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ECONOMIC PSYCHOLOGY - BEHAVIOURAL AND EMOTIONAL RESPONSES OF TAXPAYERS TO TAXATION IN THE CONTEXT OF TAX FAIRNESS

**PSYCHOLOGIA EKONOMICZNA –
BEHAWIORALNE I EMOCJONALNE
REAKCJE PODATNIKÓW NA
OPODATKOWANIE W KONTEKŚCIE
SPRAWIEDLIWOŚCI OPODATKOWANIA**

SUMMARY

In general, it can be assumed that economic psychology is a discipline that deals with the mental mechanisms and processes underlying consumer and other economic behaviour (fiscal illusions), including behaviour concerning the perception of nominal and real values in taxed processes (psychology of taxation). Economic psychology studies and evaluates how preferences, choices, decisions and other factors influence these behaviours. It also deals with the consequences of these decisions, paying particular attention to the issue of need satisfaction. In addition, it analyses the impact of economic phenomena on human behaviour and sense of well-being. The consumer (taxpayer) operates in a specific fiscal environment, which must always be considered on four levels: normative, organisational, economic and psychological. Economics, as a science of economic activity, has built up over many decades an assumption about the nature of economic man. The homo oeconomicus model is not the 'only right' model. It has been subject to modifications straddling two research approaches: psychologism and antipsychologism. In the last few decades, psychology has extended its research area to economic behaviour. The aim of this research has been to test by means of methods of incomplete induction whether the assumption of the rationality of the economic man corresponds to the actual states of the human mind and cognitive capacities. On the basis of this research, economic psychology and behavioural economics were distinguished.

STRESZCZENIE

Generalnie można przyjąć, iż psychologia ekonomiczna jest dyscypliną, która zajmuje się mechanizmami i procesami psychicznymi leżącymi u podstaw zachowań konsumenckich i innych zachowań ekonomicznych (iluzji fiskalnych), w tym zachowań dotyczących postrzegania wartości nominalnych i realnych w procesach podatkowanych (psychologia opodatkowania). Psychologia ekonomiczna bada i ocenia, jaki wpływ na te zachowania mają preferencje, wybory, decyzje i inne czynniki. Zajmuje się również konsekwencjami tychże decyzji, szczególną wagę przywiązując do kwestii zaspokojenia potrzeb. Ponadto analizuje wpływ zjawisk ekonomicznych na ludzkie zachowanie i poczucie dobrobytu. Konsument (podatnik) funkcjonuje w konkretnym otoczeniu podatkowym, które zawsze należy rozpatrywać w czterech płaszczyznach: normatywnej, organizacyjnej, ekonomicznej oraz psychologicznej. Ekonomia, jako nauka o działalności gospodarczej, budowała w ciągu wielu dziesięcioleci założenie o naturze człowieka gospodarującego. Model homo oeconomicus nie jest *jedynym słusznym* modelem. Podlegał on modyfikacjom rozciągającym się między dwoma podejściami badawczymi: psychologizmem i antypsychologizmem. W kilku ostatnich dziesięcioleciach psychologia rozszerzyła swój obszar badawczy na zachowania gospodarcze. Celem tych badań było sprawdzanie za pomocą metod indukcji niezupełnej, czy założenie o racjonalności człowieka gospodarującego odpowiada rzeczywistym stanom umysłu ludzkiego i możliwościom poznawczym. Na bazie tych badań wyodrębniła się psychologia ekonomiczna i ekonomia behawioralna.

KEYWORDS: *economic psychology, behavioural psychology, emotional behaviour, organisational behaviour, tax perception, social justice, tax fairness, behavioural economics*

SŁOWA KLUCZOWE: *psychologia ekonomiczna, psychologia behawioralna, postrzeganie emocjonalne, zachowania organizacyjne, percepcja podatkowa, sprawiedliwość społeczna, sprawiedliwość podatkowa, ekonomia behawioralna*

INTRODUCTION

Economic psychology is concerned with the study of consumer and economic mechanisms. It is a field that includes the empirical study of both behaviour and economic decisions. It also deals with the formulation of descriptive theories, i.e. theories that describe these behaviours and decisions. Economic psychology is therefore a field that combines elements of psychology and economics. Economic psychology is also defined as a science that is responsible for analysing both the circumstances of the emergence and the course of mental processes in humans. It also investigates the role of regulating people's relations with the world around them and the possibilities of creating human behaviour (Alm, Sanchez, deJuan, 1995).

