

# Tax motivation of entrepreneurs—research results in selected provinces in Poland

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**Abstract:** Many factors influence the motivation to pay taxes by people who run their own business, inter alia: religion, geographical location or stability of the tax system. Determining and indicating what influences the willingness to pay taxes or lack thereof is an important element of building tax awareness and creating a taxation framework tailored to the recipient, i.e. the taxpayer. The aim of this article is to present the differences between the attitudes towards taxation of entrepreneurs from five different voivodeships in Poland based on the results of an empirical survey. The survey was conducted on a sample of 250 self-employed persons. The respondents were entrepreneurs from the Podlaskie, Pomeranian, Subcarpathian, Greater Poland, and Silesian Voivodeships. The results of the survey analyzed by means of descriptive statistics indicate that there are differences in the attitude to paying taxes depending on the region of business activity. They can be seen in particular in the way tax documentation is managed and in the motivation to pay taxes.

**Keywords:** taxpayer, tax motivation, entrepreneurs' behaviour

## 1. Introduction

Taxes are one of the fundamentals in the budget of countries. The total amount of income taxes paid accounted for nearly 28.7% of Poland's tax budget revenue in 2019 (podatki.gov.pl, 2020). Any self-employed person is obliged to settle tax obligations with the state (Konstytucja RP, 1997, art. 84). The level of public and legal burdens is related, inter alia, to the amount of income or revenue earned (depending on the form of taxation). Entrepreneurs in Poland may choose among five separate forms of income taxation. These include: personal income tax (PIT)—progressive, personal income tax (PIT)—linear, corporate income tax (CIT), lump sum tax on registered revenue or the flat rate tax (Biznes.gov.pl, 2020). Four of those regimes (i.e. with the exception of CIT) are available to natural person entities. Entrepreneurs, no matter which form of taxation they

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choose, are obliged to pay income tax (Ordynacja Podatkowa, art. 7 § 1). Inherent in the obligation to pay taxes is the aspect concerning the tax incentives of entrepreneurs. Many factors influence the motivation to pay taxes by people who run their own business, inter alia: religion (Alkhatib et al., 2019; Carsamer and Abbam, 2020; Yuniarta and Purnamawati, 2020; Khalil and Sidani, 2020; Silveus and Stoddard, 2020; Calhoun, 2021; Ishak and Ali, 2021; Rahmawati and Dwijayanto, 2021; Wang and Lu, 2021), geographical location (Gomułowicz and Mączyński, 2012; Newman and Nokhu, 2018; D'Attoma, 2018) or level of tax awareness (Newman and Nokhu, 2018; Pasternak-Malicka, 2013). Research on the impact of geographical location on taxpayers' behaviour indicates that there are differences between people from different parts of a particular country. The aim of this article is to present the differences between the attitudes towards taxation of entrepreneurs from five different voivodeships in Poland based on the results of an empirical survey. This article is a prepared fragment of a broader empirical study carried out under research grant. The paper presents results on the form of taxation, the method of tax settlement and willingness to pay taxes entrepreneurs in Poland.

