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An Empirical Analysis on the Effect of Taxpayers' Educational Level and Marital Status Factor on Their Attitudes and Behaviors Towards Taxes

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ABSTRACT

The primary source of funding for government expenditures is taxation. For this reason, it is crucial to understand what influences taxpayers' attitudes and behaviors about taxes and tax evasion. The reasons why taxpayers pay taxes or why they do not pay taxes can be brought to the desired level with the help of measures to be taken by the tax administration with the correct determination of these factors. This study is discussed within the framework of the positive or negative effects of taxpayers' personal situations on their attitudes and behaviours towards taxes. In this context, the attitudes and behaviours of taxpayers towards taxes are affected by many demographic variables. The study includes the findings of the research conducted by face-to-face surveys with 525 taxpayers operating in Istanbul. In this context, various analyses were applied with T-tests and ANOVA tests by taking into account the factors of education level and marital status of taxpayers. According to the findings of the study, it is concluded that marital status is a significant demographic variable regarding attitudes and behaviours towards taxes. Additionally, various differences have been identified in the attitudes and behaviours of taxpayers towards taxes in terms of educational level.

Keywords
Tax Attitude, Tax Behaviour, Tax Evasion, Education Level, Marital Status

JEL Classification
H26, H20

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Vergi Mükelleflerinin Eğitim Düzeyi ve Medeni Durum Faktörünün Vergilere Karşı Tutum ve Davranışları Üzerindeki Etkisi Üzerine Ampirik Bir Analiz

ÖZ

Vergiler, kamu harcamalarının finansmanının ana kaynağıdır. Bu sebeple vergi mükelleflerinin vergilere karşı tutum ve davranışlarının hangi faktörlerden etkilendiği konusu oldukça önemli bir yere sahiptir. Vergi mükelleflerinin ne için vergi ödedikleri ya da neden ödemedikleri konusu söz konusu faktörlerin doğru bir şekilde tespit edilerek, vergi idaresi tarafından alınacak önlemler yardımıyla istenilen düzeye getirilebilir. Bu çalışma, mükelleflerin kişisel durumlarının vergilere karşı tutum ve davranışlarını olumlu ya da olumsuz etkilemesi çerçevesinde ele alınmıştır. Bu kapsamda vergilere karşı mükelleflerin sergilemiş olduğu tutum ve davranışlar birçok demografik değişkenden etkilenmektedir. Çalışmada İstanbul'da faaliyet gösteren 525 vergi mükellefi ile yüz yüze anket yöntemiyle yapılan araştırmanın bulguları yer almaktadır. Bu kapsamda vergi mükelleflerinin eğitim düzeyi ve medeni durum faktörleri dikkate alınarak T-testi ve ANOVA testi yardımıyla çeşitli analizler gerçekleştirilmiştir. Çalışma bulgularına göre medeni durum faktörünün vergilere karşı tutum ve davranışlar üzerinde etkili olduğu sonucu elde edilmiştir. Diğer taraftan eğitim düzeyi özelinde vergi mükelleflerinin vergilere karşı tutum ve davranışlarında da çeşitli farklılıklar tespit edilmiştir.

Anahtar Kelimeler
Vergi Tutumu, Vergi Davranışı, Vergi Kaçırma, Eğitim Durumu, Medeni Durum

JEL Kodu
H26, H20

1. Introduction

Tax evasion has been with us ever since the first tax was imposed (Adams, 1982, 1993; Schönhärl et al., 2023). Major studies have been done on alternatives for explaining tax compliance (Alm et al., 2010), the economic psychology of tax behavior (Kirchler, 2007), the philosophy of taxation (McGee, 2004), and tax evasion as a crime, both generally (McGee, 2012; McGee & Shopovski, 2024a & b) and with a focus on particular countries (Mamuti, 2019), including Nigeria (Fagbemi et al, 2010), South Africa and Ireland (Killian & Doyle, 2004; Killian & Maeve, 2004), and Malaysia (Ismail et al., 2020), as well as regions, such as South Asia (Bolek et al., 2024a) . Questions have even been raised about whether tax evasion is immoral, even though it is illegal (Isroah, 2016; McGee, 1994; Morris, 2012). In addition to these, there are also studies examining the impact of ethnicity on attitudes and behaviors towards taxes. Some of these studies have concluded that ethnicity has an impact on tax evasion (Geyik & McGee, 2024).

