Abstract

In this study, firstly the theoretical framework of tax perception and tax awareness is presented. Then, the relevant literature summary is discussed. After theoretical presentation of the subject, the results of the survey conducted with 419 taxpayers in the province of Kocaeli are analyzed to determine, measure and evaluate taxpayers' tax perception and tax awareness. The results of the study are interpreted and suggestions for increasing taxpayer's tax awareness are presented.

Key Words: Tax Awareness, Tax Perception, Kocaeli

JEL Codes: H20, H26, H30

Özet

Bu çalışmada öncelikle vergi bilinci ve vergi algısına ilişkin teorik çerçeve sunulmuş daha sonra konuya ilgili literatür özetçi ele alınmıştır. Konunun teorik sunumundan sonra vergi mükelleflerinin vergi bilinci ve vergi algısının tespiti, ölçülmesi ve değerlendirilmesi amacıyla Kocaeli ilinde 419 vergi mükellefi ile yapılan anket sonuçları analiz edilmiştir. Çalışmanın sonuç kısmında elde edilen sonuçlar yorumlanarak mükelleflerin vergi bilincinin arttırılmasına yönelik öneriler ortaya konulmuştur.

Anahtar Kelimeler: Vergi Bilinci, Vergi Algısı, Kocaeli

JEL Kodları: H20, H26, H30

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Introduction

Tax is the main source of income for the states and is one of the most important links to the individual-state relationship. In this relationship, state is the superior side due to the power of sovereignty, while the individual has to fulfill his obligations.

Tax psychology is very important in explaining behavioral public finance. While behavioral public finance explains the effects of all kinds of financial phenomena on human behavior, tax psychology focuses more specifically on the attitudes and behaviors of individuals against taxes (Aktan, 2006: 125), on the perception of tax, on the point of view towards taxation and on the responses against taxation. The main reason for such a distinction is resulted from the fact that effect of each financial instrument on individuals is different (Çiçek et al., 2008: 17).

The behavior of taxpayers towards taxation may be positive or negative. Positive behaviors are expressed tax compliance and negative behaviors are expressed by tax incompatibility, non-payment of tax and tax evasion. That’s why, tax psychology examines the positive and negative responses of taxpayers to taxation. However, studies in the literature seem to focus on taxpayers' negative behavior towards taxation.

The concept of tax consciousness and tax perception is often expressed as an element of tax compliance. Edizdoğan et al. (2011: 228) defines the concept of tax consciousness, which is influenced by many internal and external factors as realisation of individuals that the purpose of taxation is to participate in the financing of expenditures that will return to them in the form of service, their understanding of this situation and ability to accept it.

Since taxpayers' positive or negative attitudes towards tax are directly related to tax consciousness, it is important to evaluate the factors that are effective and ineffective in the formation of tax awareness of the society. In this context, increasing the taxpayer's tax consciousness may contribute to the formation of tax paying consciousness in the society by encouraging voluntary adjustment to the taxes. Herewith, the state will be able to collect the revenues necessary for the financing of public services in full and on time.

In this study, the tax perception and tax consciousness affecting the attitudes and behavior of taxpayers towards tax are investigated. In the study, first, the recent studies about the subject are presented as a summary, then the results of the questionnaire made with taxpayers in Kocaeli province are evaluated and suggestions are presented in the line with the questionnaire.

1. Literature Review

There is a wide literature intended to determine the attitude and perception of taxation on taxpayers or citizens via questionnaires. Especially after the second half of 1990s, there is a significant increase in the number of studies applied in this field in Turkey.

Dubin et al. (1990) and Beron et al. (1992) found that as the level of education increased, the positive attitude and perception towards the tax was decreased. Marandu et al. (2014) also pointed out that higher education levels increase tax evasion. However, in the study applied by Torgler et al. (2008) in Turkey and the USA, it is indicated that the
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tax ethics increases as the level of education increases and in the research applied by Alm et al. (1992), it is stated that as the educational level of the individuals increases, the tax legislation is understood better and the voluntary adjustment towards tax increase. In another study concerning tax ethics and tax consciousness, Torgler (2007) also found that there is a positive relationship between education and tax ethics and tax consciousness in terms of some target groups and there is no significant relationship in terms of some target groups.

