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**THE ETHICS OF TAX EVASION: A SURVEY IN ZAKHO UNIVERSITY OF
IRAQ**

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ÖZET

En genel anlamda vergi ödememek ya da daha az vergi ödemek amacıyla vergi kanunlarına aykırı hareket etmek olarak tanımlanabilen Vergi Kaçakçılığı günümüzde tüm ülkelerin üzerinde durdukları önemli bir konu olmaya devam etmektedir. Tüm dünyada vergi kaçakçılığını ortadan kaldırmak ya da azaltmaya yönelik çalışmalar devam etmektedir. Bu çalışmalardan biri de vergi kaçakçılığın ahlaki boyutu üzerinedir. Vergi ahlakı vergi kaçırmanın aksine bireylerin davranışlarını değil tutumlarını ölçer. Yani vergi ahlakı, vergi kaçakçılığı ya da kayıt dışı ekonomi gibi bir sonuç değişken değildir. Dolayısıyla vergi ahlakı, vergi ödemeye yönelik ahlaki bir zorunluluk ya da vergi ödeyerek topluma katkıda bulunma inancı olarak da düşünülebilir. Vergi ahlakını etkileyen birçok faktör bulunmaktadır. Bu faktörler sonucunda birey vergiye karşı ahlaklı davranır ve vergisini öder. Peki, bireylerin vergi ahlakına sahip olmasına neden olan faktörler nelerdir. Bu faktörler; vergi ödeme gücünün etkinliği, mükellefin eğitim düzeyi, mükellefin devlete olan bağlılığı, mükellefin gelir düzeyi, vergi afları vatandaşlık bilinci, siyasi iktidarı kabul düzeyi, mensubu olduğu dini inanç cinsiyet, yaş, içinde yaşamış olduğu çevrenin tutum ve davranışları ve vergi bilinci şeklinde sıralanabilir. Bu çalışmada vergi kaçakçılığının ahlaki boyutu incelenmiştir. Kuzey Irak Zakho Üniversitesi öğrenci ve öğretim elemanları üzerine yapılan çalışmada anket yöntemi kullanılmıştır. Yapılan çalışma sonucunda katılımcıların vergi kaçakçılığına bakışları ve ahlaki boyutuna ilişkin anlamlı sonuçlar elde edilmiştir.

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**THE ETHICS OF TAX EVASION: A SURVEY IN ZAKHO UNIVERSITY OF
IRAK**

ABSTRACT

The tax evasion, which generally means not to pay taxes or acting improperly to the tax acts for not paying taxes, is a significant problem of the countries. The studies have been applied for decreasing tax evasion. One of these studies is about the ethics of tax evasion. The ethics of tax evasion is responsible for the attitudes of the people evase taxes, not the behaviours of them. That is tax evasion, the ethics of tax evasion or illegal economy results are not changeable. The ethics of tax evasion can be thought as belief to the contribute the society needs or an ethical obligation. There are lots of factors affecting it. In results of these factors, people behave ethically towards taxes and pay them. What are these factors helping the people behave ethically towards paying taxes? These factors are; the operativeness of the paying taxes power, educational level of the taxpayer, the dependance of the taxpayer to the government, the level of income of the taxpayer, the remission of the taxes, citizenship consciousness, level of the agreement of the political power, the belief of the taxpayer, age, gender, the attitudes of the environment of the taxpayers and tax conscioussness . In this study the ethics of the tax evasion have been studied. In this study, In North Iraq Zakho University's instructors and students have been examined and the questionnaire technique has been applied. In the results of this study, the perspectives of the participants, and ethical level of tax evasion have meaningful results.

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Chapter One

THEORETICAL FRAMEWORK

1.1 Introduction

Nowadays, the tax has significantly affect people affairs. It appears that the people fleeing from paying taxes, because for decades there were no taxes in a big manner, it was solely imaginatively taxes in whole Iraq even in north Iraq. In 2003 after the Iraq's government fell and finished impact economics blockade on Iraq, immediately the government increased tax and takes tax from all kinds of trading. The reasons of taking less tax from people in the past come from Iraq's government policy.

The people, who evade from paying tax, cannot see it in ethical way (McGee and Bernal, 2006). Tax evasion is a big problem for developing countries, which affects the economy of the country, and this happens because the government does not do the enough services for people. Therefore, those who pay the tax to the government are also thinking to evade tax (McGee and Shopovski, 2018). Tax is the main tool for the ability selling, buying and servicing by the government. The growth of government's economic depends on the taxes. This means that evade from tax will negatively affect the growth economic of the country (McGee and Shopovski, 2018).

When the tax begins, the evasion tax begins too. Many of financials experts are saying that tax evasion comes from government policy. For example, in Iraq, the tax is taking from people, but no one has knowledge about whether that money goes to the central bank or not. This process is not transparent, and this is a reason for tax evasion (McGee and Shopovski, 2018).

Riahi-Belkaoui used data from 30 countries. He finds empirical evidence to show that tax evasion across countries is negatively related to the level of economic freedom, the level of importance of the equity market, the effectiveness of competition laws and high moral norms. Notwithstanding, he only explored the broad link between tax evasion and some selected determinants of tax morale across

countries. Culture society has an important role to paying tax. Some years ago in Iraq's society the tax was unrecognized properly. Therefore, Iraq's economic was not depending on tax, but at this time tax is known properly (McGee et al, 2016).

It shows that tax evasion becomes a disease to the entire world, especially for developing countries like Iraq. Tax evasion is a big problem for the income of Iraq's government. One of the main reasons of lack of income is the tax evasion. The Iraq's government tax rate is less than of many other countries (Muleye, 2015). Tax evasion is illegal work, and the people of Iraq have known it as criminal or not, through life, religion, nationality and doctrine.

Weakness of ability to collect money from people causes people think that tax evasion is their rights (Doğan ve Şahin, 2017). Some people are paying their tax without thinking of tax evasion. However, other people are thinking of how to evade from tax over that scare punishment by government (Joel, 2007).

One of the most important items of finance is public revenue. The largest item of public revenues is tax revenue (Şaan, 2008). Tax is one of the natural punishments that governments are using over people at the beginning of tax till now. Tax is one of the government's mission to society from an economic, financial and culture side (Demir, 2008). Nearest to the illegal trade is far from paying tax (IARC, 2011). It is an important duty of government for society education, health, residence, safety and work guarantee. These duties that government should do but Iraq's government does not do it as it wanted to be, and therefore the tax evasion becomes normal by the people of Iraq (Ergün, 2016).

1.2 What is Tax?

Tax is a mandatory financial contribution imposed on activities, expenses, jobs, and income, whether private in individuals or enterprises. The tax is also defined as a type of financial return and is imposed by the government of the state on a range of sectors. Other taxable tariffs are government funds to obtain financial support for the services they provide, and the tax is a type of obligation on persons

and businesses, usually a percentage of money, and is determined in advance. In the old, the tax consisted of cash and gifts (such as giving a farmer part of his crop as a tax for example), but today it is almost exclusively for money.

1.2.1 Types of Taxes

There are different types of taxes as follows:

1. **Land tax:** this type of tax is imposed on the value of the land, not over that value what is building on it.
2. **Profit tax:** this type of tax is calculated on that profits that company get it except income tax, on that profits of company and shareholders.
3. **Head tax:** this type of is imposed on all citizen equally, the tax value here is imposed on poor and rich people similarly and equally.
4. **Customs tax:** this kind of tax is imposed on items that are imported and exported. It imposes customs tax through country policy of import and export.
5. **Personal tax:** this is a percentage determines by the state taken from personal income or capital invested at this tax levied on the foreign companies.
6. **Tax return on capital:** this tax is levied on profits resulting from the sale of property.
7. **Indirect taxes:** State levied this tax indirectly on the use of wealth, income of capital not on the existence of wealth.
8. **Value added tax (VAT):** the government imposed this tax on stages of production of goods or on the services.
9. **Direct tax:** it means the government imposed direct tax on the same wealth, income or capital under the hands of the financier.
10. **+Multiple taxes:** it meant the government is depending on kinds of multiple and various forms of taxes to which the covered persons are subject.
11. **Sales tax:** it imposed this tax percentage determined from the price of the selling.

12. **Property tax:** this kind of tax is taken from the owner of building, land and other property tax.
13. **Inheritance tax:** it is a tax paid by a person who inherits money or property on the estate (money and property) of a person who has died.

1.2.2 Tax objectives

Financial, social and economic and can be briefly explained as follows:

a. Financial Objectives

It is one of the main objectives of any tax to secure permanent revenues from domestic sources to the state treasury (Al-Khatib et al., 2004), ie maximizing domestic revenues to meet the increasing state expenditure resulting from increased services and expansion in support of local development projects.

B. Social objectives:

Tax achieved several social objectives, including:

1. Relief from poverty The tax reduces the poverty rate in countries as Hwong & Brookes in their study shows that the higher the level of tax in a country, the lower the poverty rate. (Brooks and Hwong, 2006)
2. Reducing some bad habits is to impose a high tax on some bad habits to reduce such as the imposition of tax on smoke and liquor.
3. Birth regulation in society This tax is imposed in societies with high population density. Each child is taxed after a certain number of children.

C. Economic objectives:

These objectives are considered an important cornerstone of taxation because of their impact on the national economy.

1. Encouraging local industries and protecting them from external competition.

2. Directing local investments to some desired sectors (Medhat Tarawneh, 2006).
3. Supporting investment and development projects of the state.

1.2.3 There are a set of basic characteristics of the tax, and can be determined from here:

- The amount of money, tax currently imposed in the form of cash in line with the critical nature of economic transactions in our time. There are certain qualities that cannot contribute to the public burden because it is impossible to collect one of them in kind for these reasons combined, so the principle of the imposition and collection of taxes in cash has stabilized.
- Compulsory tax, the tax is taken by a unilateral decision of the government, whether they are moral or natural persons, and the alienation of the most prominent manifestation of the sovereignty of the state.
- A taxpayer does not have a special benefit for it, which does not mean that the taxpayer does not benefit from it, but on the contrary he benefits as one of the community.
- To achieve public benefit, the state can achieve a set of objectives, including the financial objective to cover its expenses, as well as the achievement of economic and social balance between public rights and rights of individuals through the achievement of social justice and the equitable distribution of national income and reduce income inequality among the groups of society.
- Shall be paid definitively, the taxpayer who pays them shall not be required to claim their return under any circumstances.
- a public obligation, which is a personal obligation and applies to all individuals in the State. Whether natural or intellectual, depending on economic dependency rather than political subordination (Khoshnaw, 2015).

1.2.4 Ethics of Tax Practices:

Since the majority of these transactions take place in London, it is relevant to get the public's perception regarding such actions. "In a 2012 Institute of Business Ethics survey carried out by Ipsos MORI, tax avoidance was the second most important ethics issue that the British public thought business needed to address" (Back, 2013). Many individuals pointed out that the practice of tax avoidance, although within legal guidelines, can be perceived as evidence of greed. Such a perception can hurt a company's public image and, consequently, end up harming the company's overall success. The debate in the eyes of the public centers on the question of what a company's responsibilities are. Many feel that a company has a social responsibility to contribute to society as indicated through tax law. To the contrary, management may argue that it has a responsibility to return the highest possible amount of value to their shareholders, a responsibility to which such tax strategies contribute. Although an adequate return to shareholders is a responsibility for publicly held firms, there are other stakeholders, including society as a whole. A company that loses the public's trust regarding its ethics may well suffer permanent damage- even fatal damage- to its ability to operate. Thus, there is an operational argument, grounded in ethics, for paying one's fair share of taxes. Back offered advice to companies that participate in such actions with, "rather than hiding behind the business case for tax avoidance, businesses need to be transparent about their tax practices". Both companies and government must pay more attention to communicating their positions on tax planning techniques and the law, and operate with transparency. Such transparency could help restore public trust and bring more certainty to business planning (Back, 2013).