Studies have been done examining the views of various religious groups on the issue of tax evasion. Some studies have focused on a particular religion, such as Baha'i (DeMoville, 1998),Buddhism (Bolek et al., 2024b), Catholicism (Gronbacher, 1998), Christianity (Hamill,

2013; Jonsson, 2013, North, 2013; Pennock, 1998; Schansberg, 1998), Hinduism (Bose, 2012), Islam (Achim, 2022; Benk & Budak, 2012; Benk et al., 2015) and Judaism (Cohn, 1998; Tamari, 1998), while other studies have compared the attitudes of several religions (McGee, 1999). If these studies have anything in common, it is that tax evasion is frowned upon, although exceptions might be made in certain circumstances.

The relationship between religiosity and atitude toward tax evasion has also been studied (Benk et al., 2016; McGee et al., 2020; Mohdali et al., 2017; Torgler, 2006). These studies have usually found that religious people are more strongly opposed to tax evasion than nonreligious people.

Some studies have been done investigating the relationship between various demographic variables and attitude toward tax evasion. The focus of the present study is on marital status and education level. Some prior studies have been done on these two demographic variables. Studies examining the relationship between marital status and attitude toward the acceptability of tax evasion have usually found that married people are more averse to tax evasion than single people, although that has not always been the finding (McGee, 2012a; Pardisi & McGee, 2024a; Song & Yarbrough, 1978). A Nigerian study found that single individuals were more tax compliant than either married or divorced people (Aregbesola et al., 2020). The reasons usually given for the usual finding is that married people have more respect for authority or social norms and responsibility (McGee, 2012a; Pardisi & McGee, 2024a; Torgler, 2012).

Studies on the relationship between education level and view toward the acceptability of tax evasion have been mixed (McGee, 2012b; Pardisi & McGee, 2024b; Torgler, 2007; Geyik et al., 2023). Several patterns have been found. Some studies have found a linear relationship, where the more educated people are, the stronger their opposition is to tax evasion (Babic & Zarić, 2022; McGee, 2012b; Pardisi & McGee, 2024b; Torgler, 2007). Another group of studies found a linear relationship going in the exact opposite direction (Groenland & van Veldhoven, 1983; McGee, 2012b; Pardisi & McGee, 2024b; Torgler, 2007). A third group of studies found that the level of education was not a significant demographic variable because all education levels had basically the same view toward the acceptability of tax evasion (Aregbesola et al., 2020; McGee, 2012b; Pardisi & McGee, 2024b; Milliron, 1985; Ross & McGee, 2011a & b; Torgler, 2012). A fourth group of studies found that either there was no clear pattern between education level and attitude towar tax

evasion or that the group with a middle level of education had either the strongest or weakest opposition to tax evasion (Jackson & Milliron, 1986; McGee, 2012b; Pardisi & McGee, 2024b; Torgler, 2007).

The present study reports on the findings of a survey conducted face-to-face with 525 taxpayers in Istanbul, Turkey. Its aim was to determine the relationship between attitudes and behaviours towards taxes and marital status and education level. The T-test and ANOVA were applied to the data, which were then analyzed. While many studies have examined the view toward tax evasion, very few studies have examined the views of taxpayers on the perception of paying taxes, their view toward tax administration and their perception of taxation itself. The present study is one of the few studies that combines an analysis of all four of these issues.

2. Empirical Findings

A total of 525 taxpayers were interviewed. The study, conducted with face-to-face interviews, aimed to determine the effect of education level and marital status on the attitude toward tax evasion, the perception of paying taxes, the view of tax administration and perception of taxation. Three hundred forty-two (342) of the survey participants were married; 183 were single. Only questions examining attitudes toward tax evasion, tax payments, the view of tax administration and tax perception were analyzed.

Cronbach's alpha (α) was used to assess the internal consistency of the questions and statements in the survey instrument. This coefficient takes a value between 0 and 1, and a negative value means that the reliability of the scale is impaired. The degree of reliability of the scale is determined as follows:

If $0.00 \leq \alpha \leq 0.40$, the scale is unreliable

If $0.40 \leq \alpha \leq 0.60$, the reliability of the scale is low.

If $0.60 \leq \alpha \leq 0.80$, the scale is quite reliable

If $0.80 \leq \alpha \leq 1.00$, the scale is highly reliable.

According to these results, the scale has strong reliability (Taber, 2018).