## 2. Theoretical aspects of entrepreneurs' tax incentives

The obligation to pay taxes under the law can be perceived in different ways. Taxpayers may have different feelings about paying taxes. The tax motivation is understood precisely as the taxpayer's internal willingness to pay taxes. The literature review indicates that tax motivation depends on number of factors including: impact of religion—regardless of the type of religion—and the level of spirituality (Alkhatib et al., 2019; McGee and Benk, 2019; Carsamer and Abbam, 2020; Yuniarta and Purnamawati, 2020; Khalil and Sidani, 2020; Silveus and Stoddard, 2020; Calhoun, 2021; Ishak and Ali, 2021; Kurt and Kurt, 2021; Rahmawati and Dwijayanto, 2021; Wang and Lu, 2021), feeling fairly treated by the tax system and officials (Gerger et al., 2014; Niesiołędzka, 2009), level of knowledge about the operation of tax systems (Kassa, 2021; Kushwah et al., 2021; Newman and Nokhu, 2018; Timothy and Abbas, 2021), tax conscience (Fotiadis and Chatzoglou, 2021), tax discipline (Alm and Torgler, 2006), financial situation (Bejaković and Bezeredi, 2019), trust in public authorities (Alm and Torgler, 2006; Feld and Torgler, 2007; Filippin et al., 2013; Frey and Torgler, 2007), culture (Olaniyi and Akinola, 2020; Alm and Torgler, 2006; Nerre, 2008; D'Attoma, 2018; Feld and Torgler 2007; Feld et al. 2008; Kountouris and Remoundou, 2013, after: Horodnic, 2018), gender (Alm and Torgler, 2006; Torgler and Murphy, 2014; Chan et al., 2018; Cyan et al., 2016; Horodnic 2018; Windebank and Horodnic, 2016; Leonardo and Martinez-Vazquez, 2016; D'Attoma, 2018; Russo, 2013; Doerrenberg and Peichl, 2010; Maria-Dolores et al., 2010; Feld and Torgler, 2007; Torgler, 2003; 2005; 2012), potential penalties for non-compliance (Pasternak-Malicka, 2013), and tax awareness (Pui Yee et al., 2017).

The motivation to pay taxes may be considered in the context of the taxpayers' region of residence—the division into southern and northern mentality in Europe was indicated, among others, by A. Gomułowicz. Then again, D'Attoma pointed out that differences in tax mentality occur even among residents of a single country—comparing southern with northern Italy. The author refers to the attitude adopted by taxpayers towards their tax liability when talking about tax motivation (Gomułowicz and Mączyński, 2012; D'Attoma, 2018).

### 3. Research methodology and characteristics of the research sample

This article is a prepared fragment of a broader empirical study carried out under research grant.<sup>1</sup> The paper presents results on the form of taxation, the method of tax settlement and willingness to pay taxes by entrepreneurs in Poland. The quantitative survey was conducted from August to the first half of September 2021 using the CATI method. A total of 250 persons conducting business in five voivodeships in Poland participated in it, including:

- 50 entrepreneurs from the Subcarpathian Voivodeship;
- 50 entrepreneurs from the Podlaskie Voivodeship;
- 50 entrepreneurs from the Pomeranian Voivodeship;
- 50 entrepreneurs from the Silesian Voivodeship;
- 50 entrepreneurs from the Greater Poland Voivodeship.

The survey consisted of three parts. The first was a set of questions about how the business was conducted. The second part was a set of questions to which respondents answered using a 5-point Likert scale. The third segment included questions about the amount of annual income and income tax.

The share of different age groups in the sample is even, except for the category from 18 to 28 years old, where the percentage of respondents was the lowest (3.2%). Detailed information on the entrepreneurs who took part in the survey can be found in Table 1.

Table 1. Characteristics of the research sample

Category	Percentage of respondents	Category	Percentage of respondents
Sex		Education	
female	46.40%	basic vocational	3.20%
male	53.60%	secondary	27.60%
		tertiary	69.20%
Age in years		Time spent in business in years	
18–28	3.20%	less than 1	0.40%
29–39	23.60%	1–2	1.20%
40–50	34.80%	3–5	6.00%
51–61	22.80%	6–10	10.40%
above 61	15.60%	11–15	18.80%
		above 15	63.20%

Source: Authors' own elaboration based on survey results.

<sup>1</sup> The project is financed by the Ministry of Science and Higher Education in Poland under the programme "Regional Initiative of Excellence" 2019–2022, project number 015/RID/2018/19, total funding amount 10 721 040,00 PLN.

Tax motivation was measured, using a nominal scale, as a response to the question: “If you ever had a choice between paying taxes and enjoying full benefits of public services or not paying taxes and resigning from the free use of public services (i.e. healthcare, education, police, armed forces, fire service, public roads, etc.), would you still be willing to pay your taxes?”.

The survey included entrepreneurs in industry or construction, as well as those in the beauty, education and retail sectors. Figure 1 shows the percentage share of each area of business.