As a result of the questionnaire conducted by the fourth grade students of Süleyman Demirel University Faculty of Economics and Administrative Sciences, Ömürbek et al. (2007) found out that the most important factors determining the payment/non-payment of taxes are respectively, knowing very clearly where the paid taxes are used, the more transparent and accountable state administration, a fair distribution of tax burden.

Çelikkaya and Gürbüz (2008) have shown significant correlations among the attitudes and behaviors of income taxpayers taxed in Eskişehir in true procedure towards tax and variables such as age, gender, education, auditing and amnesty.

In the study conducted by Saraçoğlu (2008), the effects of factors such as age, gender, marital status and education on the attitudes towards the taxation were evaluated within the scope of the survey results. In addition, in order to see the effects of the mentioned factors, it is investigated whether the tax rates are high, whether the tax revenues are spent as required, whether the tax system is fair and the most important causes of tax evasion are investigated.

As a result of Gürler Hazman’s (2009) study examining probable external factors affecting tax consciousness by interviewing 231 firms registered in Afyonkarahisar province Commodity Exchange and by logistic regression analysis, the internal factors of taxpayers concerning taxes are discussed as ability to pay tax, family scale, tax ethics, education level, adherence to the state, acception of political power and factors that have individual qualifications and external factors are discussed in three groups like factors based on tax management and tax system, economic conjuncture, political structure. In addition, as factors such as "failure to fully ensure transparency", "inadequacy of public service presentation", "inadequacy of auditing" can be added among the factors stemming from the administrative structure, it is stated that according to the results of logistic regression analysis, the "political failure in the taxpayer’s eyes" can be discussed among the factors stemming from political structure (Gurler Hazman, 2009: 68).

İpek and Kaynar (2009) addressed tax compliance for Çanakkale province and found that taxpayers are affected by individual and environmental factors in tax compliance.

In a survey conducted by Alkan (2009) with 457 income taxpayers in Zonguldak province, it is determined how real persons who are taxpayers perceive tax and what kind of tax consciousness they have based on their point of view towards taxation. The main result obtained with this aim is that tax consciousness is not just a behavior that will be considered equal to paying tax. It is implied that this consciousness is also a view from the true axis towards tax practices and a sense of life style.

Taytak (2010), conducted a survey with 410 students in five schools in Uşak province in order to determine what secondary school students understand from the concept of tax
and to measure their tax consciousness. As a result of the study, it is concluded that the students primarily learn the word, tax from their families and the first education about the tax conscious is provided by families but the education provided by the families is not adequate, and the tax authorities and schools should work over the taxes as well as the families, students have realised the link between tax and public services properly and they are conscious about tax, a clear majority of students regard the people who do not pay tax as bad citizens and thieves, and they define that tax is a necessary element for the state’s existence.

A questionnaire was applied by İzgi and Saruç (2011) to 1351 university students selected according to convenience sampling method at Sakarya University. This study analyzes the effects of socio-cultural factors such as level of adherence to the state, sense of citizenship awareness, level of acceptance of the ruling party, and religious beliefs on tax ethics, which express the tax payment of individuals’ own accord. As a result of the analysis, it is found that there is a significant difference between tax ethics and adherence to state, citizenship awareness and factor of religion, and there is no significant difference between tax ethics and acceptance level of ruling party.

In the study carried out by Zorlu (2012), it is aimed to specify what 3-8 grades students in the age of elemantary education 9-15 years in Turkey realize from the concept of tax and to measure their tax consciousness. In line with this purpose, a questionnaire was applied to 500 elementary school students and according to the results of the questionnaire: The level of tax consciousness of primary school students did not have any significant difference according to gender, education status of mother or father, father’s profession and average monthly income status of families; alongside it has significant difference according to mother’s profession, and the grades they attend.

Demir (2013) investigated the subjective tax burden in Turkey and the factors that specify this burden, and tried to reveal the relation between education level and tax consciousness.