Table 1 shows the results of the Cronbach's Alpha test of reliability

Table 1

Reliability Statistics

Cronbach's Alpha	N of Items
.709	82

Table 2 shows the age distribution of the participants. More than half were 40 or under. Almost all participants were under 60. The survey conducted with taxpayers from different age groups enabled more inclusive evaluations to be made in the survey evaluation phase. Prior studies on the relationship between age and attitude toward tax evasion have generally found that older individuals have a significantly stronger opposition to tax evasion than do younger people (Groenland & van Veldhoven, 1983; Jackson & Milliron, 1986; McGee, 2012c; Pardisi & McGee, 2024c). The rationale usually given for this relationship is that older people have more respect for authority and the law (Gottfredson & Hirschi, 1990). However, this more or less linear relationship was not always found. In some cases the difference in opinion between the older and younger age groups was not significantly different. In a few cases, one or more of the younger groups had significantly stronger opposition to tax evasion than the older group (McGee, 2012c; Pardisi & McGee, 2024c).

Table 2

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**18-30**	117	22.3	22.3	22.3
	31-40	207	39.4	39.4	61.7
	41-60	184	35.0	35.0	96.8
	61 and older	17	3.2	3.2	100.0
	Total	525	100.0	100.0	

Table 3 shows the data for marital status. Slightly more than 65 percent were married. Prior studies on the relationship between marital status and attitude toward the acceptability of tax evasion have generally found one of three patterns to exist: married people were significantly more opposed to tax evasion; single individuals were significantly more opposed to tax evasion; or married and single individuals had opinions on the acceptability of tax evasion that were not significantly different (McGee, 2012a; Pardisi & McGee, 2024a; Torgler, 2007).

Table 3

Marital Status

Frequency	Percent	Valid Percent	Cumulative Percent
342	65.1	65.1	65.1
183	34.9	34.9	100.0
525	100.0	100.0	

Table 4 shows the breakdown by education level. Education level is often a significant demographic variable for comparison with attitude toward tax evasion. The present survey included participants at several different education levels. A slight majority of those surveyed did not have an associate degree or higher.

Prior studies that examined the relationship between education level and attitude toward tax evasion have found several different patterns. One pattern is a more or less linear relationship, where opposition to tax evasion increases as the level of education increases. The second pattern is also more or less linear, where opposition to tax evasion declines as the level of education decreases. A third group of studies found that education level was not a significant demographic variable, and that opinions on the ethics of tax evasion were not significantly different regardless of education level. A fourth group of studies found that those in the middle groups were either significantly more opposed or less opposed to tax evasion than were individuals at the upper or lower end of the education scale. A fifth group of studies could not find any recognizable pattern between education level and the extent of opposition to tax evasion (McGee, 2012b; Pardisi & McGee, 2024b; Torgler, 2007).

Table 4

Education Level

	Frequency	Percent	Valid Percent	Cumulative Percent
Literate	10	1.9	1.9	1.9
Primary education	87	16.6	16.6	18.5
Secondary education (including high school education)	176	33.5	33.5	52.0
Associate Degree	75	14.3	14.3	66.3
Higher education and above	177	33.7	33.7	100.0
Total	525	100.0	100.0	

2.1. T-Test Results

In this section we used T-tests to test the relationship between two variables. They analyze the effect of marital status on tax evasion perception, tax payment perception, tax administration view and tax perception. In this section, 6 questions measuring the perception of tax evasion, 5 questions measuring the perception of tax payment, 10 questions measuring the perception of tax and 8 questions measuring the perception of tax administration were analysed. In the analyses performed with T-tests, it explains whether marital status is a significant demographic variable for tax evasion, tax payment perception, tax perception and tax administration view.

Table 5 shows the group statistics. The results show that married taxpayers had more positive responses than single taxpayers for all question groups except for the view of tax administration. The conclusion is that tax evasion is a negative behaviour, non-payment of taxes is against social norms, and positive opinions regarding taxes are higher in married taxpayers. Single taxpayers had a more positive view about tax administration.

Table 5

Group Statistics (T-Test)

	Marital Status	N	Mean	Std. Deviation	Std. Error Mean
Tax Evasion Perception	Married	342	3.9152	.61793	.03341
	Single	183	3.8324	.61882	.04574
Tax Pay Perception	Married	342	3.5058	.75839	.04101
	Single	183	3.3366	.75704	.05596
Tax Perception	Married	342	3.2085	.38079	.02059
	Single	183	3.1557	.37761	.02791
Overview of Tax	Married	342	2.7624	.83166	.04497
Administration	Single	183	2.8019	.69005	.05101

Table 6 shows the results for the independent samples test. Levene's Test for Equality of Variances was used to test for the homogeneity of variances.

