Do managers have tax awareness?

PIROSKA DOBOS[1] – ISTVÁN TAKÁCS[2] – KATALIN TAKÁCS-GYÖRGY[3]

The purpose of the study is to explore what knowledge the managers in the Hungarian SME sector have in the fields of economics, taxation, finance, accounting and their attitudes towards taxation and related administrative tasks. The leader of a small business needs to have many competencies and a lot of knowledge. A good idea, business experience, marketability, quality, a good marketing strategy and advertising, among other things, are important to the success of a business, but without a variety of legal, economic, financial, and tax knowledge, a business can hardly operate well in the long run. With the involvement of accounting firms, we have examined the skills of micro and small business managers, as well as their attitudes to taxation and tax administration through the eyes of accountants, based on their insights, experience and information. We also carried out a questionnaire-based survey targeted specifically at micro and small enterprises from Hungary to measure conscious taxpayers' behaviours. The paper presents the results of questionnaire processing (descriptive statistics, correlation analysis).

Keywords: SME sector, taxation, tax awareness.

JEL codes: M14, H2, H32.

Introduction

In Hungary, the number of registered business organisations reached 1.9 million in 2018, the overwhelming majority (99%) being small enterprises (employing fewer than fifty people), and 95% micro enterprises (employing fewer than ten persons) – similarly to most EU Member States. Small and medium-sized enterprises (SMEs) play an important role in the Hungarian economy. SMEs make up a huge part of the supply chain of large companies, holding an important potential for economic growth due to their flexibility and responsiveness. In the business sector, SMEs employ more than two thirds of the workforce, nearly two million; they also generate 43% of value added, 42% of net sales and 34% of entrepreneurial investment (Infojegyzet 2018). However, fewer and fewer

[1] PhD, Managing Director, Globalprofit Ltd., e-mail: d.piri@globalprofit.hu.

[2] PhD, Professor, Óbuda University, Faculty of Business and Management, e-mail: takacs.istvan@kgk.uni-obuda.hu.

[3] PhD, Professor, Óbuda University, Faculty of Business and Management, e-mail: takacsnegyorgy.katalin@kgk.uni-obuda.hu.

companies stay in business for five years in Hungary (only 37% of start-ups continued to operate five years later), which means that the operating conditions of companies are difficult (KSH 2018).

It is very common among SMEs that there is no separation between the function of the founder, the manager of the company and the function performing the real business. The business founder and managing director also carries out the actual economic activity. For this reason, you must have a wide range of competencies and knowledge if you are the owner, the CEO, the CFO, the human resources manager and, depending on your area of activity, even the transport and logistics manager. Certain activities may be carried out by an entrepreneur, whether sole proprietor or partner, only if they can meet the training requirements set out in the relevant legislation. This means that a member or employee of the company must have the qualifications required for the job in question. However, starting a business or managing a company, which requires knowledge of many laws, is not subject to any qualification. This is why our research aims to assess the knowledge of managers in the Hungarian SME sector in the fields of economics, taxation, finance, accounting, and their attitudes towards taxation and related administrative tasks.

Literature review

According to numerous international studies, cultural norms, national pride and demographic factors have a significant impact on the taxpayers' willingness to pay taxes. Respondents' age, gender and marital status are also related to general tax attitudes, i.e., tax mentality and tax morale depend on the demographic characteristics of the respondents. In addition to cultural and demographic factors, it is important to mention the impact of the relationship between the state, state institutions, control bodies and taxpayers on tax morale. Studies show that trust in government, the stability of the tax system, and the treatment and respect of taxpayers as partners – also by the controlling authorities – have a positive effect on the willingness to pay taxes. Citizens' direct political participation and involvement in political decisions as well as democracy have a significant positive impact on tax morale (Dobos–Takács 2018).

Understanding the behavioural considerations behind tax compliance is therefore crucial to developing tax fraud reduction policies. It is advisable to develop a tax policy and a set of tools that will encourage tax compliance within

the existing tax system. If individual attitudes toward compliance are dependent on social and cultural norms, then improving these standards may be a desirable policy option. In our research on non-ethical business conduct, we also conducted in-depth interviews, and several interviewees mentioned inadequate financial-economic education as one of the causes of low tax morale. In connection with this, we thought about examining the knowledge held by the leaders of the Hungarian SMEs in the fields of economy, taxation, finance, accounting, and their attitudes towards taxation and related administrative tasks.