As a result of a survey conducted to 330 students from Hitit University, Faculty of Economics and Administrative Sciences, Sağlam (2013) concluded that the participants have a strong sense of taxation and the participants’ opinion about the tax system in our country is negative.

In an empirical study involving students of Afyon Kocatepe University Faculty of Economics and Administrative Sciences, Gülten (2014) tried to determine whether there is a statistical difference in the level of tax perceptions between the individuals who were encouraged to tax complinace and those who were not.

In the research to determine the tax consciousness of bakery shopkeepers in Sakarya province, Şahbaz et al. (2014) conducted a survey with 240 bakery shopkeepers. As a result of the study, they concluded that participants did not have adequate knowledge about tax they pay, participants thought that the tax was collected according to the ability to pay but the tax legislation was not understandable and participants believe that the collected taxes are spent properly. Additionally, according to the findings, in order to improve taxpayers’ tax consciousness and perceptions positively, authors suggest that perceived tax burden and ability to pay should be considered, collected taxes should be
used effectively and the rise in levels of taxpayers’ citizenship awareness and tax ethics should be emphasized.

Dumlupınar and Yardımcıoğlu (2015), as a result of the survey with 355 people in Trabzon province, the participants found that the tax rates were high but they thought taxpayers were citizenship duties.

In a survey conducted to 424 people in Kırklareli province, Akıncı and Başol (2015), found that participants tax consciousness has not been developed/improved sufficiently, there is no difference due to gender differences between the levels of tax perception, tax consciousness, attitude towards tax and levels of increasing tax consciousness, tax perception of married individuals are higher than single ones, tax perception of individuals who work in state institutions are higher than those who work in private institutions. In addition, according to the results of the research, it is stated that the three most important steps to be taken in order to increase tax consciousness are respectively, "a fair tax reform", "more transparent and accountable government administration" and "increase in the education level of society".

As a result of a survey conducted to revenue officers in Afyonkarahisar province, Cansız (2015) concluded that tax amnesties make a negative perception for honest taxpayers, penal sanctions are inadequate and the perception that income distribution is unfair creates a negative opinion for taxpayers’ tax payment. According to the author, tax-consciousness courses should be introduced at every stage of education, measures should be taken to improve tax legislation and opportunities should be provided to increase the level of education and training of revenue office staff (Cansız, 2015: 449).

For the purpose of investigating the affect of tax consciousness over tax ethics, Yeşilyurt (2015) conducted a survey to compare the tax consciousness and tax ethics of Zonguldak Bülent Ecevit University who take courses mainly on financial, economic and tax concepts and students of theology department of Zonguldak Bülent Ecevit University who took courses in religious and ethical issues. As a result of the research, it is concluded that the students of theology department attained statements of attitudes towards tax consciousness and tax ethics more than the finance department students (Yeşilyurt, 2015: 36).

Korlu et al. (2016a), as the result of survey conducted to 664 participants in Bursa, found participants thought that non payment of taxes is inconsistent to rightful share, paying tax is a sacred duty, and frequent tax exemptions ruin tax-paying culture. In addition, the authors found that citizens in Bursa are generally below the desired level of tax consciousness.

Tabiloğlu and Yardımcıoğlu (2016), as a result of the survey based on the survey conducted with 282 people in Sakarya province, taxpayers reached the result that their tax rates were high, they found the tax system unfair and they did not know the taxpayer’s rights sufficiently.

By using face-to-face survey to 400 participants who are income taxpayers in Isparta province, Çiçek and Sabbağ (2016) concluded that most of the taxpayers regard tax evasion as a rational behavior and they could change their consumption or investment preferences in order to pay less tax, if low tax rates are applied, taxpayers would review
their preferences of investment place but they do not lean towards changing settlement, the attitudes and behaviors of taxpayers related to tax evasion is affected more by variables like education status, age, gender specifically.

The results that Korlu et al. (2016b) got by conducting a survey to 680 people in Bursa province and by factor analyse indicate that the most important factor determining local taxation consciousness from the point of citizens is "justice and equality", the second important factor is "religion and ethics"; other factors that are significant but not determinative of local taxation consciousness of citizens are participation and localization, culture, view to administration and political understanding.

