INTERNATIONAL COMPARATIVE STUDIES ON FISCAL BEHAVIOR

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Abstract. *The Smithian concept of homo oeconomicus is placed in the forefront of all economic approaches, because by being perceived as perfectly rational, selfish, free, competitive and social, this opens the corridor of theoretical and empirical developments that will enrich the field of fiscal behavior. The analysis of the personality of the Smithian economic agent from the tax perspective leads to the conclusion that these features are not verified under the conditions of the market economy. Thus, in theory, the perfect rationality of homo oeconomicus would mean that each taxpayer would avoid the payment of tax liabilities, and the generalization of this behavior would lead to the impoverishment of the state treasury. Also, the reality contradicts the validity of the latter two features because the market economy is not characterized by perfect competition (i.e., see tax monopolies), and most taxpayers comply with legislation, although their income is affected by existing tax levy. The joining of the two realities - an anthropological, another economic - with all the truth they contain, sets the attitude towards taxes in the sign of the gloom, the reluctance, and the anguish. The risk of taking over and repeating such messages, whether voicemail or not, is to create in the collective mind some dangerous behavioral prejudices, a kind of Pascal's abyss, an abyss between the taxpayer and the authorities, all ending with frustration, repudiation and ultimately avoidance of tax obligations. Although the importance and value of tax payments are undeniable, we do not consider the exuberant apologetics of tax obligations to be appropriate, but we do not even think that we should be discouraged in the face of a fatalist rhetoric. We rather think that the discourse on tax obligations and their payment must be balanced and rational, giving the prospect of a call for taxes, taxes, and contributions, on the one hand, and responsibility for implementing an effective fiscal policy, on the other. The central objective of the paper is the presentation of some benchmarks in the evolution of fiscal behavior in order to understand the forms covered by the tax obligations and the transformations recorded over time by the taxpayer interaction of the authorities.*

Keywords*:* taxes; fiscal behavior; taxation; tax obligations*.*

Introduction

The concept of "culture" is extremely comprehensive, managing to capture the attention of various categories of researchers, from anthropologists, philosophers, socio-psychologists, political scientists to financiers. The British anthropologist Tylor (1871) formulates one of the first definitions attributed to culture: "Culture or Civilization, viewed in its comprehensive ethnographic meaning, is the complex that includes knowledge, faith, art, morality, law, habit, capacities, and habits accumulated by man as a member of society". At a distance of a century and a decade, Hofstede's vision (1980) on the concept includes "collective mind programming that distinguishes members of a human group from those of another group". From the interior of the Romanian space, Vasiliu (2001) considers that this "consists of getting everything you lack, of learning everything you do not know", and Pohoaţă (2000) characterizes culture", as a summum of knowledge, traditions, customs, mental and practical attitudes, all of which have a single purpose - dualistic, material and spiritual civilization. "

The feature that emerges from most of the definitions attributed to culture is that it embraces elements by which a particular community distinguishes itself from others. By narrowing the broad spectrum of the concept, we will focus our attention on tax culture as a dimension that also shapes the mood of conforming to a tax system. Being an important source of government spending and a leverage in the adjustment of the economy, taxes are an expression of the tax culture present in each state. In addition, in their comprehensive federal tax paper, Murphy and Higgins (2012) mention the words of American tax consultant Karen Yeager who said: "Every company chooses tax systems that not only generate the revenue needed to finance government spending, but this choice reflects inherent in societal values. A company chooses not only the tax system, but the tax system becomes one of the basic institutions that shape society. " The classic view of the concept of "fiscal culture" (Schumpeter, 1929) implied the restriction of the concept to the creators of the tax system (i.e. tax authorities), and some recent approaches accentuate the importance of taxpayers (Camdessus, 1997) or communication with tax authorities (Martinez-Vasquez & McNab, 2000; Martinez-Vasquez & Wallace, 2000). While identifying some aspects of the concept, the above-mentioned visions are too restrictive because they ignore essential elements such as the influence of the country's historical path on the fiscal system or national culture (Nerré, 2008). From a fiscal point of view, the tax culture includes a fiscal system, tax practice, the uniqueness of taxpayer interaction and the awareness of this uniqueness (Frey & Holler, 1998); (Berkowitz & Li, 1999; Blanchard & Shleifer, 2000; Shleifer & Treisman, 2000; Treisman, 2000). Accepting the idea that the uniqueness of the tax system of each individual, the tax system and the degree of decentralization, the strategies of combating tax evasion or the various interest groups state, region or even the continent is given by the tax culture, the "architecture" of the concept in its own vision contains a number of detailed aspects below.

