

AN APPLICATION TO DETERMINE THE RELATIONSHIP BETWEEN ACCOUNTING AND FINANCE EDUCATION AND TAX ETHICS AND AWARENESS¹

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Muhasebe ve Finans Eğitimi ile Vergi Ahlakı ve Bilinci Arasındaki İlişkinin Tespitine Yönelik Bir Uygulama



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ABSTRACT

The aim of this study is to determine the differences in the perceptions of tax morale and awareness of the students who have and have not got accounting and financial education in their schools at various levels and to determine the relationship between accounting and financial education with tax morale and tax awareness. For this purpose, a faceto-face survey method was used to acquire data in the study and a survey was conducted with senior high school, associate, undergraduate and postgraduate students studying at schools in the city center and districts of Giresun Province. Statistical analyzes were applied to the data acquired through the survey and it was tried to determine the differences between the perceptions of tax morale and awareness of the students. According to the results of the study, significant differences were found between the students who got accounting and financial education and those who did not in terms of tax morale and awareness in variables such as getting accounting and financial education, age, type of school, undergraduate and postgraduate education. Taking into consideration the results of the study, it can be stated that there is a close relationship between accounting and financial education with tax morale and awareness

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ÖZ

Bu çalışmanın amacı, okullarında çeşitli düzeylerde muhasebe ve finans eğitimi alan ve almayan öğrencilerin vergi ahlakı ve bilinci algılarındaki farklılıkların belirlenmesi, muhasebe ve finans eğitiminin vergi ahlakı ve bilinciyle ilişkisinin tespit edilmesidir. Bu amaçla çalışmada, verilerin elde edilmesi için yüz yüze anket yöntemi kullanılmış, Giresun İli merkez ve ilçelerinde bulunan okullarda öğrenim gören lise son sınıf, ön lisans, lisans ve lisansüstü öğrencilere anket çalışması yapılmıştır. Anket yoluyla elde edilen verilere istatistikî analizler uygulanmış, öğrencilerin vergi ahlakı ve bilinci algıları arasındaki farklılıkların belirlenmesine çalışılmıştır. Çalışmanın sonuçlarına göre, muhasebe ve finans eğitimi alan ve almayan

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öğrenciler arasında vergi ahlakı ve bilinci algısı açısından muhasebe ve finans eğitimi almak, yaş, öğrenim gördüğü okul türü, lisans ve lisansüstü eğitim almak gibi değişkenlerde anlamlı farklılıklar bulunmuştur. Çalışmanın sonuçları dikkate alındığında, muhasebe ve finans eğitimi ile vergi ahlakı ve bilinci arasında yakın ilişki olduğu ifade edilebilir

1. Introduction

The state invests a variety of resources in the public services offered to its people. The government utilizes a variety of mechanisms to pay for these expenses. Taxes are recognized to be the most often employed of these instruments. In other words, taxes are used to pay for the majority of governmental services. The financing of public service expenditures will become challenging and public services may even be disrupted, if the state is unable to collect taxes on time, or if people fail to pay their taxes on time. Taxpayers (citizens) must be willing to pay as much in taxes as the state is able to collect in order for taxes to be collected to fund public expenses. Tax collection will be facilitated by citizens who see taxes favorably, are aware of their tax-related obligations and are prepared to uphold those commitments.

Professional accountants handle a large number of tax-related tasks and transactions, including documenting taxable events and calculating and paying taxes. Professional accountants also serve as a conduit between the taxpayer and the tax office, aiding in regular tax collection. In this regard, the tax will be in some ways secured by the public's favorable impression of taxes as well as the professionalism, awareness and morale of those working in the field.

At the secondary, associate, undergraduate and postgraduate education levels, professional accountants begin their first education in the field. Each student majoring in accounting and finance therefore has the potential to represent certified public accountants in the future. Giving these youngsters the knowledge they need to see taxes favorably and to be aware of them will help ensure that taxes, which are the nation's main source of income, are regularly collected in the future.

Numerous researches have been done and published in order to ascertain the tax knowledge and morale of pupils. However, no study has been located that assesses and contrasts the perspectives of students enrolled in various levels of schooling (high school senior year, associate degree, undergraduate and postgraduate). This study distinguishes itself from similar studies by having this attribute. The study's general goal is to ascertain the connection between tax morale and consciousness and accounting and finance education. Determining the disparities between the views of tax morale and awareness of the students who got accounting and finance instruction from the educational process and those who did not, comes to the fore relying on this major goal.

2. Accounting and Finance Education

Education has evolved into one of the topics that countries focus on a lot, due to its increasing importance as a result of changes in social, cultural, economic and political spheres brought about by technological growth (Çalık, 1988: 25). Education is the process of helping a person purposefully and through his/her own life to improve his/her behavior in the way that is wanted (Başaran, 1984: 17). Since the beginning of time, humans have continued the most fundamental process education and they will

continue to understand this even if their shape, time, location and techniques change or do not change. Education is the process of directly or indirectly assisting children and young people in acquiring the information, skills and understanding they need in order to participate in society as well as developing their personalities (TDK, 2021).

One of the most crucial factors in the creation and growth of a person's personality is education. The educational process, which begins with a foundational education, advances to more specialized areas and offers knowledge in a certain profession. One of these specialties is education in accounting and finance. Accounting and finance education involves using new information technologies to identify, gather, process, verify the correctness of summarize in reports and tell the student about how this information will be utilized and applied in decision-making (Gökçen, 1998: 43). The information, abilities and attitudes necessary for the accounting and finance professions may be acquired through accounting and finance education, to put it briefly (Çil Koçyiğit et al., 2016: 540).

Students who obtain accounting and finance education are taught the fundamental principles of accounting and finance. The goal of this training is to teach to the students the laws that apply to business life within the confines of those laws. By providing students with enough knowledge of financial topics, accounting and finance education, which combines theory and practice, aids in the development of abilities such as problem-solving, research and problem-identification.

Theory and practice are interwoven in the teaching of accounting and finance. It should be assured that the fundamental knowledge imparted earlier is understood together with fresh material and integrated with it at each step of schooling. With the applications to be made, this information has to be strengthened (Demirkan, 2001: 52). Foreign language and technology should be added to these factors in order to strengthen and improve the harmony of theory and practice, which are two components that are integral to accounting and finance education (Pehlivan, 2008: 18).

