Socio-Psychological Aspects of Transformation to Tax Liability among Citizens of Different Ages in a Pandemic
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ABSTRACT
The publication examines the socio-psychological aspects of the attitude of citizens of different ages to tax obligations in the context of their transformation due COVID-19 pandemic. Materials of a study of the psychological attitude to taxes, conducted in 2019 with three groups of young, middle-aged and older citizens (n = 216 people, 72 participants in each of the groups, methods - questionnaires and a semi-structured projective interview) were supplemented by a similar study with the same contingent tested during the pandemic. Qualitative conclusions were obtained on the basis of a statistical comparison of changes in attitudes towards tax obligations among citizens of different ages in a pandemic. The study confirmed the hypothesis that there are age differences in the psychological attitude of citizens to their tax obligations; the COVID-19 pandemic creates conditions that, in a number of cases, complicate the social well-being of citizens and their psychological life, thereby, having a negative impact on psychological attitudes in relation to tax obligations; the development of remote forms of interaction between the state and taxpayers can have a pronounced potential for a positive impact on the state of internal tax liability, but this requires overcoming aspects of psychological discomfort associated with working in a digital environment and manifested in different ways among citizens of different ages. Recommendations for improving the state tax policy are presented, including the development of digital (remote) interaction with the population in the post-pandemic period.

Keywords: digitalization, taxpayers, psychology of tax obligation, psychological comfort, electronic services, e-government, COVID-19

1. INTRODUCTION
Socio-psychological studies of the attitude of citizens to public obligations are still characterized by insufficient completeness, primarily in aspects related to age characteristics. The heterogeneity of attitudes towards tax obligations should be noted, while the perception of the duties in the tax area is extremely contradictory among persons of different ages. A specific reflection on the psychology of the perception of tax obligation is imposed by historical experience, in the specific conditions of the post-Soviet states, eroding the influence of education, individual perception of the level of wealth, social status and public duties. The relevant aspects are extremely important for the development and improvement of public policy in the field of taxation and relations with taxpayers, thus being, ultimately, the key issues of public welfare. The pandemic of diseases caused by the new coronavirus SARS-CoV2 (hereinafter referred to as the COVID-19 pandemic) has exposed and actualized a number of additional problems and contradictions that, in our opinion, require special research attention. At the same time, we suppose that the research carried out in the field directly in the midst of a pandemic, reflecting the actual feelings and moods of citizens, which can subsequently be reflected and, to a certain extent, distorted in creation, both individual and mass, represents intrinsic value. Studies of the transformation of socio-political attitudes towards tax liability, at the same time, are seen as extremely important in the context of the transformation of public policy, in particular, on the development of e-government and remote provision of public services, provision of propaganda in the field of taxes and taxation, and management of digital literacy of both citizens and officials.

The purpose of this work is to study the socio-psychological aspects of the transformation of the attitude of Russians of different ages towards tax obligations in the context of the COVID-19 pandemic. This study was prepared as part of a cycle of scientific research conducted by the author in the field of developmental, social psychology and psychology of taxpayers, and is aimed both at enriching the provisions of theoretical and applied
socio-psychological science, and as assistance to public policy measures in the field of tax relations.

2. METHODOLOGY

The study is based on the postulates of social, developmental psychology and is based on a comparative approach to studying the dynamics of the psychological attitude of taxpayers to their duties, in the context of transformations due COVID-19 pandemic. Special methods of experimental socio-psychological research were questionnaires and semi-structured projective interviews. The experimental part of the study was carried out in two stages, unintentionally connected with each other.

At the first stage, in the fall of 2019, as part of the current research work of the author, a study was made of the attitude to tax obligations of representatives of three age groups of adult taxpayers: young people (18-35 years old), middle-aged people (36-50 years old), older people (age 51+). The total number of participants was 216, with 72 participants in each group. To ensure the reliability of the study, an equal (50 ± 1.25%) distribution of participants in the experiment by gender was ensured, while the share of representatives of one social or professional group did not exceed 20%, and employees of tax authorities were asked to refrain from participating in the experiment, including the former ones, as well as their family members. The share of civil servants in all groups also did not exceed 20%. The experiment was carried out with residents of Moscow and the Moscow region, the Kaluga region and the Chechen Republic, with the share of each no more than 35 percent of the total number of group participants, which also ensured territorial representativeness. Other social and demographic aspects were considered insignificant.

In the context of the obvious impact of the COVID-19 pandemic on individual and collective psychology, including in terms of a significant impact on public relations, it became necessary to repeat the study. The author managed, including through the use of remote communication technologies, to ensure the presence of the major number of participants on the ad-hoc stage, which was held in May - July 2020, and included 68 members among young people, 70 among middle-aged and 71 among older people. In aggregation only 3.24% of participants of the first stage did not take part in the second (ad-hoc) stage. The use of identical research methods made possible to compare the results and identify statistically significant differences characterizing changes in the studied area. Scientific hypotheses on a relationship between the observed phenomena were tested using methods of correlation-regression statistical analysis.