The general concept of tax morality can be divided into several components, which, to varying degrees, affect the informal economy in the same way, both theoretically and empirically. This includes trust in public institutions and satisfaction with public institutions, perceptions of government corruption, rule-making, compliance with standards and, in addition to compliance, tax awareness (Torgler 2003).

Weakening confidence in public institutions and the perceived high level of government corruption are likely to lead to more acceptance of illegal payment methods alongside tax evasion. Dissatisfaction with public institutions is particularly strong in Hungary compared to other European countries and may be a major factor in tax morale (Fazekas et al. 2010).

As with most laws, it is true that a tax standard prescribes conduct, action, or even abstention. For the addressee or obligor of the norm to act accordingly – that is, to comply with the law – a key condition is for taxpayers to be aware of this "command". As far as tax law is concerned, it is also true that a taxpayer cannot defend himself or herself without knowing the law. We can only expect taxpayers to make moral judgments if their actions are morally motivated, so they consciously choose between good and bad. However, this requires that taxation be a conscious act. For this, however, the taxpayer must have sufficient information (Szilovics 2001).

By 2017, the revenue of the National Tax and Customs Administration increased by approximately HUF 609 billion compared to the previous year (NAV 2018). This is also a very valuable result, as the tax burden has been reduced and the income losses from concessions have increased significantly. This trend seems to show that the tax morale in Hungary has improved, presumably for a period of time, following the new approach adopted by the NAV in 2016, which resulted in visible changes within a year. This new attitude meant more taxes

paid in the short term. Out of all the changes and developments, the introduction of supporting procedures and tax certification were of paramount importance. The system of audits has also changed and it now predicts for each department and activity when, where and what they are auditing, meaning that a number of customer support measures have been introduced. More than ever, the emphasis has been on customer-friendly administration. This has also started a process – the friendly and respectful treatment of taxpayers by the authorities – which, for example, has long been recognised in Switzerland as an important resource for enhancing tax compliance. This tendency also demonstrates that the quality of the relationship between taxpayers and the state, the state institutions, has a significant impact on the willingness to pay taxes, i.e., trust in government and legal institutions is a major determinant of tax morale. Against this background, the processes launched in 2016 seem to have a positive impact on the willingness to pay taxes. In any case, it is advisable to maintain the processes that have already begun and extend them as widely as possible, with the aim of improving voluntary compliance and improving tax morale. It follows from this that both the responsibility of the tax office to provide the relevant information and the duty of the taxpayer to self-educate are equally important. Improving the education of taxpayers can raise moral standards and increase the social acceptance of taxation. That is why governments need to pay more attention to education from primary school. Preparing and educating citizens is crucial to interpreting tax law provisions that are very active, accurate and timely. In Germany, preparatory programmes are widely used and, at school, children are already given basic information about taxation and why the government needs tax revenue and what it spends. Most experts emphasise the importance of education and preparation. That is why, in the past 20 years, following this recognition, relevant programmes have been launched in many countries, such as France, Australia, Uruguay, Brazil, Germany. Taxation is also influenced by cultural factors, and education can be one of the most successful tools for improving the cultural level and thus increasing voluntary achievement (Szilovics 2001).

It is also necessary to align tax culture with the rule of law. Taxation is an important area for encouraging compliance. Today, the strengthening of taxation can only be partly based on the strengthening of rules. At least as important is the persuasion of the need for taxation, which can take the form of presenting the merits of taxation and strengthening the notion that, if a taxpayer contributes

to the functioning of the political system, he or she is a good citizen. The sign of this change in attitude is the involvement of citizens in maintaining fiscal discipline and strengthening the system of mutual control. Taxation is the focus of economic policy in all countries of the world today and is part of state-building. The recovery after the economic crisis is based on a political union whose essence is to strengthen long-term thinking, to link the value system with the security of life, i.e., to ensure the primacy of knowledge. What triggers an economic crisis is the lack of confidence among prominent economists, according to Akerlof and Shiller (2010).