In other words, economic psychology studies the interactions that occur between humans and the economic system. Among other things, economic psychology differs from economics in that it operates with descriptive theories based on empirical tests, studies phenomena not available to economics, uses experimental and statistical methods and examines observational and subjective data. Related fields include behavioural economics, behavioural finance, experimental economics and neuroeconomics. Economics, on the other hand, is a social science that explains and predicts human behaviour and is not only concerned with financial behaviour, but also with those behaviours that do not directly involve money, such as crime or starting a family. The interrelationships between economics and economic psychology therefore indicate that they are very similar scientific fields. The main difference between the two is that economics is dominated by normative theories defining principles of rational behaviour, while economic

psychology mainly uses descriptive theories, which are developed on the basis of empirical tests and describe reality as it really is. Economic psychology offers the possibility to take into account phenomena that economics cannot explain, such as expectations towards the capital market (Tyler, 1997).

Max Wertheimer (1880-1943) published a paper in the early 20th century in which he described how people perceive movement in rapidly changing still images. It can be assumed that the perception of the tax system and tax changes involves more than a simple combination of sensory stimuli. This belief has led to a new movement in psychology known as Gestalt psychology (Rock & Palmer, 1990). One of the principles of Gestalt is the figure-ground relationship). According to this principle, we tend to divide our perception of the tax system figure and background. The figure is the way we perceive tax rates as real rates, while the background is the background, the real (actual) rates. Our perception of tax rates can be significantly different, depending on what is perceived as figure and what is perceived as background (Peterson, 1999). Our ability to interpret sensory information is thought to depend on what we call the figure (actual changes in the level of tax burden) and what we call the background (nominal changes – illusory) (Peterson & Gibson, 1987; Vecera & O'Reilly, 1998).

When it comes to taxation, perception is important, which we can call a complex system of processes leading to the formation of a subjective image of tax reality. The perception of the amount of taxation is the first stage of the processing of information that is perceived by the sense organs (visible rate) (Banks & Krajicek, 1991). Thanks to the phenomenon of the human mind, it is available to the human consciousness and can be perceived and described by it. Perceptual systems have undergone a long process of evolution; it is only in man that such a complex, particularly sensitive mechanism for detecting and reacting to the variety of stimuli arriving from the environment has emerged. Every human being has genetically programmed perceptual abilities at birth. However, these do not remain the same for the rest of his or her life. New situations, life experiences that are part of the learning process can lead to changes in these abilities, shaping them in specific ways. In modern psychology, there are two basic approaches in the analysis of the perceptual process. The first concerns the extraction of features of the tax system (Peterson & Gibson, 1994). According to it, the essence of perception is the integration of simple elements of a stimulus into a complex

whole (the amount of tax burden). The object that is recognised is compared to a specific pattern (the cognitive representation of this object in memory). The identification of this object depends on how many of its elements correspond to this representation. Numerous studies demonstrate the human tendency to complete even missing information about an object, e.g. perceiving incomplete figures (nominal rates) as complete (real rates). Comparisons to a benchmark usually take place under conditions favourable to the individual (Bednarik, 2013).

REASERCH METHODOLOGY

Research in the social sciences, is inspired by numerous and diverse needs. Therefore, we will reduce the existing needs to two main types, to which specific types of research correspond. The first is linked to needs of a theoretical or cognitive nature, i.e. it includes all those needs that are associated with the development of a particular science. The second is linked to the diverse needs of practice. Focusing attention on the aforementioned types of needs, we can indicate the corresponding types of research. Thus, based on this principle, we distinguish the following types of research: cognitive, sometimes called basic research, covering methodological problems, problems related to further generalisations of previous cognitive achievements, etc. problems that are important for the development of each science and for the needs of practice, related to the existing possibilities of applying the achievements of a given science, verifying in a fragmentary way the veracity of its findings and revealing new research problems. The results of cognitive research are new theorems or theories.

The main objective of the thesis is to present the elements of perception of tax reality through the prism of nominal and real rates, taking into account elements of behavioural psychology. An additional aim of the thesis is to present the market reactions of taxpayers to taxation taking into account the principle of fairness of taxation.