Accounting and finance education should be continuously evaluated and updated in terms of legal, social, technical and political elements because the field is one that is continually renewing itself. Wrong and erroneous transactions may occur if the accounting and finance education cannot keep up with the latest advancements, which might cause the accounting professionals to lag behind in their work (Tokay and others, 2011: 9-10). In other words, organizations that offer accounting and finance education should raise the standard of instruction make sure it is relevant to the market and on the other hand, apply effective teaching methods that take into consideration what employers want from their workers. Additionally, because accounting and finance education is a vocational program, graduates should possess all the skills necessary for the job. To achieve this, all schools that offer accounting and finance education at any level should continually update their curricula, teaching methods and instructors to reflect changes in the field and student demands (Kurnaz, 2019: 240).

3. Tax Ethics and Awareness

Morality is the set of behaviors and rules that people have to obey in a society (TDK, 2021). In other words, it can be expressed as the behavior and rules accepted by the society. Tax morale, on the other hand, is defined as the timely and complete fulfillment of tax-related duties and responsibilities. Tax morale is the attitude taken

against tax evasion and tax penalties. Song and Yarbrough define tax morality as “the norms of behavior that determine the relationship between taxpayer citizens and the state” (Tosuner and Demir, 2008: 356).

In a sense, tax morale is what makes people want to pay their taxes. Taxpayers with high tax morale care about paying taxes, even if there is little fear of getting found. When he/she pays his/her taxes on time and in full, he/she appreciates it and feels uncomfortable when he/she doesn't. Contrarily, for taxpayers with poor tax morale, any method of dodging taxes is seen as natural and acceptable. Tax morale levels should be raised to prevent situations like the individual or even society coming to accept crime as routine. Therefore, maintaining a high moral standard in society is crucial. Social morality exerts positive pressure on an individual (Dibek, 2016: 58-59).

The rationale behind taxation is one of the crucial topics that have received attention in recent years. Taxpayers' attitudes and behaviors are not entirely explained by the notion that taxes are only paid in accordance with the law. Because many people routinely pay their taxes, even if tax audits are insufficient to satisfy this need. In addition to legal penalties, there are other things that force people to pay taxes. The most crucial factor that explains why individuals willingly pay their taxes, that is, their voluntary compliance (tax compliance), even while there is no fear of being detected or a very minimal risk of being caught is the idea of tax morale. Another way to portray tax morale is as an innate incentive to avoid paying taxes. In certain ways, the degree of general culture affects tax morale. The cultural level and the economic level move in lockstep. In this regard, tax morale is better evolved in economically developed nations than in less developed nations.

Since tax morale is an abstract concept, there are several challenges in researching and measuring it. Determining the fundamental motives of the taxpayers with regard to taxation is a highly delicate subject. This is because logical taxpayers won't want to admit that they have immoral views on taxes. Therefore, careful consideration should be given to how consistently the study is conducted (Tosuner and Demir, 2008: 356-357).

Tax awareness is one of the factors that guarantee the regular and complete collection of taxes. In a nutshell, tax awareness may be defined as the conscious conduct of individuals and groups that interact with transactions including taxes. Some more definitions established in the literature that are relevant to this situation are provided below.

Tax awareness is the state of being aware of the tax. Tax awareness is a term used to describe the degree to which taxpayers are motivated to pay their taxes while being aware of the role that taxes play in the provision of public services. In other words, tax awareness refers to a person's readiness to carry out their social obligations linked to paying taxes (Akdoğan, 2005: 180).

Tax awareness is the degree to which societies are prepared to carry out their tax obligations in light of the significance of providing public services. The effectiveness of taxing increases with the degree of demand in issue. In other words, those who have a high level of tax awareness are aware of how their taxes will be returned to them and therefore, what services their taxes are used to fund. As a result, people voluntarily and intentionally meet their tax obligations (Organ and Yegen, 2013: 243).

Due to their sovereignty, states have the power to collect both required and voluntary taxes. Additionally, people are inherently resistant to taxes. The taxpayers' assent in this instance is an irrefutable reality because tax is a resource that may be gained as a consequence of an agreement between the state and the taxpayer according to the present view of the state of law. If a compromise cannot be struck, the taxpayer begins to object to the tax and looks for ways to evade or reduce it (Kaya, 2017: 90).

Tax sensitivity is not just paying taxes but also looking into how they are being spent. Taxpayers who are aware of their obligations to pay taxes not only do so, but they also exert pressure on other taxpayers (Aşkın, 2019: 5).

Individuals' feelings of loyalty have a significant effect in the development of tax awareness. In its broadest sense, loyalty refers to commitment, real and strong friendship, stability of sentiments and emotions, the absence of treachery and conformance to the truth. According to the loyalty system created by French philosopher Gabriel Marcel and American philosopher Josiah Royce, who both advanced theories in this area, what matters is that this commitment is made deliberately and consciously and that it makes the person feel satisfied after being linked. One may not always be dedicated to the cause, to which he/she will always remain loyal and deserve respect. In this case, he/she must constantly evaluate the components of the event. People may acquire attitudes toward delivering numerous public services, including life and property protection, as a result of their dependency on their state. These viewpoints emphasize the responsibility component of taxes rather than the obligation component (Aşkın, 2019: 6).

Tax compliance, tax morale and therefore state tax revenues are all impacted by the phenomena of tax awareness. Due to this, several nations including Turkey are working to raise tax sensitivity by including the ideas of tax sensitivity and awareness into their educational frameworks (Gergerlioğlu and Mcgee, 2017: 383). Tax morale and awareness are significant psychological variables that influence how taxpayers behave.

4. Literature Review

In order to ascertain whether the ethical intervention curriculum, which aims to teach students ethical behavior in the workplace, has an impact on undergraduate accounting students' ethical awareness, Okougbo, Okike and Alao (2021) conducted an experiment on senior students enrolled in five private universities in Nigeria. The experimental group of students received the ethics-integrated curriculum, whereas the control group received the conventional curriculum. The study's findings showed that the experimental group's students had much higher levels of ethical awareness than the control group's students.