Although the geostrategic positioning of a country may seem a geographically less relevant detail in this case, it is important if the neighborhood with a beneficiary state of an efficient tax system determines the coordinates of its own tax system. Territorial isolation may also have positive influences (preserving the uniqueness of fiscal behavior) or negative (the implementation of a rudimentary fiscal system) (Ajzen, 1991).

The way in which taxpayers relate to the tax system is also determined by the political regime of a state (Ajzen, 1993). In general, democratic regimes record higher values of voluntary compliance than socialist rthe egimes, where compliance is almost entirely forced. A prominent example of fostering forced compliance comes from China, where the Socialist government introduced the one-child policy (except Hong Kong and Macao) specifically in 1978 to control the negative natural growth (i.e. one million births per five weeks). In this respect, employers pay their family planning contribution of 0.8%, and non-conforming citizens are sanctioned by fine, property confiscation, and even job loss. The latest data indicate a moderation in the above-mentioned practices in that the Beijing government would allow citizens to have two children from 2015. The level of trust in the authorities is influenced by the type of political regime and determines the climate of interaction between taxpayers and authorities. Trust in the fellow, as shown in the second chapter (see socio-psychological factors), can stimulate or stop the perpetuation of non-conformance behavior. In general, citizens of the democratic states report higher levels both in-state representatives and in other citizens than non-democratic states. Sources used are Edelman Trust Barometer 2012 and Eurobarometer (Alligam & Sandmo, 1972).

There is a continuing debate between direct and indirect taxation on the advantages and disadvantages of the two systems when balancing the revenue generated and the cost of compliance. Each state determines the extent to which it is subject to direct and indirect taxes. Usually, in the regions that mainly incorporate developed countries, the share of income generated by direct taxation (i.e. income tax, wealth, etc.) in total budgetary revenues is higher than the share of indirect tax revenues (i.e. general or special taxes consumption). According to the "slippery slope" model, the climate of interaction between taxpayers and the authorities can be: antagonistic or synergistic (Alm & McClellan, 2012). Generally, democracies traditionally benefit from a synergistic climate that ensures a high level of tax morality (e.g., see Switzerland, Austria, Germany, Australia, etc.). The underground economy (ES) and the corruption index (IC) are inextricably linked, so states with high levels of the underground economy also "enjoy" generalized corruption. For example, countries such as China, Romania, Russia, where specific socialist networking practices (e.g., guangxi or blats) are grounded for personal gains, face 20% underground economy, 32.6%, respectively 41.7% of GDP and the levels of corruption perceived by 39 (80th), 44 (66th) and 28th respectively (133rd) according to the Transparency International Corruption Perceptions Index 2012 (TICPI) determined for 176 countries and territories worldwide. The TICPI index expresses the level of corruption perceived in the public sector (i.e. bribery of local and central authorities, public money stamping, public procurements in favor of interest groups, the inefficiency of corruption eradication actions) and has values ranging from 0 (very corrupt country) and 100 (very clean country). The data on these two issues will be taken from the TICPI 2012 and Schneider, Buehn and Montenegro (2010). Hoanda (1997) notes that "the international geography of fraud demonstrates the planetary spread of the phenomenon that encompasses all countries, either heavily developed or developing, located north or south, east or west," and the differentiation of countries consists of "the severity of the disease and the treatment applied" (Tulai, 2003). Tax Authorities adopt different anti-fraud strategies, ranging from the most common (fines, imprisonment) to the most ingenious (overflowing properties for measurement, monitoring of alcohol production via electronic devices), from frugal strategies (regular tax inspections) to extremely expensive operations (surcharges, interventions with special troops), from stimulating cooperation (reductions, exemptions, tax amnesties) to capital punishment. According to Huntington (1997), cultures change under the implausible passage of time, and their impact on fiscal behavior varies from one period to another.