Statistical data processing was carried out using a spreadsheet processor based on relevant methods for checking the statistical significance of the results obtained: calculating the significance of differences in mean values according to the Student's t-test for dependent variables.

3. RESULTS

Research in the subject area can be conditionally divided into two groups – the studies of the psychological attitude of citizens to taxes, and studies of the transformations of individual and collective psychology due to the impact of the coronavirus pandemic.

The psychology of citizens' attitudes towards tax obligations, in general, has been studied in special literature [e.g. 1-4], although some provisions require additional confirmation. In particular, we are talking about the fact that citizens with different types of mentality have different attitudes towards tax obligations. On the one side, there are the citizens of a number of American and European countries, brought up in the spirit of the so-called "Protestant ethics", for whom, as a rule, tax obligation is considered not even as a duty to the state, but directly, as a personal duty to oneself, and even to God. On the contrary, the representatives of the Eastern culture may be called, such as Russians, who sometimes tend to dismiss the tax obligation, considering it as a burden tribute to the sovereign, better to be evaded [5]. It seems that the corresponding approach is certainly exaggerated, and hardly productive in the system of modern understanding of human rights, counteraction to such phenomena as everyday racism, etc. However, it would also be wrong to deny the existence of some prevailing social attitudes.

The main factors of influence on the tax consciousness of Russian people seem to be the attitudes of the Soviet past, when the population was imposed on the understanding that all public goods belonged to everyone. A dyad of stereotypes had been formed: “everything is ours - everything is nobody's”, and, conversely, “everything in common is everything mine”. Consequently, in relation to the payment of taxes and fees, a rather counterproductive rule begins to act as a historical code: “Me myself determine, whether to pay a tax (fee)”, including, according to criteria such as social justice, target of the future spending, etc. The relevant aspects, of course, to a significant extent predetermined the deformation of the tax consciousness of Russians, the correction of which is directed by complex efforts on the part of the state, implemented, first of all, by the body in the field of tax administration - the Federal Tax Service Russian Federation (FTS RF).

At the same time, FTS RF by no means fulfills the role of a statistician in the system of ensuring the social and psychological management of the behavior of Russians. First of all, the FTS RF is an active conductor of many modern solutions in terms of digitalization and automation, being, in fact, the leader of electronic government in the Russian Federation. Digital technologies for interaction between taxpayers and the FTS RF are not just communication technologies, but also an important source of enhancing the socially conscious behavior of the taxpayers. And in this case, again, numerous specific socio-psychological aspects are activated.
Regarding the impact of the COVID-19 pandemic on the psychological aspects of public relations, relevant research is still scarce. A gap is partially filled by studies on certain aspects of the psychological perception of a pandemic and its consequences, individual and group, including age aspects [6-19]. Guided by the relevant materials, it can be stated that the pandemic really does significant harm to individual consciousness and behavior, especially negatively affecting aspects such as psychological comfort, satisfaction with various aspects of life, as well as various aspects of socialization. Overcoming many problems is closely related to active individual and collective psychological work, including adaptation to new conditions of life. In this regard, the problem of providing comfort, including psychological, is actualized, when using digital technologies [11-12]. This problem is especially acute when remote digital technologies, in the light of the harsh requirements of social distancing, become the predominant or even the only possible channel of social communications.

The materials of the review has driven the following provisions of the research hypothesis:

- There are age differences in the psychological attitude of citizens to their tax obligations. For the younger and older groups, the important determinants are, respectively, insufficient formation and specific structuring of social attitudes under the influence of the historical experience of interactions with the state. In these conditions, middle-aged citizens have the most stable positive psychological prerequisites for the perception of tax obligations;
- The COVID-19 pandemic creates conditions that, in a number of cases, complicate the social well-being of citizens and their psychological life, thereby, exerting a negative impact on attitudes in relation to tax obligations;
- The development of remote forms of interaction between the state and taxpayers can have a pronounced potential positive impact on the state of internal tax liability, but this requires overcoming aspects of psychological discomfort associated with working in a digital environment, manifested in different ways among citizens of different ages.

In connection with this hypothesis, among the many investigated aspects of the psychological attitude of taxpayers to tax obligations within the framework of this publication, it seems appropriate to focus on the following:

- The general perception of the tax burden (assessed on a five-point Likert scale from 1 point (purely negative attitude towards tax obligations) to 5 points (purely positive));
- The psychological readiness to pay assessed taxes and fees, even under the condition of an internal conviction of their injustice (both perceived in general terms and in connection with errors, indifferently, imaginary or real) (assessed on a five-point scale, where 1 point is a categorical denial of such responsibilities, and five points corresponds to full acceptance);
- Self-assessment of the comfort of the remote interaction with tax authorities (carried out on a five-point scale, where 1 point corresponded to complete discomfort, and five points corresponded to complete comfort).