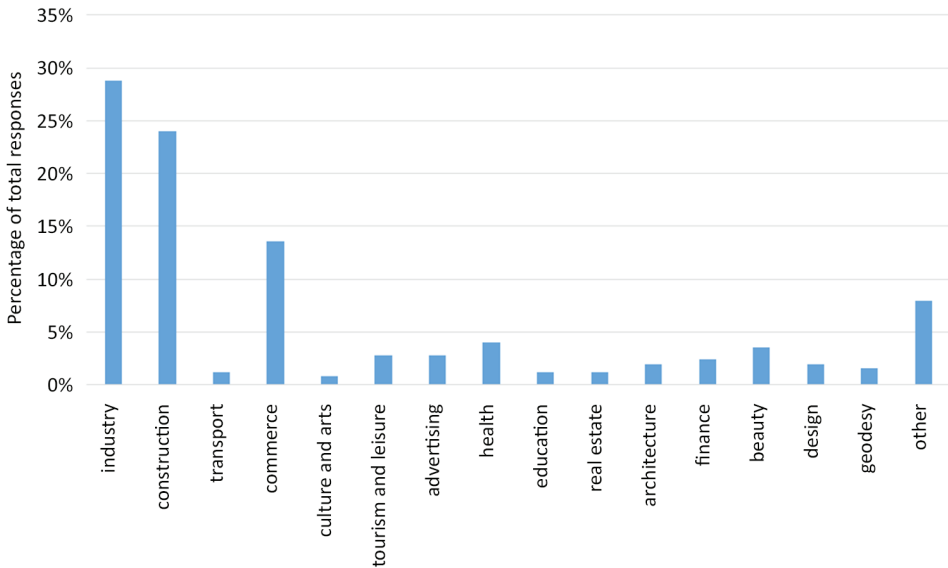


Figure 1. Answers of entrepreneurs to the question on the branch in which they run their business

Source: Authors' own elaboration based on survey results.

It should be noted that the study was conducted during the COVID-19 pandemic. At that time Poland, like other countries in the world, introduced reliefs, subsidies and other instruments for entrepreneurs, which were supposed to cushion or reduce the negative impact of the coronavirus on the economy. The aid package was intended, among other things, to help maintain liquidity and employment in companies (Ustawa z dnia 31 marca 2020 r.; Ustawa z dnia 3 kwietnia 2020 r.; Ustawa z dnia 17 kwietnia 2020 r.; Ustawa z dnia 19 czerwca 2020 r.; Ustawa z dnia 16 lipca 2020 r.).

#### 4. Survey results

The vast majority of respondents to the empirical survey (48%) indicated that they settle with the state using the linear personal income tax formula. In turn, almost a one fourth of entrepreneurs (22.4%) participating in the survey use corporate income tax. These are the two most frequently selected forms of taxation, which is illustrated in Figure 2. It is worth noting that 16% of the respondents marked the answer “I don't know/hard to say” to the question on the form of accounting for income tax with the state.

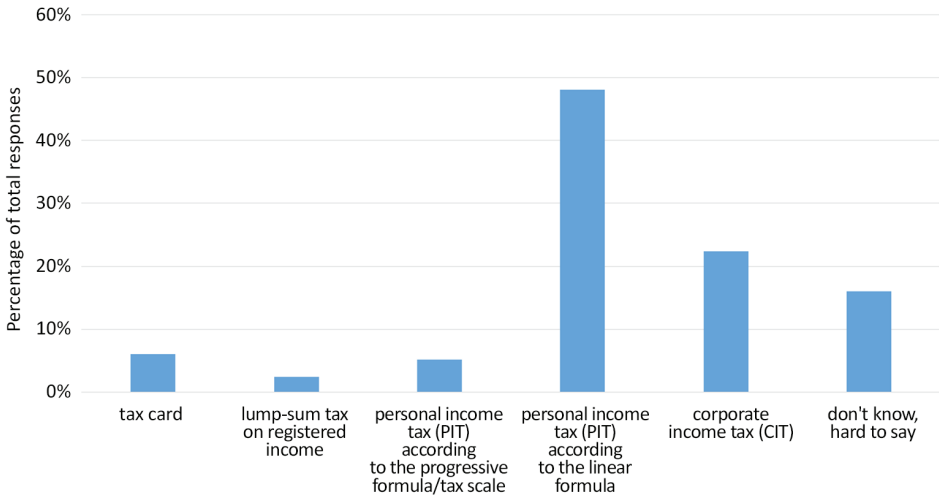


Figure 2. Entrepreneurs’ answers to the question on the form of accounting for income tax

Source: Authors’ own elaboration based on survey results.