Entrepreneurs do not trust growth and development and therefore do not invest; consumers tend to save rather than buy because they are afraid for their security of life and they do not trust the political-economic institutional system; employees do not perform at their highest potential, and so on. The basis of trust is knowledge, the application of the values necessary for making the right decision. It is also part of the system of trust that allows the citizen to make the right decision because he/she receives credible knowledge through the system of political and economic institutions (Gervai–Trautmann 2014).

Prior to the Industrial Revolution, over the centuries, slowly changing economic activities, especially those in agriculture, had been controlled by culture rather than knowledge. The necessary economic knowledge was transmitted to the coming generations through culture. Young people became part of the local culture before they acquired the knowledge of farming. No one felt that acquiring knowledge through education or school was necessary for someone to carry out their economic tasks. Before and even long after the Industrial Revolution, economic education played a strong secondary role in the learning process. The Industrial Revolution brought about a fundamental change. The techniques used in the manufacturing industry and the knowledge required from the workforce became separated from culture. From that point on, economic life was regulated by the market instead of religion. The scientific and technological revolution has enhanced the direct role of knowledge and culture in the economy. Knowledge, culture and morality have become bottlenecks in today's advanced economies. Where you live and what your society can do in the foreseeable future depends on the culture you belong to; the current level of education; how much they spend on education and culture. Skills are now much more important than any economic-geographic aspects and economic capability (Kopátsy 1998).

In 2010, the European Commission also published a detailed analysis of the effectiveness of the instruments used so far to promote the development of financial education in the European Union. In its communications, the Committee stressed the need for financial, economic and consumer education and urged that financial education should be included in compulsory education as soon as possible. Civil, financial and entrepreneurial initiatives can greatly help this process (Kerekesné Horváth 2012).

Economist professor Attila Chikán believes that "the man in the street today uses a mass of economic concepts and expressions that were not well known to economists a decade ago, such as stock exchanges, savings, and privatization. People learned that knowledge almost completely by themselves, and the school hardly helped in that regard. The emerging social and economic environment is also forcing people to learn a series of complex economic relationships and, more importantly, this knowledge and mindset must also be applied to economic decisions that determine their personal destiny" (Schüttler 1998. 8).

Financial culture means a combination of skills and abilities that can be used to increase individual and social well-being. This is inconceivable in the absence of specific professional knowledge, so it can be stated that the role of financial education is indispensable and inevitable. At some levels, financial culture is less developed and can be improved. Improvable levels include financial knowledge, financial skills and abilities. However, the roots of financial literacy (money management, borrowing, banking, and taxation) can be traced back to habits and traditions, i.e., we learn the basics of this knowledge from our parents, family members and our wider environment. This kind of economic socialization shapes our character and attitude and becomes a part of our life. Therefore, like all other long-standing habits, it is difficult to shape, hard to change and affects our later life, even our financial situation and our success. So, in these processes, family is of the utmost importance, but precisely because of this, the teaching of economic and financial knowledge from pre-school age is of greater importance so that anchored negative habits can be corrected as soon as possible. Assessing financial culture is not an easy task for an economy and society, but it can also be said that in the global financial world, measuring the literacy of individuals in an economy and society means measuring this area (Csiszárik-Kocsir–Garai-Fodor 2018).

The results of numerous surveys have shown that young people in Hungary are not aware of the essence and fundamental interrelations of the state's economic

role, social security or the functioning of the banking system (Kerekesné Horváth 2012). The Hungarian population (both young and adult) has poor economic and financial knowledge, although it is clear how important basic economic knowledge is at the individual level. Making responsible consumer decisions also requires some basic knowledge of how the economy works and its context (Harangozó 2015).

Methodology

With the involvement of accounting firms, we examined the skills of micro and small business managers, their financial, economic and tax knowledge, their attitudes to taxation and tax administration through the eyes of accounting professionals, based on their insights, experience and information. We used the questionnaire survey method to measure conscious taxpayers' behaviours. The questionnaire was targeted specifically at micro and small enterprises of different sizes and scopes operating in Hungary.