Since the sig value in Table 6 is greater than $P < 0.05$ for tax evasion perception ($P = 0.14$), Sig. (2-tailed) equal variances are not assumed. This value is 0.015 in the perception of paying taxes. Therefore, it is concluded that the effect of marital status factor on tax payment perception is statistically significant. Since the sig value is 0.003 for the view of administration, it is concluded that the marital status factor causes statistically significant differences in the view of tax

administration. According to the evaluation between the groups, it is concluded that married taxpayers are more inclined to social norms in terms of tax payment and perceive tax evasion as worse, while single taxpayers have a more positive view of the tax administration and its activities.

Table 6

Independent Samples Test

		Levene's Test for Equality of Variances		**t-test for Equality of Means**						
		F	**Sig.**	**t**	**df**	**Sig. (2-tailed)**	**Mean Difference**	**Std. Error Difference**	**95% Confidence Interval of the Difference**	
									Lower	**Upper**
Tax Evasion Perception	Equal variances assumed	.136	*.713*	1.462	523	.144	.08278	.05662	-.02846	.19402
	Equal variances not assumed			1.461	371.570	.145	.08278	.05665	-.02861	.19417
Tax Pay Perception	Equal variances assumed	.120	*.729*	2.438	523	**.015**	.16924	.06942	.03287	.30561
	Equal variances not assumed			2.439	372.605	**.015**	.16924	.06938	.03281	.30566
Tax Perception	Equal variances assumed	.090	*.764*	1.517	523	.130	.05274	.03477	-.01557	.12106
	Equal variances not assumed			1.521	374.734	.129	.05274	.03469	-.01546	.12095
Overview of Tax Administration	Equal variances assumed	8.666	**.003**	-.549	523	.583	-.03949	.07192	-.18078	.10181
	Equal variances not assumed			-.581	434.701	.562	-.03949	.06800	-.17314	.09417

Independent Samples Test data are given in Table 7. Here, it was determined that the marital status factor was important in the answers given to the questions and whether there were statistically significant differences by looking at the sig values based on the $p<0.05$ proposition.

Analysis of 6 questions measuring taxpayers' perception of tax evasion, 5 questions measuring their perception of paying taxes, 10 questions measuring their perception of tax and 8 questions measuring their perception of tax administration were carried out. It was observed that there was a statistically significant difference in 15 of the 29 questions asked. In 4 of the problems related to the view of the administration (*The tax administration treats all taxpayers as tax evaders, I am of the opinion that all actions taken by the tax administration are accountable, Efforts of the tax administration to increase taxpayers' tax compliance are sufficient., Efforts of the tax administration to improve taxpayers' rights are adequate*) , in 3 of the questions related to tax perception (*Tax rates in Türkiye are very high., Tax is the payment for public services, Tax is a burden on taxpayers*), In 4 of the questions related to the perception of tax evasion (*A taxpayer who pays his/her tax regularly soon becomes bankrupt, Tax evasion is very common in Türkiye, Taxpayers evade taxes in order to react to political authority, Taxpayers evade taxes due to financial concerns*) and in 4 of the questions related to the perception of tax payment (*The embarrassment I would feel if people heard that I did not pay taxes would encourage me to pay taxes, Strict tax audits lead me to pay taxes, High tax penalties encourage me to pay taxes, I think that a person who evades taxes will lose his/her social prestige*); It has been concluded that the marital status of taxpayers creates a statistically significant difference on their perception of tax evasion, perception of paying tax, view of tax administration and perception of tax.

Table 7

Independent Samples Test

		Levene's Test for Equality of Variances		**t-test for Equality of Means**				
		F	**Sig.**	**t**	**df**	**Sig. (2-tailed)**	**95% Confidence Interval of the Difference**	
							Lower	**Upper**
The tax administration treats all taxpayers as tax evaders.	Equal variances assumed	.209	.647	-2.674	523	**.008**	-.511	-.078
	Equal variances not assumed			-2.738	397.725	**.006**	-.506	-.083
I am of the opinion that all actions taken by the tax administration are accountable.	Equal variances assumed	4.470	**.035**	-.755	523	.450	-.282	.125
	Equal variances not assumed			-.778	404.272	.437	-.276	.119