The detailed results of the survey indicate that nearly a quarter of entrepreneurs (24%) in Greater Poland Voivodeship indicated that they do not know which form of taxation is used in their business activity. This is the region where this indicator was the highest. For the remaining voivodeships the results are above 10%. Detailed results are shown in Figure 3.

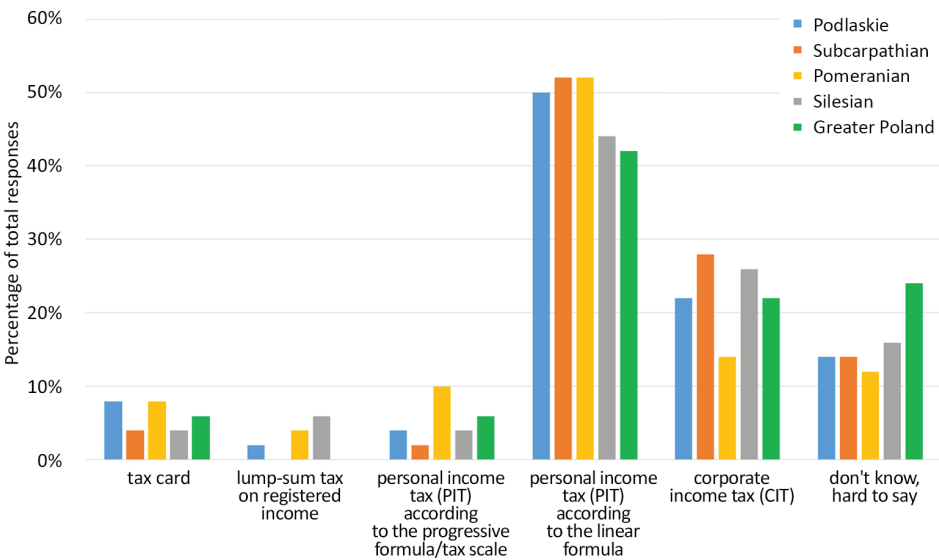


Figure 3. Answers of entrepreneurs to the question on the form of accounting for income tax, grouped by voivodeships

Source: Authors’ own elaboration based on survey results.

The results show that the vast majority of entrepreneurs—60.8%—outsource their income tax settlements to an external company. In turn, over one fourth (26.4%) of the surveyed indicated that they employ an accountant whose tasks include tax issues. A small group of entrepreneurs settles income tax on their own, i.e. 10.8%—the survey results indicate. Then again, only 2% of persons running their own business use the help of their family when settling the tax. The described situation is illustrated in Figure 4.