As a result of the questionnaire conducted by Taytak (2016) in the Uşak province with 436 income taxpayers, it is seen that the participants responded as strongly disagree to the statements like "I think tax laws are clear and understandable", "I have sufficient information about tax applications", "I think the tax system is fair" and "I think income distribution is fair". Moreover, according to the results of the study, it can be stated that the tax diversity does not have a negative effect on the tax attitudes and behaviors of income taxpayers and that income taxpayers could not connect auditing to the full and complete fulfillment of tax duties (Taytak, 2016: 1954).

Teyyare and Kumbaşlı (2016) and aimed to determine the effect of the finance department on the development of tax consciousness and tax ethics concepts by conductinh a a questionnaire to the first and fourth year students of the Department of Finance of Bolu Abant Izzet Baysal University, Bülent Ecevit University of Zonguldak and Eskişehir Osmangazi University. As a result of the study, it was determined that the level of tax consciousness and ethics were higher in the finance department fourth year students than the first year students (Teyyare and Kumbaşlı, 2016: 1).

Altun et al. (2017) conducted a survey of 380 taxpayers in the Sakarya province and concluded that the participants thought that the tax is not collected fairly in our country and tax rates are high and that they have a belief that the tax rates are high compared to their income.

2. Research Methodology

In the questionnaire conducted within the scope of the study, besides the questions regarding to demographic criteria like gender, educational status, age etc., 12 questions were asked to participants in order to be able to identify the tax consciousness and tax perceptions. The statements in the questionnaire were prepared according to the 5-point Likert scale. Expressions within the scope of the Likert scale were; "Totally agree", “Agree”, “Neutral”, “Do not agree”, and “Strongly disagree”. Taxpayers, aged 18 and older, with different educational status, participated to the study. In the Kocaeli province that constitutes the universe of the study, random sampling method was preferred in the selection of sample size and the questionnaire was applied to 419 people in Kocaeli. The questionnaires were implemented in January, 2017, and the SPSS (22.0) package program was utilized in the evaluation of the questionnaires.

3. Research Findings

In this part of study, findings regarding to the conducted survey will be included. Cronbach Alpha reliability test was applied to ensure the reliability of the questionnaire
data. Although the Cronbach Alpha value ranges from 0 to 1, it is considered sufficient for reliability that the value is greater than 0.700 in the literature. Relevant value is found 0.738 in this study. In addition, the demographic findings of the survey are addressed in the following table.

Table 1: Demographic Information Regarding To The Participants (%)

<table>
<thead>
<tr>
<th>Gender</th>
<th>Female</th>
<th>51.8</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>48.2</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Married</th>
<th>46.3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>53.7</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Education Status</th>
<th>Elementary</th>
<th>32.3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>High School</td>
<td>23.2</td>
</tr>
<tr>
<td></td>
<td>Associate Degree</td>
<td>6.2</td>
</tr>
<tr>
<td></td>
<td>Graduate</td>
<td>22.8</td>
</tr>
<tr>
<td></td>
<td>Postgraduate</td>
<td>15.5</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age</th>
<th>18-24</th>
<th>37.7</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>25-34</td>
<td>27.2</td>
</tr>
<tr>
<td></td>
<td>35-44</td>
<td>21.2</td>
</tr>
<tr>
<td></td>
<td>45-54</td>
<td>13.2</td>
</tr>
<tr>
<td></td>
<td>55-64</td>
<td>0.5</td>
</tr>
<tr>
<td></td>
<td>Over 65</td>
<td>0.2</td>
</tr>
</tbody>
</table>

| Monthly Income (TL) | 0 - 1.500 | 43.2 |
|                     | 1.501 - 3.000 | 36.8 |
|                     | 3.001 - 5.000 | 14.0 |
|                     | 5.001 - 10.000 | 4.1 |
|                     | Over 10.001 | 1.9 |

As seen in Table 1, 51.8% of participants are female, 48.2% are male. While 46.3% of participants are married, 53.7% are single. The total ratio of the graduates of the graduate and postgraduate participating in the survey is 38.3%, which can be said to be above the average of Turkey in terms of education level.
37.7% of the participants were 18-24%, 27.2% were 25-34, 21.2% were 35-44, 13.2% were 45-54, 0.5% were 55-64 and 0.2% were 65 years and older. Monthly income distribution of the respondents is as follows: 43.2% of the participants are between 0 - 1.500 TL, 36.8% is between 1.501 - 3.000 TL, 14% is between 3.001 - 5.000 TL, 4.1% is between 5.001 - 10.000 TL and also 1.9% earns monthly income over 10.001 TL.