The survey covered, inter alia, the following factors:

- Whether the business is currently operating or not
- The purpose of setting up a business
- Size of the enterprise (annual turnover, number of employees reported)
- Commercial property
- Mode of taxation
- Whether the owner is personally involved in the business
- The manager's awareness of filing deadlines, basic forms of taxation, tax rates, basic billing rules and economic concepts
- Whether the manager receives legal/economic training relevant to the company
- Does the company have a financial/accounting professional?
- Does the company make regular revenue-cost-profit planning?
- Attitude towards technical innovations
- Whether the accounting/tax documentation and accounting materials of the company are submitted to the accounting company in a regular, timely and orderly manner.

The aim of the research was to examine the conscious tax behaviour of the leaders of the Hungarian SMEs. The questionnaire consisted of 24 closed-ended questions with pre-defined answers, and participants had to choose the one that

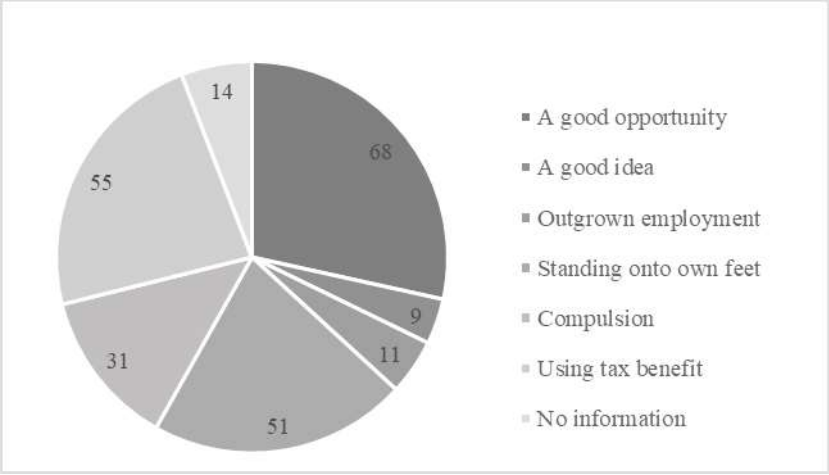
suited them. The questionnaire was available online in April 2019 for a one-month time frame, during which 239 responses were received.

Results

Characteristics of the surveyed enterprises

Along with 204 active enterprises, a significant proportion (14.64%, 35 enterprises) of non-operating enterprises are also part of the sample.

As far as starting a business was concerned, 68 respondents considered that starting a business was a good opportunity, 11 had a good idea, 11 were "out of work", and 51 were trying to get on their own feet. In addition, 31 enterprises were created by compulsion, and 55 were created to gain tax advantages (Figure 1). In the sample examined, the proportion of enterprises that were established not for the purpose of actual business but because of constraints or tax advantages was very high (35.98%). To some extent, these figures also indicate the existence of a hidden economy.



Source: Own research

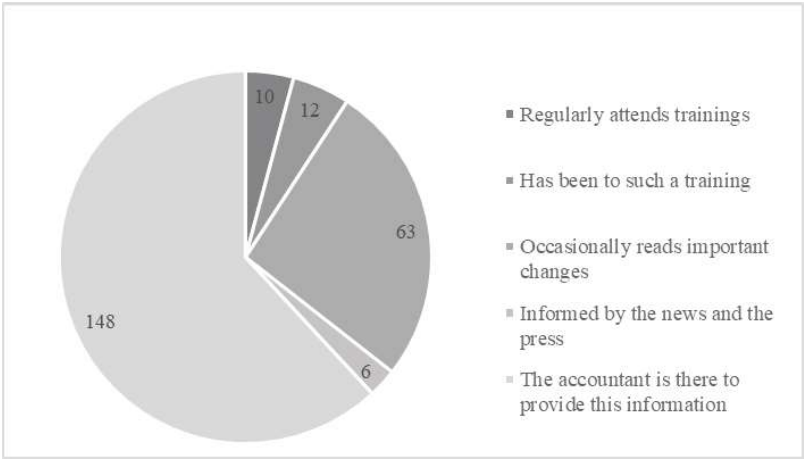
Figure 1. The purpose of establishing the surveyed businesses

Each of the companies examined is a micro or small enterprise on the basis of the headcount and turnover figures provided (headcount below 50 and annual net sales below EUR 10 million). In terms of company form, 55.6% of the companies

are limited liability companies, 23.8% are sole proprietors, but the sample also included partnerships, joint stock companies, associations, social cooperatives, non-profit organisations and an individual law firm.