To better understand the ethical side of this argument, a 1997 publication in the European Review highlighted the topic in *The Ethics of Tax Planning*. In defining tax planning, the authors write that "when taxation and its planning are discussed the immediate interpretation of their meaning is that they relate to a degree of evasion or avoidance. By definition, evasion is illegal and hence unethical. In the

main, avoidance is acceptable, as it reduces tax liability by whatever legal means possible and therefore is basically perceived as ethical” (Stainer et al., 1997). This gives a definition of the ethics of tax planning but illustrates the fine line between avoidance and evasion. Regardless, however, the authors admit that the ultimate effect of such planning is “the inevitable loss of revenue to the tax authorities and consequently to society at large” (Stainer et al., 1997). The conclusion of this writing is that if loopholes leading to tax avoidance practice are available, they will be taken advantage of and so it is the duty of legislators to remove them. In a 1996 publication an Introduction to Business Ethics, the author draws the same conclusion that, “if there are legal loopholes overlooked by the legislators, it is their job to remove them and that there is no need for honest business people to feel any obligation to call attention to these loopholes” (Jackson, 1996). One of the causes of avid seeking of loopholes and consequent tax avoidance behavior may be high tax rates. “There are many reasons why tax avoidance and tax evasion take place, including high tax rates, imprecise laws and lack of deterrents. As with higher tax rates, organizations or individuals may find it worthwhile to spend more time and money on advice, perform more complex maneuvers and take greater risks, in order to avoid or evade tax liabilities” (Stainer et al., 1997). Although lowering tax rates could have some effect on tax practices, it is not likely to prevent all tax avoidance behavior as new loopholes are always being discovered and there is likely to be motivation to reduce liability for any tax rate higher than zero. It seems to be a behavior that could be minimized, but not eradicated. This raises the question of whether eradication would be of benefit to society. Several legal cases have examined this over the years. Although older cases, they set the precedents for the legal view of tax practices. One example was the 1936 case of IRC vs. The Duke of Westminster, the court stated that “every man is entitled, if he can, to order his affairs so as that the tax attaching under the appropriate acts is less than it otherwise would be. If he succeeds in ordering them so as to secure this result, then, however unappreciative the Commissioners of Inland Revenue or his fellow taxpayers may be of his ingenuity, he cannot be compelled to pay an increased tax” (Likhovski, n.d.). In more recent cases,

companies like Google and Facebook have drawn negative attention for diverting their profits to “tax havens.” This practice enables them to move their revenues to areas that will allow them to pay less tax. There is a tactic called the double Irish. “The double Irish involves forming a pair of Irish companies to turn payments on intellectual property into tax-deductible royalty payments. The U.S. parent company forms a subsidiary in Ireland. The parent signs a contract giving European rights to its intangible property to the new company. In return, the new subsidiary agrees to market or promote the products in Europe. Thus, all the European income—that previously would have been taxed in the U.S.—is taxed in Ireland instead. Then the Irish company changes its headquarters to Bermuda. No Irish tax, no Bermuda tax, and no U.S. tax” (Wood, 2014).

1.3 What is Tax Evasion?

It is an illegal work (person or company) doing this work may either evade from tax imposed on him or evade from part of it, by not reporting income, sales and wealth. Tax evasion is also defined as the non-payment of tax payable by the taxpayer and this may be if they are forcing the start of payment period or dismissal using certain illegal means (Yaser, 2009). Also budget experts shall know any efforts or attempts made by the taxpayer to dispose of all or part of his legal obligations by performing the tax due thereon (McGee, 2007)

1.3.1 Types of Tax Evasion

There are four main types of tax evasion:

1. Legal Evasion: it is when the taxpayer does pay his taxes without violating the legal provisions and that it leads to a gap in the texts that relate to the tax. For example, if a person has transported his ownership to his heirs during his lifetime under a contract. Taxation of the inheritance tax imposed after his death, the shortage of the legal provision are therefore an easy factor for the financiers to facilitate by avoiding the rendering of the tax, since the taxpayer in this case has followed a lawful behavior to dispose of the amount of the tax both or part. The taxpayer's

employment of his wealth in a loan issued by the state, and his income is exempted from the strike to encourage subscription. In this case, the taxpayer does not pay any tax on his wealth (Jamal, 2016).

2. **Illegal evasion:** is an intentional evasion by the taxpayers by elaborately violating the provisions of the penal law by deliberating not paying their taxes either by refraining from making any declaration of its profits or the provision of false statement, or the preparation of false records or restrictions. Or the use of some laws that prevent financial circles seeing the reality of profits to hide part of it.
3. **Domestic evasion:** this type occurs within the boundaries of the state in which the acts of forgery carried out by the taxpayers do not exceed these limits either by exploiting the gaps in the tax system or other ways and methods, such as evasion by abstinence and is called tax avoidance and the individual is prevented from doing the conduct that creates the tax so as to avoid payment, such as refusing to import some foreign goods to avoid customs taxes.
4. **International evasion:** this kind of tax evasion is to work to get rid of the tax payment from the country by illegally evading the income and profits that are supposed to be subject to the tax of the country where it has already been achieved to another country characterized by low tax pressure.

1.3.3 Reasons for Tax Evasion in Iraq:

- a) **Ethical reasons:** ethical reasons are the moral level and degree of national and cultural awareness prevailing in the state. The higher this level is in individuals, the more individuals with a high sense of responsibility and a growing level for the public interest, and to strive for the performance of their duties as determined by the laws and regulations towards the group. This comes first of their acceptance of the performance of the duty of tax as one of the ways to preserve the state entity and contribute to the advancement and progress, and even help in providing the best services to all members of society.

- b) **Regulatory reasons for technical evasion:** this is done by means of the fact that the tax is only made by a declaration of the commercial, industrial or other establishments. The absence of an accurate technical monitoring system that tracks individuals and companies and how to calculate the real tax on them plays an important role. Hence, a way to evade the customs tax has been discovered by concealing the real paper for the goods and showing a false paper with less value than the original. Consequently, the technical and organizational reasons and the extent of discipline and ability to detect tax evasion have a significant effect in making the taxpayers make their decisions about evasion or compliance with the tax.
- c) **The political reasons for tax evasion:** the policy pursued by the state plays an important role in tax evasion. If the state spends the tax revenues, which they collected in a useful way, people will feel that what they paid is returned to them; thus, less evasion of taxes will impose. If the state has eliminated the proceeds of taxes in the face of the benefit of citizens, they will do their best to evade the tax. In other words, the state may not show any change in the level of the general development of the state and the public service sector so that citizens do not feel the benefit when paying the tax and then citizens will avoid paying the tax.
- d) **Economic reasons:** here, the standard of living and the general economic situation impose a role in the tax liability. The good economic situation and the abundance of capital lead to non-tax evasion, and vice versa.
- e) **Criminal reasons:** The penalty imposed by the state on the tax evader helps to reduce tax evasion. The taxpayer usually balances the amount of the tax with which he will be liable and the penalty he will face if he evades the payment of the due tax if he is exposed, if the penalty is greater than the evasion and vice versa. The penalty may not be possible, but may be used by other means that the state deems appropriate, such as prevention, deprivation and restriction.

- f) **High tax burden on citizens:** a large rise leads to exhaustion of taxes, and their sense of inequality and social justice. All these will lose their sense of national pride towards their state and thus tax evasion.
- g) **Lack of transparency in procedures:** this is due to the failure of the state to publish tax rates to be paid, and not to establish clear controls, and also not to support this by conducting studies on taxation and tax evasion.
- h) **Provide tax legislation:** conflict and complexity and lack of clarity, all allow the people to leave the tax payment and non-compliance.
- i) **Lack of awareness of people and taxpayers:** the return of the sum of the tax revenues, and their ignorance of the general benefits of the tax funds in the state.
- j) **Other reasons:** there are other reasons, such as the high rate of tax which leads to tax evasion, especially in the profits resulting from personal effort and private personal work, and the tax on money earned by a person without a personal effort such as lottery and escape from them is less severe.
- k) **Double Taxation is the imposition of tax:** a tax of the same type - more than once on the same taxpayer in one term and targeting the tax. This is what makes the taxpayer evade tax because he believes that the state is not entitled to these taxes.

1.3.4 The reasons for tax evasion in the Kurdistan region of Iraq:

Tax evasion is a tax evasion by the taxpayer not to pay the tax in whole or in part after the realization of its established status. The evasion may be legitimate, which is called avoidance of the tax, which does not include a legal violation or illegal evasion, which includes a legal offense and leaves the financier to the cases of fraud and fraud to get rid of the tax or reduce the amount of it, either by trying to deny the existence of the tax container or disclosure of the amount Less than the actual amount of the vessel (Khoshnaw, 2015).

1.3.5 Evasion shall be lawful in the following cases:

The alienation of citizens from the purchase of a commodity for which a high tax is levied or to abstain from the exercise of a particular exploitation, to another

exploitation, the tax rate on this exploitation is less. Citizens' exploitation of the provisions of some provisions of the Income Tax Law, which provides for exemption from tax for those who invest in specific sectors such as agriculture, which is called (tax planning). The transfer of ownership of his property to his heirs through a contract of sale during his life, evading the subject of these funds inheritance tax or in the case that the tax law does not subject donations to the tax on the estate, the inheritor some of his money to his heirs. The transfer of the tax burden by the citizen after he has paid the income tax service to another person. This situation is referred to as (tax reversal). The conversion of the tax through the improvement of the production processes, which compensates the amount of tax or to prevent the product to reduce the quality or size of the product with the survival of the price of the commodity as it is. There are tax restrictions in the region and there is tax evasion, which is caused by either bureaucratic or fossilized or authoritarian mentality or the reasons may be utilitarian. The main reasons behind the tax evasion are the unfairness of the tax system. The law is clear but the executive procedures and the mechanism of their application may be used in a distorted manner. For example, when the taxpayer makes personal expenses that are unacceptable because the regulations and the executive instructions do not allow them, in this case the taxpayer tries to evade payment of part of the tax to justify himself that he is wronged and that the Ministry of Finance does not recognize the expenses it deems right, Next is trying to avoid paying part of this tax. And the tendency to evade taxes because citizens are not equal, and the lack of conviction and arbitrariness sometimes and the sense of injustice sometimes other All this leads to tax evasion (Khoshnaw, 2015).

1.3.6 Tax fraud can be classified according to the degree of complexity to:

1- Simple cheating: It involves lack of regularity, forgetfulness or inaccuracy in good faith or outright will to break the law. It is common as some elements of the pot are forgotten.

2- Classified fraud: It is an attempt to mislead the tax administration, either by providing a deceptive statement or by refraining from submitting a tax declaration (Khoshnaw, 2015).

1.3.7 The main causes of tax evasion in the region can be summarized as follows:

1. The weakness of tax administration and the inability to discover the methods used by financiers to evade them.
2. Increase cases of financial and administrative corruption in government departments.
3. The increase in tax rates and exaggeration on the one hand, as well as the multiplicity of taxes on the other.
4. The existence of gaps in the tax legislation in the Territory and the lack of clarity in the legal drafting thereof.
5. Lack of accuracy in estimating the tax base.
6. Inequality in the application of the tax to citizens may be tax family legally, but the problems and difficulties of implementation as well as the inefficiency of the administrative system may affect that justice in terms of appreciation and implementation, which leads to the vibration of confidence in tax justice, especially in the case of economic crises.
7. Unbalanced policy of government spending, whether it was wasteful or default.
8. Low tax awareness of donors. The tax consciousness is that all taxpayers are convinced that it is necessary for the authorities to rationalize public expenditure in order to serve the public interest so that the taxpayer feels that public resources belong to him in the form of direct and indirect benefits and services.
9. Leniency in physical, moral and physical sanctions.