3.1. Perception of Tax Duty –Citizenship Duty Relationship

In order to determine the perception of the relationship between tax duties and citizenship duties, participants agreement degree to the statement “tax duties are among the duties of citizenship” are determined.

Graph 1: “Tax Duties Are Among The Duties of Citizenship”

While 26.3% of the participants thought that the tax duty was included in the citizenship duties, 59.6% stated otherwise. In this context, it can be stated that taxation is not regarded as citizenship duty by the participants.

3.2. The Perception of Collected Taxes As A Service Returning to Society

In order to determine the perception of the levels of taxpayers’ satisfaction with the service level in return of the taxes they pay, the agreement degree of participants to the statement “I think the paid taxes have returned as an effective service to the society” is determined.

Graph 2: “I Think The Paid Taxes Have Returned As An Effective Service to the Society”
While only 21.7% of respondents have considered that the paid taxes return as an effective service to the society, 61.8% stated otherwise. In this context, it can be said that the satisfaction level of public services is low in comparison with the tax paid by the participants.

3.3. The Perception of Spending The Paid Taxes

In order to determine the perception of the willingness of taxpayers to know where their tax has been spent, the agreement degree of participants to the statement “I want to know where and how each paid tax is spent” is determined.

**Graph 3: “I Want to Know Where and How Each Paid Tax Is Spent”**

While, only 25.7% of participants stated that they wanted to know where and how they had spent the tax, 57.9% stated that they did not want to know where and how the tax was spent. When assessed with the respond to the previous question, it can be said that the participants care about the return of taxes as an effective service to themselves, rather than knowing where and how the tax is spent.

3.4. The Perception of State-Tax Consciousness

In order to determine the perception of the taxpayers whether the state has made its part to increase the tax consciousness of taxpayers, the agreement degree of participants to the statement “The state is doing its part in order to increase the tax consciousness of citizens” is determined.

**Graph 4: “The State Is Doing Its Part To Increase The Tax Consciousness Of Citizens”**
21.2% of the participants reported that the state has done its part in order to increase tax consciousness and 58.2% of them reported that the state has not done its part. According to the results obtained, it can be said that the perception that the government should undertake more missions in order to increase tax consciousness is high.

3.5. The Perception of Tax Policies-Tax Evasion Relationship

In order to measure the perception that the determined tax policies are effective on the tax evasion tendencies, the agreement degree of participants to the stament “I think tax policies applied are effective on to the taxpayers' tax evasion tendencies”, is determined.

Graph 5: “I Think Tax Policies Applied Are Effective on To The Taxpayers Tax Evasion Tendencies”

21.7% of the participants reported that the tax evasion trends stemmed from tax policies and 57.1% reported that tax evasion trends did not stem from tax policies. According to the results, it can be said that tax policies are not effective in tax evasion tendencies.

3.6. Tax Burden Perception

In order to ascertain the tax burden perception of tax payers, the agreement degree of participants to the stament “I think I pay more tax in comparison with my income” is determined.

Graph 6: “I think I Pay More Tax In Comparison With My Income”
66.8% of participants stated that they paid more tax in proportion to their income. In this context, it can be indicated that participants' tax burden perception is high.

3.7. The Perception of Comprehensibility of Tax Legislation

In order to determine the taxpayers' perceptions about comprehensibility of tax legislation, the statement “The tax legislation is prepared in a clear context” is posed to the participants.

Graph 7: “The Tax Legislation Is Prepared In A Clear Context”

While only 23.4% of the participants stated that tax legislation is clear, while 58.2% said tax legislation is not clear. In this context, it is found that the participants did not consider the tax legislation as clear.