As for taxation, 63.6% of businesses are subject to corporate tax, 25.1% have chosen the small business tax which is a relatively popular new tax, and in the sample there are also businesses subject to personal income tax, simplified business tax and small business tax. Also, 64.4% of businesses are subject to VAT, while 35.6% are not subject to VAT. Based on the number of employees reported, 58.6% of the companies have no employees, 13.4% have only one employee, 14.6% have 2-5 employees, one company has between 50 and 100 employees and another company has more than 100 employees.

In 97.9% of the companies, the owners are personally involved in the business. The majority of businesses (61.2%) are managed by men and 24.9% by women; there are also companies where several people (men, women or men and women together) run the business. In 65.7% of the companies, the manager responsible for tax matters (referred to in the following as *tax manager*) has a higher education degree. Despite the fact that 39.1% of tax managers are not aware of the basic tax deadlines, 52.1% - of the basic tax forms and rates, 60.3% - of the basic billing rules and 60.8% of them lack basic economic concepts, only 4.2% train themselves regularly, 5% have attended this kind of training, and the

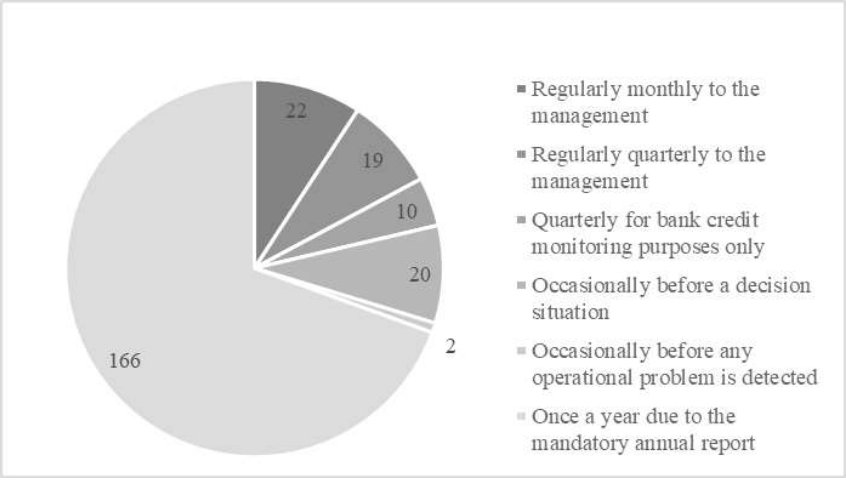


Source: Own research

Figure 2. Managers' approach to regular legal/economic training

majority of them (61.8%) believe that it is the task of the accountant' to provide this information. In addition, 26.5% of tax managers read occasionally about the most important changes (Figure 2). Only 9.7% of the companies have financial and accounting specialists.

For 69.5% of the surveyed companies, revenue-cost-profit planning is done only once a year and only for the sake of the mandatory annual report. Some of them (0.8%) make revenue-cost-profit plans when they detect an operational problem, 8.4% before making major decisions, 4.2% plan quarterly due to bank credit monitoring. Only 7.9% of the managers require foresight planning quarterly and 9.2% monthly (Figure 3).



Source: Own research

Figure 3. The frequency of revenue-cost-benefit planning within the surveyed companies

Only 10.5% of tax managers request an informative payment plan about taxes and contributions payable, while for the others it is sufficient to inform them at the deadline. Some 6.3% of businesses regularly pay taxes and contributions late.

Less than half (44.4%) of tax managers ask for information and figures related to taxation options and choose a more favourable solution. Some of them are interested in other options, but they always stay in the habit, and the majority (47.3%) doesn't care at all.