10. Lack of material resources for the tax administration in terms of buildings, furnishing, preservation, documentation and accounting (Aboud and Ayesh, 2013).

1.3.8 The relationship of tax evasion with economic variables:

Tax evasion has expanded and diversified in its domains and methods so that countries cannot control it. It evolves with the development of the systems, systems and minds that are directed to it. Therefore, we find relations with the variables of the economy, so that the taxpayer ensures that the funds collected have other exits Followed by the success of tax evasion. We have chosen three variables (Mabrouk and Zahya, 2015).

1. Relationship of tax evasion with electronic commerce:

E-commerce is the practice of buying and selling goods and services and exchanging information and data over the Internet whether or not such data is required for the sale and purchase of goods and services offered or for which such information or data is required. In e-commerce it is not possible to specify the location and time of dealers, as well as the quantity and quality of the goods, but we find it published through the Internet for those who want to buy the seller and the buyer determine the place and time of the transaction. Which makes it difficult for the tax administration to impose control on these goods or even on the parties to the deal who carry out these acts. The tax administration relies on the declarations of the client without a spatial inspection, and thus it is difficult to control this electronic commerce as in traditional trade. The percentage of tax evasion, as we find that the more e-commerce expanded with the phenomenon of tax evasion, the increasing use of electronic means for commercial purposes led to a decrease in the tax revenue, and the international and non-material electronic commerce to pay many individuals To think about opening new ways to evade tax bodies (Mabrouk and Zahya, 2015).

2 - Relationship tax evasion tax pasties:

Tax havens are countries with very low tax rates. They are characterized by laws that include strict secrecy, political stability, a security banking system, sophisticated systems and high competencies. These countries are characterized by a neutral lifestyle and easy recourse. The company shall establish branches in it to take advantage of the privileges and exemptions approved by the tax system for activities carried out in that country, especially for large foreign projects. The parent company, which is usually in a high tax system, is engaged in activities that do not generate direct profits such as scientific research activities in order to reduce the tax burden in the mother country, as these activities are usually tax-free, the company carries out activities that generate profits such as industrial and commercial activities. Thus, the company may escape the tax in the mother country. In the first case, the parent company eases the tax burden by increasing the costs in a fictitious manner in the mother country and reducing them in the tax jurisdictions. The subsidiaries do not transfer these profits to the parent company but reinvest them or transfer them to another country that adopts a reduced tax system or even transfers them to the parent company under unrealistic names as tax-free expenses. This is done on the basis of benefiting from the different level of tax pressure between countries, where companies manipulate the costs of transferring profits from high tax jurisdictions to low tax jurisdictions, and tax authorities often struggle to cope with this problem (Mabrouk and Zahya, 2015).

3- Relationship of tax evasion with money laundering:

Tax evasion is the sum of overlapping operations to conceal the illicit origin of funds and to show them in the form of funds obtained from a legitimate source, or to conceal and disguise the true nature, source or ownership of illicit activities in an attempt to change the image of illicit funds to be legitimate. Among the sources of illegal funds, which are the target of money laundering, is income from tax evasion, which is one of the most sources that can lead to large sums of money that is the

target of money laundering. The evaders tend to deposit their profits in banks away from the eyes. Tax interests. The close relationship between tax evasion and money laundering, where evaders tend to deposit their profits in banks to be away from the eyes of the Tax Authority, and away from the possibility of prosecution and the prohibition and sources. Perhaps what happened in Spain, Greece, Egypt gives a clear picture. The head of the Bank of Spain has been tried on charges of tax fraud and forgery of documents, as well as manipulating stock prices. In Greece, 52 basketball players face charges of concealing a large part of their income and not paying taxes. In the city of Thessaloniki alone, estimated at \$ 8 million (Mabrouk and Zahya, 2015).

1.3.9 Forms of Tax Evasion

1. The ministry does not teach homework done at home.
2. Small factories, offices and others operate without licensing.
3. Non-authentication of foreign companies to their agencies.
4. The person has to put high and incorrect expenses, so the tax is low.
5. To falsify the invoices that imported the goods by reducing the number of imported materials and reduces the selling prices to evade customs.
6. The employer shall not pay the employees' income tax to reduce the cost imposed on him.

1.3.10 Tax Evasion Treatment

1. Filling gaps in the system so that the taxpayers cannot exploit.
2. To raise awareness among the taxpayers by informing them of the importance of what they pay to the state.
3. Facilitate procedures for tax collection and clarity of regulations and models.
4. Impose the maximum penalties so that the punishment of evasion is much greater than the return of the smuggler.
5. The scholars of religion say that tax evasion is forbidden.

1.3.11 The Effects of Tax Evasion.

Tax is an important tool used by the state to achieve several goals of financial, economic and social, so the breach of tax duty affects the role assigned to it, in the absence of an effective tax system that ensures the collection optimal tax resources assessed, and the tax evasion leads to several negative effects can be categorized into the effects of Financial, economic and social (Mabrouk and Zahya, 2015).

A. Financial effects:

The phenomenon of tax evasion is very serious. It leads to a fluctuation in the revenues of the public treasury, which leads to its deficit. This is because the tax is a source of enrichment for the state treasury. The failure to perform this role causes imbalances in the national economy and stands in the way of comprehensive development. Paid alone can significantly contribute to covering the state's deficit and help it not to resort to borrowing that has a major impact on the financial position and financial independence of the state. The state may resort to monetary issuance and set up a new monetary bloc for trading in order to cover the shortage of funds, as a result of savings and the use of money in illegal cases, which negatively affects the economy, with high inflation, leading to discouraging national savings and reducing the activity of the public authorities. Less and less labor in their structures and less spending for the achievement of infrastructure. Faced with this situation, tax pressure is increasing. The state is resorting to raising tax rates and issuing new taxes on those who cannot evade until they are allowed to inject new money. Tax exemptions which adversely affect taxpayers and cause them to resort to tax evasion (Mabrouk and Zahya, 2015).

B - The economic effects:

The tax structure can in turn contribute to the economic delay of the state, the tax is the primary resource service development goals because it is essential to

rise in incomes and trade and decline in decline, it is noted that the financial implications have devastating economic effects that undermine the possibility of saving and investment and reduce the Opportunities for development and the principle of competition, tax is considered as an organizer of economic activity and can be analyzed through the following elements:

1. Obstruction of competition:

Tax evasion does not encourage efforts to raise productivity, the cost of seeking to raise incomes by improving the methods of production and the conduct of a prudent hesitate at the moment of the realization of the greatest ways to give him tax evasion As the institution that wants to expand its project and increase its profits and production does not hesitate when the opportunity exists, and therefore resort to evasion to obtain the means of financing enormous capacity to strengthen their position in these markets by selling their products at low prices compared with the prices of competitors from other institutions, unlike Which pays their dues in full and directs their efforts to improve productivity in an atmosphere of tax evasion. The smuggling contributes directly to directing the national economy towards establishing an informal economy or what is known as the secret economy and creating unfair competition between institutions by influencing the traffic For good for the local market, it does not stimulate efforts to increase productivity and value added. A clear example can be inferred from the case of Algeria related to public institutions and private institutions and their orientation towards the market. Which helps to expand their activity at the expense of public institutions that do not have any opportunities or to evade. This has led to the emergence of unfair competition, illegal and non-transparent, which makes institutions bear high pressure at the expense of other institutions through the side of the target P taxes imposed on them (Mabrouk and Zahya, 2015).

2. Obstructing economic growth:

Evasion can contribute to the decline in economic growth, when it allows a kind of institutions with weak productivity to maintain its existence despite the

competition for institutions with large productivity, and this type of institutions encourages the growth of the secret economy, which creates problems that prevent good Of the national economy, it represents the undeclared or unauthorized income and income of the tax authority concerned (Mabrouk and Zahya, 2015).

3. Absence of confidence:

Tax evasion may be a cause of loss of trust in financial and commercial transactions from transactions, contracts and other legal practices required by the interests of individuals. Each one of them knows that the other party can make erroneous records for tax reasons and thus tax evasion contributes to the decline of the business secretariat (Mabrouk and Zahya, 2015).

C. Social impacts:

Taxation is the mainstay of social justice through the distribution of the burden among the taxpayers on the basis of the real commissioning capacity, in order to eliminate the common disparity between wealth and dissolving the differences between social classes by redistributing the national income more fairly to all members of society. Social include:

1. Stabilization and deepening social differences:

Tax evasion increases the existence of social injustice The more this phenomenon, the less revenue generated by the public treasury, and to maintain the margin of safety, the State increase the rate of tax deductions for The taxpayers who do not carry out the tax evasion bear a higher tax cost than those who are involved, often with low income earners who cannot evade paying their dues because they are deducted directly from their income as well as paying indirect taxes Which are imposed on consumer goods, it is noted that tax evaders are often individuals with a good standard of living and benefit their money with the authorities not to be punished, this situation or situation proves the

differences between the taxpayer "evader" and charged with " E "and increase gazed (Mabrouk and Zahya, 2015).

2. Absence of tax sense at the taxpayer:

The spread of evasion between the different strata of society leads to the deterioration of civil sense in general and the sense of injury in particular, the public benefit cannot be preferred if the taxpayer accepts in principle the possibility of reducing or reducing part of the financial contribution that must Performed by the community. Therefore, tax evasion is a factor of fading and degeneration of the sense of extent, so tax evasion destroys the authority of the state and the citizen returns to live by the violation, in fact evasion is reflected in the abandonment of tax citizenship, and whatever impact is one, which we note at all levels and fields, economic, social And financial institutions (Mabrouk and Zahya, 2015).

1.3.12 Proposed program to combat tax evasion in Iraq:

In view of the foregoing in the theoretical and practical axes through which the reasons and motivations of tax evasion were analyzed. In order to raise the importance of tax in financing the general budget of the Iraqi state and reduce the dependence on the sources of oil wealth, the researchers propose a range of ways as a remedy,

1. Increase the efficiency of the tax system:

The success of any executive body in the performance of its functions depends mainly on the number of employees in this body and their efficiency, considering that the function of the assessor is one of the important functions in the work of the Commission, especially in the tax accounting board. The qualifications must include qualifications (preferably) Mental and mental abilities to reduce tax evasion, justice in law enforcement (Al Karaawy, 2018).

2. Expanding the field of auditing, investigation and reducing the area of tax evasion:

internal control plays an important role in the process of tax accounting to achieve accuracy and tax justice. It prevents any manipulation in the annual accounting process of the taxpayer and its procedures by setting standards and standards in expanding the internal control department as preventive and preventive control and safety line for financial authority and increasing the efficiency of performance. The Audit Department is required to monitor all the steps taken by the tax accounting process to ensure that the work of the Taxation Department is carried out for the amounts deducted and fines for the purpose of receiving them and confirming them in the register of collection. Checking the work of cashiers to validate receipts (receipts receivable) organized by the cashier receiving the amount of tax calculated by the competent Evaluator must open a competent Division of internal control in the headquarters and branch consists of the income auditor, real estate, land and collection (Al Karaawy, 2018).

