had negative values (Figure 2). The situation with corruption and the rule of law in Ukraine is consistently bad, and since 2014 the indicator “Political Stability and Absence of Violence / Terrorism” has the worst values.

The importance of The Corruption Perceptions Index also confirms the acute and permanent problem of corruption in Ukraine. With a maximum of 100 points, Ukraine for the period 2012-2020 received index indicators in the range of 25-33 points with a pronounced upward trend, which indicates attempts to fight corruption, but the overall effectiveness of such a fight is unsatisfactory (Table 3).

Table 2. The answers to the World Values Survey` question «Cheating on taxes if you have a chance: it can always be justified, never be justified, or something in between»

Country	Indicator		
	the total number of respondents with an answer with a value on a scale of 1	the total number of respondents with answers on a scale from 1 to 3	the total number of respondents with answers on a scale from 1 to 5
World Values Survey Wave 6 (2010-2014)			
Ukraine	48,2	73,6	89,0
Countries that participated in the survey, including			
maximum	86,0	96,5	98,6
minimum	20,3	28,5	51,0
arithmetic mean	60,5	79,7	89,1
median	62,3	83,3	91,8
World Values Survey Wave 7 (2017-2020)			
Ukraine	39,2	59,3	77,4
Countries that participated in the survey, including			
maximum	89,4	95,4	99,7
minimum	22,2	52,0	70,9
arithmetic mean	62,5	80,5	89,7
median	65,2	82,8	91,7

Source: calculated by the authors according to the data of the World Values Survey Wave 6¹ and the World Values Survey Wave 7²

¹ Inglehart, R., Haerpfer, C., Moreno, A., Welzel, C., Kizilova, K., Diez-Medrano, J., Lagos, M., Norris, P., Ponarin, E., & Puranen, B. et al. (eds.). (2014). *World Values Survey: Round Six - Country-Pooled Datafile Version*. Retrieved from <https://www.worldvaluessurvey.org/WVSDocumentationWV6.jsp>.

² Haerpfer, C., Inglehart, R., Moreno, A., Welzel, C., Kizilova, K., Diez-Medrano, J., Lagos, M., Norris, P., Ponarin, E., & Puranen, B. et al. (eds.). (2020). *World Values Survey: Round Seven - Country-Pooled Datafile*. Madrid, Spain & Vienna, Austria: JD Systems Institute & WVSA Secretariat. doi: <https://doi.org/10.14281/18241.13>.