Thus, the historic path of a state - the economist Paul Samuelson notes - is mirrored in its fiscal policy, because fiscal obligations and budget expenditures are two key levers owned by the government. Generally, states that at one time had the status of a colony borrowed from the fiscal culture of domineering power either fiscal discipline or ways of circumventing the law. The principles and norms rooted in the religious beliefs of different nations determine the altitude of tax morality and taxpayers' attitude towards tax fraud.

The behavior of taxpayers and tax authorities as an expression of their interaction

Starting from one of the previously developed etymological concepts, a personal definition of tax behavior will now be given. Thus, tax behavior or taxpayers' behavior is how they, under the influence of endogenous and exogenous factors, choose to act against fiscal obligations, react to fiscal policy and interact with other taxpayers and tax authorities. From the definition, it is deduced the idea that fiscal behavior manifests itself in a three-dimensional hypostasis. The way in which a taxpayer acts and reacts to fiscal obligations and fiscal policy reveals how he manages his emotions, perceptions, attitudes, and translates them into the plan of tax decisions. We have called this way the hypostasis of the introspective dimension of fiscal behavior (Croson & Buchan, 1999). The way the taxpayer interacts with other taxpayers' devotions that their actions affect and are affected by their actions. This can be called the hypostasis of the horizontal dimension of fiscal behavior. And how they interact with tax authorities reveal a taxpayer's reporting to higher-level entities. Here we can talk about the hypostasis of the vertical dimension of fiscal behavior. These multiple hypostases speak of the complexity of fiscal behavior (Tsakumis, Curatola & Porcano, 2007).

Referring back to the etymological understanding of the concept of fiscal behavior, the question now arises: What happens when the taxpayer brings positive or negative attitudes into the "topos" or "space" of interaction with other taxpayers and tax authorities? The manifestation of positive attitudes towards fiscal obligations can generate tax compliance behavior, while negative attitudes indicate fiscal noncompliance. Franzoni (2000) teaches us that in order to comply with the fiscal rules, we must cumulatively fulfill the following four conditions:
1) Not to fully report the earnings obtained;
2) Determine correctly the value of tax liabilities;
3) Submit tax returns in time;
4) And pay in time. In the literature, two types of behavior were validated for compliance: voluntary and forced (imposed).

Kirchler, Hoelzl and Wahl (2008) explain what it means to comply voluntarily or forcibly.

So we voluntarily comply if we have paid our tax obligations on the basis of moral reasons, state support, fulfillment of citizenship duties. We comply with our duty or impose when we pay our tax obligations in the desire not to bear the negative consequences of non-payment. The mobile trigger for voluntary compliance is confidence in the authorities (Muehlbacher, Kirchler & Schwarzenberger, 2011; Muehlbacher, Kogler & Kirchler, 2012), and the perception that the authorities use their power to carry out controls, detect fraudsters and punish taxpayers to comply (Clark, Friesen & Muller, 2004; Kramer, 1999; Wahl, Kastlunger & Kirchler, 2010; Muehlbacher, Kirchler & Schwarzenberger, 2011). Both voluntary and forced compliance require respect for the letter and spirit of the law (James & Alley, 2002).