3. Spread of tax awareness:

This situation requires the state to adopt a well thought out and comprehensive plan to educate the citizen in order to eliminate the resentment of the tax levied in the minds of the taxpayers by adopting the following means and procedures: (Various media raising awareness through newspapers, television and radio, printing some articles and paragraphs of the tax law, The use of the website of the Authority and the dissemination of the annual controls, the strengthening of trust between the taxpayer and the Authority)

4. The use of police to combat tax evasion:

Due to the inability of the tax administration staff to control all cases related to the smuggling and lack of the means and means to detect fraudulent means accurately, many countries have resorted to the use of police equipment and benefit from their experience in the fight against tax evasion. In Italy, where there is no police, there is a police investigation unit composed of a group of soldiers in civilian clothes. This force is followed by the General Command of the Financial Guard and

there is an office for tax inspectors in each Italian province or province. In Iraq, the legislator did not rule out the formation of a specialist or the use of the police to combat tax evasion, which resulted in failure to detect cases of evasion, especially that there are many means used by the taxpayer to get rid of the tax (Al Karaawy, 2018).

5. Attention to the rules of inventory assigned to the information systems and computers:

That the process of counting the taxpayers of the important and fundamental operations as the first step to determine the tax community, therefore proposes to organize a tax card in the inventory of taxpayers and contains this card on six fields, including:

- 1) Name of the taxpayer.
- 2) Type of activity.
- 3) The address of the personal taxpayer through the residence card and the address of his activity through the lease contract or the license of the practice granted to his activity.
- 4) Determination of financial reporting date.
- 5) Identification of quotations received by the taxpayer through the parties dealing with them.
- 6) Determining the years for which the claims were made (Al Karaawy, 2018).

1.3.13 How Big a Problem is Tax Evasion?

There are large figures given out as estimated losses due to tax evasion. According to the International Tax Review, however, corporate tax, in developed economies, amounts to just eight percent to ten percent of total tax receipts. It could be argued this percentage is becoming increasingly “disproportionate”. Relative to the use of resources, this number seems relatively low. The government usually has the upper hand in situations that relate to tax avoidance practices. It is government

that has the ability to set or revise tax law; it is government that has the ability to audit any company felt not to be complying. One government cannot force other governments to come to agreement, however. Theo Keijzer, chairman of the Taxation Commission of the International Chamber of Commerce, has stated that “it is my belief that change has to come. If not, in 10 years’ time, the corporate tax system could come to a grinding halt. Society is spending so much effort on corporate tax, both authorities and companies, you really ought to question whether the global welfare would not improve by redirecting this effort to something more advantageous for the world at large”. Regardless of the stand one takes on corporate taxation, it seems that this problem of defining, managing, and enforcing corporate tax compliance could remain a never ending battle until guidelines are put in place that are ethical and consistent for all players- domestically and worldwide

Chapter Two

LITERATURE REVIEW

Although many studies have been conducted on tax liability, very few of these studies have been researched Compliance, or non-compliance to some extent, primarily from a moral perspective. Most studies on tax evasion look at the issue from the perspective of public finance or economics, although ethical Cases can be mentioned briefly, in passing. The most comprehensive work of the twentieth century the ethic of tax evasion of the doctoral dissertation was written by (Martin Crowe, 1944), entitled ethical obligation to pay taxes only. This thesis reviewed the theological and philosophical discussion which has been going on, mostly within the Catholic Church, over the past 500 years. Some the debate took place in Latin. Crow presented this discussion to English Readers (McGee, 2006). That is one of the main contributions of the Crowe study to the tax ethics literature. Another Crowe contribution was that he addressed questions that have philosophical or theological content. He examined questions such as the relationship of the taxpayer to the state, the relationship of taxpayers to each other and the relationship of taxpayers to God. These questions are not addressed in the accounting, economics or legal literature. Thus, it was an expansion of existing literature. However, Crowe's study was theoretical and philosophical, not empirical. In fairness, however, it should be pointed out that philosophical treatises do not take an empirical approach. Philosophy is not concerned with majority opinion or which philosophical arguments are most popular among the masses. So he is not to be faulted for not taking an empirical approach to what is mostly a philosophical issue (McGee, 2006). A more recent doctoral dissertation on this topic was written by (Torgler, 2003), who Discussed tax evasion from the perspective of public finances but also touched on some the psychological and philosophical aspects of the case. (Alfonso Morales examination, 1998) the views of the Mexican immigrant hawkers found that their loyalty to their families they have exceeded their loyalty to the government (McGee, 2006). There have been some studies focusing on tax evasion in a particular country. Morality is sometimes discussed, but more often than not, the focus of the debate is

on the government corruption and the reasons why citizens do not feel any moral obligation to pay taxes for such governmental organizations. (Ballas and Tsoukas discuss, 1998) the situation in Greece. (Smatrakalev, 1998) Discusses the Bulgarian case. (Vaguine, 1998) discusses Russia, as do (Preobragenskaya and McGee, 2004) to a lesser extent. A study of tax evasion in Armenia found (McGee, 1999b) two main reasons to evade the lack of mechanism in place to collect taxes the prevailing view is that the government does not deserve part of the worker's income (W. McGee, 2006). Wrote a number of articles from different religious perspectives. (Cohn, 1998) and (Tamari, 1998) discuss Jewish literature on tax evasion and so forth ethics in general. Much of this literature is in Hebrew or a language other than english. Citing different sources, both authors concluded that tax evasion is never, or almost never justified. Their reasoning is that God commands people to pay taxes and there is a duty to the Jewish community not to make a Jew look bad. If one Jew evades taxes, it makes all Jews look bad. Therefore, Jews must not evade taxes. (McGee, 1998d, 1999a) commented on these two articles from a secular perspective. A few articles have been written on the ethics of tax evasion from various Christian viewpoints. (Gronbacher, 1998) addresses the issue from the perspectives of Catholic social thought and classical liberalism and finds that there are valid arguments to justify tax evasion on moral grounds at times. (Schansberg, 1998) looks at the Biblical literature for guidance and finds that it provides incomplete guidance. (Pennock, 1998) discusses just war theory in connection with the moral obligation to pay just taxes, and not to pay unjust or immoral taxes. (Smith and Kimball, 1998) provide a Mormon perspective. They conclude that, according to the Mormon literature, tax evasion is never justified. (McGee, 1998c, 1999a) commented on the various Christian views from a secular perspective. The Christian Bible discusses tax evasion and the duty of the citizenry to support the government in several places. (Schansberg, 1998) and (McGee, 1994, 1998a) discuss the biblical literature on this point. When Jesus is asked whether people should pay taxes to Caesar, Jesus replied that we should give to Caesar the things that are Caesar's and give God the things that are God's. But Jesus did not elaborate on the point. He did not say what we are

obligated to give to the government or whether that obligation has limits. There are passages in the Bible that may be interpreted to take an absolutist position. For example, Romans 13, 1-2 is read by some to support the Divine Right of Kings. A few other religious views are also addressed in the literature (Murtuza and Ghazanfar, 1998) discuss the ethics of tax evasion from the Muslim perspective. The thrust of their article was not so much to examine the arguments for or against tax evasion, but rather to focus on the moral duty to help the poor through payments of zakat. (McGee, 1998b, 1999a) comments on their article and also discusses the ethics of tax evasion under Islam citing Islamic business ethics literature (McGee, 1997). He cited the work of two Muslim business ethics scholars who examined the Islamic literature and concluded that tax evasion might be ethical in certain circumstances. (DeMerville, 1998) discusses the Baha'i perspective and cites the relevant literature to buttress his arguments. He concludes that tax evasion is never ethical, even if Hitler is the tax collector, provided that Hitler does not oppress people of the Baha'i faith. (McGee, 1999a) commented critically on the DeMerville article (McGee, 2004) discusses these articles in a book that was written from a philosophical perspective. Several empirical studies of the ethics of tax evasion have been done in recent years that use the same methodology as the present study. A survey of international business academics (McGee, 2005a) found widespread opposition to tax evasion. A survey of Romanian business students and faculty (McGee, 2005b) found less opposition to tax evasion. Surveys of Polish business students (McGee and Bernal, 2006), accounting, business and economics students (McGee and Ho, 2006) and business students in Southern China (McGee and Noronha, 2008) all found that ethical cases can be made for evading taxes in some circumstances, although opposition to tax evasion was stronger in Hong Kong than in the other studies. Surveys using the present methodology were also conducted of Orthodox Jewish students (McGee and Cohn, 2008) and Episcopal seminarians (McGee, 2007). Both of these surveys found that tax evasion did not have much support on ethical grounds. The Jewish survey also found that women are significantly more opposed to tax evasion than are men (McGee, 2008).

2.1 Tax Evasion

(Alm and Torgler, 2011) define tax evasion as illegal and intentional actions in order to reduce tax obligations, by underreporting incomes, sales and wealth, or overstating deductions, exemptions and credits, or failing to file appropriate tax returns. (Slemrod, 2007) describes it as a situation where a person, committing fraud, pays less tax than is obligated to, while (Benk et al., 2015) refers to its existence since governments started collecting taxes. Expected utility theory developed by (Allingham and Sandmo, 1972) considers taxpayers as utility maximizers in their tax reporting and compliance decisions, viewing tax evasion as worthwhile if the financial gains compensate the financial costs, by deliberate underreporting. The important decision of underreporting depends on whether or not there will be an audit from the tax authorities, which could lead to a decrease in the income due to the penalties applied for the act of tax evasion. The contingency about the probability of being detected, leads to uncertainty whether to evade taxes or not. Two fundamental substituting policy tools, according to these authors, are sanctions over which the tax authority exercises direct control, and probability of detection that depends of the resources spent on detecting tax evasion. Contrary to (Allingham and Sandmo, 1972), (Yitzhaki, 1974) suggested that tax rate should have no effect on the tax evasion equation, as the penalty should increase *pari passu* with the tax rate. (Srinivasan, 1973) also views taxpayers as utility maximizers, stating that the probability of detection is independent from the income, leading to an increase on the evasion level as result of an income increase. Attention is drawn by (Cowell, 1985) to the existence of an important boundary between tax evasion and avoidance, which is not always easy to distinguish. The simple division that can be considered is a legal one: tax evasion is an illegal practice of not paying taxes and beyond the law, as tax avoidance isn't, with the taxpayer trying to minimize taxes, using methods approved by the Internal Revenue Service in an abusive way. Tax avoidance involves using loopholes in the tax law with the purpose of reducing liabilities, as described by (Sandmo, 2004). In certain situations, tax avoidance can be considered as bad as tax evasion, from a moral perspective, and should not be treated differently. Another

important concept presented by (Pereira, 2011) is tax planning, a legal way to minimize taxes using strategies given by tax authority, as tax benefits and tax exemptions. The question about who evades taxes is addressed by (Slemrod, 2007), affirming there appears to be a pattern consistent with the old saying that “the poor evade and the rich avoid”, with people with higher income reducing their taxes through legal avoidance, while those with lower income evade more. (Alm, 2012) stresses the difficulty in analyzing tax evasion due to the lack of reliable information on tax compliance, as taxpayers who evade have incentives to conceal their cheating, as tax evasion is an illegal practice.