Gür (2019) conducted a survey to ascertain the tax morale and knowledge levels of secondary school (high school) students enrolled in Bingöl's city center between the ages of 14 and 19. According to the study, students' tax morale and awareness levels varied depending on their age, social class and gender, but not depending on their parents' jobs, levels of education, or monthly income.

Başdağ's (2017) aim was to evaluate the voluntary tax compliance levels of Faculty of Economics and Administrative Sciences students at Kilis 7 Aralık

University according to their tax awareness and perspective. In this regard, a survey was carried out with the 1st graders who began their study of tax concerns and the 4th graders who reached the end of the study. At the conclusion of the study, it was shown that tax education improves people's views of taxes and that monthly spending amounts are a crucial factor in the development of tax awareness. Additionally, it has been found that voluntary tax compliance, the dependent variable, has a favorable impact when tax knowledge and tax perspective are viewed as independent factors.

Kumbaşlı (2016) sought to ascertain the impact of financial education on tax knowledge and morale, which influences tax behavior and behavior related to saving for taxes. First and fourth grade students in the financial departments at Bolu Abant İzzet Baysal University, Zonguldak Bülent Ecevit University and Eskişehir Osmangazi University were given a questionnaire in this direction. As a result of the study, it has been shown that the fourth-year finance department students have greater levels of tax morale and awareness than the first-year finance students do when both tax awareness and awareness of taxes are examined together. In other words, it may be said that the finance department's instruction is effective in fostering tax sensitivity and tax morale.

In order to ascertain the influence of schooling in the establishment of tax awareness, Demir and Cığerci (2016) performed an empirical study on elementary school children. In the study, the target students' tax awareness levels were first established and then those same students' tax awareness levels were updated by providing trainings. Following the course, it was seen that the pupils' levels of tax awareness had significantly improved. At the conclusion of the study, it was noted that elementary school education is crucial for positively forming social tax awareness and that these educations also contribute to the financial aspects.

The goal of Sağlam's (2013) study was to gauge how Hitit University Faculty of Economics and Administrative Sciences students felt about taxes. Data from a poll of 330 students indicate that when tax perception and tax awareness are analyzed combined, it is clear that the students who took part in the study had favorable tax perceptions and a high level of tax awareness. One cannot deny that their education, which included courses in economics and finance, had a part in this outcome. Of course, what matters is that attitudes and actions linked to taxes are represented in the same manner as this perception and awareness level. In order to distinguish between students' perspectives on tax perception and tax awareness, demographic factors including age, gender, place of residence of the family, income level of the family, department of education and average success factors were also determined.

In order to establish what primary school pupils between the ages of 09 and 15 understand about the notion of tax and to test their tax awareness, Zorlu (2012) administered a questionnaire to 500 students. The study's findings show that there are significant differences in primary school students' tax awareness depending on their age, mother's profession and the classes they are enrolled in, but not depending on their gender, mother's or father's educational level, father's occupation, or the average monthly income of their families. Furthermore, the results of this study demonstrated that primary school pupils exhibit a high degree of positive behaviors in terms of tax awareness, tax recognition, definition, perspective of taxpayers and non-tax payers, evaluation of tax compliance and approach to tax evasion acts.

The purpose of the study by Ömürbek and others (2007) was to gauge and assess the degree of tax literacy among fourth-year students at Faculty of Economics and Administrative Sciences Süleyman Demirel University. Frequency analysis, a t-test and a Chi-square analysis of the data were run on the study's survey method data. As a consequence, according to future taxpayer university students in Turkey, understanding how taxes are spent, having a transparent and responsible government and having an equitable distribution of the tax burden are considered to be the most crucial elements.

Sağbaş and Başoğlu (2005) conducted their study to learn how primary school pupils view taxes and what influences this attitude. The study found that there were numerous misunderstandings regarding taxes and that the pupils were unable to make a connection between taxes and public services. It has been shown that the parents' education level, family income and age of the students all have a role in how the tax should be understood.

In Malaysian undergraduate students, Kasipillai, Aripin and Amran (2003) looked at the effect of education on tax compliance. In order to ascertain if schooling has an impact on participants' adaption behaviors, a survey application that takes into consideration the body of research in the field of education was done as part of the study. The study supports the hypothesis that there is a connection between tax compliance and education. The study's findings also suggest that institutions that provide social sciences, business, management and accounting courses should require all of their students to take a fundamental taxation course.

In their research, McNair and Milam (1993) aimed to investigate perceptions of the ethical framework's scope in undergraduate accounting courses, the teaching strategies employed to include ethics in these courses, the perceived efficacy of these strategies and the time allotted to it, as well as any challenges that might arise. They administered a questionnaire to the department's students. The study's findings were that the notion of ethics was not given enough time and that the classroom setting and equipment were not appropriate for teaching ethics.

In his paper, Armstrong (1993) explored how ethics education could be integrated into the accounting curriculum and how a sample course on accounting ethics and professionalism should be designed. The study then looked at the pre-test and post-test outcomes that showed up after this example lesson was taught to an experimental group. The paper makes the case that ethics ought to be covered in existing accounting courses as well as in a stand-alone course on accounting ethics and professionalism. It is mentioned in the research that students should initially work independently, then share what they have done with their peers and collaborate to make a tangible result using the "sandwich technique" as an example lesson. The study's findings showed that, in comparison to the control group, the experimental group's ethical perspective had greatly grown.

5. Implementation

An application for students studying at various educational levels is presented in this section of the study. In this way, the introduction to the study was discussed first, followed by the analysis and conclusions.

5.1. Introduction of the Study

The title of the study provides details about its goal and significance, its research question, its scope and restrictions, its methodology, its model and its assumptions.

5.1.1. Purpose and Importance of the Study

The major goal of this study is to identify the connection between tax morale and awareness and accounting and finance education. In order to ascertain whether there are differences in terms of school types, the sub-objectives are to ascertain the perceptions of tax morale and awareness of students at the high school senior, associate degree, undergraduate and graduate education levels who have or have not received accounting and finance education.