In recent years, there have been many changes in the field of taxation digitization. As of 2014, the introduction of online cash registers in retail operations became mandatory. In 2015, the use of the Electronic Road Traffic Control System (EKÁER) became obligatory for goods traffic, and in 2018, the company portal and the online invoicing system were introduced. These changes required a great deal of flexibility and technical knowledge from businesses. Only 29.3% of the tax managers in the sample are able and willing to learn and apply technical innovations themselves, 17.6% apply them with little help and assistance, 9.6% use them only in extreme cases, and 43.5% reject them completely.

Data and documentation management habits carry significant information about managerial attitudes. Only 57.1% of the surveyed companies submit the documentation required for accounting purposes before the tax filing deadlines, 50.8% do so at regular intervals, and only 50.4% do it in an organised and transparent manner; 17.6% of the companies only submit their documents upon request, 27.3% only upon multiple requests, and 18.9% submit incomplete, unorganised material.

Frequency of managers' participation in legal/economic training

The Pearson correlation test was used to determine whether there is a significant correlation between company characteristics and the manager's participation in trainings (Table 1). Although the results of the correlation calculation cannot be automatically interpretated as a cause-and-effect relationship, they describe well the closeness and direction of the linear relationship between the variables (Sajtos–Mitev 2007). According to Pearson's correlation analysis, there is a significant relationship between the involvement of the manager in economic training and the annual revenue of the company (Sig=0.000<0.01), the method of taxation (Sig=0.001<0.01) and the reported number of employees (Sig=0.000<0.01), the null hypothesis can be rejected with 95% confidence, so the alternative hypothesis is fulfilled. Correlation coefficients (r=-.279**; -.220**; -.281**, respectively) indicate a medium negative relationship for all three variables, which means that the demand for manager training increases with the annual revenue and the number of employees reported, as well as with the complexity of the taxation methods chosen. No significant relationship could be found between the manager's training needs and the legal form of the company or the gender of the manager.

Table 1. The manager undergoes legal/economic training

		The manager undergoes legal/ economic training for the company
Annual turnover of the business	Pearson Correlation	-.279**
	Sig. (2-tailed)	.000
	N	239
Business form	Pearson Correlation	-.076
	Sig. (2-tailed)	.240
	N	239
Taxation mode	Pearson Correlation	-.220**
	Sig. (2-tailed)	.001
	N	239
Number of employees reported	Pearson Correlation	-.281**
	Sig. (2-tailed)	.000
	N	239
The gender of the manager	Pearson Correlation	-.056
	Sig. (2-tailed)	.393
	N	239

** correlation is significant at the 0.01 level (2-tailed);

* correlation is significant at the 0.05 level (2-tailed).

Source: Own research

Frequency of revenue-cost-result planning

On the basis of further correlation analysis, significant relationships could be found between regular revenue-cost-profit planning and annual sales revenue (Sig=0.000<0.01), tax treatment (Sig=0.001<0.01), payment of value added tax (Sig=0.001<0.01), the number of employees declared (Sig=0.000<0.01) and the gender of the manager (Sig=0.000<0.01). We can reject the hypothesis with 95% confidence, so the alternative hypothesis is fulfilled (Table 2). Correlation coefficients (r=-.394**; -.218**; 0.221**; -.286**; -.269**) indicate a medium negative relationship between the regularity of revenue-cost-profit planning and the annual revenue of the company, taxation mode, number of employees, as well as gender, while the relationship between the regularity of planning and being subject to VAT is positive and medium. As annual revenue and the number of employees grow, and the more sophisticated the company's tax treatment is, the need for regular revenue-cost-planning increases. Value-added tax subjects are more likely to perform regular revenue-cost-planning, and women are more likely than men to do such planning.

Table 2. Does the company make regular revenue-cost-profit planning?