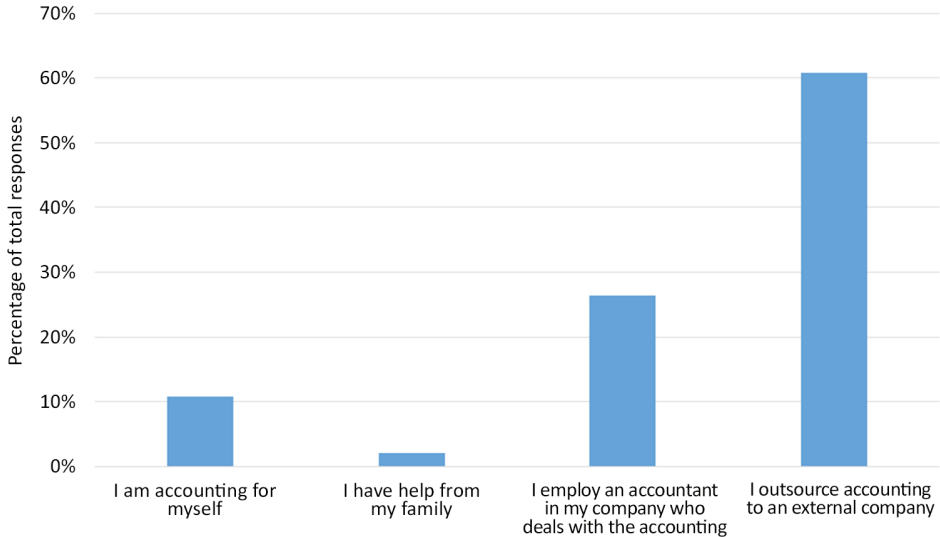


Figure 4. Entrepreneurs' responses to the question: "Who handles income tax settlement in your company?"

Source: Authors' own elaboration based on survey results.

People conducting business in the Podlaskie Voivodeship (68%) most often out of all five regions outsource their tax settlements to an external company. The second region with the highest number of entrepreneurs using external accounting services is Greater Poland Voivodeship (62%). In turn, entrepreneurs in Silesian and Subcarpathian Voivodeships employ an accountant who deals with tax settlements—34% and 32%, respectively. At the same time it is worth noticing that none of the respondents from Podlaskie and Subcarpathian Voivodeships indicated that they use the help of their families when settling income tax. Entrepreneurs from other voivodeships also use family assistance to a small extent—Pomeranian Voivodeship is an exception, where 6% of respondents indicated this answer. Details are presented in Figure 5.

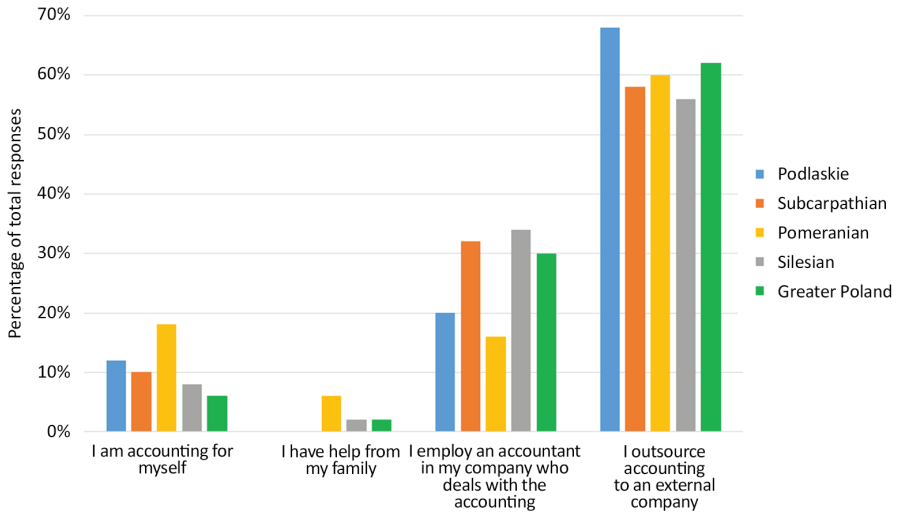


Figure 5. Answers of entrepreneurs to the question: “Who takes care of the income tax settlement in your company?”, by voivodeships

Source: Authors’ own elaboration based on survey results.

In one of the questions of the survey the respondents answered the question concerning their voluntary willingness to pay income tax: “If you ever had a choice between paying taxes and enjoying full benefits of public services or not paying taxes and resigning from the free use of public services (i.e. healthcare, education, police, armed forces, fire service, public roads, etc.), would you still be willing to pay your taxes?”. A vast majority of entrepreneurs (74.40%) indicated that they would pay taxes to the budget.