Although there are other studies that examine students' perceptions of tax awareness and morale, the fact that this is the first study of its kind in the province of Giresun and it includes students majoring in accounting and finance at various levels of education that sets it apart from others and emphasizes how important it is.

5.1.2. Scope of the Study

The population of this study includes senior high school students who attend secondary educational institutions connected to the Ministry of National Education in the province's center and districts, as well as associate, undergraduate and postgraduate students from Giresun University. 850 students were contacted in the study using the questionnaire approach and 813 valid questionnaires were assessed.

5.1.3. Method of Study

The survey forms created by Karacan (2019), Kumbaşlı (2016), Yüksel and Özgün (2018), Karaca (2015) were utilized to prepare the survey form. Face-to-face surveys were performed to gather the study's data. The research's final version of the questionnaire, which serves as its foundation, was developed after administrators and instructors from the educational institutions that offer accounting and finance education provided input on the assertions in the aforementioned studies. There are two primary sections to the constructed questionnaire. Demographic data on the participant students, including their gender, age and school type, are provided in the first section. In the second section, statements are provided to gauge the kids' tax awareness and morale.

To verify the working assumptions and gauge the students' tax knowledge and morale, a five-point Likert scale with 28 items was employed. Participants' responses to the questionnaire's assertions on a five-point Likert scale were as follows: "1- I strongly disagree", "2- I do not agree", "3- I am unsure", "4- I agree" and "5- I firmly agree".

According to their educational levels, the research stratified the educational institutions in the city's core and surrounding areas (high school, associate degree, undergraduate, postgraduate). These strata were reclassified as having accounting and finance education or not and a suitable number of students were chosen at random from each stratum.

With the help of the SPSS package tool, the study's data were examined. First, tests for normalcy and reliability were conducted on the data and as a consequence of these tests, the techniques to be utilized for analysis were chosen. In order to arrive at

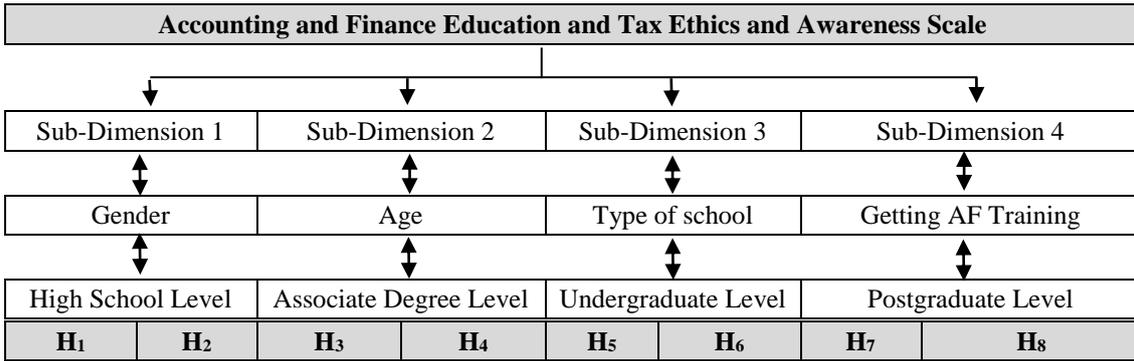
the results, the t-test was used for statements with two options and an Anova analysis was used for statements with more than two options.

With the ethical committee decision dated 01 December 2021 and numbered 17/20 of Giresun University Social Sciences, Science and Engineering Research Ethics Committee, the research done in this study received permission from the ethics committee.

5.1.4. Model and Hypotheses of the Study

The model and hypotheses created for the study are given below, respectively.

Figure 1. Model of the Study



The major and secondary hypotheses derived from the study's aims are listed below, respectively;

H₁: *There is a significant difference between gender variable and tax morale and awareness dimensions.*

H₂: *There is a significant difference between the age variable and the tax morale and awareness dimensions.*

H₃: *There is a significant difference between the type of school he attended and the dimensions of tax morale and awareness.*

H₄: *There is a significant difference between the type of school attended and the dimensions of tax morale and awareness.*

H₅: *There is a significant difference between the variable of having received accounting and finance education at the high school level and the dimensions of tax morale and awareness.*

H₆: *There is a significant difference between the variable of having an associate degree in accounting and finance education and the dimensions of tax morale and awareness.*

H₇: *There is a significant difference between the variable of having received accounting and finance education at the undergraduate level and the dimensions of tax morale and awareness.*

H₈: *There is a significant difference between the variable of having received accounting and finance education at the postgraduate level and the dimensions of tax morale and awareness.*

5.2. Findings and Analysis of the Study

Frequency distributions and interpretations of the study data, tests for the validity of the study and analyzes applied to the hypotheses are given under this title.

5.2.1. Frequency Distributions of Study Data

Frequency distributions regarding the characteristics of the students who constitute the main body of the study are presented in Table 1.

Table 1: Frequency Distributions of Demographic Characteristics

Frequency Distributions		N	%
Gender	Female	415	51
	Male	398	49
	Total	813	100
Age	18 and under	265	32,6
	19-24	439	54
	25 and above	109	13,4
	Total	813	100
Studied School	Secondary Education (High School)	257	31,6
	Vocational school	118	14,5
	Faculty	384	47,2
	Institute	54	6,6
	Total	813	100
Have you taken Accounting and Finance Education classes?	Yes	331	40,7
	No	482	59,3
	Total	813	100
Accounting and Finance Education Level	High School	124	32,0
	Associate Degree	49	12,6
	Undergraduate	192	49,5
	Postgraduate	23	5,9
	Total	388	100

813 students were given a questionnaire, as may be seen in Table 1. There are 51 percent female pupils and 49 percent male students. When participants are broken down by age, those between the ages of 19 and 24 have the greatest participation percentage (54%). The 18 and under age group comes next. The age range with the lowest involvement is between 13.4 percent and 24. 31.6 percent of the respondents (high school seniors) are secondary school students, 14.5 percent are Vocational School students, 47.2 percent are faculty and 6.6 percent are Institute students, according to the variable of the type of school they are attending. Among the participants, 40.7 percent had obtained accounting and finance training, but 59.3 percent had not. 32 percent of individuals enrolled in accounting and finance courses are in their last year of high school, followed by 12.6 percent associate degree students, 49.5 percent undergraduate students and 5.9 percent graduate students.

