

FACTORS INFLUENCING TAX EVASION FROM A GLOBAL PERSPECTIVE IN THE LIGHT OF GENDER

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<https://doi.org/10.18778/2391-6478.3.35.01>

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Abstract

The purpose of the article/hypothesis: The goal of this paper is to analyze tax evasion with special emphasis on gender. Factors influencing tax noncompliance such as age, income, education, confidence in government, political scale and religiosity are analyzed.

Methodology: Tax evasion is analyzed based on the most recent (Wave 7) World Value Survey data with the significance of differences between respondents, correlation and regression models analysis.

Results of the research: It has been found that there are significant differences between the global approach and groups of males and females when the acceptance of cheating on taxes is taken into consideration. The analysis of groups reflected the fact that all factors influence respondents in the same way without distinguishing between males and females.

Keywords: tax evasion, factors, gender, global perspective.

JEL Class: H26.

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INTRODUCTION

The problem of reluctance to pay taxes may be local in nature and related to one specific country, its policies and the system in force. On the other hand, it can also be universal, related to rationality and behavior of taxpayers. In this paper, the global perspective of tax evasion is presented in the light of factors influencing it with a special emphasis on gender.

Tax avoidance as a scientific issue can be found in at least three disciplines: law, economics and sociological sciences. In each of these disciplines, different issues are considered. In the legal sciences, researchers are dealing with the issue of a complex system of regulations. In economics, the emphasis is put on rationality, and in the sociological sciences, the human aspect is important. This article will explore the factors that may encourage tax evasion without taking into account the division for countries. It will be considered as a human approach to the obligation by which social structures such as education, defense or communication can work.

There are many forms of tax avoidance, and people may choose different methods, depending on the system in place. In general, tax evasion may take several forms and they include: no submission, understatement of income, overstatement of deductions and failure to pay taxes by the due date.

The goal of this paper is to explain the issue of tax evasion by analyzing the social and economic factors affecting it in light of gender from a global perspective. It will examine the factors affecting tax evasion to a greater or lesser degree and will test whether there are different factors that affect male and female compliance. The tested hypothesis is as follows: there are no differences between males and females regarding the tax evasion but social factors influence this phenomenon in a global perspective.

This article first describes the systems and history of taxes from a global perspective, then it presents a literature review, data and research methods, research results and a summary with an analysis of the results obtained.

1. TAXES, HISTORY AND SYSTEMS

According to Adam Smith, social rules were aimed at eliminating the fiscal burden and ensuring the greatest possible degree of fairness and social acceptance of taxes (Smith, 1776). Adam Smith, as the founder of classical political economy, was not an advocate of taxes. He postulated to limit the activity of the state in the sphere of taxation related to internal defense, protection of property and justice within the country, organization of public works and education with the following tax principles: taxes should be fair, certain, convenient and low. Adam Smith's

invisible hand operates on a global scale (Greenspan, 2008). J.S. Mill claimed that as much income as possible should remain after taxation, which is why he was not a supporter of tax progression (Mill, 1884).

Keynes, a proponent of interventionism, supported an increase in the role of the state in the economy, and the reduction of income inequality, i.e. the welfare state. Taxes were related mainly to increasing demand, which was the focus of his theory of growth (Keynes, 1936). Milton Friedman argued that the most important component of economic life is the freedom of individuals to make decisions that have a direct impact on the situation in which they find themselves. Income taxes, if they should exist, cannot redistribute wealth. Taxes should not interfere with economic development and the accumulation of capital necessary to invest and create new jobs. Excessive taxes cause government to grow, have a negative impact on the market economy and thus cause the destruction of society (Friedman, 1963).

Piketty is one of the modern representatives of interventionism who wants to slap wealth taxes of 90 per cent on any assets over \$1 billion. Such a policy would severely limit incentives, and thus economic growth (Piketty, 2018).

Perceived justice is an issue that influences an individual's decision to evade taxes. We can distinguish between horizontal and vertical approaches to the system of just taxation. The first one is to impose the same burden on entities that are in the same situation. Vertical justice, on the other hand, means treating subjects differently in different situations. Supporters of the minimalist state and fundamental personal rights will emphasize horizontal justice (Hall and Rabushka, 1985) and supporters of the welfare state the vertical one (Mariański, 2018: 9–26). The systems and history play an important role in tax evasion (Van Brederode, 2020; Frecknall-Hughes, 2020; Green, 2020; Peters, 2020).