2.2 Internationalization, CSR and tax evasion

the studies have shown that globalization, communication’s innovation and capital mobility have played their part in enable organizations to avoid more taxes (Rego, 2003; Christensen and Murphy, 2004; Wilson, 2009). Especially capital mobility was mentioned as an enabler of tax eva. Most multinational firms have the advantage over purely national companies that they have assets and sales abroad, providing more opportunities to funnel profits between different tax jurisdictions. Thus, one would expect internationalized firm to be more tax avoidant. However, this is most likely not the case as higher internationalization also leads to more governmental and social scrutiny. First, governmental scrutiny results in more disclosure obligations and subsequently transparency of a firm’s activities. Second, due to internationalization firms are more likely to engage in CSR activities both actively and passively. Actively as internationalized firms need to satisfy a more and diverse group of stakeholders. Internationalized firms choose to engage in CSR due to an increase in public visibility, making it easier for the public to monitor and be informed about a company’s activities (Liang et al., 2014). Furthermore, not engaging in CSR activities, under these conditions, will result in negative reputational costs (Hardeck and Hertl, 2014). On top of that, firms engage in CSR activities passively due to increased external pressure from NGO’s and governments, due to their increased visibility and global activities. For example, more internationalized firms need to also adhere to guidelines, principles and declarations

issued by the UN and OECD, which dictate more socially responsible behavior (Kercher, 2007). Thus, the opportunities of globalization to avoid taxes are offset by greater visibility and governmental scrutiny due to negative reputational costs and increase transparency (Willem, 2016).

2.3 THREE VIEWS ON THE ETHICS OF TAX EVASION:

According to (McGee, 2006c), ethical perspectives on tax evasion can be categorized into three viewpoints which are: “tax evasion is always ethical; tax evasion is sometimes ethical; and tax evasion is never ethical”. These three viewpoints will be discussed in the following section with the supporting theories forwarded by (McGee, 2006c).

2.3.1 View One – Tax Evasion is Always Unethical

This position stipulates that in all instances evading taxes is unethical, and this belief is backed up by three rationales (McGee and Smith, 2008). The first rationale is that individuals owe a duty to the states, and under state obligations people should pay taxes according to the rates demanded by the state (Cohn, 1998). This view is widespread in democratic countries where state representatives were elected by the people itself. This first view is supported by Social Contract Theory. According this theory, the governments were assigned the duty of protecting individuals from invasion, fraud and property rights violations. In exchange, individuals have to support the legitimized government by paying taxes (McGee, 2006c). The second rationale for the belief that there is an ethical duty to pay taxes is due to one’s obligation to the society that they dwell in (Cohn, 1998). According to (McGee, 2006c), it is unethical to evade taxes when the result is that non-evaders have to pay more. Failing to pay taxes equates to taking advantage of other members of the community or of the services provided by the state while refusing to pay for the services. The third rationale of the belief that tax evasion is unethical because people ought to be loyal and honest to their government. According to this rationale, anyone who refuses to comply in tax return filling is against the teaching of their religion. This is purely from a religious perspective (McGee, 2006c).

2.3.2 View Two – Tax Evasion is Always Ethical

The second ethical view stand for the position that people do not have an obligation under state requirement for paying taxes since state is not a legitimate entity and thus the state is stealing through taxes without having any honorable authority for making its people give anything (McGee, 2006c). This view is supported by two theories, Body as Property Doctrine and Entitlement Theory. According to (McGee, 2006c), Body as Property Doctrine is based on the concept that individuals own their body. In other words, they are entitled to do anything they want with it, including earn the income. Thus, their claim on that income is superior to the claim of anyone else, including the State. The Entitlement Theory holds that individuals are more entitled to their income than anyone else. In its extreme version, the State is a thief if it taxes individuals' earnings. Generally, these two theories expounded that state is not entitled to take anything from the people without the owner's consent, and if it does, it is considered as theft.

2.3.3 View Three – Tax Evasion is Sometimes Ethical

The third view has a double standard where in some cases tax payment is ethical though unethical in other cases. According to (McGee and Smith, 2008), if the government did not wisely spend the money collected in providing public good, protection and services needed by the public, instead spending the money in supporting unjust war or paying for corruption, tax evasion is most likely justified. In other words, a duty to pay taxes would still depend on the facts of the situations. Although there might be an obligation to pay taxes for the support of legitimate government functions, that obligation is limited. There must be some relationship between the cost of government and the benefits it provides (Theng, 2012). This is clearly supported by the Cost Benefit Theory. (Torgler, 2003) found that when taxpayer perceive what he pays is too much compared with what he benefited from the provided public services, it will encourage the perception to agree that tax evasion is justifiable.

2.4 Tax Compliance

One of tax compliance's key issues is whether taxpayers have sufficient incentives to declare their income and pay taxes. There are two main lines of thought about this, one based on the economic theory, and the other one focusing on theories of psychology and sociology as factors that explain the level of tax compliance. For (Milliron and Toy, 1988) the economic definition of tax compliance views taxpayers as perfectly moral, risk-neutral or risk-averse individuals who seek to maximise their utility, and choose to evade tax whenever the expected gain exceeds the cost. (Kirchler and Wahl, 2010) define tax compliance as the most inclusive and neutral term for taxpayers' motivation to pay taxes. The intention of tax compliance can either be voluntary or enforced by authorities, leading to the honest payment of taxes. On the other hand, non-compliance refers to the act of paying less tax than it is due or outside the established deadlines, (Roth et al, 1989). (Alm, 1991) found empirical evidence that if detection and punishment would be the only factors influencing taxpayer's compliance behavior, the overall compliance level would be lower than observed, which can only be explained by the existence of social and psychological factors affecting tax compliance.

2.5 Economic Deterrence Models

For a long time, taxpayers' decisions were studied from an economic perspective with emphasis on economic deterrence models, which comprises the likelihood of being caught and the range of penalties charged to those who evade, as stated by (Diogo, and Thiago, 2016). Economic sanctions were considered to be the key to obtain high levels of tax compliance. (Hite, 1989) stated that deterrence can be achieved by a persuasive approach, with the use of better education, increased advertising and incentives to improve taxpayers' attitudes towards tax administration and honest tax reporting. On the other hand, (Fischer et al., 1992) believe deterrence can be reached by increasing three important compliance behavior drivers:

1. Tax rate, that can be manipulated in order to increase tax compliance;

2. Probability of detection, which refers to the probability that non-compliance will be discovered by the tax authorities;
3. Penalty structure, with the imposition of tougher penalties to taxpayers who evade.

(Tittle and Logan, 1973) found evidence that a high probability of apprehension was more relevant than the sanctions imposed itself, in opposition to (Becker, 1968), who believed that raising sanctions and reducing the probability of apprehension was a more effective tax decision. According to (Jackson and Milliron, 1986), the taxpayers' perception of penalty levels are higher than the real ones, causing skewness in the research findings and making perceived rates of penalties more important than the actual penalties. In their studies related to the sensitivity of individuals towards risk of detection versus the magnitude of the penalty, applied to a group of several American university students, (Jackson and Jones, 1985) found evidence that with a small audit rate, taxpayers were more sensitive to the extent of a tax evasion penalty than to the probability of detection itself. However, (Graetz and Wilde, 1985) believed that this range of penalties increase alone was not the most effective measure, and governments should address the auditing levels and lower tax rates as a way to reduce non-compliance. (Graetz et al., 1986) took into the equation not only the taxpayer, but also the IRS, considering it an important factor in the compliance study regarding the existing relationship with the taxpayer. They created a model with income levels, tax rates and fines as exogenous variables and following the natural sequence of decisions, where the taxpayer reports his income, with the IRS deciding whether or not to perform an audit. The decision of performing an audit will determine if the report defines his final tax (in case the taxpayer is not audited) or if the tax liability is based on the true income plus any penalties or interest (in case of an audit). Despite studying the tax evasion from an economic perspective, (Cowell ,1985) stated that social objectives could be better achieved in others ways than penalties and audits, avoiding the loss of private expected utility. For that purpose, tax authorities should use the available information in a wise way in determining its

tax policy. (Cuccia, 1994) considers economic-based compliance research useful to identify the motives behind taxpayers' reports, but these models alone cannot predict accurately taxpayers' reporting decisions due to different individual attitudes and biases. Analysing small groups of taxpayers with similar economic incentives is important to understand taxpayers' behavior. (Hasseldine ,2000) affirms that there is no unequivocal empirical evidence supporting the predictions of economic deterrence models, in line with (Feld and Frey, 2004) that believe the traditional economic approach to tax evasion does not appear to explain successfully the extent of tax compliance.

2.6 Social Psychology Models

Lately, the focus of tax compliance studies was put in the social and psychological theories, focusing on psychological variables such as moral values and the perception of fairness of the tax system and tax authorities (Diogo, and Thiago, 2016). Studies regarding both fiscal and social psychology analyses tax compliance from a human point of view, with several variables: social norms, education and personal characteristics to be considered important. According to (Pope and McKerchar, 2011) the recent focus is on why taxpayers comply with their tax obligations instead of why they do not comply due to the higher than expected observed level of taxpayer compliance, in the traditional economic deterrence models. This unpredicted gap between expected and actual levels of tax compliance is generally associated with tax morals phenomenon and can be fulfilled with cooperation between taxpayers and fiscal authorities. This was previously referred by (Andreoni et al., 1998), stating that social norms are a key factor for explaining the observed compliance levels, usually higher than the predicted by economic models. (Schmölders, 1959) was one of the first authors studying tax compliance from a mentality point of view, considering taxpayers' self-interest distinct from the contribution to community interests. Comparing different countries across Europe, the author concluded that taxpayers' attitudes are a reflection of cultural differences, experiences and mentalities. The author refers to taxes in the latin word (*impuesto*) as an imposition upon the citizens, opposite to the german word (*steuer*), where it is

considered as a support, and in Scandinavia (skat), viewed as a common treasure destined for common purposes. (Strümpel, 1969) developed one of the first fiscal psychology models of tax compliance based on two main variables:

- 1) the rigidity of assessment, measuring the amount of taxes and the level of fines, the assessment process and the red tape in the engaging process with the tax authorities and

- 2) the willingness to cooperate related with the individuals' attitudes and perception of the tax system. Later, (Kinsey, 1986) analyzed the model developed by (Strümpel, 1969), interpreting willingness to cooperate as positively influencing tax compliance, contrary to the rigidity of assessment which appears to have two competing effects:

1. A positive effect on tax compliance under the influence of amount of fines, the tax rate and other economic variables;

2. A negative one on the willingness to cooperate, involving the level of red tape in the engagement process with tax authority.

Moreover, (Ajzen and Fishbein, 1980) introduced an alternative to the previous fiscal psychology models, the Theory of Reasoned Action. According to this theory, taxpayers' behavior is determined by their intentions, which are a function of two factors: their attitudes towards behavior and perception of subjective norms. The attitude towards behavior is described as a positive or negative judgement regarding to the behavior and the perception of subjective norms as the social pressure influencing a person to perform behavior. (Lewis, 1982) and (Cialdini, 1989) also used the TRA to study the psychology of taxation. The first one examined attitudes and perceptions of taxpayers in order to understand compliance behavior finding several factors affecting evasion intentions: moral outlook, age, perception of others evasion and personal and demographic characteristics. The second used the model to address the possibility of improving compliance by educating taxpayers about their social responsibility of paying taxes. After, (Ajzen,

1991) introduced the Theory of Planned Behavior, as an extension of the TRA, which became one of the most used social and psychological theories in tax compliance behavior. The main evolution from the TPB was the introduction of the concept of perceived behavioral control as a key element in determining the intention to engage in target behavior and influencing the performance of the behavior. (Marandu et al., 2015) draws attention to the fact that TPB can fail to capture all the significant behavior determinants of tax compliance because it is a general theory, not specific to analyze tax compliance behavior. (Smith and Kimball, 1998) had a different approach in order to understand taxpayer behavior. Rather than taxpayer intentions determining behavior, they believe that situational factors as available information, opportunities for taking actions and the difficulty and costs of those actions, dictate taxpayers' compliance decision and actions. For the authors, the taxpayer behavior results from indifference or habit rather than purely their intention. (Alm et al., 1992) also conducted a series of laboratory experiments in order to examine the role of fiscal exchange and the use of tax revenues and the decision process, finding that taxpayers respond positively when tax proceeds are applied in programs they approve and when they feel they are active in the decision process. (Büttner and Grimm, 2016) affirm that a government that is able to implement transparent policies, avoiding high levels of corruption, is a crucial requirement for high levels of tax compliance.