		Does the company make regular revenue-cost-profit planning?
Annual turnover of the business	Pearson Correlation	-.394**
	Sig. (2-tailed)	.000
	N	239
Taxation mode	Pearson Correlation	-.218**
	Sig. (2-tailed)	.001
	N	239
Is it subject to value-added tax?	Pearson Correlation	.221**
	Sig. (2-tailed)	.001
	N	239
Number of employees reported	Pearson Correlation	-.286**
	Sig. (2-tailed)	.000
	N	239
The gender of the tax manager	Pearson Correlation	-.269**
	Sig. (2-tailed)	.000
	N	239

** correlation is significant at the 0.01 level (2-tailed);

* correlation is significant at the 0.05 level (2-tailed).

Source: Own research

Attitude towards technical innovations and administration

Based on Pearson's correlation analysis, there is a significant correlation between the annual revenue of the business (Sig=0.004<0.01), the qualification of the tax manager (Sig=0.000<0.01) and the way the tax manager receives technical news. Correlation coefficients (r=-.188**; -.287**) indicate a weak negative correlation between the attitude towards technical news and the annual turnover of the company, and a medium negative correlation between the attitude towards technical news and the manager's qualification in tax matters, i.e., the higher the sales revenue of a business and the higher the level of education a tax manager has completed, the more open (s)he will be to accept technical changes and more willing to learn them.

In addition, there is a significant correlation between corporate form (Sig=0.006; 0.003<0.01), taxation mode (Sig=0.000<0.01), VAT payment (Sig=0.000<0.01), number of declared employees (Sig=0.002<0.01), the qualification of the tax manager (Sig=0.009<0.01) and the regular, timely and systematic submission of the company's accounting/tax documentation (Table 3).

Correlation coefficients (r=.177 **; .194**; .284**; -.236**; -.202**; -.168**) suggest a weak positive relationship between the business form and the regular, systematic delivery of accounting material; the relationship between the taxation mode and the systematic delivery of the accounting material is moderately positive; the relationship between VAT payment and systematic delivery is moderately negative; the relationship between regular delivery and the number of employees is moderately negative, and the relationship between timely delivery and the qualification of the tax manager is weak and negative.

Table 3. Attitude towards technical novelties and administration

CORRELATIONS		Attitude towards technical innovations	Regular delivery of accounting material	Timely delivery of accounting material	Systematic delivery of accounting material
Annual turnover of the business	Pearson Correlation	-.188**	-.154*	-.100	.073
	Sig. (2-tailed)	.004	.018	.125	.264
	N	239	239	239	239
Business form	Pearson Correlation	.092	.177**	.105	.194**
	Sig. (2-tailed)	.155	.006	.106	.003
	N	239	239	239	239
Taxation mode	Pearson Correlation	-.068	.069	.077	.284**
	Sig. (2-tailed)	.297	.290	.234	.000
	N	239	239	239	239
Subject to VAT	Pearson Correlation	.147*	-.081	-.078	-.236**
	Sig. (2-tailed)	.023	.211	.229	.000
	N	239	239	239	239
Number of employees reported	Pearson Correlation	-.166*	-.202**	-.146*	.008
	Sig. (2-tailed)	.010	.002	.025	.896
	N	239	239	239	239
The owner is personally involved in the business	Pearson Correlation	.014	-.002	.061	-.041
	Sig. (2-tailed)	.826	.981	.350	.528
	N	239	239	239	239
The gender of the tax manager	Pearson Correlation	-.014	-.065	-.066	-.064
	Sig. (2-tailed)	.825	.319	.309	.327
	N	239	239	239	239
The qualification of the tax manager	Pearson Correlation	-.287**	-.014	-.168**	-.154*
	Sig. (2-tailed)	.000	.825	.009	.017
	N	239	239	239	239

** correlation is significant at the 0.01 level (2-tailed); * correlation is significant at the 0.05 level (2-tailed).

Source: Own research

Conclusions

The purpose of the study was to explore the knowledge of Hungarian SME managers in the fields of economics, taxation, finance, and accounting, as well as their attitudes towards taxation and related administrative tasks.

Based on previous surveys conducted and on the fact that fewer and fewer newly founded companies in Hungary reach five years of age, it is important to emphasise that many micro and small businesses are established without the prior legal-taxation-economic-financial qualification of the business manager.

In the sample examined, the proportion of enterprises that were established because of constraints or for using tax advantages was very high (35.98%).