There are at least three reasons why higher taxation of rich people is acceptable to some people. First, it is simply fair to tax richer people more, according to the theory of diminishing marginal utility of income. Second, not all have equal opportunities. Therefore, people with lower incomes willingly accept the thesis that richer people did not achieve such success because of honest work, ability or simply luck. The third reason is related to the situation when the inequalities are so great that they threaten the political system because of the perception that it is controlled by the richest elite. As the degree of social inequality increases, so does support for tax progression and its redistributive function. It is also pointed out in the debate on income taxes that without them, the result would be an unfair distribution of the tax burden. However, determining the fair contribution of each citizen has been the subject of many discussions and analyses (Maslove, 1993; Thorndike and Ventry, 2002).

There are a number of flaws in the diminishing marginal utility theory as applied to taxation. Blum and Kalven (1953) were among the first to challenge its

application to taxation. Rothbard (2009) and Lawsky (2011: 904–952) challenged it more recently. The main flaws in this application of the theory of diminishing marginal utility theory are that it is impossible to measure the decline, and all marginal utilities are personal. Such utilities and declines in utilities cannot be compared between individuals. Thus, one cannot state categorically that a rich person derives less pleasure from spending one currency unit than does a poor man. It is merely assumed.

The “fair share” argument also contains some unsurmountable structural flaws. Basically, there is no way for scholars to agree on what “fair share” is (McGee 1999: 318–328, 2004, 2008, 2012). There are basically just two ways to structure a tax system. Individuals should either be assessed to tax based on the ability to pay or based on the cost-benefit principle. The ability to pay approach is a more popular one, yet, it stands on shaky moral grounds because it forces some individuals to pay for other people’s benefits (Jouvenel, 1952; McGee, 1998: 503–511, 2004; Nozick, 1974). The cost-benefit approach also has some flaws, since some individuals receive more in benefits than they pay, while others receive less. Some individuals are forced to pay far more than their fair share, which is also seen as unjust. Ethically, it is seen as exploitative. If one begins with the premise that the private sector can make more efficient use of assets than can the government sector, the ability to pay principle also fails the utilitarian ethics test, since it causes resources to shift to less efficient uses, thus reducing total benefits to society (McGee, 2012, 2021).

Taxes are divided into direct taxes — imposed on the income or assets of the taxpayer, e.g., income tax, land tax, inheritance tax and indirect taxes — imposed on the object of consumption, e.g., VAT — ultimately paid by the consumer. OECD (2020) tax classification provides the following distinction of different taxes: income taxes, personal income tax (PIT), corporate income tax (CIT), compulsory social security contributions, property taxes, agricultural (land) tax, forest tax, inheritance and donation tax, taxes on goods and services, value added tax (VAT), excise duty, customs, tax on dog ownership, tax on means of transport, tax on civil law transactions, gaming tax and cedular tax. Having to pay so many different taxes, it is not surprising that taxpayers may try to avoid paying some of them.

Taxes perform functions which, on the one hand, are objective and on the other hand, may change and be subjective based on demand and the wishes of those in charge of the political entity. Taxes cover major public expenditures. The basic functions of taxation in most societies are as follows: fiscal, redistributive, stimulative and informative. The fiscal function of taxes is related to the budget revenue and is one of the oldest tax functions. The redistributive function, on the other hand, is related to the reduction of social inequalities. The extent of tax redistribution depends on the tax system and the degree of progressivity. Whether

redistribution should be a goal of a tax system has been debated in the literature (Blum and Kalven, 1953; Jouvenel, 1952; McGee, 1998, 2004, 2012), but this paper will not go into a discussion of this issue here. The stimulus function may be viewed in at least two different ways. It may be used to alter behavior, by either subsidizing or penalizing certain activities. This approach may target a certain industry, such as oil (stimulate), tobacco (penalize) or alcohol (penalize). In some cases, the tax system may be used both to subsidize and penalize the same industry. The oil industry is a case in point. Governments may give the oil industry tax benefits in order to stimulate production, while slapping a heavy tax on the consumption of gasoline.

The other kind of stimulus aims at stimulating the entire economy, or major portions of it (Keynes, 1936). This use of the tax function has been criticized on both moral and efficiency grounds, but a full discussion of this point is beyond the scope of the present paper (Hazlitt, 1959, 1995; Rueff, 1995; Williams, 1995).

The last of the functions of taxes is the information function. It consists in the fact that the implementation of tax revenues in total or from a specific tax provides information on the correctness or irregularities of the course of economic processes. A significant reduction in revenues from economic entities may indicate, for example, difficulties with selling the production or with the collection of receivables from certain contractors.