Induction was used as the main research method. It consists in drawing general conclusions or establishing regularities on the basis of an analysis of empirically established phenomena and processes. In addition, the paper makes use of two general research methods, i.e. analytical and synthetic methods, which are characterised by a particular approach to the study of reality.

PSYCHOLOGICAL BOUNDARIES OF TAXATION

The following types of justice can be distinguished: horizontal justice – which consists in imposing the same tax burden on entities in the same situation (with the same ability to pay) and vertical justice – which consists in treating differently, in tax terms, entities in different situations (with different ability to pay). This understanding of fairness indicates its close relationship with equality (Lea, Webley, Tarby, 1987). The principle of equality requires that entities characterised by a given essential characteristic are treated equally. Equality also implies acceptance of different treatment by the law of different subjects. This is because equal treatment by the law of the same subjects in certain respects generally implies different treatment of the same subjects in other respects. (Niesiobędzka, 2004). Another category of subjective evaluation of tax equity is the evaluation of the exchange between an individual and the state. According to Adam's theory of balance, an individual is motivated by the feeling of equitable exchange. People compare their contributions and obtained results. If the balance is unfavorable to a given person, they will feel discomfort. Tax justice is realised through universality and equality of taxation. The universality of taxation can be discussed: in broad terms – in relation to taxes in general and in narrow terms – limited to individual taxes. In broad terms, the universality of taxation is expressed in the postulate that all (all subjects) should contribute to covering common needs and within the limits set by these needs, to the extent that this is determined by tax laws (Bradley 2004). In broad terms, universality of taxation is expressed in the postulate that all (all actors) should contribute to covering common needs and within the limits set by these needs, to the extent that this is determined by tax laws (Wołowiec, 2006). In a narrow sense, universality refers to a given tax and is assessed in terms of the type of tax and its subject and object scope. It is pointed out, for example, that personal income tax will then be universal if all individuals (subjective aspect of universality) pay this tax on all their income (subjective aspect of universality) (Cuccia, Karnes, 2001).

The principle of tax justice frequently appears in constitutional jurisprudence on tax matters. Also in judgments of administrative courts references to it can be found. For example, the NSA in its judgment of 13.01.1994 points out

that all tax privileges (and such are both tax exemptions and tax allowances) are an exception to one of the key principles of any democratic legal state implementing the principles of social justice. Tax exemptions and allowances granted only to certain taxpayers are an exception to the principle of tax justice, which requires universality of taxation and tax equality, requiring all citizens to make a uniform sacrifice for public purposes. The principle of tax justice is not only a postulate of science to the legislator and the practice of law application, but it is also anchored in the legal system in force in Poland.

Lawmakers who want to ensure effective realization of their budget incomes cannot neglect the taxpayers' attitude to tax and the reasons behind such attitude. These reasons point at the phenomenon of tax psychology (Gaudamet & Molinier, 2000). The principle of equality also mandates direct implementation in the Polish tax system. Consequently, 'all tax exemptions and reliefs in the tax law system are an exception, a significant deviation from the principle of tax justice /universality and equality of taxation (Klain, 1997).

Tax morality, in the context of the psychoogy of taxation, is the attitudes of a group or entire population of taxpayers regarding the issue of meeting or neglecting tax obligations fixed in the tax mentality and civic consciousness. Taxes are a levy imposed on citizens that, in principle, should not have negative consequences for their financial security. (Talar, 2018). Tax morality is the internal attitude towards the payment of tax, consisting of the individual, case-by-case reaction of the of the subject to the tax obligation. The taxpayer's internal attitude to the tax obligation may take the form of internal acceptance, indifference or non-acceptance of the tax obligation and recognition of the fiscal sovereignty of the state. Morality taxation also requires that the taxpayer's external action be consistent with his or her internal reaction to the tax obligation. (Duszyński & Wołowiec, 2007). The issue of fair distribution raises many controversies. (Surowiec, Warowny, 2023).