Efforts of the tax administration to increase taxpayers' tax compliance are sufficient.	Equal variances assumed	11.770	**.001**	-.593	523	.553	-.256	.137
	Equal variances not assumed			-.627	434.625	.531	-.245	.127
Efforts of the tax administration to improve taxpayers' rights are adequate.	Equal variances assumed	14.430	**.000**	.933	523	.351	-.102	.288
	Equal variances not assumed			.994	442.679	.321	-.091	.276
Tax rates in Türkiye are very high.	Equal variances assumed	5.441	**.020**	-.862	523	.389	-.276	.108
	Equal variances not assumed			-.905	425.220	.366	-.267	.099
Tax is the payment for public services.	Equal variances assumed	10.279	**.001**	4.770	523	.000	.292	.700
	Equal variances not assumed			4.688	354.085	.000	.288	.704
Tax is a burden on taxpayers.	Equal variances assumed	1.505	.221	2.588	523	**.010**	.054	.391
	Equal variances not assumed			2.566	362.827	**.011**	.052	.392
A taxpayer who pays his/her tax regularly soon becomes bankrupt.	Equal variances assumed	9.775	**.002**	.433	523	.665	-.181	.284
	Equal variances not assumed			.458	433.244	.647	-.169	.271
Tax evasion is very common in Türkiye.	Equal variances assumed	.930	.335	2.492	523	**.013**	.048	.405
	Equal variances not assumed			2.388	329.682	**.018**	.040	.413
Taxpayers evade taxes in order to react to political authority.	Equal variances assumed	9.765	**.002**	-1.480	523	.139	-.427	.060
	Equal variances not assumed			-1.530	408.105	.127	-.419	.052
Taxpayers evade taxes due to financial concerns	Equal variances assumed	3.776	**.053**	2.575	523	.010	.058	.431
	Equal variances not assumed			2.554	363.279	.011	.056	.433
The embarrassment I would feel if people heard that I did not pay	Equal variances assumed	2.506	.114	2.480	523	**.013**	.060	.520

taxes would encourage me to pay taxes.	Equal variances not assumed			2.502	381.617	**.013**	.062	.518
Strict tax audits lead me to pay taxes	Equal variances assumed	5.193	**.023**	1.853	523	.064	-.009	.324
	Equal variances not assumed			1.875	384.799	.061	-.008	.322
High tax penalties encourage me to pay taxes	Equal variances assumed	1.596	.207	3.794	523	**.000**	.167	.524
	Equal variances not assumed			3.726	353.436	**.000**	.163	.528
I think that a person who evades taxes will lose his/her social prestige.	Equal variances assumed	5.978	**.015**	-1.041	523	.298	-.391	.120
	Equal variances not assumed			-1.067	399.303	.286	-.384	.114

2.2. ANOVA Test Results

ANOVA is a method used to measure the relationship between more than two variables. Research findings were analysed with the help of the Anova test. Table 8 shows the results for the test of homogeneity of variances.

Table 8

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
Tax Evasion Perception	3.557	4	520	**.007**
Tax Pay Perception	.356	4	520	*.840*
Tax Perception	4.589	4	520	**.001**
Overview of Tax Administration	1.440	4	520	*.220*

Considering the homogeneous distribution of the questions, it was found that especially the questions on the perception of tax payment and the view of tax administration were not homogeneously distributed. For this reason, tax evasion and tax perception questions were analysed with the help of the Tukey test, while tax payment perception and tax administration view questions were analysed with the Bonferroni test.

According to the results of the ANOVA test in Table 9, it can be concluded that there is a statistically significant difference between the level of education and the perception of tax evasion, tax perception and tax administration. Since the sig value is greater than 0.05, it can be stated that

there is a statistically significant difference between the level of education and the perception of tax evasion, tax perception and tax administration. On the other hand, it has been determined that there is no statistically significant difference between the perception of tax payment and the level of education. According to the homogeneous distribution of the questions and groups, the results were analysed in more detail with the Tukey and Bonferroni test results.