In ancient times, only some groups of the population were charged with taxes and tributes. The tax system in ancient Egypt consisted in taking part of the harvest from farmers, while artisans gave some of their products to the army and administration (they sold the rest), and merchants paid tributes. In ancient Rome, cash benefits were introduced alongside the spoils of war and tributes. As a result of wars and rich gains, from 167 BCE the tax on Roman citizens was abolished. In the Middle Ages, taxes were of little importance because the ruler's income came mostly from landed estates, royal privileges and customs. In the 15th century, the tax system developed in France and England. The income tax was introduced in Great Britain as early as the 18th century and in Prussia in 1891. In the 19th century, the tax burden increased significantly and taxes became an instrument of financial policy. In the early Middle Ages, under the conditions of natural economy and the binding princely law, most benefits took the form of tributes. Taxes existed only in territories with a functioning commodity-money economy. In the 13th century — under the influence of the rapid growth of great land ownership, the reception of German law and the accompanying dissemination of immunity, and the expansion of the commodity-money economy — the system of levies disintegrated. The principle of proportional division of income among individual links of the monarchy's apparatus disappeared and as a result of the loss of full authority over subjects in church and private property from the end of the 13th century, the state's finances were significantly limited. When asked about

taxes and their avoidance, they generally responded in the context of taxing income with personal tax (Mariański, 2018).

Taxes also fulfill a redistributive function, contributing to increasing what some people refer to as social justice. However, they can be a tool to achieve political goals, which in turn may affect the issue of tax fraud by citizens. Until the 18th century, property taxes dominated, mainly on real estate (Sheffrin, 2013). The income tax first appeared in England in 1799. It was initially paid on income above the tax-free amount, which was three times the average annual income, and the maximum rate was 10%. Together with the growing income taxes, the tasks of the state were expanded and thus the need to obtain funds for their financing constantly increased. In other European countries, the income tax was introduced much later. Residual regulations appeared in Denmark in 1870 and in Prussia in 1891. In other countries, its imposition was also related to the ongoing wars, for example, in France, the Netherlands (1914), Belgium (1919) and Poland (1920–1939, 1989). In the United States, the income tax was introduced in 1861 in connection with the civil war and the rates were progressive. It was liquidated in 1872 and introduced in 1894, yet it was found by the Supreme Court to be contrary to the Constitution a year later. It was only after ratifying the 16th Amendment to the Constitution that it was definitively established in 1913, but it covered only a few percent of the population (Mariański, 2018).

2. LITERATURE

According to Richardson (2006), who surveyed data from 45 countries, non-economic determinants have the strongest impact on tax evasion. Complexity is the most important determinant of tax evasion, followed by education, income source, fairness and tax morale. The level of complexity and the higher the level of general education, services income source, fairness and tax morale, the lower is the level of tax evasion across countries. Kurauone et al. (2021: 698–729) found that CPI and trade tax revenue activities are statistically insignificant to tax evasion. Olexova and Cervena (2019: 367–369) postulated introduction of a global tax system that could reduce inequalities in the distribution of global wealth and eliminate or reduce tax evasion. It is believed by many that taking a global approach to cheating on taxes can support the integration of markets. There are several ways to subdivide analysis of tax evasion. One of the common demographic variables used by scholars is gender.

Gerxhani (2007: 503–511) investigated the explanatory power of the new institutional theory in explaining differences in men's and women's tax behavior. Related to tax evasion in transition countries, when formal and informal

institutions are in conflict, more tax evasion is observed. Women are less likely to commit almost all kinds of criminal offenses and are less likely to be involved in and approve of corruption, tax evasion, and other illicit activities.

The literature offers two major theories to explain the gender differences (Gottfredson and Hirschi, 1990; Zager, 1994: 71–80). One theory attributes a gender difference to fundamental differences at the cognitive, emotional and behavioral levels due to biological, psychological and experiential realities. The second theory attributes gender differences to the different involvement of men and women in the workforce and in governments. Women are less corrupt because they are less likely to occupy positions of power and therefore, they have less opportunity to become corrupt. Based on the data from the World Values Survey (WVS) and the European Values Survey (EVS), it was found that women are less likely to approve of corruption and tax evasion, and are characterized by greater tax compliance (Swamy et al., 2001: 25–55; Torgler, 2002; Torgler and Schneider, 2007: 443–470; Torgler and Valev, 2010: 554–568; Alm, Jackson, and McKee 2006: 06–44; Baldry, 1987: 357–383; Torgler and Schaltegger, 2005: 403–431; McGee 2012; Pardisi and McGee, 2022; McGee, Shopovski and Bolek, 2023).