Violation of any of the compliance conditions results in non-conformance behavior. Fiscal non-compliance has two forms: licit non-compliance, known as licit tax evasion or law-enforcement and illicit non-compliance, called tax fraud. Although the Romanian legislation does not distinguish between the two forms, this distinction exists in the literature (Cummings, Martinez-Vasquez, McKee & Torgles, 2009). In the Anglo-Saxon vocabulary lawful tax evasion is called tax avoidance, and tax evasion tax fraud. In addition, Seldon (1979) patented the term tax avoision, a camel born from combining the terms of avoidance and evasion ("avoi-" + "-sion"). It refers to the fact that there is no economic distinction between legal evasion and fraud, but only legally and morally (Freedman, 2004). The question now arises: to what extent, how many times and what types of tax liabilities are the taxpayer going through the negative attitudes in the interaction with the authorities and other taxpayers? Here I will offer three areas of interpretation. In the first, we find the taxpayer who can only once show the refusal to pay a tax liability, in which case the fraud is singular, and the situation is like a one-round tax game. If he repeatedly displays this refusal, we talk about repeated tax fraud and a situation like a repeated tax game. In the absence of fiscal control, this repeated situation is effective for the taxpayer but damaging to the state that loses by generalizing it due to late detection and partial sanctioning. In the second area of interpretation, a taxpayer can partially escape by paying only a quantum of tax, the fraud being partial, or it can totally avoid, the fraud being total. The state is widowed by higher financial resources, and the taxpayer gains more in total fraud (excluding the hypothesis of tax control). Thirdly, the taxpayer can escape from: paying a single type of obligation, tax fraud being restricted or specific or honoring all tax obligations, fraud being generalized or scandalous. In the following figure, the six types of tax fraud (in the center column) and the eight combinations that can take place in practice (the left and right columns) are surpassed.

The government behaves like a large business with a multitude of debts and expenses. To control the costs, he had to create revenue. Because the government does not generate revenue on its own, it needs to find a way to pay its bills. The money used by the government to pay these invoices comes largely from tax obligations (La Bella, 2011). But as in any business, its owner is dependent on its customers and suppliers, and an essential condition for the business to thrive is that the owner (and the government) behave appropriately and professionally towards these partners, taxpayers, and taxpayers. Finally, "a business-friendly fiscal system can only be built on transparent and effective dialogue between the legislator and the taxpayer" (Deloitte Tax, 2009).

The radiography of tax culture: A trip around the world in 30 countries and five continents

Anticipating the most comprehensive empirical study of the paper, I group the 30 sampled states taking into account the typology of tax culture and the components of this concept (Feinstein, 1991).

Continental fiscal culture: the essence of conservatism

Continental fiscal culture is shared by high-growth states, high-quality public goods, and a highly-performing social protection system. Although the level of direct taxation is very high, accounting for almost half of the taxpayer's income, morality is very high, as evidenced by the low level of underground economy and the implementation of a customer service climate. Among the countries surveyed, Switzerland is highlighted by a number of issues: it is the only country in the sample to implement direct democracy; has the highest level of morality (Feld & Frey, 2002); has the status of a tax haven due to the facilities granted to investors and the preservation of banking secrecy, encouraging tax evasion. In order to avoid including OECD non-cooperative states, the Swiss authorities have concluded treaties on the exchange of tax information with more than 30 countries, refusing for the time being to ban banking secrecy.

Anglo-Saxon taxation: tax under Union Jack and Uncle Sam

In turn, the Anglo-Saxon tax culture emphasizes the importance of implementing a service-client environment (with few exceptions) and the prevailing use of direct taxation (Mumford, 2001). Australia stands out as one of the first states to take steps to change the taxpayers' approach, which has brought it a leading position among the least corrupt states. By creating the ATO model, the Australian tax has proposed to replace the universal approach (e.g., "all taxpayers are offenders") with one tailored to the taxpayer's specificity.

Mediterranean tax culture

The Mediterranean fiscal culture is shared by states with a high level of economic development, a lower level of fiscal pressure compared to representatives of the Renaissance culture, but surprisingly, with a more pronounced propensity for tax fraud (as evidenced by the subterranean economy that averages about 20% of GDP). Negative results are due to inconsistent methods used by authorities to reduce tax fraud and the attitude of these authorities, which often seem to favor tax fraudsters. An example of this is the case for Greek authorities who said they lost the list of the biggest fraudsters received from IMF Director Christine Lagarde.