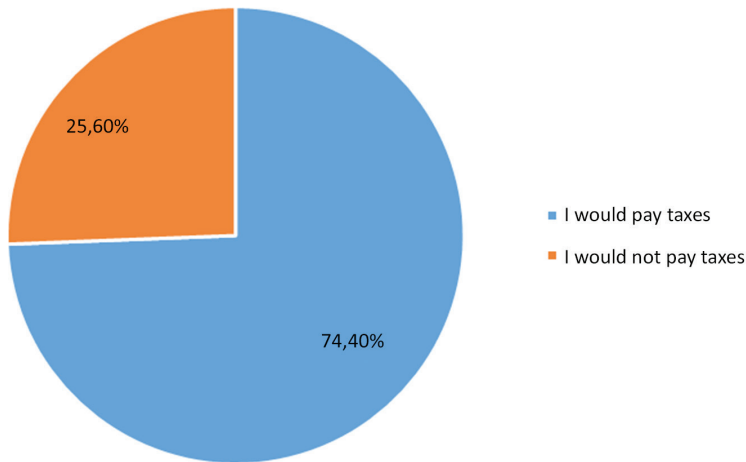


Figure 6. Entrepreneurs’ responses to the question: “If you could choose whether to pay income tax and benefit from public goods and benefits or not to pay it and thus not benefit from public goods and benefits (medical care, education, police protection, army, fire brigade, free travel on public roads), what would you do?”

Source: Authors’ own elaboration based on survey results.

The distribution of answers to the question, used for operationalization of tax motivation, of surveyed entrepreneurs from particular voivodeships is not evenly distributed. The voivodeship in which the largest group of respondents (82%) showed willingness to pay taxes and use public goods and benefits is Greater Poland. The lowest percentage was in Pomeranian Voivodeship (64%), according to the survey. Figure 7 shows the detail.

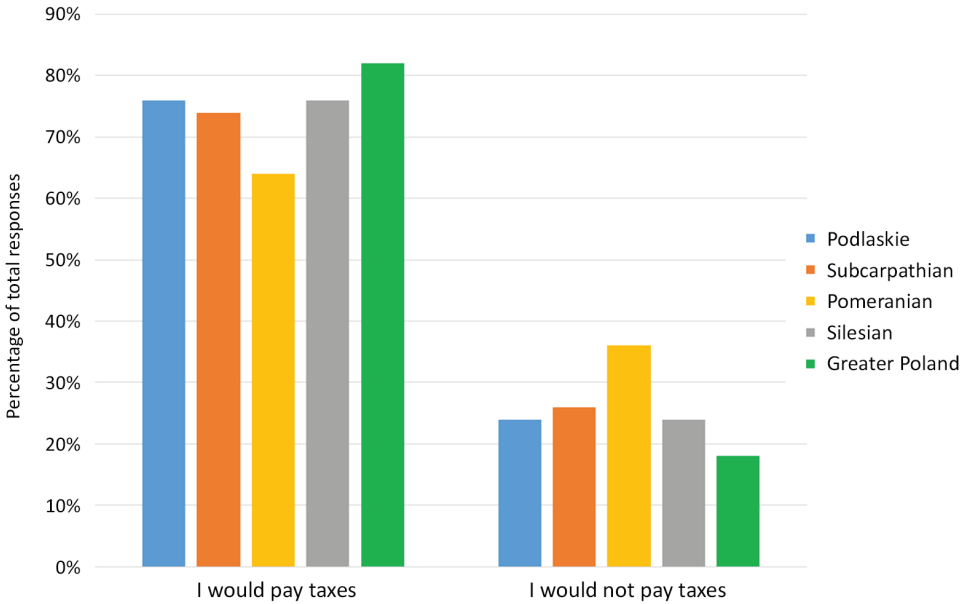


Figure 7. Answers of entrepreneurs to the question: “If you could choose whether to pay income tax and use public goods and benefits or not to pay it and thus not use public goods and benefits (medical care, education, police protection, army, fire brigade, free travel on public roads), what would you do?”, by voivodeships

Source: Authors’ own elaboration based on survey results.