Other studies stressed the relative importance of education, income, age, and number of children, among other factors influencing tax evasion differences between men and women (Ross and McGee, 2011, 2012; McGee & Shopovski, 2022). The feminist theory and to what extent these can be integrated into the new institutional theoretical framework should be also considered here (Gerxhani, 2007: 503–511). With the rise of women's studies, gender differences are the result of social and cultural influences, such as the level of education, work experience, discrimination, and the organization of the welfare state (Kuiper et al., 1995; Blau, Ferber and Winkler, 2002). It has to be added that the one-sided focus on social and economic forces was criticized, (Hewitson, 2001). Gender differences are now generally perceived as resulting from both biological and cultural influences.

The results related to tax evasion and gender hold for both advanced Western societies (Giese and Hoffman, 2000; Torgler, 2002; Flathmann and Sheffrin, 2003; McGee, 2012; Pardisi and McGee, 2022) and Central and Eastern European societies (Gerxhani, 2007; Hanousek and Palda, 2002: 85; Gerxhani and Schram 2006: 402–422; McGee, 2012; Pardisi and McGee, 2022). According to Molero and Pujol (2012: 151–162): “This differential behavior is attributed normally to structural differences in tax morale, even if it is difficult to find sociological or psychological intuitions justifying such gender differences”.

In the paper by Kasipillai and Jabbar (2006: 73–88) it was found that males and females had a similar compliant attitude. Three independent variables, namely gender, academic qualification and a tax preparer status were found to be significant in determining the attitude towards non-compliance. It is generally accepted that tax non-compliance exists everywhere (Kasipillai, Baldry and Rao, 2000: 25–42). Authorities worldwide are interested in reducing tax non-compliance and maximizing voluntary compliance rates (Pentland and Carlile, 1996: 269–287; Horton, 2003). Concern about the decline in voluntary tax compliance has led to numerous studies on the issue of level of compliance (Reckers and Sanders, 1994: 825–867; Ghosh and Crain, 1995: 353–365; Brand, 1996: 413–420; Tibiletti, 1999: 356–356; Yaniv, 1999: 753–765; Bishop, 2000: 335–344; Loo, 2006: 117–140). Previous studies on tax compliance revealed that the main factors affecting non-compliance include high tax rates, probability of detection, complexity of the law and the methods employed to collect taxes (Clotfelter, 1983: 363–373; McGee, 2012). Jackson and Milliron (1986: 125–165) observed that gender is one significant factor that affects the tax compliance attitude and behavior of taxpayers. Past studies have shown that females were more responsive to conscience appeal than sanction threat (Jackson and Jaouen, 1989: 31–147). Most of the recent research provides evidence on gender differences in relation to tax compliance (Cohen, Plant and Sharp, 1998: 250–270; Hasseldine, 1999: 73–89; Jackson and Milliron, 1986; Powell and Ansic, 1997: 605–628; Roth, Scholz and Whitte, 1989; McGee, 2012; Pardisi and McGee, 2022). This paper fills a gap on that issue based on recent data provided in the WVS database, which surveyed more than 140,000 people in more than 80 countries.

3. METHODS AND DATA

The data used in the present study has been obtained from the World Value Survey database. The survey is based on national representative samples of at least 1,000 individuals, aged 18 and over. The samples are selected using random probability methods and the questions contained within the surveys generally do not deviate from the original official questionnaire. The WVS inquiries about the acceptability of various dishonest or illegal activities. The questions on the justifiability of tax evasion that is of primary interest in this article is stated as follows: “Cheating on taxes if you have the chance”. Respondents were asked to assess this statement and answer if cheating on taxes can always be justified, never be justified, or something in between. The lower the mean, the higher the opposition towards tax evasion. Value 1 means cheating on taxes is never justified

while 10 it is always justified. The data derives from the Wave 7, the most recent wave of surveys, which were distributed between 2017 and 2021.

The variables are codified in the following way:

- *Ch* – *Cheating on taxes*, scale: 1 - cheating on taxes is never justified, 10 - it is always justified;
- *A* – *Age*, scale: 1 - Up to 29, 2 - 30–49, 3 - 50 and more;
- *E* – *Education*, scale: 1 - lower, 2 - medium, 3 - higher;
- *I* – *Income*, scale: 1 - low, 2 - medium, 3 - high;
- *CG* – *Confidence Government*, scale: 1 - A great deal, 2 - Quite a lot, 3 - Not very much, 4 - None at all;
- *LR* – *Left-right political*, scale: 1–3 - left, 4–7 - center, 8–10 - right;
- *R* – *Religious person*: 1 - religious, 2 - not religious, 3 - atheist.