5.2.2. Tests for the Validity of the Study

To test the validity of the study, reliability analysis, factor analysis and normality test were applied. These are given below in order.

5.2.2.1. Reliability Analysis

The most commonly used method for measuring reliability is the alpha (α) coefficient model. Depending on the alpha (α) coefficient, the reliability of the scales is interpreted according to the following values (İslamoğlu, 2009: 135).

$0.00 \leq \alpha < 0.40$ The scale is not reliable.

$0.40 \leq \alpha < 0.60$ The reliability of the scale is low.

$0.60 \leq \alpha < 0.80$ scale is reliable.

$0.80 \leq \alpha < 1.00$ scale is highly reliable.

In this context, the alpha (α) coefficients of the study are shown in Table 2.

Table 2: Tax Ethics and Awareness Scale Reliability Analysis

Scale	Number of articles	Reliability (Cronbach Alpha) Coefficient
Tax morale and awareness	28	0,898
<i>Consciousness</i>	7	0,821
<i>Responsibility</i>	8	0,860
<i>Sensitivity</i>	7	0,625
<i>Awareness</i>	6	0,656

The "tax morale and awareness" scale's alpha coefficient (α), which can be seen in Table 2, is 0.898 and it is thought to be quite trustworthy. The four variables identified by factor analysis have highly trustworthy Alpha Coefficient (α) values in the consciousness sub-dimension of 0.821 and the responsibility sub-dimension of 0.860. Alpha coefficient (α) values of 0.625 and 0.656 for the sensitivity and awareness sub-dimensions, respectively, were also found to be trustworthy.

5.2.2.2. Factor Analysis

The study's sample adequacy (Kaiser-Meyer-Olkin-KMO) test findings are shown in Table 3.

Table 3: Sample Adequacy Test Results

KMO and Bartlett Test		
Kaiser-Meyer-Olkin Sample Adequacy Test		0,922
Bartlett Test of Sphericity	Approximate Chi-Square	7832,882
	Df	378
	Sig.	0,000

Table 3 demonstrates that the study's KMO, which is 0.922, has a very high value. Additionally, the Bartlett test signature's value is p: 0.000. This number being less than 0.05 suggests that there is a strong enough correlation between the variables.

Table 4 presents the factors and factor loads as a consequence of the factor analysis used in the investigation.

Table 4. Factor Distributions and Factor Loads

Factor 1: Consciousness	Factor Load
Q5- My awareness of taxes improves when public services are supplied in greater number and quality.	0,770
Q7- The amount of tax awareness in society rises as education, culture and income levels rise.	0,698
Q6- The impact of economic and financial policies on the populace is reflected in increased tax knowledge.	0,681
Q4- Knowing exactly where the taxes paid are used increases my willingness to pay taxes.	0,586
Q13- Tax evasion impedes the provision of public services.	0,570
Q8- Tax awareness is increased through highlighting the civic obligation of paying taxes in the media, in symposiums and at congresses.	0,541
Q24- Tax awareness is the realization that one must pay taxes.	0,537
Factor 2: Responsibility	Factor Load
Q27- Under no circumstances can tax evasion be justified.	0,753
Q23- No attempt at tax avoidance, no matter how minor, should be justified.	0,725
Q21- I do not dodge taxes even if there is an opportunity.	0,644
Q26- When I don't pay my taxes, I think I'm violating the rights of other citizens.	0,624
Q22- Paying taxes is an important civic duty.	0,578
Q3- Tax is an obligation to be fulfilled.	0,562
Q2- Taxation is a moral duty that the entire society must fulfill.	0,534
Q1- Tax is the compensation for the goods and services provided by the government.	0,431
Factor 3: Sensitivity	Factor Load
Q19- The inclusion of VAT in the prices does not make me feel as though I am paying tax.	0,708
Q18- I don't feel like paying taxes when making a spending	0,684
Q20- I believe that the tax that is included in my prices is not a significant portion of my income.	0,646
Q12- I think that the taxes paid are returned as a service to the society.	0,594
Q17: I feel as though I pay taxes daily.	0,517
Q28- Our education system encourages voluntary payment of our taxes.	0,484
Q16- The taxes I pay do not cause me any psychological pressure or depression.	0,483
Factor 4: Awareness	Factor Load
Q9- As a taxpayer, I am aware of all the taxes I pay.	0,615
Q11- I have information about tax procedures, principles and rates in our tax legislation.	0,585
Q15- Penalties should be increased even more in order to prevent tax loss and evasion.	0,523
Q25- I warn the seller who does not give a receipt/invoice while shopping.	0,439
Q10- Heavy penal sanctions should be imposed on those who do not pay their taxes.	0,420
Q14- I think that the tax and debt burden of future generations will increase due to unpaid taxes today.	0,417

As seen in Table 4, four factors were determined as a result of the factor analysis applied to the scale consisting of 28 items. Then, appropriate names were given to each of the determined factors.

5.2.2.3. Normality Analysis

The kurtosis and skewness coefficients for the study as a whole and for the individual factors are presented in Table 5.

Table 5: Normality Test Results

Scale	Skewness	Kurtosis
Tax morale and awareness	-0,372	0,113
<i>Consciousness</i>	-0,557	0,444
<i>Responsibility</i>	-0,532	-0,093
<i>Sensitivity</i>	-0,126	-0,765
<i>Awareness</i>	-0,168	-0,104

The Kurtosis and Skewness coefficients of the overall scale and each of the variables vary from -1.96 to 1.96, as shown in Table 5. This means that the study's data fall within the "normal distribution" range.

5.2.3. Statistical Methods Applied to Hypotheses

T-test (independent samples t test) and Anova analysis (One Way Anova) were used as statistical methods in the study. More precisely, the t-test was applied to the statements with two-choice answers and Anova analysis was applied to the statements with more than two-choice answers.

5.2.3.1. Gender Variable T-Test

The results of the T-test performed to determine whether there is a significant difference between the gender variable and tax morale and awareness are presented in Table 6.