The results obtained were supplemented and refined based on the materials of in-depth interviews with individual participants.

As it has been revealed, in pre-pandemic conditions, the general perception of the tax burden differed by groups - the average value for the group of young people was 2.45 points, which is characterized, as a moderate perception, slightly closer to negative. The average indicator among middle-aged citizens is 3.1 points, which characterizes the perception, higher than moderate and closer to positive, and in older people the value is 2.73 points, indicating a moderately indifferent attitude. The latter, as the interviews show, is indeed largely influenced by historical experience.

The psychological readiness to pay the taxes and fees, even under the condition of an internal conviction of their injustice in the period before COVID-19, was generally average, and in the age aspect it changes along a parabola - from low values among the “romanticized” young generation (2.23 points), through moderate values among middle-aged pragmatists (3.33 points) to moderately low values among older “materialists” (2.81 points). The self-assessment of the comfort of interacting with the tax authorities before the pandemic was, in general, quite high, especially among the representatives of those age groups who confidently mastered such technologies – the average indicator among young citizens was 4.41 points, among middle-aged citizens - 3.98 points. On the contrary, for the older generation the issue of comfort was quite acute, the average at 2.98 points, yet the proportion of those who rated their own “digital” comfort at 1 point was 44% of the total number of group participants. The situation can be explained, first of all, by the fact that older people are extremely insecure about using digital technologies, which gives rise to distrust and discomfort. Changes due COVID-19 pandemic are quite significant, including statistically. Thus, the overall perception of the tax burden worsened across all age groups:

- Among young people, the reduction was from 2.45 to 2.01 points. An important influence is exerted by the general uncertainty about one's own future against the background of economic instability. The change is statistically significant, - Student's t-test 3.577, at p < 0.01;
- Among middle-aged people, the decrease is the least significant, it was 0.21 points on average for the group, - the indicator decreased from 3.1 to 2.89 points. The change is statistically significant, - Student's t-test 4.65, at p < 0.01;
- Among older people, the reduction was from 2.73 to 2.44 points, while one should take into account the inertia characteristic of the worldview of the older generation, steadily formed over the life. The main fears affecting the psychological attitude towards taxes are related to one's own health, the perceived risk of significant spending on treatment, thereby determining a thrifty attitude towards personal finances, including through saving on taxes and fees in all cases where it is possible.

Reflecting the complexity of relations with the state, there is a significant reduction in the already low level of psychological readiness of citizens to pay assessed taxes.
and fees, even under the condition of an inner conviction that they are unfair - in a pandemic, the average values by groups decreased to 1.88 points among young citizens; 2.16 points for middle-aged citizens and 2.18 points for older citizens. The proportions of those participants in the experiment who rated their readiness as 1 point were 76%, 56%, and 44%, respectively. At the same time, older people, acting as subjects of numerous tax benefits, experience less painful transformations, thus reflecting on the evaluation of the role the state. On the contrary, middle-aged people who reflect the collapse of many socio-economic expectations experience the situation extremely acutely.

Finally, the self-assessment of the comfort of interaction with tax authorities has undergone multidirectional changes:

- Among citizens of younger and older age, it slightly increased, from 4.41 ± 0.74 to 4.45 ± 0.56 points in the younger group and from 2.98 ± 0.14 to 3.09 ± 0.22 points in elders, reflecting the benefits of e-government in a pandemic. At the same time, the comfort indicator for the older generation remains rather low, reflecting the persisting problems in the possession of digital technologies. The changes are statistically significant - Student's t-test 3.995, at p <0.01 in the younger group and Student's t-test 3.652, at p <0.01 among elderly.
- Among middle-aged citizens, the indicator, on the contrary, worsened, from 3.98 ± 0.66 to 3.67 ± 0.87 points, reflecting, apparently, such a phenomenon as psychological fatigue from digital technologies ("digital fatigue"). This dependence is also statistically significant - Student's t-test 3.345, at p <0.01.