Table 9

ANOVA Results

		Sum of Squares	df	Mean Square	F	Sig.
Tax Evasion Perception	Between Groups	7.473	4	1.868	5.027	**.001**
	Within Groups	193.246	520	.372		
	Total	200.719	524			
Tax Pay Perception	Between Groups	1.150	4	.287	.494	.740
	Within Groups	302.697	520	.582		
	Total	303.847	524			
Tax Perception	Between Groups	2.996	4	.749	5.354	**.000**
	Within Groups	72.733	520	.140		
	Total	75.728	524			
Overview of Tax Administration	Between Groups	13.570	4	3.393	5.707	**.000**
	Within Groups	309.132	520	.594		
	Total	322.702	524			

When the descriptive statistics data in Table 10 are analysed, it is seen that there are various differences between the level of education and the perception of tax evasion, the perception of tax payment, the perception of tax and the view of tax administration. In some questions, as the level of education increases, the answers given to these questions differ compared to individuals with lower levels of education. In the questions included in the analysis, it is seen that in some places where the level of education is low, there is a positive attitude towards taxes.

It is concluded that secondary education (including high school education) graduates are more sensitive to tax evasion. On the other hand, the education level least sensitive to tax evasion is literate. The most sensitive group in the perception of tax payment is the people with secondary education (including high school education) graduation degree, while the lowest group consists of literate people. In tax perception, it was found that literate people have more negative opinions. In the questions related to the view of tax administration, it was found that the educational group with

the most favourable opinion was composed of higher education graduates. The group with the lowest perception on the perception of tax administration consists of secondary education (including high school education) graduates. As a result, it is concluded that the level of education is a significant variable for the perception of tax evasion, perception of tax payment, perception of tax and view of tax administration.

Table 10

Descriptives Results

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
Tax Evasion Perception	Literate	10	3.5833	.69500	.21978	3.0862	4.0805	3.17	5.00
	Primary education	87	3.9253	.36547	.03918	3.8474	4.0032	2.83	5.00
	Secondary education (including high school education)	176	4.0019	.63596	.04794	3.9073	4.0965	1.00	5.00
	Associate Degree	75	3.9533	.67147	.07753	3.7988	4.1078	1.17	5.00
	Higher education and above	177	3.7411	.64522	.04850	3.6453	3.8368	1.83	5.00
	Total	525	3.8863	.61891	.02701	3.8333	3.9394	1.00	5.00
Tax Pay Perception	Literate	10	3.2600	.83825	.26508	2.6604	3.8596	2.60	5.00
	Primary education	87	3.4437	.68907	.07388	3.2968	3.5905	2.20	5.00
	Secondary education (including high school education)	176	3.5023	.77415	.05835	3.3871	3.6174	1.20	5.00
	Associate Degree	75	3.4000	.80874	.09338	3.2139	3.5861	1.40	5.00
	Higher education and above	177	3.4237	.76225	.05729	3.3107	3.5368	1.00	5.00
	Total	525	3.4469	.76149	.03323	3.3816	3.5121	1.00	5.00
Tax Perception	Literate	10	3.5200	.18738	.05925	3.3860	3.6540	3.20	3.80
	Primary education	87	3.0563	.28558	.03062	2.9955	3.1172	2.40	3.80
	Secondary education (including high school education)	176	3.2312	.36062	.02718	3.1776	3.2849	2.30	3.90
	Associate Degree	75	3.1733	.35119	.04055	3.0925	3.2541	2.60	4.20
	Higher education and above	177	3.2034	.43640	.03280	3.1387	3.2681	1.90	4.90
	Total	525	3.1901	.38016	.01659	3.1575	3.2227	1.90	4.90
Overview of Tax Administration	Literate	10	2.6750	.77325	.24452	2.1218	3.2282	1.13	4.13
	Primary education	87	2.7385	.75305	.08074	2.5780	2.8990	1.00	4.38
	Secondary education (including high school education)	176	2.6101	.69722	.05255	2.5064	2.7138	1.13	4.38
	Associate Degree	75	2.7150	.71440	.08249	2.5506	2.8794	1.25	4.63
	Higher education and above	177	2.9915	.86650	.06513	2.8630	3.1201	1.00	5.00
	Total	525	2.7762	.78476	.03425	2.7089	2.8435	1.00	5.00

According to the results of the Tukey test in Table 11, it is seen that there is a significant difference in the perception of tax evasion between those with secondary education (including high

school education) and those with higher education and above. In tax perception questions, there is a statistically significant difference between literate taxpayers, primary school graduates and associate degree graduates. It was also found that there was a statistically significant difference between primary education graduates and literate, secondary education (including high school education) and higher education graduates. Statistically significant differences were also found between secondary education (including high school education) graduates and primary education graduates. Finally, it was concluded that there is a statistically significant difference in tax perception between higher education graduates and primary education graduates.