The analysis of the research results obtained shows that more women would pay tax (77.59%) if given the choice, compared to men (71.64%) from the same sample. The difference between the responses of men and women is 5.95 percentage points. It is illustrated in detail in Figure 8. Based on the results obtained, one may be tempted to conclude that sex influences to some extent the tax motivation of entrepreneurs.



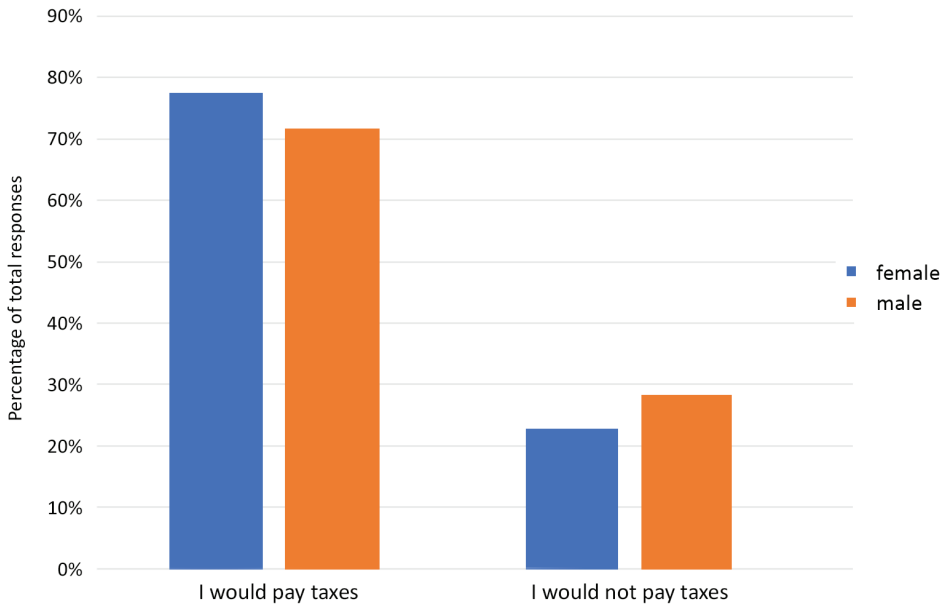


Figure 8. Answers of entrepreneurs to the question: “If you could choose whether to pay income tax and use public goods and benefits or not to pay it and thus not use public goods and benefits (medical care, education, police protection, army, fire brigade, free travel on public roads), what would you do?”, by sex

Source: Authors’ own elaboration based on survey results.

The distribution of women’s and men’s responses to the question on tax motivation is maintained at a similar level in each of the five voivodeships in Poland. There are no significant differences between the ratio of answers.

## 5. Conclusion

Based on the analyzed part of the results of the empirical study, it can be concluded that there are differences in the approach to taxation among entrepreneurs in Poland. There is a visible dependence of tax motivation on the voivodeship in which they run their business.

The highest percentage of entrepreneurs (82%) from the Greater Poland Voivodeship would decide to pay taxes if they had the possibility to choose, at the same time the highest number of persons conducting business activity (24%) in this area indicated that they do not know which form of taxation they use. Entrepreneurs from Greater Poland Voivodeship also keep their accounts (and tax settlements) on their own to the smallest extent (6%) among others. In comparison with the voivodeship where the percentage of entrepreneurs settling accounts on their own is the highest—it amounts to 18% in Pomeranian Voivodeship. On the basis of the research results one may be tempted to conclude that entrepreneurs from Greater Poland Voivodeship have lower tax awareness—understood as knowledge on the functioning of the tax system—than persons running their own business in the remaining four voivodeships, i.e.: Podlaskie, Subcarpathian, Pomeranian and Silesian.

Then again, the highest percentage of entrepreneurs who indicated that they would not pay taxes if they had a choice was in the Pomeranian Voivodeship (36%). At the same time, the percentage of those who answered “I don’t know/difficult to say” to the question on the form of taxation was the lowest among the surveyed regions. The presented partial results are the basis for further empirical research and for setting new directions.