SELECTED THEORIES OF EQUITY

Universality is one of principles of equitable taxation. According to this principle, tax burdens should be universal, that is each citizen should be covered by a tax, if conditions for tax relationship are met. The second principle is the principle of equality. It is a mistake to use the term 'principle of equality' in the primary meaning of this word. It is characteristic that A. Smith does not use the term *equity* but *equality*, and does it in a social, not ethical context. From the principle of equality we cannot derive the postulate of proportional taxation (although one of possible implementations of the principle of equality is to tax taxpayers proportionally to their income). Adam Smith states that *the subjects of each state should contribute to maintaining their government as closely to their capabilities as possible, that is proportionally to their income which they obtain under the protection of the state* (Smith, 2011).

Other authors, such as I. Krisol believe that 18th century theorists, led by Adam Smith, when discussing taxes, were immersed in the context of proportional taxes, and that is how we should interpret their works (Kristol, 1978). Similarly, R. Gwiazdowski claims that Smith clearly stated that *the subjects of each state should contribute to maintaining their government as closely to their capabilities as possible, that is proportionally to the income they obtain under the protection of it. Individuals, who make up a great nation, see government expenses similar to administrative expenses of tenants of a large property; they all have to participate in them proportionally to the size of their lease. What we call equality or inequality of taxation consists in whether we observe this rule or not* (Gwiazdowski, 2001). Also N. Gajl believes that *Most often the principle of equity was understood traditionally as equal distribution of tax burden among all citizens, but, in line with A. Smith's opinion, taxation proportional to income was believed to be equitable. This was a reaction to privileges given to some social groups at that time* (Gajl, 1995).

The starting point for any consideration of the essence of the issue under analysis should be first and foremost to show the concept of tax justice itself. Its origins should be seen in the broader theory of justice of law, understood, inter alia, as the pursuit of a natural order. Functioning in accordance with this order, each person has the possibility to exercise his/her inherent, due rights

in conditions assuming equal treatment of individuals belonging to the same departmental category. Justice in the conception of the science of financial law, on the other hand – due to the lack of a homogeneous and objective frame of reference – is referred primarily to the question of determining the extent of the tax burden borne by taxpayers and focuses on the problems of taking into account the rules of universality and evenness of the tax burden on the subjects of legal-tax relations (Gomułowicz & Małecki, 2004; Gaudamet & Molinier, 2004). The issue of tax equality was seen differently by J.B. Say, whose argumentation was of ethical nature. J.B. Say uses the concept of equitable distribution of tax burdens (Say 1960). The development of the concept of economic and social equity was greatly affected by *the Edinburgh principle – leave them as you find them* formulated by D. Ricardo in 1823. Ricardo points at negative effects of taxation in economic and social sphere.

The idea of tax justice and its derivatives in the form of the rules of equality and universality of taxation can have both an objective and a subjective aspect. The first has a kind of practical dimension, as it is taken into account by the authorities when legislating. The second, on the other hand, is related to the perception of the statutorily imposed tax liability by the taxpayer himself, resulting in its assessment either as fair or as unfair (Wittmann, 1975; Roskamp, 1963).

Tax fairness has never not been the primary motive for shaping the tax system. Taxes, irrespective of the stage of history, have primarily fulfilled the same function, i.e. providing the means for a state organisation to fulfil its tasks efficiently (the fiscal purpose of taxation). The state's need for an efficient tax revenue cannot, however, justify and justify taxation contrary to ethical standards of justice. The operation of the principle of tax justice is inextricably linked is also linked to the fact that the enjoyment by some citizens of privileges granted by the legislator in the created scheme of taxation of personal income means an improvement of their material situation. However, this improvement will be matched by a worsening of the situation of other persons who will be obliged to pay an actually higher obligation (they will not taxation is always carried out at someone else's expense and for someone else's benefit. The postulate of balancing the economic and social aspects of taxation is expressed in this respect (Grządalski, 2004; Grządalski, 2006).

The concept of Say was criticized by J.S. Mill, for whom equity was equality in sacrifice made. The sacrifice should be equal, not the tax. It is based on an idea that an affluent taxpayer should pay higher taxes than a poor person, as the former does not feel the financial loss as much as the latter (Mill, 1966). After Mill, the doctrine of equal sacrifice developed in several directions. A.J. Cohen and C. Stuart proposed that everyone should suffer the same relative percentage loss of usefulness (Stuart & Cohen 1958). This criterion is known as *equal proportional sacrifice*. If the usefulness function is logarithmic, it gives a tax scale in form of $t(x) = x - c(x/c)^{1-r}$ for $x \geq c$, we call it the Cohen-Stuart tax scale. The level of income C (minimum borderline of poverty) is a zero tax rate, while above c the tax rate grows, gradually approaching 100% for high incomes (Young, 1994). Adolf Wagner made a significant contribution to the theory of taxation. He focused on redistributive function of taxation. The task of tax policy is to correct extreme social injustices, that is correction of domestic product. He believed that thanks to redistribution, the incomes of the poorest, who have the greatest inclination to consume, will strengthen global demand (Wagner, 1989).