Table 11

Post Hoc Tests Multiple Comparisons (Tukey HSD)

Dependent Variable	(I) Education Level	(J) Education Level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
TaxEvasionPerception	Literate	Primary education	-.34195	.20355	.447	-.8992	.2152
		Secondary education (including high school education)	-.41856	.19818	.216	-.9610	.1239
		Associate Degree	-.37000	.20523	.373	-.9318	.1918
		Higher education and above	-.15772	.19815	.932	-.7001	.3847
	Primary education	Literate	.34195	.20355	.447	-.2152	.8992
		Secondary education (including high school education)	-.07661	.07989	.873	-.2953	.1421
		Associate Degree	-.02805	.09606	.998	-.2910	.2349
		Higher education and above	.18423	.07982	.144	-.0343	.4027
	Secondary education (including high school education)	Literate	.41856	.19818	.216	-.1239	.9610
		Primary education	.07661	.07989	.873	-.1421	.2953
		Associate Degree	.04856	.08406	.978	-.1816	.2787
		Higher education and above	.26084*	.06489	**.001**	.0832	.4385
	Associate Degree	Literate	.37000	.20523	.373	-.1918	.9318
		Primary education	.02805	.09606	.998	-.2349	.2910
		Secondary education (including high school education)	-.04856	.08406	.978	-.2787	.1816

		Higher education and above	.21228	.08399	.086	-.0176	.4422
		Literate	.15772	.19815	.932	-.3847	.7001
		Primary education	-.18423	.07982	.144	-.4027	.0343
	Higher education and above	Secondary education (including high school education)	-.26084*	.06489	**.001**	-.4385	-.0832
		Associate Degree	-.21228	.08399	.086	-.4422	.0176
		Primary education	.46368*	.12488	**.002**	.1218	.8055
	Literate	Secondary education (including high school education)	.28875	.12158	.124	-.0441	.6216
		Associate Degree	.34667*	.12590	**.048**	.0020	.6913
		Higher education and above	.31661	.12156	.071	-.0162	.6494
		Literate	-.46368*	.12488	**.002**	-.8055	-.1218
	Primary education	Secondary education (including high school education)	-.17493*	.04901	**.004**	-.3091	-.0408
		Associate Degree	-.11701	.05893	.274	-.2783	.0443
		Higher education and above	-.14707*	.04897	**.023**	-.2811	-.0130
		Literate	-.28875	.12158	.124	-.6216	.0441
	Secondary education (including high school education)	Primary education	.17493*	.04901	**.004**	.0408	.3091
TaxPerception		Associate Degree	.05792	.05157	.794	-.0833	.1991
		Higher education and above	.02786	.03981	.956	-.0811	.1368
		Literate	-.34667*	.12590	**.048**	-.6913	-.0020
		Primary education	.11701	.05893	.274	-.0443	.2783
	Associate Degree	Secondary education (including high school education)	-.05792	.05157	.794	-.1991	.0833
		Higher education and above	-.03006	.05153	.978	-.1711	.1110
		Literate	-.31661	.12156	.071	-.6494	.0162
		Primary education	.14707*	.04897	**.023**	.0130	.2811
	Higher education and above	Secondary education (including high school education)	-.02786	.03981	.956	-.1368	.0811
		Associate Degree	.03006	.05153	.978	-.1110	.1711

Note. *. The mean difference is significant at the 0.05 level.

According to the Bonferroni test results in Table 12, no significant relationship was found between the perception of tax payment and educational level. On the other hand, there is a

statistically significant difference between the perception of tax administration and the perception of tax administration among those with secondary education (including high school education) and those with higher education. No statistically significant difference was found between the taxpayers with other education levels and the perception of tax payment.

Table 12

Post Hoc Tests Multiple Comparisons (Bonferroni)