2.7 Tax Morals

(Diogo, and Thiago, 2016) affirms that tax morals is related to taxpayers' beliefs and norms in relation to their tax obligations and is linked to the term tax ethics. (OECD, 2013) describes it as the taxpayers' motivation to pay their taxes other than their legal obligation to do so. Another definition is given by (Alm and Torgler., 2006) describing tax morals as the individual's intrinsic willingness to pay taxes, which according to (Torgler, 2011) is an important determinant of the "shadow economy", having an impact on tax evasion. The concept of "shadow economy" is described by (Schneider, 2011) as the unregistered economic activities that escape detection of tax authorities. (Schwartz and Orleans, 1967) were pioneer in the studies

of tax morals with a field experiment to determine the effectiveness of sanction, compared with an appeal to conscience in increasing normative sentiments about the compliance in the income taxes payment. They concluded that sanctions were more effective on the highest social classes of the population, by opposition to the least educated, who are more sensitive to the appeals to conscience on their attitudes towards tax compliance. Even more important, they found evidence that conscience appeals are more effective than sanction threats regarding the overall tax compliance. Tax morals have been broadly studied with several authors, as (Torgler et al., 2008) and (OECD, 2013), pointing a direct relationship between tax morals and tax compliance behavior, suggesting that taxpayers with high tax morals are more likely to comply, whereas those with low tax morals are more likely not to do so. According to the literature, the correlation between tax moral and tax compliance cuts across both developing and developed countries, making it important to understand what drives differences in tax morals across countries, to understand differences in tax compliance. (Frey, 1997) is one of the authors affirming that the intrinsic motivation for individuals to pay taxes differs across countries and if taxpayer values are influenced by cultural norms, with different societal institutions acting as constraints and varying between different countries, tax morals can be an important cause of taxpayer compliance and tax behavior. (Torgler, 2003) and (Torgler and Murphy, 2004) conducted important studies concluding that high levels of trust in the government and a high sense of moral obligation linked to the religion have a positive effect on tax morals. (Cummings et al., 2009) also argue that the quality of governance and therefore the individual's positive perception of their governments induces higher tax compliance.

2.8 Tax Ethics

(Alm and Torgler, 2011) believe that ethics play a significant role in explaining tax compliance decisions and the differences in the ethics across different individuals that contribute to explain those decisions. (Wenzel, 2007) describes taxpayer ethics as a sense of moral obligation to pay taxes that affect tax compliance.

(McGee, 1998) describes four major views on the ethics of tax evasion which have appeared over time:

1. Tax evasion is never ethical, as individuals have a moral duty with the state to pay whatever taxes are demanded. This is a very criticized view and (McGee, 1999) points that not all taxes are automatically fair from an ethical perspective, with one of the most used examples being the Jews who had the moral obligation to pay tax during the Nazi regime;
2. Tax evasion is always ethical, which assumes the position that all governments are illegitimate;
3. Tax evasion is sometimes ethical, being largely discussed if individuals should pay for services they do not want, need, or use, or if they have an ethical obligation to pay more than what they receive in benefits;
4. There is an affirmative duty to evade taxes, making tax evasion one way of resisting to evil governments and wars, among others.

The lack of tax ethics is described by (Song and Yarbrough, 1978) as a disease seriously threatening the moral fiber of society and the reliability of the democratic system. The authors found that the degree of tax ethics is related to the level of suspicion that others violate the tax laws, as the ones with higher tax ethics believe that others comply with tax authorities and the ones with less tax ethics believe the other are non-compliant.

2.9 Religion on Tax Ethics

Despite the idea stressed by (Tomes, 1985) that economics is fundamentally atheistic, and religious beliefs, practices and behavior play no role in the life of “homo economics”, one of the historical reasons found in tax literature to justify why people pay taxes is a sense of moral and religious obligation (Benk et al., 2015). (Grasmick et al., 1991) found evidence that the religious identity highlights the threat of shame as a sanction, and therefore inhibits illegal behavior like tax cheating. (Torgler and Murphy, 2004) studied the possibility that religiosity was a restriction to

engage in tax evasion due to existing empirical studies that concluded that countries with higher rates of religious membership had significantly lower crime. They found evidence that, as more religious people are, the higher their level of tax morals. (Torgler, 2006) also analysed religiosity as a factor that potentially affects tax morals as an intrinsic motivation to pay taxes. Analysing several variables such as religious education, perceived religiosity, church attendance and trust in the church, among other, the study's results pointed to the fact that religiosity raises tax morals. (Stack and Kposowa, 2006) state that low rates of deviant behaviour, as tax fraud, can be consequence of high levels of religiosity in a society and point to the importance of religion in determining cultural attitudes on tax evasion unacceptability.

2.10 Age on Tax Ethics

Age is a frequently demographic variable examined in social sciences studies, according to (McGee, 1998). In particular, the author states that older people tend to be more ethical than younger people and obey more to rules and laws. An early study from Tittle (1980), regarding this topic, suggests that younger taxpayers are more willing to take risks than older people, and are less sensitive to sanctions, due to lifecycle variations and generational differences. In line with this perception, (Richardson and Sawyer, 2001) refer that the majority of the studies examining the age variable conclude that older people are more tax compliant. (Gupta and McGee, 2010) are also among the authors who found older people to be more opposed to tax evasion than younger ones. According to (Braithwaite et al., 2006), this happens because older generations seem to be better socialized into taxpaying and younger generations still need to go through a long life experience and socialization process regarding taxpaying. They state that younger people are less compliant in attitude and behavior than older people and they are less likely to be tax compliant than middle aged and older. (Torgler and Valev, 2006) add the idea that age has been determined as an important element for illegal activities, as older people seem to be on average more tax compliant and less likely to get involved in criminal activities. However, there are studies with different conclusions regarding the influence of age on tax ethics. (Clotfelter, 1983) found evidence that both younger and older

taxpayers have the highest degree of compliance, by opposition to the middle aged population. (Porcano, 1998) didn't found a consistent relationship between age and tax evasion suggesting that this demographic variable does not significantly influence tax evasion.

2.11 Gender on Tax Ethics

According to (McGee, 1998), gender is most likely the demographic variable more frequently studied in the social sciences literature. For example, (Jackson and Milliron, 1986) affirm that the majority of studies regarding the compliance level of males versus females have found men to be less compliant than women. (Betz et al., 1989) also reported in their studies that men are more likely to engage in unethical business behavior than women. (Kastlunger et al., 2010) also concluded that men were less tax compliant, and also more likely to act strategically when paying their taxes. This could be explained mainly by the differences in socialization, femininity traits and self-image, with females being more socially than biologically determined. On the other hand, (Hasseldine and Hite, 2003) found no evidence of significant differences between men and women in their tax reporting characteristics. The results of their study suggested that women are more compliant in response to a positive fiscal policy communication by opposition to men who appear to respond better to negative persuasive communication. Overall, it looks like the gap between females and males is showing a tightening tendency, with the increasing new generation of working women and a greater sense of independency (Richardson and Sawyer, 2001).

2.12 Education Level on Tax Ethics

The connection between education and tax compliance is quite difficult to understand, according to most of the literature. (Beron et al., 1988) affirm that the education is highly correlated with income, and therefore its influence on tax compliance interpretation is not straightforward. (Smith and Kimball, 1998) examined the relation between the education level and the perceptions of the probability of detection, stating that higher educated taxpayers present lower

perceived threat of sanctions. Also (Kasipillai et al., 2003) found statistical evidence suggesting a positive relationship between the level of education and tax compliance. (Kolodziej, 2011) highlights the role of economic education in creating positive attitudes of taxpayers towards tax law and authorities. More so, (McGee, 1998) discussed that more educated taxpayers tend to be more tax compliant and have more respect towards the law. However, these groups usually have higher income levels and are therefore highly taxed, which, on the other hand, can result in higher evasion tendency.

2.13 Occupation on Tax Ethics

According to (Hashimzade et al., 2014), the main importance of occupation on tax ethics is the possibility of concealing income in different occupations. The income tax directly deducted from the employees' salaries prevents any chance to evade, while self-employed have the opportunity to underreport and hide their income. The tradition of cash payments, depending on the nature of the occupation, can also influence tax compliance and ethics. Several studies, as (Porcano, 1998), have found that withholding of income at source or third-party information reporting was the most relevant variable in explaining non-compliant behavior. In case of the banking industry, (Koslowski, 2011) points that the financial crisis highlighted the existence of a crisis on the ethical aspects of financial institutions and markets.

Chapter Three

The Ethics of Tax Evasion: A Survey in Iraq

3.1. Aim of study

The main aim of this study is to examine the ethics of tax evasion. In accordance with this aim, it is going to be studied by the students studying at Iraq public universities.

3.2. The method and sample of the study

The study has been applied on 112 students and instructors studying in Zakho University. The questionnaire method has been used.

3.3. Empirical evidence

3.3.1 Demographic Factors

In below, demographic factors about the people involved in questionnaire of table 1,2 and 3 has been showed.

Table 1: Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	40	35,7	35,7	35,7
Female	72	64,3	64,3	100,0
Total	112	100,0	100,0	

In table 1 the distribution of gender has been shown. As it seems in the table, 40% of participants are males and 72% of them are females.

Table 2: age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less Than 30	93	83,0	83,0	83,0
30-50	19	17,0	17,0	100,0
Total	112	100,0	100,0	

The age of the participants has been showed in table 2. As it seems in the table, 83 of the participants under age 30, 17% of them are in the age between 30-50.

Table 3: position

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Student	97	86,6	86,6	86,6
Support Faculty	6	5,4	5,4	92,0
Lecturer	4	3,6	3,6	95,5
Assistant Profesor	2	1,8	1,8	97,3
Associate Profesor	3	2,7	2,7	100,0
Total	112	100,0	100,0	

In the table 3, the details of the participants have been showed. As it seems in the table, the great amount of the participants are students. (86%).

3.3.2. The results of the frequency analysis

Table 4: Tax evasion is ethical if tax rates are too high.

	Frequency	Percent	Valid Percent	Cumulative Percent
Totally disagree	19	17,0	17,0	17,0
Disagree	45	40,2	40,2	57,1
Indecisive	16	14,3	14,3	71,4
Agree	20	17,9	17,9	89,3
Totally agree	12	10,7	10,7	100,0
Total	112	100,0	100,0	

In table 4, it has been showed the answer of the question of “Tax evasion is ethical if tax rates are too high. On examined of the results, 28,6% of them agree, but 57,2 of them disagree.

Table 5: Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me.

	Frequency	Percent	Valid Percent	Cumulative Percent
Totally disagree	32	28,6	28,6	28,6
Disagree	52	46,4	46,4	75,0
Indecisive	10	8,9	8,9	83,9
Agree	12	10,7	10,7	94,6
Totally agree	6	5,4	5,4	100,0
Total	112	100,0	100,0	

In table 5, it has been showed the answer of the question of “Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me. When examined the results, the great amount of the participants disagrees. (75%).

Table 6: Tax evasion is ethical if the tax system is unfair.