4. DISCUSSION

Digitalization definitely has a dual impact on tax literacy and tax psychology. On the one hand, digital technologies significantly expand communication and computing capabilities. In the last decade, this circumstance has had a huge impact on the development of the FTS RF, both in terms of the development of technologies and tools of tax administration, and in terms of communications with taxpayers, which are increasingly developing through electronic services. The electronic services of the FTS RF have become the basis of the State E-Services system. The use of such services is largely aimed at improving tax literacy and developing the tax culture of the population:

- First of all, psychological barriers and self-justification are removed regarding the fact that non-payment of taxes and fees is associated with bureaucracy and confusion of tax administration, as well as with ignorance of laws and facts of tax obligations to budgets. The convenience of using electronic services, the depth and breadth of coverage of the main interactions with taxpayers, can be considered as a factor of additional motivation for the responsible behavior of the latter, in full accordance with the key concepts of Nudge Theory [13];
- Through digital services, the possibilities of direct contact with taxpayers, informing them on all key issues, from the basics of fiscal policy to information on the amount of tax and levy arrears, the timing of their payment, payment methods and measures of tax responsibility;
- Digital platforms ensure active involvement of the population in the discussion of draft laws in the tax area.

The Russian public generally appreciated the particular value of remote digital interaction with the Federal Tax Service in the context of large-scale social constraints during the COVID-19 pandemic, when digital communications, in fact, became the only available channel for secure communications with the population and ensuring full and timely payment of fiscal obligations, along with the direction of appeals regarding the postponement of the latter due to the difficult conditions of doing business and individual labor.

On the other hand, the use of digital technologies, regardless of the direction, has negative features. So, despite the fairly significant level of Internet penetration in Russian conditions, the online accessibility is still significantly limited for many citizens, which is more important, mainly in cases when the new digital technologies could become a solution to the problems of physical contact with the tax service (for residents of remote, sparsely populated areas), as well as in the actual issues of tax literacy (for elderly citizens). For the latter, as well as for some of more younger Russians (which is sometimes difficult for them to admit, including when conducting interviews and questionnaires, which distorts the real picture of affairs), the issues of their own digital competence are the significant problems.

Proactive governmental measures only contribute to the improvement of indicators of digital competence among the younger generation, which is already interested in digital area, self-studying in the field. For middle-aged and older people, special courses on digital are provided, accessibility (including territorial) and expected efficiency (including for reasons of short-term and formalism, as well as in a number of cases of the actual lack of the opportunity to consolidate the acquired skills in everyday life) remain very moderate.

Another problem arising in the digital sphere, which the general public pays little attention to is the problem of fatigue, personal burnout from digital technologies. The problem is just typical for active internet users, such as young and middle-aged people, as a rule, residents of large cities who have to constantly work in a digital environment, both in the framework of labor / business activities and in the context of everyday communications. The lack of live communication, the accumulated fatigue from digital technologies not only have a detrimental effect on the psyche, intensifying depressive and other negative states, but also arises separate cases of deliberate rejection of digital technologies in favor of traditional communications. Such aspects should be at least noted and accounted by tax policy makers, based on the fact that if effective solutions are not found in the field of balance of interests, then in the near future there may be an unwanted outflow of active users of digital tax services, with the ensuing consequence in the form of a negative impact on
tax psychology and literacy (including the younger generation, very inclined to copy the patterns of behavior of their elders, especially when they relate to social rejection). Consequently, the Federal Tax Service is facing new challenges in the application of digitalization to increase tax literacy and strengthen the aspects of tax psychology, individual and group.

5. CONCLUSIONS
Based on the materials of the study, the hypothesis was fully confirmed. In the course of the study, it was revealed that the overall negative impact of the pandemic on the psychology of citizens is observed in absolutely all age groups, reducing the psychological willingness to pay taxes and fees, especially in cases where they are perceived as unfair. Some progress in facilitation and psychological support for citizens in the performance of their tax obligations is intended to ensure the use of digital communication platforms. The Federal Tax Service of the Russian Federation, which pioneered digitalization in the field of public administration, is currently called upon to change and improve the contours of its own digital services, platforms and technologies, responding to the new challenges of the era. In this regard, we strongly recommend taking into account the results of this study, according to which, in addition to the positive impact of digitalization tools on the psychological attitude of citizens of different age groups to their tax obligations, combined with the indisputable advantages of digitalization as a tool to ensure effective interaction between tax authorities and taxpayers in a pandemic, negative aspects related to insufficient Internet penetration and low level of digital competence of the population, as well as fatigue of its part from the dominance of new technologies, can also be highlighted.

It is becoming extremely urgent to strengthen the contribution of the Federal Tax Service to digital education and ensure universal access of the population to the Internet, including through social access points. No less important is the further development of digital services in the direction of minimizing the list of required actions from the subjects of interaction, and, thereby, the time of “digital contact”. User requests can be calculated and processed using artificial intelligence; in this way, the behavior of a digital service client can be simulated. Ultimately, for some citizens, the simplification of the use of digital tax services will be ensured, and for others - the preservation of interest in using them, which in both cases will have a positive effect on the state of tax literacy and tax psychology, general comfort when working with digital services, satisfaction the latter and integral readiness to fully the imposed tax obligations.

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