Despite the fact that 39.1% of the managers responsible for tax matters are not aware of the basic tax deadlines, 52.1% - of the basic tax forms/rates, 60.3% - of the basic billing rules and 60.8 % - of basic economic concepts, just 5% of the managers have participated in such trainings and 4.2% train themselves regularly. The demand for the training of tax managers increases with the annual revenue and the number of employees reported, as well as with the complexity of the taxation methods chosen.

The majority (69.5%) of the surveyed companies perform revenue-cost-profit planning only once a year, for the sake of the mandatory annual report. The need for regular revenue-cost-planning increases for companies with higher annual revenues and more employees, choosing a more sophisticated tax treatment. Value-added tax subjects are more likely to perform regular revenue-cost-planning, and female tax managers are more likely than men to do such planning.

The higher the turnover of the business and the higher the education level of the tax manager, the more open (s)he will be to accept technical changes and more willing to learn them.

We also found that the more complex the chosen taxation mode and company form, the larger the number of employees, and the more qualified the tax manager, the more regular, timely and systematic the company's delivery of accounting documents is.

In today's accelerated, digitalized, information society, it is essential to provide targeted training for business executives to improve their understanding of taxation, accounting, and corporate law and, consequently, the economy as a whole. These trainings could bring about a change in the business sector that would have a positive economic and social impact.

References

Akerlof, G. A.–Shiller, R. J. 2010. *Animal spirits: How human psychology drives the economy, and why it matters for global capitalism*. Princeton: Princeton University Press.

Csiszárik-Kocsir, Á.–Garai-Fodor, M. 2018. Miért fontos a pénzügyi ismeretek oktatása a Z generáció véleménye alapján? *Polgári Szemle* 14(1–3), 107–119.

Dobos, P.–Takács-György, K. 2018. The Factors Influencing the Emergence of Unethical Business Behavior. *International Journal of Contemporary Management* 17(3), 51–75.

Fazekas, M.–Medgyesi, M.–Tóth, I. J. 2010. *Az informális munkavégzést meghatározó tényezők Magyarországon, MKE Éves Konferenciája*. Budapest: Magyar Közgazdaságtudományi Egyesület, 1–32.

Gervai, P.–Trautmann, L. 2014. Globalizáció, adózás, egyenlőtlenség. Az adózás oktatásának elméleti alapjai. *Köz-Gazdaság* 2014(3), 65–82.

Harangozó, G. 2015. Gazdasági és pénzügyi nevelés. In: Kormos, J.–Pálvölgyi, F. (eds.) *Pedagógiai tanulmányok*. Budapest: PPKE BTK, 205–229.

Kerekesné Horváth, I. 2012. A gazdasági, pénzügyi, vállalkozói ismeretek oktatásának története és időszerű kérdései, *Új Pedagógiai Szemle* 62(9–10), 207–218.

Kopátsy, S. 1998. Az oktatás és a gazdaság. *Új Pedagógiai Szemle* 48(7–8), 15–22.

Sajtos, L.–Mitev, A. 2007. *SPSS Kutatási és adatelemzési kézikönyv*. Budapest: Alinea Kiadó, 203–214.

KSH 2018. *Vállalkozások demográfiája és struktúrája (2005–2017).* https://www.ksh.hu/thm/1/indi1_2_4.html, downloaded: 07.04.2019.

NAV 2018. *Tények, információk a Nemzeti Adó- és Vámhivatal szervezetéről és annak 2017. évi tevékenységéről.* https://www.nav.gov.hu/data/cms479562/NAV_evkonyv_2017.pdf, downloaded: 07.04.2019.

Schüttler, T. 1998. A gazdasági kultúra nem ismeretek rendszere, hanem szemléletmód – Beszélgetés Chikán Attila egyetemi tanárral. *Új Pedagógiai Szemle* 48(7–8), 5–14.

Szilovics, Cs. 2001. *A jogkövetés megvalósulásának vizsgálata az adójogban. PhD Thesis.* Pécs: University of Pécs.

Torgler, B. 2003. *Tax Morale: Theory and Empirical Analysis of Tax Compliance. Doctoral Dissertation*. Basel: Universität Basel.