3.8. The Perception of Tax Invasion Notify

In order to determine whether or not taxpayers will notify those who do not fulfill tax duties, the statement “If there is someone who do not fulfill the tax duty around me, I notify to the relevant authority” is posed to the participants.

Graph 8: “If There is Someone Who Do Not Fulfill The Tax Duty Around Me, I Notify To The Relevant Authority”

Only 26.5% of participants stated that they would notify to the relevant authorities if there is someone who not fulfill the tax duty around them, while 62.8% stated that they would not notify. Therefore, according to the results, it can be said that participants might keep silent to the tax evasion around them.
3.9. Perception of Ability To Pay Principle in Taxation

In order to determine the taxpayers’ perception of justice in taxation, the statement “I think tax is collected on the basis of everyone’s ability to pay” is posed to the participants.

**Graph 9: “I Think Tax is Collected On The Basis Of Everyone’s Ability to Pay”**

19.4% of the participants stated that the taxation in accordance with the ability to pay principle, 59.1% stated that the taxes are not collected according to the ability to pay of the taxpayers. According to the results of the questionnaire survey, it is seen that the taxpayers perceive that the ability to pay principle is not obeyed.

3.10. The Perception of Tax-Investment Relationship

In order to measure the perception of whether the taxes decreasing the individuals’ spendable income is an obstacle to their personal investments, the statement “I consider taxes as an obstacle to personal investments” is posed to the participants.

**Graph 10: “I Consider Taxes As An Obstacle To Personal Investments”**

59% of the participants consider taxes as an obstacle to the personal investments.

3.11. Perception of Tax Amnesties - Tax Duty Relationship

In order to determine the perception regarding to the affects of the applications, stated as tax amnesty which is mainly reported with negative affects on tax consciousness in literature, on the fulfillment of taxpayers’ tax duties, the statement “Frequent tax amnesties support not to fulfill tax duties” is posed to the participants.
52.2% of participants stated that frequent tax amnesties has a negative effect on taxpayers' fulfillment of tax duties.

3.12. The Perception of Tax Penalties - Tax Payment Relationship

In order to measure the taxpayers’ perceptions regarding to the effects of the reductions of tax penalties on the tax payments, the statement “The reductions on tax penalties reduce the efficiency of tax payment activity” is posed to the participants.

49% of the participants agree to the statement that the reduction on tax penalties endamage the tax payment activity. However, those who do not agree this statement is 35.4%. Therefore, according to the results, as well as the perception of the participants that the reduction on tax penalties endamage the tax payment activity is high, the proportion of those reporting opinions countrariwise is not too low. According to these results, interpretation may not be correct.

Conclusion

There are many studies conducted to measure tax consciousness and tax perception of taxpayers in the literature. Also in this study, the results of the survey study applied to 419 taxpayers in Kocaeli province were presented and evaluated for similar purpose.
According to the results, participants’ perceptions regarding to tax and taxation can be summarized as:

✓ Tax duty is not considered as citizenship duty,
✓ Paid taxes do not return to the society as an effective service,
✓ They do not want to know how and where the paid taxes are spent,
✓ State does not do its part in increasing tax consciousness,
✓ Tax invasion trends do not stem from tax policies,
✓ The perception of tax burden is high,
✓ Tax legislations are not clear,
✓ They would not notify to the relevant authorities, when there is someone who do fulfill tax duty, around them,
✓ Taxes are not collected according to everyone’s financial power,
✓ Taxes are obstacle to the personal investments,
✓ Frequent tax amnesties negatively affect taxpayers’ fulfillment of tax duties.

Along with the legislation and practices related to taxation, the importance of taxpayers’ tax perception and tax consciousness should not be ignored, necessary steps should be taken to correct taxpayers' negative perceptions and attitudes in order to ensure tax compliance. In this context, taxpayers' adherence to the state can be increased, efficient utilization of collected taxes can be ensured, tax burden can be rendered to positive by taking into consideration the ability to payment, the clarity of tax legislation can be assured, taxpayers' tax consciousness can be increased.
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