## 6. Summary

In summary, based on the results obtained, the following areas can be identified where entrepreneurs behave differently. Differences arise depending on the region in which the entrepreneurs do business. Summarizing the part of the study whose results are discussed in this article, three areas of differences can be identified. They concern:

- knowledge on the form of taxation according to which the entrepreneurs settle their accounts;
- the form of taxation;
- the manner of keeping records.

It is also worth noting that the results also confirm the differences between tax motivation based on the gender of the respondent, as indicated in studies in the United States, among others. The results provide a basis for continuing research on a larger scale—both in terms of the size of the research sample and the number of voivodeships from which entrepreneurs are surveyed. Research limitations include sample size. In addition, it is impossible not to mention the conditions under which the questionnaire was conducted—i.e. changes in tax law related to the duration of the COVID-19 pandemic. In addition to the modification of the law during this period, entrepreneurs received assistance from the state, which was intended to help, inter alia, in maintaining liquidity and maintaining employment. The solutions introduced were significantly related to the tax system. Therefore, it is worth being aware that the respondents’ answers may have been somewhat more distorted than they would have been under “normal conditions”.

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- Ustawa z dnia 29 sierpnia 1997 r. *Ordynacja podatkowa*. DzU 2021, poz. 1540.
- Ustawa z dnia 31 marca 2020 r. o zmianie ustawy o szczególnych rozwiązaniach związanych z zapobieganiem, przeciwdziałaniem i zwalczaniem COVID-19, innych chorób zakaźnych oraz wywołanych nimi sytuacji kryzysowych oraz niektórych innych ustaw. DzU 2020, poz. 568.
- Ustawa z dnia 31 marca 2020 r. o zmianie ustawy o systemie instytucji rozwoju (PFR). DzU 2020, poz. 569.
- Ustawa z dnia 3 kwietnia 2020 r. o szczególnych rozwiązaniach wspierających realizację programów operacyjnych w związku z wystąpieniem COVID-19 w 2020 r. DzU 2020, poz. 694.
- Ustawa z dnia 19 czerwca 2020 r. o dodatku solidarnościowym przyznawanym w celu przeciwdziałania negatywnym skutkom COVID-19. DzU 2020, poz. 1068.
- Ustawa z dnia 19 czerwca 2020 r. o dopłatach do oprocentowania kredytów bankowych udzielanych przedsiębiorcom dotkniętym skutkami COVID-19 oraz o uproszczonym postępowaniu o zatwierdzenie układu w związku z wystąpieniem COVID-19. DzU 2020, poz. 1086.
- Ustawa z dnia 16 lipca 2020 r. o udzielaniu pomocy publicznej w celu ratowania lub restrukturyzacji przedsiębiorców. DzU 2020, poz. 1298.

## **Zachęty podatkowe przedsiębiorców – wyniki badań w wybranych województwach w Polsce**

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**Abstrakt:** Na motywację podatkową osób prowadzących własną działalność gospodarczą wpływa wiele czynników, między innymi religia, położenie geograficzne czy stabilność systemu podatkowego. Ustalenie i wskazanie, co wpływa na chęć płacenia podatków lub jej brak, jest istotnym elementem budowania świadomości podatkowej oraz tworzenia ram opodatkowania dopasowanych do odbiorcy, czyli podatnika. Celem artykułu jest przedstawienie różnic pomiędzy podejściem do opodatkowania przedsiębiorców z pięciu różnych województw w Polsce na podstawie otrzymanych wy-

ników badania empirycznego. Badanie zostało przeprowadzone na próbie 250 osób prowadzących własną działalność gospodarczą. Ankietowanymi byli przedsiębiorcy z województw: podlaskiego, pomorskiego, podkarpackiego, wielkopolskiego oraz śląskiego. Wyniki badania przeanalizowane za pomocą statystyk opisowych wskazują na występowanie różnic w nastawieniu do płacenia podatków w zależności od regionu prowadzenia działalności. Widoczne są one w szczególności w sposobie zarządzania dokumentacją podatkową oraz w motywacji do płacenia podatków.

**Słowa kluczowe:** podatnik, motywacja podatkowa, zachowania przedsiębiorców

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