Scandinavian tax culture: Northern efficiency

This type of tax culture is adopted on a small scale by the Scandinavian Peninsula and Denmark and generates a very high level of economic development, despite the highest level of fiscal pressure (Richardson, 2008). Extremely high morality places these countries in the top seven least corrupt countries in the world. In the case of Sweden, this result is mainly due to the "denunciator law", through which benevolent taxpayers are rewarded if they provide credible information about tax fraudsters.

Eastern European fiscal culture: looking for stability

Eastern European fiscal culture is encountered in the former Communist bloc states, which became independent in the early 1990s. The characteristics of the tax systems within this culture are: exclusive focus on indirect taxation (except for Poland); excessive taxing of labor (high level of social contributions) and inefficient social protection system; a high level of corruption and the underground economy that generates low credibility among authorities; the overwhelming use of coercive measures in favor of stimulating cooperation; low level of tax morality. The authorities in Russia are highlighted by the fact that they do not fall into the category of criminal offenses and punish them only by fine. Because they focus more on reducing the level of mafia-style activities, fiscal non-compliance tends to become a generalized phenomenon.

Islamic tax culture

States that embrace this culture are based on the following principles derived from the Qur'an:
1) Zakat: the most important element for the establishment of social justice; applied only to the Muslim population and paid by it as a duty; one of the pillars of Islam, the obligation of his payment included in the Qur'an, without specifying the taxable matter;
2) Shame or shame, forbidden by the Qur'an, which encourages direct investment and obtaining dividends from economic activities;
3) The stable currency: according to the verse in the Qur'an "and gives everything measured and weighing with justice," honesty and justice in all value evaluations must be based on the Qur'an. The verse applies not only to individuals but also to authorities. Therefore, the state's duty is to provide a sound currency, fiscal policies, and proper control;
4) State Responsibility: Developing an Appropriate Framework for Implementing Islamic Laws in Society. The United Arab Emirates emerges as a tax haven (there is no income tax, except for banking and oil extraction) and a state with a free trade area (Jebel Ali port).

Asian tax culture

Unlike the Islamic states that made religious beliefs the spiritual, ideological, political, and economic confluence of reforming changes, the Asians began reforming the state under the impetus of economic growth manifested in the 1950s when the economic boom Japanese post-war "has quickly" boosted the economies of the four "Tigers" (Hong Kong, Taiwan, South Korea, Singapore) and then China, Thailand, Indonesia, and India. The industrialization and economic development of Asia have so deepened in the 1980s and 1990s that it has come to outpace the growth rate of European and American economies. States still report economic performance, despite the fact that the position of governments towards their own citizens was and is a force. Although the methods used are sometimes reprehensible (e.g. capital punishment for tax fraud in China), one explanation is that, according to the authorities, the huge number of inhabitants can be controlled only by a high perception of power. This is where China and India alone have 2.5 billion inhabitants (the third part of the planet's inhabitants). Among the sampled countries is Hong Kong, which has the status of fiscal paradise and is the preferred destination for Western-European millionaires' capitals.

Latin American tax culture

Although direct taxation should generate substantial revenues, the main problem of countries belonging to this type of culture is the extremely low number of taxpayers registered in relation to the total population. Thus, in 2012, Brazilian tax bases included 25 million taxpayers out of 190 million (25% of the active population) and 37 million out of 113 million (10% of the working population) in Mexico. Another issue is the high level of economic crime and corruption, despite the costly efforts of the authorities.