Table 6: Comparison of Gender Variable with Tax Ethics and Awareness Dimensions

Tax Ethics and Awareness Scale						
Dimension	Gender Variable			T-test		
	Gender	N	\bar{X}	SS	T	P
<i>Consciousness</i>	Female	415	3,650	0,760	-0,229	0,820
	Male	398	3,663	0,825		
<i>Responsibility</i>	Female	415	3,541	0,908	-1,091	0,276
	Male	398	3,608			
<i>Sensitivity</i>	Female	415	2,502	0,828	-2,553	0,011
	Male	398	2,647	0,793		
<i>Awareness</i>	Female	415	3,310	0,775	-2,161	0,031
	Male	398	3,425	0,729		

There is no statistically significant difference ($p>0.05$) between the sub-dimensions of awareness and responsibility with relation to gender groupings, tax morale, and consciousness perceptions, as can be observed when Table 6 is studied. Between gender groups, there is a significant difference ($p>0.05$) in the sub-dimensions of sensitivity and awareness. It may be said that males perceive tax morale and

consciousness to be greater than women do for these two sub-dimensions. Given that there was no significant difference in any of the sub-dimensions, the hypothesis " H_1 : There is a significant difference between gender variable and tax morale and awareness dimensions" was rejected in this situation.

5.2.3.2. Age Variable Anova Analysis

Anova analysis (One-Way Anova) was conducted to determine whether there is a significant difference between the age variable and tax morale and awareness. The results of the Anova analysis are presented in Table 7.

Table 7: Comparison of Age Variable with Tax Ethics and Awareness Dimensions

Tax Ethics and Awareness Scale							
Dimension	Age Variable			One-Way Analysis of Variance (Anova)			
	Age	N	\bar{X}	SS	F	P	Difference Tukey
Consciousness	18 and under	265	3,422	0,768	32,898	0,000	1-2
	under 19 and 24	439	3,683	0,723			1-3
	19 and 24	109	4,120	0,792			2-3
Responsibility	18 and under	265	3,347	0,779	32,036	0,000	1-2
	under 19 and 24	439	3,575	0,901			1-3
	19 and 24	109	4,117	0,752			2-3
Sensitivity	18 and under	265	2,683	0,747	8,160	0,000	1-2
	under 19 and 24	439	2,468	0,856			1-3
	19 and 24	109	2,727	0,732			2-3
Awareness	18 and under	265	3,323	0,692	24,221	0,000	1-2
	under 19 and 24	439	3,280	0,756			1-3
	19 and 24	109	3,819	0,740			2-3

There is a significant difference ($p>0.05$) in all of the sub-dimensions of age groups and perceptions of tax morale and consciousness when Table 7 is evaluated. To ascertain between which groups this difference existed, the Tukey test was used. The age group with the highest impression of tax morale and awareness in all sub-dimensions is 25 and over, given the findings of the Tukey test. Additionally, the age group of 18 and younger has the lowest perception in the sub-dimensions of consciousness and responsibility, while the age groups of 19 and 24 have the lowest perception in the sub-dimensions of sensitivity and awareness. The hypothesis " H_2 : There is a substantial difference between the age variable and the tax morale and awareness dimensions" was accepted in this situation since the significance was assessed in each sub-dimension.

5.2.3.3. Anova Analysis of the Variable of School Type

To ascertain if there is a statistically significant difference between the variables of school type and tax morale and awareness, an Anova Analysis (One-Way Anova) was performed. Table 8 lists the findings of the Anova study.

Table 8: Comparison of Tax Ethics and Awareness and the Variable of School Type

Tax Ethics and Awareness Scale							
Dimensions	School Tyoe			One Way Analysis of Variance (Anova)			
	School	N	\bar{X}	SS	F	P	Difference Tukey
Consciousness	Secondary	257	3,428	0,773	14,417	0,000	1-3
	Vocational	118	3,575	0,714			1-4
	Faculty	384	3,794	0,802			2-3
	Institute	54	3,941	0,678			2-4
Responsibility	Secondary	257	3,335	0,771	19,813	0,000	1-3
	Vocational	118	3,312	0,880			1-4
	Faculty	384	3,770	0,897			2-3
	Institute	54	3,881	0,747			2-4
Sensitivity	Secondary	257	2,712	0,742	7,564	0,000	1-2
	Vocational	118	2,348	0,819			1-3
	Faculty	384	2,518	0,859			2-4
	Institute	54	2,793	0,616			
Awareness	Secondary	257	3,323	0,695	3,766	0,011	1-4
	Vocational	118	3,237	0,862			2-4
	Faculty	384	3,400	0,756			
	Institute	54	3,620	0,702			

When Table 8 is examined, there is a significant difference ($p < 0.05$) in all sub-dimensions regarding the type of school and tax morale and awareness perceptions. Tukey test was used to determine this difference between groups. According to the Tukey test results, the type of school with the highest perception of tax morale and awareness in all sub-dimensions is "Institute". In addition, the lowest perception in the sub-dimension of consciousness is "Secondary Education (High School)" school type; the lowest perception in the sub-dimensions of responsibility, sensitivity and awareness is in the "Vocational School" type. In this context, since the significance was measured in all sub-dimensions of the scale, the hypothesis of " H_3 : There is a significant difference between the type of school and tax morale and awareness" was accepted.

5.2.3.4. Taking Accounting and Finance Education Variable T-Test

T-test was conducted to determine whether there is a significant difference between the accounting and finance education variable and the perception of tax morale and awareness. T-test results are presented in Table 9.

Table 9: Comparison of Tax Ethics and Consciousness and Accounting and Finance Education Variable

Tax Ethics and Awareness Scale						
Dimension	Accounting and Finance Education Variable			T-test		
	Taking Accounting and Finance	N	\bar{X}	SS	T	P
Consciousness	Yes	331	3,852	0,717	5,956	0,000
	No	482	3,522	0,813		
Responsibility	Yes	331	3,820	0,767	6,840	0,000
	No	482	3,404	0,906		
Sensitivity	Yes	331	2,771	0,809	5,876	0,000
	No	482	2,437	0,789		
Awareness	Yes	331	3,544	0,754	5,633	0,000
	No	482	3,244	0,731		

With regard to the variable of getting accounting and finance education and the perceptions of tax morale and consciousness, Table 9 reveals that there is a statistically significant difference ($p < 0.05$) in all sub-dimensions. It was found that people who had accounting and financial education had greater perceptions of tax morale and awareness than those who did not, across all sub-dimensions. In this instance, the hypothesis " H_4 : There is a substantial difference between the variable of having had accounting and finance education and the dimensions of tax morale and awareness" was accepted since a significant difference was shown in each sub-dimension.