The statistical analysis is based on Spearman rank correlation test between variables and OLS cross-sectional regression models with the explained variable defined as cheating on taxes justification.

$$Ch_t = a_{0,t=0} + a_1A_{t0} + a_2E_{t0} + a_3I_{t0} + a_4CG_{t0} + a_5LR_{t0} + a_6R_{t0} + e_{t0}$$

Tests for normality of distribution and heteroscedasticity together with model parameters were calculated using Gretl.

4. RESULTS

In the first step, the mean values of answers provided by the respondents are presented with the division for a group of males and females.

Table 1. Mean values of answers regarding cheating on taxes in the groups of respondents

	World	Males	Females
Mean	2,1969	2,2882	2,1158
St. deviation	2,1895	2,2543	2,1252
N	81,024	38,369	42,597

Source: WVS, 7 wave

From the global perspective, males are characterized by a higher average acceptance towards cheating on taxes compared to females. Tests for the difference between the surveyed groups are presented in Table 2.

Table 2. Significance of the differences

	Males	Females
World	p-value = 0.0001 t = 6.59	p-value = 0.0001 t = 6.19
Males		p-value = 0.0001 t = 11.06

Source: own study

For all p-values < 0.05 the difference is statistically significant, and it can be concluded that there is a difference between the surveyed groups.

In the next step, the correlation between gender, age of respondents, their education, income, confidence in government, left-right position on a political scale, religiosity variables and cheating on taxes are analyzed from a global perspective. The correlation between variables is calculated based on the non-parametric test with Spearman rho coefficient and presented in Table 3.

Table 3. Spearman correlation between mean answers regarding cheating on taxes and variables that can influence this phenomenon for the whole sample

Ch	A	I	E	CG	LR	R
Correlation	-0.07	0.05	0.03	0.02	0.09	0.05
p-value	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Source: own study

All correlation coefficients are significant. The negative sign of correlation for age indicates that the acceptance of cheating on taxes is negatively correlated with age. The interpretation of other variables is as follows: income, education level, low confidence in government, right positioning on a political scale and more skeptical religiosity are positively correlated with the acceptance of cheating on taxes.

Table 4. Heteroskedasticity-corrected OLS model, (n = 66810),
Depended variable – Ch

	Coefficient	Std. error	t-ratio	p-value
Const.	2.2663	0.0413	54.76	0.0000
CG	0.0308	0.0075	4.082	0.0000
A	-0.2012	0.0102	-19.65	0.0000
LR	0.0429	0.0023	18.30	0.0000
R	0.0334	0.011	3.276	0.0011
E	-0.0273	0.0099	-2.738	0.0062
I	0.0572	0.0102	5.603	0.0000
F (6, 66803)	136.1425	P-value (F)	0.000	

Source: own study

The results presented in Table 4 can be interpreted as follows: the lower the confidence in government, the farther right on political positioning; the less religious person, and the higher income, the higher acceptance for cheating on taxes. Opposite to the above results, the higher the age and education, the lower acceptance of cheating on taxes in a global perspective. All variables in the heteroscedastic corrected model are significant.

The significant difference between variables in the case of the male and female groups allow to analyze the factors influencing tax evasion in groups related to gender. In the first step, the male group will be analyzed and the correlation between variables is presented in Table 5.

Table 5. Spearman correlation between mean answers regarding cheating on taxes and variables that can influence this phenomenon in males group

Ch	A	I	E	CG	LR	R
Correlation	-0.08	0.05	0.03	0.03	0.06	0.06
p-value	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Source: own study

All correlation coefficients are significant. The negative sign of correlation for age indicates that the acceptance of cheating on taxes is negatively correlated with age. The interpretation of other variables is as follows: income, education level, low confidence in government, right positioning on the political scale and

more skeptical religiosity are positively correlated with the acceptance of cheating on taxes.