Overview of international comparative studies

The need for intercultural studies for a thorough understanding of differences in tax behavior is highlighted by numerous authors (Struempel, 1969; Schmoelders, 1970; Cowell, 1990; Kay & King, 1990; Elffers et al., 1991; Alm, Sanchez % De Juan, 1995; Schneider & Enste, 2000; Lamb et al., 2004; Tsakumis, Curatola & Porcano, 2007; Richardson, 2008). Robben et al. (1990) present the experimental results of 10 studies conducted on a sample of 674 subjects (students and adults) from Belgium, the United Kingdom, the Netherlands, Spain, the United States and Sweden, focusing on the impact of decision scenarios and the opportunity of tax fraud on nonconformity behavior. In the opinion of the authors, subjects faced with scenarios that would have to pay extra tax after deduction of income tax at source were most likely inclined towards tax fraud. Also, the propensity for non-compliance increased significantly with the emergence of tax fraud opportunities.

Considering the differences of compliance between South Korea and Japan, Hyun (2005) concludes that one of the main determinants of these differences is the level of knowledge of taxation and notes also that Japanese subjects have a higher level of tax knowledge, hence a higher level of tax compliance. Authors such as Roth, Scholtz and Dryden-Witte (1989), Torgler (2005; 2011), Torgler and Schneider (2009) or Daude, Gutiérrez, and Melguizo (2012) the taxpayer. Moreover, Riahi-Belkaoiu (2004) studied the link between morality and tax fraud based on data from 30 countries, finally pointing out that tax fraud correlates negatively with stronger economic freedom and moral norms. Concerning the same issue, according to the results reported by Richardson (2006), following research in 45 countries, non-economic factors have the most influence on the propensity for tax fraud, i.e. the low level of complexity of the tax system, such as and high levels of equity and tax morality significantly diminish tax fraud. Alm and Torgler (2006) identify a positive correlation between fiscal morality and trust (in the legal system and parliament) as well as a negative correlation between tax morality and the value of the underground economy. Cummings, et al. (2009) concludes that intercultural differences in tax behavior are due to taxpayers' perceptions of tax administration and government quality. Wintrobe and Gërxhani (2004) or Fischer and Schneider (2009) underline the importance of confidence in the compliance process.

Conclusions

Tax behavior is related to tax obligations.

The study of fiscal behavior from an intercultural perspective has become, especially after the crisis of tax solutions, a primary need. The fact that citizens of different countries have a different tax morality and is subject to varying tax obligations or the fact that a change in the level of confidence in the efficiency of the authorities would result in a change in compliance must be considered. These facts are not only the result of an existing geographic climate, of historical changes in the social, moral, religious architecture but also of policies and economic measures adopted, whether or not correctly, over time in the respective states, all creating a sui-generis fiscal culture. That is why it is the duty of states in difficulty not only to look at the "neighbor's yard" that has found more effective solutions, but even to knock them out, negotiate with them, and eventually ask for a "goat" loan, but in any case to wish her death, as recommended by a famous Romanian adage. In the absence of models such as the "goat of the neighbor" who managed to perform in spite of the money, time and patience crises, what chances would we ever have to find what we admire when we dare to look up a fence? We do not have to copy ad litteram tax policies, because we cannot and it is wrong to do so.

The tax culture of a state is nevertheless unique and non-transferable. Then, history has shown us that, in most of them, attempts to copy literally, for example, economic or political systems, have proved to be failures. What we can do is learn from the experience of others, borrow and then adapt. In this sense, each state must first understand its own fiscal culture, that is, the accumulation of doctrines and economic, social, political, moral, religious, geographic factors that characterize it. Once they have understood their fiscal culture, state authorities can answer questions such as:

How open are countries with a communist political regime - like China - to create synergistic climate by implementing strategies to advise new entrepreneurs?

What financial availability exists in countries such as India, Pakistan, Morocco to increase spending on preventing and combating tax fraud?

Given the low level of tax morality and credibility of authorities in countries such as Moldova, Romania, Brazil, can we talk about a transition from the antagonistic to the synergistic climate and, if so, with what costs?

How can they reduce the taxpayer's degree of monitoring and where can the tax press countries increase with high morality and trust, such as Switzerland, Sweden, Austria, Australia, so as to bring about an increase in compliance and so high?

Only by seeking such answers can a country's fiscal culture adapt, keeping traditions and borrowing new ones.

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