5.2.3.5. T-Test for the Variable of Having High School Level of Accounting and Finance Education

T-test was conducted to determine whether there is a significant difference between the variable of having received accounting and finance education at the high school level and the dimensions of tax morale and awareness. T-test results are presented in Table 10.

Table 10: Comparison of Tax Ethics and Consciousness and Accounting and Finance Education at High School Level

Tax Ethics and Awareness Scale						
Accounting and Finance Education Level Variable					T-test	
Dimension	High School Education	N	\bar{X}	SS	T	P
Consciousness	Yes	124	3,746	0,801	1,371	0,171
	No	689	3,640	0,789		
Responsibility	Yes	124	3,664	0,783	1,250	0,212
	No	689	3,557	0,891		
Sensitivity	Yes	124	2,820	0,728	3,698	0,000
	No	689	2,528	0,820		
Awareness	Yes	124	3,537	0,725	2,749	0,006
	No	689	3,336	0,756		

Table 10 shows that there is a statistically significant difference ($p > 0.05$) between individuals who have high school-level accounting and finance education and those who do not in the sub-dimensions of sensitivity and awareness relating the perceptions of tax morale and consciousness. The consciousness and responsibility sub-dimensions are not significantly different ($p > 0.05$). The views of tax morale and awareness of individuals who acquired accounting education at the high school level were identified at a higher level, which is a significant difference in the sub-dimensions of sensitivity and awareness. In this context, since no significant difference was found in all sub-dimensions, the hypothesis " H_5 : There is a significant difference between the variable of having received accounting and finance education at high school level and the dimensions of tax morale and awareness" was rejected.

5.2.3.6. T-Test Variable of Having Obtained Accounting and Finance Education at Associate Degree Level

T-test was conducted to determine whether there is a significant difference between the variable of having an associate degree in accounting and finance education and the dimensions of tax morale and awareness. T-test results are presented in Table 11.

Table 11: The Variable Comparison of Tax Ethics and Consciousness and Accounting and Finance Education at Associate Degree Level

Tax Ethics and Awareness Scale						
Accounting and Finance Education Level Variable					T-test	
Dimension	Associate Degree	N	\bar{X}	SS	T	P
Consciousness	Yes	49	3,909	0,606	2,311	0,021
	No	764	3,640	0,800		
Responsibility	Yes	49	3,857	0,645	2,341	0,003
	No	764	3,555	0,886		
Sensitivity	Yes	49	2,621	0,824	0,422	0,673
	No	764	2,570	0,813		
Awareness	Yes	49	3,578	0,832	2,027	0,043
	No	764	3,353	0,748		

When Table 11 is examined, it is seen that there is a statistically significant difference ($p < 0.05$) in the sub-dimensions of consciousness, responsibility and awareness regarding the perceptions of tax morale and consciousness between those who have received accounting and finance education at associate degree level. In the sensitivity sub-dimension, there is no statistically significant difference ($p > 0.05$). In the sub-dimensions of consciousness, responsibility and awareness, which are significant differences, the perceptions of tax morale and consciousness of those who received accounting education at associate degree were determined at a higher level. Accordingly, since no significant difference was found in all sub-dimensions, the hypothesis " H_6 : There is a significant difference between the variable of having received accounting and finance education at the associate degree level and the dimensions of tax morale and awareness" was rejected.

5.2.3.7. Bachelor Level of Accounting and Finance Education Variable T-Test

T-test was conducted to determine whether there is a significant difference between the variable of having received accounting and finance education at the undergraduate level and the dimensions of tax morale and awareness. T-test results are presented in Table 12.

Table 12: The Variable Comparison of Tax Ethics and Awareness and Bachelor's Degree in Accounting and Finance

Tax Ethics and Awareness Scale						
Accounting and Finance Education Level Variable					T-test	
Dimension	Undergraduate Education Level	N	\bar{X}	SS	T	P
Consciousness	Yes	192	3,984	0,664	6,732	0,000
	No	621	3,555	0,801		
Responsibility	Yes	192	3,971	0,748	7,428	0,000
	No	621	3,450	0,876		
Sensitivity	Yes	192	2,790	0,831	4,283	0,000
	No	621	2,506	0,796		
Awareness	Yes	192	3,572	0,751	4,378	0,000
	No	621	3,303	0,745		

Tax Ethics and Awareness Scale						
Accounting and Finance Education Level Variable					T-test	
Dimension	Undergraduate Education Level	N	\bar{X}	SS	T	P
Consciousness	Yes	192	3,984	0,664	6,732	0,000
	No	621	3,555	0,801		
Responsibility	Yes	192	3,971	0,748	7,428	0,000
	No	621	3,450	0,876		
Sensitivity	Yes	192	2,790	0,831	4,283	0,000
	No	621	2,506	0,796		
Awareness	Yes	192	3,572	0,751	4,378	0,000
	No	621	3,303	0,745		

Tax Ethics and Awareness Scale						
Accounting and Finance Education Level Variable					T-test	
Dimension	Graduate Education Level	N	\bar{X}	SS	T	P
Consciousness	Yes	23	4,161	0,632	3,116	0,002
	No	790	3,642	0,791		
Responsibility	Yes	23	4,152	0,615	3,229	0,001
	No	790	3,557	0,877		
Sensitivity	Yes	23	2,894	0,597	1,922	0,016
	No	790	2,564	0,817		
Awareness	Yes	23	3,804	0,722	2,832	0,005
	No	790	3,354	0,752		

When Table 13 is examined, it is seen that there is a statistically significant difference ($p < 0.05$) in all sub-dimensions regarding the perceptions of tax morale and consciousness with those who receive accounting education at the graduate level. In all sub-dimensions, those who received accounting education at the graduate level had higher tax morale and awareness perceptions than those who did not receive accounting education. In this case, since a significant difference was observed in all sub-dimensions, the hypothesis " H_8 : There is a significant difference between the variable of having received accounting and finance education at the graduate level and the dimensions of tax morale and awareness" was accepted.