Thus, the modern concept of tax justice considered in the field of income taxes is inextricably linked to the assumption that the universality and equality of taxation of all citizens should be ensured, taking into account, when determining the amount of the liability, the necessity of the taxpayer to satisfy from the income obtained, after its taxation, the taxpayer's need to satisfy basic personal needs. At the same time, this way of imposing the tax burden corresponds to the idea that all subjects, characterised equally by a given essential feature, should be treated equally, according to the same measure, without discriminatory or favourable differentiations.

THE CHOICE BETWEEN EFFECTIVENESS AND EQUITY

The relationship between effectiveness and equity is vital in the context of tax issues. Therefore, although the State, in connection with the principle of tax sovereignty, has the power to freely shape budget revenues and ensure the budgetary balance of public finances on the basis of the design technique

of taxes, this must always be done within the limits set by the operation of the principle of tax justice. Consequently, the preservation of the right balance between the interest of the state and the interest of the taxpayer, as a basic premise of a rational tax policy and a pragmatic approach to tax legislation, should result in respecting the principle of fairness. In this regard, it should be noted that practically each of the constitutions of democratic states emphasises the principles of equality and justice. Accordingly, the legislator, when regulating a given tax levy in accordance with the detailed provisions of the Tax Act, should strive to specify the basic structural elements of taxes in a complete and unambiguous manner. This, of course, also applies to the scope of reliefs and exemptions³⁶ in order to realise the principle of tax justice, which would not differentiate the legal and tax situation of citizens in the same factual situation. (Browning, Johnson, 1985, p. 175-203).

Determining the scope of the concept of 'tax fairness' and its derivatives in the form of the rules of equality and universality of taxation implies the need to further analyse the concepts of 'tax credits, exemptions, deductions and free amounts and tax costs'. This will make it possible to provide a convincing answer to the question of whether the adopted legal regulations on income taxation properly and effectively contribute to the realisation of the broadly understood principle of tax justice. Proceeding to the explication of the concept of 'tax relief', it is worth noting the fact that under Polish tax law – in contrast to the legal systems of other countries – tax reliefs and exemptions are distinguished. It is assumed in this respect that the most significant difference between a relief and an exemption boils down to the fact that the application of a relief leads to partial satisfaction of the fiscal interest of the *statio fisci*, which is combined with the simultaneous reduction of the size of the tax burden imposed on the taxpayer, whereas in the case of an exemption the legislator abandons taxation altogether, which results in the lack of satisfaction of the interest of the relevant public law entity. (Stiglitz 2012, (Nojszewska & Rojek, 2003).

With the above assumptions in mind, it is necessary to develop the question of how the system of allowances and exemptions in income tax fits into the constitutional principles of fairness, equality and universality of taxation. To this end, it is necessary to examine the legal nature of privileges (including, above all, concessions and exemptions) and their current shape in the light

of the system of entitlements resulting from the operation of the broadly understood principle of tax justice. It is worth noting already at this point that there is a position according to which all privileges functioning on the grounds of income tax, as directly violating the rules of universality and equality, should be eliminated from the tax system. However, it is not possible to agree with the above view. It is necessary to formulate a completely different thesis, stipulating that the privileges in question are precisely a tool serving the implementation of the principle of tax equity, not infringing at the same time the principle of universality of taxation. They are an expression of the legislator's specific approach to the taxpayer, which nevertheless falls within the general rule of taxation. Certain different treatment resulting from the application of a relief or exemption is fully justified, as the situations and circumstances in which taxpayers find themselves are also different (Wołowiec, Soboń, 2016).