Dependent Variable	(I) Education Level	(J) Education Level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
TaxPayPerception	Literate	Primary education	-.18368	.25476	1.000	-.9019	.5345
		Secondary education (including high school education)	-.24227	.24803	1.000	-.9415	.4569
		Associate Degree	-.14000	.25685	1.000	-.8641	.5841
		Higher education and above	-.16373	.24799	1.000	-.8628	.5354
	Primary education	Literate	.18368	.25476	1.000	-.5345	.9019
		Secondary education (including high school education)	-.05859	.09999	1.000	-.3405	.2233
		Associate Degree	.04368	.12022	1.000	-.2952	.3826
		Higher education and above	.01995	.09990	1.000	-.2617	.3016
	Secondary education (including high school education)	Literate	.24227	.24803	1.000	-.4569	.9415
		Primary education	.05859	.09999	1.000	-.2233	.3405
		Associate Degree	.10227	.10521	1.000	-.1943	.3989
		Higher education and above	.07854	.08122	1.000	-.1504	.3075
	Associate Degree	Literate	.14000	.25685	1.000	-.5841	.8641
		Primary education	-.04368	.12022	1.000	-.3826	.2952
		Secondary education (including high school education)	-.10227	.10521	1.000	-.3989	.1943
		Higher education and above	-.02373	.10512	1.000	-.3201	.2726
	Higher education and above	Literate	.16373	.24799	1.000	-.5354	.8628
		Primary education	-.01995	.09990	1.000	-.3016	.2617
		Secondary education (including high school education)	-.07854	.08122	1.000	-.3075	.1504
		Associate Degree	.02373	.10512	1.000	-.2726	.3201
	Literate	Primary education	-.06351	.25745	1.000	-.7893	.6623

		Secondary education (including high school education)	.06491	.25065	1.000	-.6417	.7715
		Associate Degree	-.04000	.25957	1.000	-.7717	.6917
		Higher education and above	-.31653	.25061	1.000	-1.0230	.3900
		Literate	.06351	.25745	1.000	-.6623	.7893
	Primary education	Secondary education (including high school education)	.12842	.10105	1.000	-.1564	.4133
		Associate Degree	.02351	.12149	1.000	-.3190	.3660
		Higher education and above	-.25302	.10095	.125	-.5376	.0316
		Literate	-.06491	.25065	1.000	-.7715	.6417
	Secondary education (including high school education)	Primary education	-.12842	.10105	1.000	-.4133	.1564
Overview of Tax Administration		Associate Degree	-.10491	.10632	1.000	-.4046	.1948
		Higher education and above	-.38144*	.08208	**.000**	-.6128	-.1501
		Literate	.04000	.25957	1.000	-.6917	.7717
	Associate Degree	Primary education	-.02351	.12149	1.000	-.3660	.3190
		Secondary education (including high school education)	.10491	.10632	1.000	-.1948	.4046
		Higher education and above	-.27653	.10623	.095	-.5760	.0229
		Literate	.31653	.25061	1.000	-.3900	1.0230
	Higher education and above	Primary education	.25302	.10095	.125	-.0316	.5376
		Secondary education (including high school education)	.38144*	.08208	**.000**	.1501	.6128
		Associate Degree	.27653	.10623	.095	-.0229	.5760

Note. *. The mean difference is significant at the 0.05 level.

3. Conclusion

Depending on the demographic profiles of the taxpayers, opinions toward the tax administration and taxation process may differ. In this context, marital status and educational level are two important variables that must be examined in order to comprehend the perspective on taxes. Following the analyses made with the survey data, it was concluded that these two factors are effective on the issues examined within the scope of the research and that taxpayers have different perceptions towards taxes and tax administration according to their personal situations.

According to the findings of the study, the marital status factor shows differences in the perception of tax evasion, perception of tax payment, perception of tax and view of tax administration. Within the scope of the study findings, according to married taxpayers, tax evasion

is a negative behaviour and not paying taxes is against social norms. Positive opinions towards taxes are higher among married taxpayers. On the other hand, single taxpayers have more favourable views towards tax administration. According to the evaluation between the groups, it is concluded that married taxpayers are more prone to social norms in terms of tax payment and perceive tax evasion worse, while single taxpayers have a more positive attitude towards the tax administration.

The findings obtained in the study according to the level of education are as follows:

- Secondary education (including high school education) graduates are more sensitive to the perception of tax evasion

- Literate people are the least susceptible to tax evasion

- The most sensitive segment in the perception of tax payment is the people with secondary education (including high school education) graduation degree

- Literate people have the lowest perception of paying taxes

- In tax perception, literate individuals have more negative views

- Higher education graduates have the most favourable opinion on the questions related to the view of tax administration

- Secondary education (including high school education) graduates have the lowest perception of tax administration

In summary, it is concluded that the level of education is a significant variable on the perception of tax evasion, perception of tax payment, perception of tax and view of tax administration.

The negative segregation that emerges as a result of the difference in education level and the marital status factor can be made positive by steps to be taken by the administration. In order to correct the negative divergence in perceptions, it is necessary to increase tax awareness and tax literacy.

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