As a result, 3 of the 8 hypotheses created for the study were rejected and 5 were accepted. The test results of the hypotheses are summarized in Table 14.

Table 14: Summary Results of Hypothesis Tests

No	Hypothesis	Result
H_1	There is a significant difference between the gender variable and the tax morale and awareness dimensions.	Rejected
H_2	There is a significant difference between the age variable and the tax morale and awareness dimensions.	Accepted
H_3	There is a significant difference between the type of school attended and the dimensions of tax morale and awareness.	Accepted

H₄	<i>There is a significant difference between the variable of having received accounting and finance education and the dimensions of tax morale and awareness.</i>	Rejected
H₅	<i>There is a significant difference between the variable of having received accounting and finance education at the high school level and the dimensions of tax morale and awareness.</i>	Rejected
H₆	<i>There is a significant difference between the variable of having taken accounting and finance education at the associate degree level and the dimensions of tax morale and awareness.</i>	Rejected
H₇	<i>There is a significant difference between the variable of having received accounting and finance education at the undergraduate level and the dimensions of tax morale and awareness.</i>	Accepted
H₈	<i>There is a significant difference between the variable of having received accounting and finance education at the graduate level and the dimensions of tax morale and awareness.</i>	Accepted

6. Conclusion

One of the most significant sources of revenue for the state is taxes. The state's ability to provide its residents with services may be constrained by potential problems in the collection of the money from this source. The government may experience difficulties with tax collection if citizens who have bad attitudes and actions about taxes or who lack appropriate tax morale and awareness refuse to pay taxes. The people's cooperation with taxes makes timely, thorough, accurate and successful taxation by the state at the lowest feasible cost possible. Tax morale and awareness are intimately tied to tax compliance.

Professional accountants serve as a conduit between the taxpayer and the tax authority, assisting in the timely collection of taxes. In this regard, the tax will be in some ways secured by the public's favorable impression of taxes as well as the professionalism, awareness and morale of those working in the field. At the secondary, associate, undergraduate and postgraduate education levels, professional accountants begin their first education in the field. Each student majoring in accounting and finance therefore has the potential to represent certified public accountants in the future. Providing the necessary education for these students to have a positive perception of tax and tax morale and awareness will pave the way for regular collection of taxes in the future, which is the most important source of income for the country. Giving these youngsters the knowledge they need to see taxes favorably and to be aware of them will help ensure that taxes, which are the nation's main source of income, are regularly collected in the future. In this regard, a study was conducted to ascertain the tax morale and awareness views of students enrolled in various educational levels. A questionnaire survey was carried out for senior high school, associate degree, undergraduate and postgraduate students attending institutions in the Giresun City Center and districts for this reason. Data from the questionnaire was subjected to statistical analysis and the disparities between those who had accounting and finance education and those who hadn't were contrasted. Below is a summary of the study's findings;

While the tax morale and awareness scale's sub-dimensions of responsibility and consciousness were found to be unaffected by the gender of the pupils, there were significant disparities discovered in the sub-dimensions of sensitivity and awareness.

Men perceive tax morale and consciousness to be greater than women do, given the disparity in these dimensions. Significant variations were discovered in all sub-dimensions when age groups, tax morale and tax knowledge were examined. The Tukey test findings show that the age group of 25 and above has the highest perception of tax morale and awareness, while the age group of 18 and below has the lowest impression. All of the sub-dimensions in the comparison within the context of the school type show a substantial difference. In this regard, secondary education (high school) is the type of school with the lowest perception in the sub-dimension of consciousness, while vocational schools have the lowest perception in the sub-dimensions of responsibility, sensitivity and awareness. The institution is the sort of school with the greatest sense of tax awareness and morale across all sub-dimensions.

Regarding the views of tax awareness and morale between individuals who obtained accounting and finance education and those who did not, statistically significant variations were discovered in each sub-dimension. In this regard, it can be said that people who obtain accounting and financial education are more conscious of taxes than others who do not.

With individuals who had high school-level accounting and finance education, statistically significant differences were discovered in the sub-dimensions of sensitivity and awareness for the perceptions of tax morale and consciousness. The sub-dimensions of responsibility and consciousness were discovered to be identical.

In the sub-dimensions of consciousness, accountability and awareness for the perceptions of tax morale and consciousness with those who had accounting and finance education at the associate degree level, statistically significant differences were discovered. The sensitivity sub-dimension revealed no statistically significant difference. It may be said that people who had associate degree-level accounting and finance education had a greater level of tax morale and awareness perceptions than those who did not—sub-dimensions of consciousness, responsibility and awareness that have notable distinctions.

Regarding the perceptions of tax morale and consciousness among people who acquired graduate-level accounting and finance education, statistically significant variations were discovered in each sub-dimension. It may be said that graduate-level accounting and finance students have a greater degree of tax morale and awareness views than undergraduate students.

As a result, significant differences were found in all sub-dimensions of variables such as taking accounting and finance education, age, type of school, undergraduate and graduate education in terms of tax morale and awareness perception between students who received and did not receive accounting and finance education. Considering the results of the study, it can be claimed that there is a tight association between accounting and finance education and tax morale and awareness.

When the research's findings are compared to those of various related studies, they are consistent with those discovered in the study by Kasipillai and others (2003). This study demonstrated that there is a strong correlation between education and tax compliance. In the research Kumbaşlı (2016) did in Turkey, the first- and fourth-year students in the finance department's tax morale and awareness levels were compared and it was found that the fourth-graders had greater levels of both. Another study by

Başdağ (2017) attempted to ascertain the students' voluntary compliance with tax in the context of tax knowledge and tax viewpoint. The students were enrolled in the first and fourth years of the Faculty of Economics and Administrative Sciences. The findings of the study indicated that tax education had a good impact on students' perceptions.

Authors' Declaration

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