	Frequency	Percent	Valid Percent	Cumulative Percent
Totally disagree	8	7,1	7,1	7,1
Disagree	16	14,3	14,3	21,4
Valid Indecisive	9	8,0	8,0	29,5
d Agree	31	27,7	27,7	57,1
Totally agree	48	42,9	42,9	100,0
Total	112	100,0	100,0	

In table six, it has been showed the answer of the question of, “Tax evasion is ethical if the tax system is unfair”. When examined the results, the great amount of the participants has positive answers.

Table 7: Tax evasion is ethical if a large portion of the money collected is wasted.

	Frequency	Percent	Valid Percent	Cumulative Percent
Totally disagree	17	15,2	15,2	15,2
Disagree	23	20,5	20,5	35,7
Valid Indecisive	21	18,8	18,8	54,5
d Agree	34	30,4	30,4	84,8
Totally agree	17	15,2	15,2	100,0
Total	112	100,0	100,0	

In table 7 it has been showed the answer of the question of “Tax evasion is ethical if a large portion of the money collected is wasted”. 45,6 % of them agree, 35,7 % disagree. And also 18,8 % are indecisive.

Table 8: Tax evasion is ethical even if most of the money collected is spent wisely.

	Frequency	Percent	Valid Percent	Cumulative Percent
Totally disagree	36	32,1	32,1	32,1
Disagree	32	28,6	28,6	60,7
Indecisive	13	11,6	11,6	72,3
Valid Partly agree	1	,9	,9	73,2
Agree	16	14,3	14,3	87,5
Totally agree	14	12,5	12,5	100,0
Total	112	100,0	100,0	

In table 8, it has been showed the answer of the question of “Tax evasion is ethical even if most of the money collected is spent wisely. In the results, 60,7% disagree, 27,7 % agree, 11,6 % indecisive.

Table 9: Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.

	Frequency	Percent	Valid Percent	Cumulative Percent
Totally disagree	19	17,0	17,0	17,0
Disagree	25	22,3	22,3	39,3
Partly disagree	2	1,8	1,8	41,1
Valid Indecisive	24	21,4	21,4	62,5
d Partly agree	3	2,7	2,7	65,2
Agree	24	21,4	21,4	86,6
Totally agree	15	13,4	13,4	100,0
Total	112	100,0	100,0	

In table 9 it has been showed the answer of the question of “Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of” . When examined the results; 37% agree, 41 disagree. 21,4 % indecisive.

Table 10: Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.

	Frequency	Percent	Valid Percent	Cumulative Percent
Totally disagree	32	28,6	28,6	28,6
Disagree	19	17,0	17,0	45,5
Partly disagree	2	1,8	1,8	47,3
Indecisive	20	17,9	17,9	65,2
Partly agree	2	1,8	1,8	67,0
Agree	14	12,5	12,5	79,5
Totally agree	23	20,5	20,5	100,0
Total	112	100,0	100,0	

In table 10, it has been showed the answer of the question of “Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects”. When examined the results; 47,4% disagree, 34,8 % agree, 17,9 % indecisive.

Table 11: Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.

	Frequency	Percent	Valid Percent	Cumulative Percent
Totally disagree	30	26,8	26,8	26,8
Disagree	31	27,7	27,7	54,5
Partly disagree	1	,9	,9	55,4
Indecisive	12	10,7	10,7	66,1
Partly agree	1	,9	,9	67,0
Agree	20	17,9	17,9	84,8
Totally agree	17	15,2	15,2	100,0
Total	112	100,0	100,0	

In table 11, it has been showed the answer of the question of “Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me” When examined the results; 55,4 disagree, 34 agree.

Table 12: Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.

	Frequency	Percent	Valid Percent	Cumulative Percent
Totally disagree	40	35,7	35,7	35,7
Disagree	26	23,2	23,2	58,9
Partly disagree	13	1,8	11,6	70,5
Valid Indecisive	2	11,6	1,8	72,3
Partly agree	20	17,9	17,9	90,2
Agree	11	9,8	9,8	100,0
Total	112	100,0	100,0	

In table 12, it has been showed the answer of the question of “Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me “. When examined the results; 58,9 disagree 29,5% agree, 11,6% indecisive.

Table 13: Tax evasion is ethical if everyone is doing it.

	Frequency	Percent	Valid Percent	Cumulative Percent
Totally disagree	30	26,8	26,8	26,8
Disagree	25	22,3	22,3	49,1
Partly disagree	3	2,7	2,7	51,8
Valid Indecisive	24	21,4	21,4	73,2
Partly agree	17	15,2	15,2	88,4
Agree	13	11,6	11,6	100,0
Total	112	100,0	100,0	

In table 13, it has been showed the answer of the question of “Tax evasion is ethical if everyone is doing it”. When examined the results; 51,8% disagree, 26,8 %agree 21,4½ indecisive.

Table 14: Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Totally disagree	32	28,6	28,6
	Disagree	9	8,0	36,6
	Partly disagree	1	,9	37,5
	Indecisive	11	9,8	47,3
	Partly agree	1	,9	48,2
	Agree	12	10,7	58,9
	Totally agree	46	41,1	100,0
	Total	112	100,0	100,0

In table 12, it has been showed the answer of the question of “Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends”. When examined the results; 52,7% agree, %37,5% disagree.

Table 15: Tax evasion is ethical if the probability of getting caught is low.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Totally disagree	8	7,1	7,1
	Disagree	31	27,7	34,8
	Partly disagree	3	2,7	37,5
	Indecisive	49	43,8	81,3
	Partly agree	2	1,8	83,0
	Agree	11	9,8	92,9
	Totally agree	8	7,1	100,0
	Total	112	100,0	100,0

In table 15, it has been showed the answer of the question of “Tax evasion is ethical if the probability of getting caught is low”. When examined the results; 43,8% indecisive, 37,5% disagree, 18,7½ agree.

Table 16: Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.

	Frequency	Percent	Valid Percent	Cumulative Percent
Totally disagree	32	28,6	28,6	28,6
Disagree	20	17,9	17,9	46,4
Partly disagree	2	1,8	1,8	48,2
Indecisive	21	18,8	18,8	67,0
Partly agree	1	,9	,9	67,9
Agree	21	18,8	18,8	86,6
Totally agree	15	13,4	13,4	100,0
Total	112	100,0	100,0	

In table 16, it has been showed the answer of the question of “Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust”. When examined the results; 48,3 % disagree, 33,1 agree 18,8% indecisive.

Table 17: Tax evasion is ethical if I can't afford to pay.

	Frequency	Percent	Valid Percent	Cumulative Percent
Totally disagree	16	14,3	14,3	14,3
Disagree	20	17,9	17,9	32,1
Partly disagree	2	1,8	1,8	33,9
Indecisive	27	24,1	24,1	58,0
Partly agree	3	2,7	2,7	60,7
Agree	28	25,0	25,0	85,7
Totally agree	16	14,3	14,3	100,0
Total	112	100,0	100,0	

In table 17, it has been showed the answer of the question of “Tax evasion is ethical if I can't afford to pay. When examined the results; 42 % agree %34 disagree, 24,1% indecisive.

Table 18: Tax evasion is ethical even if it means that if I pay less, others will have to pay more.

	Frequency	Percent	Valid Percent	Cumulative Percent
Totally disagree	22	19,6	19,6	19,6
Disagree	25	22,3	22,3	42,0
Partly disagree	4	3,6	3,6	45,5
Indecisive	23	20,5	20,5	66,1
Partly agree	2	1,8	1,8	67,9
Agree	27	24,1	24,1	92,0
Totally agree	9	8,0	8,0	100,0
Total	112	100,0	100,0	

In table 18, it has been showed the answer of the question of Tax evasion is ethical even if it means that if I pay less, others will have to pay more”. When examined the results; 45,5 % disagree, 33,9 % agree, 20,5 % indecisive.

Table 19: Tax evasion would be ethical if I lived under an oppressive regime like Nazi Germany or Stalinist Russia.

	Frequency	Percent	Valid Percent	Cumulative Percent
Totally disagree	12	10,7	10,7	10,7
Disagree	20	17,9	17,9	28,6
Partly disagree	2	1,8	1,8	30,4
Indecisive	24	21,4	21,4	51,8
Partly agree	2	1,8	1,8	53,6
Agree	29	25,9	25,9	79,5
Totally agree	23	20,5	20,5	100,0
Total	112	100,0	100,0	

In table 19, it has been showed the answer of the question of “Tax evasion would be ethical if I lived under an oppressive regime like Nazi Germany or Stalinist Russia”. When examined the results; 48,2% agree, 30,4% disagree, 21,4 % indecisive.

Table 20: Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Totally disagree	22	19,6	19,6
	Disagree	18	16,1	35,7
	Partly disagree	2	1,8	37,5
	Indecisive	12	10,7	48,2
	Partly agree	1	,9	49,1
	Agree	27	24,1	73,2
	Totally agree	30	26,8	100,0
	Total	112	100,0	100,0

In table20, it has been showed the answer of the question of “Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background”. When examined the results; 51,8% agree 37,5 disagree.

Table 21: Tax evasion is ethical if the government imprisons people for their political opinions.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Totally disagree	19	17,0	17,0
	Disagree	17	15,2	32,1
	Partly disagree	2	1,8	33,9
	Indecisive	13	11,6	45,5
	Partly agree	1	,9	46,4
	Agree	26	23,2	69,6
	Totally agree	34	30,4	100,0
	Total	112	100,0	100,0

In table 21, it has been showed the answer of the question of “Tax evasion is ethical if the government imprisons people for their political opinions”. When examined the results; 54,5% agree 34% disagree.

3.3.3 Results of difference analysis

In this part of the study, the results of difference analysis have been showed.

Tablo 22: Results of difference analysis by gender					
	gender	N	Mean	Std. Deviation	Sig.
1	Male	40	3,5500	2,27529	,494
	Female	72	3,2639	2,02097	
2	Male	40	2,3750	1,67466	,360
	Female	72	2,7083	1,92418	
3	Male	40	5,8250	1,81005	,068
	Female	72	5,0694	2,21599	
4	Male	40	4,7250	2,17194	,056
	Female	72	3,9028	2,15040	
5	Male	40	2,7500	2,10920	,178
	Female	72	3,3472	2,30223	
6	Male	40	4,2500	2,26172	,177
	Female	72	3,6806	2,04751	
7	Male	40	3,9500	2,57154	,351
	Female	72	3,5139	2,23917	
8	Male	40	3,9000	2,30718	,131
	Female	72	3,2083	2,30087	
9	Male	40	3,6250	2,49808	,085
	Female	72	2,8611	2,06449	
10	Male	40	3,6500	2,25945	,316
	Female	72	3,2222	2,09104	
11	Male	40	4,3250	2,64466	,758
	Female	72	4,4861	2,63772	
12	Male	40	3,7250	1,75393	,665
	Female	72	3,5833	1,59886	
13	Male	40	4,1000	2,21649	,056
	Female	72	3,2500	2,24393	
14	Male	40	4,0500	1,94738	,702
	Female	72	4,2083	2,16852	
15	Male	40	3,5500	2,09945	,652
	Female	72	3,7361	2,08275	

16	Male	40	4,8750	2,09012	,116
	Female	72	4,2222	2,09104	
17	Male	40	4,1500	2,25945	,479
	Female	72	4,4861	2,47234	
18	Male	40	4,6500	2,38101	,749
	Female	72	4,5000	2,36167	

In table 22, results of difference between average of answers of participants by their gender have been showed. When examined the results of the table; there is a meaningful difference in 3rd, 4th, 9th and 13th questions. In question 3, “Tax evasion is ethical if the tax system is unfair” has been asked. To this question, males showed more interest and they agreed. In question 4 “Tax evasion is ethical if a large portion of the money collected is wasted” has been asked. Average of males agreed are more than females. In question 9, “Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me” has been asked and when examined the results, males agreed more than females. Finally, in question 13, “Tax evasion is ethical if I can’t afford to pay” has been asked and to this expression, again males agreed more than females.