TAX MORALITY IN PSYCHOLOGICAL AND ECONOMIC TERMS

In the literature on the subject, it is also common to come across the term morality tax morality by the term taxpayer's ethics. Ethics, in turn, is a set of all moral norms adopted and accepted in a given community in relation to the attitude of a taxpayer regarding the obligation to paying taxes to the state budget. It should also be emphasised at this point that ethics and morality, although often used interchangeably, are not identical concepts. Of course, have common features, as both concepts refer to rules of conduct established in society of conduct in society, although ethics is definitely a broader concept, since it should be understood not as morality itself, but as the science and reflection of morality. Ethics is the science of human behaviour and the evaluation of behaviour against prevailing norms. It is important in tax law because it affects the taxpayer's compliance with the taxpayer's tax obligations – it can positively influence the sense of the need to pay taxes. It shapes the general social awareness that a tax is a payment for a common purpose (realises the revenue function of taxes. An entity liable to pay tax can often be accompanied by a propensity to to evade tax. Tax morality always relates to individual's view of the tax liability, and the tax itself directly

affects the reduction of the ability to consume and, in the case of individuals, is also seen even as a restriction of individual freedom or limitation of objective rights. For this reason for this reason, taxpayers are accompanied by an intrinsic tendency to evade their tax liability tax (in legal or illegal form), and their ingenuity in this regard is widely developed (Wołowiec, 2009).

The lawmaking process and communication between the tax authorities and the taxpayer can foster tax certainty, and tax morality for taxpayers. A better understanding of taxpayers' motivations for paying taxes in a country is not indifferent to an increase in *voluntary compliance*. It also has the effect of improving communication between the taxpayer and the tax authorities. Effectively, then, an understanding of the factors that drive willingness to pay tax can help governments to design tax policies that encourage companies to pay on time, build a 'tax culture' and also counteract the exit of companies from a given market or the shifting of activities to the 'grey' economy.

The importance of tax morality is unquestionable, as taxpayers' judgement and emotions translated into specific behaviour in society are at the heart of their taxation actions. For this, the state should be interested in cooperation with taxpayers, or at least to obtain an understanding on their part. It is therefore necessary to take measures to improve relations, mainly communication between the tax authority and taxpayers, the use of tax amnesty, the media for broadcasting tax knowledge to people of different age categories, more effective acquisition of tax information, etc. Also, it is important to spread the basis of approval of the tax burden among those who believe that tax avoidance is not immoral and only involves criminal responsibility, not conscience. The rational alignment of public interests and private interests should be one of the objectives of the tax system.

CONCLUSIONS

The analysis of the literature on the subject and the results of our own research have shown that economics and psychology, in methodological terms, enter into different kinds of relationships with each other. The best solution for the knowledge that arises from the joint research of economists and psychologists is to create a relationship of a transdisciplinary nature. Mainly because

this provides an opportunity to delineate new research areas while maintaining the autonomy and methodological identity specific to each discipline.

Analysing the design of the tax system, we will not find one that is based on such a value as trust in the taxpayer himself. On the other hand, resistance to paying taxes will always be related to the reluctance to pay taxes itself (tax resistance). It seems that the level of the tax burden itself is not the only factor implying reluctance to pay taxes. In fact, one could derive from this reasoning

Based on this logic, one could conclude that the higher the liability, the greater the reluctance (tax resistance). In short, the resistance to the fulfilment of individual tax obligations may be the stronger, the more the distribution of tax obligations itself, above all from the point of view of the level of annoyance of specific burdens, is considered to be extremely unfair. It can be concluded that citizens' attitudes towards tax obligations are the effect of their assessment of the quality (efficiency) of public institutions. The worse the assessment of public institutions, the greater the individual passive and active tax resistance, which is an expression of considering taxes and the entire tax system as unfair from the perspective of equality, universality of taxation and vertical and horizontal tax justice (Wołowicz, 2016).

People make choices that are satisfying, not rational (satisfies their aspirations at any given time). This means that people choose for themselves not what is best in absolute (i.e. optimal) terms, but what satisfies their aspirations at a given moment. When making consumer choices related to the selection of services or products, we therefore do not decide on options that maximise the relationship between benefits and costs, but choose solutions characterised by the relationship between taxation and quality of public services that is acceptable to us.

Analysing the psychological aspects of taxation and the perception of tax burdens, it is possible to state that economics and psychology have methodologically interact with each other in different ways. The best solution for the knowledge that arises from the joint research of economists and psychologists is to create relationships of an inter – and transdisciplinary nature.

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