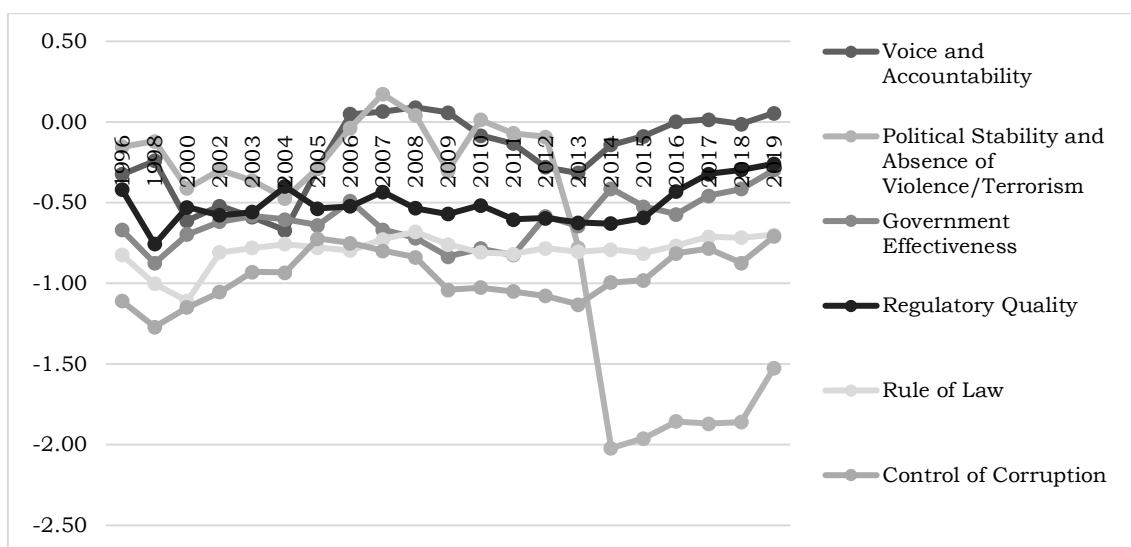


Fig. 2. The Worldwide Governance Indicators (WGI) for Ukraine

Source: built by the authors according to the data of The Worldwide Governance Indicators ¹

Of course, in order to influence the tax morale and behavior of taxpayers and begin the transformation of tax culture in Ukraine, it is necessary to develop and implement a comprehensive program, the measures of which will go beyond the purely tax sphere. However, a fairly important and effective measure, as evidenced by numerous studies and case studies (OECD, 2019b), are tax literacy or tax education programs.

Conclusion. During the existence of independent Ukraine, the functioning of the open

and shadow sectors of the economy has been consolidated on a permanent basis. Active reform of the tax system did not significantly affect the reduction of the shadow economy, which led to the search for real reasons for its existence in Ukraine. Among the reasons that are insufficiently studied in Ukraine, we can highlight the current level of tax culture, in particular its component – the culture of behavior of taxpayers. The study substantiated the existence of low tax morale in Ukraine as a dominant factor in the deviant behavior of taxpayers.

Table 3. The Corruption Perceptions Index

Country	2012	2013	2014	2015	2016	2017		2018		2019		2020	
	CPI score	CPI score	CPI score	CPI score	CPI score	CPI score	Rank	CPI score	Rank	CPI score	Rank	CPI score	Rank
Denmark	90	91	92	91	90	88	2	88	1	87	1	88	1
New Zealand	90	91	91	91	90	89	1	87	2	87	1	88	1
Finland	90	89	89	90	89	85	3	85	3	86	3	85	3
Singapore	87	86	84	85	84	84	6	85	3	85	4	85	3
Sweden	88	89	87	89	88	84	6	85	3	85	4	85	3
Switzerland	86	85	86	86	86	85	3	85	3	85	4	85	3
Norway	85	86	86	88	85	85	3	84	7	84	7	84	7
Netherlands	84	83	83	84	83	82	8	82	8	82	8	82	8
Germany	79	78	79	81	81	81	12	80	11	80	9	80	9
Luxembourg	80	80	82	85	81	82	8	81	9	80	9	80	9
Ukraine	26	25	26	27	29	30	130	32	120	30	126	33	117

Source: compiled by the author according to the data of The Corruption Perceptions Index²

¹ Kaufmann, D., & Kraay, A. (2021). *The Worldwide Governance Indicators, 2020 Update*. Retrieved from <http://info.worldbank.org/governance/wgi/Home/downloadFile?fileName=wgidataset.xlsx>.

² Transparency International. (2021). *The Corruption Perceptions Index 2020: Results Table*. Retrieved from <https://www.transparency.org/en/cpi/2020/table/nzl>.

In Ukraine, for further development of tax culture it is necessary to follow the following recommendations:

1) to conduct a large-scale sociological survey to identify all socio-economic and institutional factors influencing the tax morale of domestic taxpayers, as well as to identify the current level of tax literacy in the population (existing survey attempts due to incorrect questions do not allow to evaluate the results);

2) actively introduce tax education at all levels of education. Programs should address all these issues: why pay taxes, what taxes exist in Ukraine, for what purposes taxes are directed, why there is fiscal solidarity and budget federalism, what is the penalty for non-payment of taxes, what are the consequences of non-payment of taxes.

Further research will be related to assessing the level of tax literacy in Ukraine.

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