Tablo 23: Results of difference by age					
	Age	N	Mean	Std. Deviation	Sig.
1	Less Than 30	93	3,3656	2,11509	,996
	30-50	19	3,3684	2,13985	
2	Less Than 30	93	2,7204	1,90175	,095
	30-50	19	1,9474	1,35293	
3	Less Than 30	93	5,4946	2,02497	,084
	30-50	19	4,5789	2,36445	
4	Less Than 30	93	4,1398	2,21453	,546
	30-50	19	4,4737	2,06474	
5	Less Than 30	93	3,2796	2,27637	,129
	30-50	19	2,4211	1,98090	
6	Less Than 30	93	3,7957	2,17475	,335
	30-50	19	4,3158	1,91638	
7	Less Than 30	93	3,6882	2,38646	,855
	30-50	19	3,5789	2,29288	
8	Less Than 30	93	3,4409	2,39775	,884
	30-50	19	3,5263	1,92551	
9	Less Than 30	93	2,9570	2,16651	,065
	30-50	19	4,0000	2,49444	
10	Less Than 30	93	3,2581	2,13614	,205
	30-50	19	3,9474	2,19782	
11	Less Than 30	93	4,4301	2,67597	,989
	30-50	19	4,4211	2,45664	
12	Less Than 30	93	3,6237	1,72522	,885
	30-50	19	3,6842	1,24956	
13	Less Than 30	93	3,5806	2,29519	,781
	30-50	19	3,4211	2,14258	
14	Less Than 30	93	4,2688	2,08587	,190
	30-50	19	3,5789	2,03622	
15	Less Than 30	93	3,6237	2,03723	,607
	30-50	19	3,8947	2,33083	
16	Less Than 30	93	4,6559	2,10328	,025
	30-50	19	3,4737	1,86692	
17	Less Than 30	93	4,4301	2,37925	,533

	30-50	19	4,0526	2,50497	
18	Less Than 30	93	4,7204	2,32830	,098
	30-50	19	3,7368	2,40005	

In table 23, the results of difference by age of the participants have been showed. When examined the results, 2nd, 3rd, 9th and 18th questions have a meaningful difference. In question 2 “Tax evasion is ethical even if tax rates are not too high” has been asked, and the average of the answers given by the participants under age of 30 is higher than the partisans are on their 30-50. In question 3, “Tax evasion is ethical if the tax system is unfair” has been asked. To this question, the participants under age of 30 agreed more than others. This questtion 30. In question 9, “Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me” when examined the answers, the average of the answers of aged 30-50 is higher. In question 18 “Tax evasion is ethical for me as a Muslim” the participants under age 30, agreed more. In same way in question “Tax evasion is ethical if the government imprisons people for their political opinions” under age 30 agreed more.

Table 24: Results of difference by position					
		N	Mean	Std. Deviation	Sig.
1	Student	97	3,3299	2,11503	,429
	Support Faculty	6	3,3333	2,06559	
	Lecturer	4	5,0000	2,44949	
	Assistant Profesor	2	4,0000	2,82843	
	Associate Profesor	3	2,0000	,00000	
	Total	112	3,3661	2,10959	
2	Student	97	2,5979	1,86893	,808
	Support Faculty	6	2,8333	1,83485	
	Lecturer	4	2,7500	2,21736	
	Assistant Profesor	2	3,0000	1,41421	
	Associate Profesor	3	1,3333	,57735	
	Total	112	2,5893	1,83830	
3	Student	97	5,2990	2,12213	,539
	Support Faculty	6	5,8333	1,94079	
	Lecturer	4	5,0000	2,44949	
	Assistant Profesor	2	4,0000	2,82843	
	Associate Profesor	3	7,0000	,00000	
	Total	112	5,3393	2,10342	
4	Student	97	4,1340	2,21091	,461
	Support Faculty	6	4,6667	1,63299	
	Lecturer	4	3,5000	2,64575	
	Assistant Profesor	2	4,0000	2,82843	
	Associate Profesor	3	6,3333	,57735	
	Total	112	4,1964	2,18446	
5	Student	97	3,1649	2,28983	,841

	Support Faculty	6	3,3333	2,06559	
	Lecturer	4	3,5000	2,64575	
	Assistant Profesor	2	2,0000	,00000	
	Associate Profesor	3	2,0000	1,73205	
	Total	112	3,1339	2,24409	
6	Student	97	3,9072	2,16546	,400
	Support Faculty	6	3,8333	1,83485	
	Lecturer	4	2,7500	2,21736	
	Assistant Profesor	2	2,5000	,70711	
	Associate Profesor	3	5,6667	1,52753	
	Total	112	3,8839	2,13400	
7	Student	97	3,7320	2,39146	,086
	Support Faculty	6	2,3333	1,86190	
	Lecturer	4	5,7500	1,50000	
	Assistant Profesor	2	4,0000	,00000	
	Associate Profesor	3	1,3333	,57735	
	Total	112	3,6696	2,36105	
8	Student	97	3,5155	2,40708	,791
	Support Faculty	6	3,8333	2,04124	
	Lecturer	4	2,2500	1,25831	
	Assistant Profesor	2	3,0000	1,41421	
	Associate Profesor	3	2,6667	1,15470	
	Total	112	3,4554	2,31676	
9	Student	97	3,0722	2,20439	,323
	Support Faculty	6	3,1667	2,63944	
	Lecturer	4	5,2500	2,21736	
	Assistant Profesor	2	1,5000	,70711	
	Associate Profesor	3	3,3333	3,21455	
	Total	112	3,1339	2,24810	
10	Student	97	3,2680	2,10908	,337

	Support Faculty	6	3,8333	2,04124	
	Lecturer	4	4,0000	3,46410	
	Assistant Profesor	2	2,5000	2,12132	
	Associate Profesor	3	5,6667	1,52753	
	Total	112	3,3750	2,15241	
11	Student	97	4,4021	2,66794	,448
	Support Faculty	6	4,5000	2,58844	
	Lecturer	4	3,2500	2,87228	
	Assistant Profesor	2	4,0000	,00000	
	Associate Profesor	3	7,0000	,00000	
	Total	112	4,4286	2,62941	
12	Student	97	3,6186	1,67359	,352
	Support Faculty	6	4,6667	1,63299	
	Lecturer	4	2,5000	1,29099	
	Assistant Profesor	2	4,0000	,00000	
	Associate Profesor	3	3,3333	1,15470	
	Total	112	3,6339	1,64944	
13	Student	97	3,5773	2,27227	,122
	Support Faculty	6	3,0000	2,00000	
	Lecturer	4	1,5000	,57735	
	Assistant Profesor	2	6,0000	,00000	
	Associate Profesor	3	5,0000	2,64575	
	Total	112	3,5536	2,26146	
14	Student	97	4,1856	2,08332	,940
	Support Faculty	6	4,1667	1,83485	
	Lecturer	4	4,2500	3,20156	
	Assistant Profesor	2	3,0000	1,41421	
	Associate Profesor	3	3,6667	2,51661	
	Total	112	4,1518	2,08474	
15	Student	97	3,5361	2,03133	,074

	Support Faculty	6	5,0000	2,00000	
	Lecturer	4	3,5000	3,00000	
	Assistant Profesor	2	2,5000	,70711	
	Associate Profesor	3	6,3333	,57735	
	Total	112	3,6696	2,08118	
16	Student	97	4,4639	2,16055	,989
	Support Faculty	6	4,5000	2,34521	
	Lecturer	4	4,7500	1,50000	
	Assistant Profesor	2	4,0000	,00000	
	Associate Profesor	3	4,0000	2,00000	
	Total	112	4,4554	2,10486	
17	Student	97	4,2784	2,43987	,651
	Support Faculty	6	4,5000	1,97484	
	Lecturer	4	5,0000	2,70801	
	Assistant Profesor	2	4,0000	2,82843	
	Associate Profesor	3	6,3333	,57735	
	Total	112	4,3661	2,39367	
18	Student	97	4,5052	2,41145	,528
	Support Faculty	6	5,5000	1,22474	
	Lecturer	4	4,0000	2,94392	
	Assistant Profesor	2	3,0000	1,41421	
	Associate Profesor	3	6,0000	1,73205	
	Total	112	4,5536	2,35896	

In table 24, the results of difference by position have been showed. When examined the results, in 7th and 15th answers of the questions have a meaningful difference.

CONCLUSIONS AND RECOMMENDATIONS

A mandatory contribution to countries revenue, levied by the government on workers' revenue and business profits. The most significant material of financial is revenue. The greatest item of general revenue is tax revenue with the appearance of country the tax appearance too. Tax is one of the natural penalty which the government employ over people from the built of it until now. tax is one of governments necessities to the society from financial and economic. after the tax is be forced tax evasion appear.

Tax evasion is an illegal work which people or companies do not pay the tax, pay less tax than it should pay or they fill their information not properly. with the beginning of tax also the tax evasion begin. the government policy is the cause of tax evasion. the most reasons of tax evasion are the government made the tax rate very high, the government do not do enough service to people and also illegal trading is one of the reason of tax evasion and the government change their decision quickly and make their decision randomly.

Developed countries tax compliance also have a high level of tax morality. If so, it would be very useful to determine the factors that form the tax ethics for each society and consider them in tax related practices. In this study, a questionnaire study in Zakho University was evaluated. The next issues are significant for the results specified by analyzing survey survey data at the grade of tax ethics and the factors that constitute tax ethics.

We distributed questionnaire over 112 volunteers to different instructors and students at university of Zakho. Their ages have effect to some questions, also in analysis shown the difference between gender in some questions and in position there is a difference solely in one question.

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QUESTIONNAIRE

Items	Totally Disagree	Disagree	Partly Disagree	Indecisive	Partly Agree	Agree	Totally Agree
1. Tax evasion is ethical if tax rates are too high.							
2. Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me.							
3. Tax evasion is ethical if the tax system is unfair.							
4. Tax evasion is ethical if a large portion of the money collected is wasted.							
5. Tax evasion is ethical even if most of the money collected is spent wisely.							
6. Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.							
7. Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.							
8. Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.							
9. Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.							
10. Tax evasion is ethical if everyone is doing it.							
11. Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.							
12. Tax evasion is ethical if the probability of getting caught is low.							
13. Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.							
14. Tax evasion is ethical if I can't afford to pay.							
15. Tax evasion is ethical even if it means that if I pay less, others will have to pay more.							
16. Tax evasion would be ethical if I lived under an oppressive regime like Nazi Germany or Stalinist							

Russia.							
17. Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.							
18. Tax evasion is ethical if the government imprisons people for their political opinions.							



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ÖZGEÇMİŞ

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SOSYAL BİLİMLER ENSTİTÜSÜ

LİSANSÜSTÜ TEZ ORJİNALLİK RAPORU

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Tez Başlığı / Konusu:

The Ethics of Tax Evasion: A Survey in Sakho University of Iraq

Yukarıda başlığı/konusu belirlenen tez çalışmamın Kapak sayfası, Giriş, Ana bölümler ve Sonuç bölümlerinden oluşan toplam *78* sayfalık kısmına ilişkin, *18.07.2019* tarihinde şahsım/tez danışmanım tarafından *Turan* intihal tespit programından aşağıda belirtilen filtreleme uygulanarak alınmış olan orijinallik raporuna göre, tezin benzerlik oranı % *15* (... *Onbeş* ...) dir.

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