Table 6. Heteroskedasticity-corrected OLS model, (n = 31,618),
Depended variable – Ch for males group

	Coefficient	Std. error	t-ratio	p-value
Const.	2.4941	0.0642	38.80	0.0000
CG	0.0379	0.0116	3.251	0.0012
A	-0.2332	0.0156	-14.93	0.0000
LR	0.0306	0.0035	8.592	0.0000
R	0.0331	0.0151	2.202	0.0277
E	-0.0334	0.0152	-2.195	0.0281
I	0.0452	0.0164	2.755	0.0059
F (6, 31611)	53.2141	P-value (F)	0.000	

Source: own study

The results presented in Table 6 can be interpreted as follows: the lower the confidence in government, the farther right the political positioning; the less religious person and the higher income, the higher acceptance for cheating on taxes. Opposite to the above results, the higher the age and education, the lower the acceptance for cheating on taxes from the global perspective. All variables in the heteroscedastic corrected model are significant.

In the next step, the analysis of the female group is presented. The correlation analysis is presented in Table 7.

Table 7. Spearman correlation between mean answers regarding cheating on taxes and variables that can influence this phenomenon in the female group

Ch	A	I	E	CG	LR	R
Correlation	-0.07	0.05	0.03	0.01	0.11	0.05
p-value	0.0000	0.0000	0.0000	0.0052	0.0000	0.0000

Source: own study

All correlation coefficients are significant. The negative sign of correlation for age indicates that the acceptance of cheating on taxes is negatively correlated with age. The interpretation of the other variables is as follows: income, education level, low confidence in government, right positioning on the political scale and

more skeptical religiosity are positively correlated with the acceptance of cheating on taxes.

Table 8. Heteroskedasticity-corrected OLS model, (n = 35,134),
Depended variable Ch for the female group

	Coefficient	Std. error	t-ratio	p-value
Const.	2.1051	0.0544	38.66	0.0000
CG	0.0265	0.0098	2.694	0.0071
A	-0.1789	0.0134	-13.31	0.0000
LR	0.0524	0.0031	16.68	0.0000
R	0.0233	0.0137	1.691	0.0909
E	-0.0314	0.0132	-2.371	0.0177
I	0.0739	0.0123	5.996	0.0000
F (6, 35127)	91.9604	P-value (F)	0.000	

Source: own study

The results presented in Table 8 can be interpreted as follows: the lower the confidence in government, the farther right the political positioning; the less religious person, and the higher income, the higher the acceptance for cheating on taxes. Opposite to the above results, the higher the age and education, the lower acceptance for cheating on taxes in a global perspective. All variables in the heteroscedastic corrected model are significant with R significant at the 10% significance level.

The summary of the results is presented in Table 9.

Table 9. The summary of results

	Ch	A	I	E	CG	LR	R
Total Sample	Correlation Regression	-0.07 -0.2012	0.05 0.0572	0.03 -0.0273	0.02 0.0308	0.09 0.0429	0.05 0.0334
Males Sample	Correlation Regression	-0.08 -0.2332	0.05 0.0452	0.03 -0.0334	0.03 0.0379	0.06 0.0306	0.06 0.0331
Females Sample	Correlation Regression	-0.07 -0.1789	0.05 0.0739	0.03 -0.0314	0.01 0.0265	0.11 0.0524	0.05 0.0233

Source: own study

When analyzing tax evasion, it can be concluded that age (A), confidence to the government (CG) and religiosity (R) influence males' decisions to the highest degree while left-right political scale (LR) is the most important in case of females' decisions. Income (I) is slightly more influencing females' decisions regarding tax evasion. It can be noticed that in all the samples there is a conflict between correlation and regression coefficients in case of education (E) – there is a positive correlation but the regression coefficient is negative. This result can indicate that education is related to the tax evasion in a more complex way, which needs to be explored in the further analysis.

CONCLUSIONS

There is a significant difference between acceptance of cheating on taxes between men and women from a global perspective. On the other hand, all factors taken into consideration influence tax evasion in the same way without distinguishing between men and women. The hypothesis is verified in a positive way, and it can be concluded that there are no differences between males and females regarding the tax evasion, however, other factors may influence this phenomenon.

In the case of education, it is difficult to state whether it is related to the acceptance of cheating on taxes in a positive or negative way. In the case of religiosity in a group of females, this variable is significant at the 10% level of confidence and may indicate a less important role in the field of tax evasion.

Summarizing, it can be concluded that the factors included in the study affect people who pay taxes regardless of the country. These results show that regardless of the tax system that is so diverse on a global scale, the nature of tax cheating is of a similar nature, and that men are more likely to cheat in this respect.

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Zakończenie recenzji/ End of review: 21.07.2022 r.

Przyjęto/Accepted: 09.09.2022 r.

Opublikowano/Published: 13.09.2022 r.