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Postgraduate Dissertation

"Tax evasion in Greece: The measures, their implementation, and their effectiveness in the fiscal footprint. The case of myData e-books and their contribution to achieving the goal"

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Athens, Greece, 05-2024

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I dedicate this dissertation to my wife and children, for their patience and encouragement.

Abstract

This study explores tax evasion in Greece, focusing on its forms, causes, and legislative methods of addressing it. It examines practices that undermine state revenues, emphasizing their impact on the country's fiscal policy. It proposes strategies to enhance stability through improved regulatory frameworks, aimed at strengthening tax enforcement, promoting transparency and mitigating the fiscal impacts of tax evasion, which are crucial for Greece's economic recovery and stability.

To this end, the application and impact of the myData e-books (my Digital Accounting and Tax Application) platform in Greece are examined, a pivotal step towards modernizing Greece's tax administration and promoting accountability in financial transactions.

Subsequently, the research methodology is outlined to study tax evasion, focusing on positivism as the chosen philosophy, emphasizing objectivity and generalization. Quantitative methods, such as statistical analysis, are applied to analyze data from 107 participants, selected through stratified sampling. The study aims to provide a comprehensive understanding of public and business perceptions regarding tax evasion.

The study on the myData e-books in Greece, through an electronic questionnaire, finds that participants generally view this legislation positively in terms of its potential to reduce tax evasion through enhanced financial transparency. Respondents recognize benefits, such as cost savings and simplified compliance processes, but express concerns about the system's complexity and the disproportionate costs, particularly for smaller businesses. Recommendations include improving automation, integrating with existing ERP systems, and enhancing user interfaces to increase usability and adoption rates.

The study concludes with an analysis of the main causes of tax evasion, emphasizing widespread corruption, but also strategies to mitigate the phenomenon, with measures aimed at cultivating a culture of tax compliance and transparency, essential for economic stability and development in Greece.

Keywords

myData e-books, tax evasion, tax avoidance, corruption, tax mindset.

Περίληψη

Η παρούσα εργασία διερευνά τη φοροδιαφυγή στην Ελλάδα, εστιάζοντας στις μορφές, τις αιτίες και τις νομοθετικές μεθόδους αντιμετώπισής της. Εξετάζει τις πρακτικές υπονόμευσης των κρατικών εσόδων, τονίζοντας τον αντίκτυπό τους στη δημοσιονομική πολιτική της χώρας. Προτείνει στρατηγικές για την ενίσχυση της σταθερότητας μέσω βελτιωμένων ρυθμιστικών πλαισίων, που στοχεύουν στην ενίσχυση της φορολογικής επιβολής, την προώθηση της διαφάνειας και τον μετριασμό των δημοσιονομικών επιπτώσεων της φοροδιαφυγής, στοιχεία καθοριστικής σημασίας για την οικονομική ανάκαμψη και σταθερότητα της Ελλάδας.

Για το σκοπό αυτό, διερευνάτε η εφαρμογή και ο αντίκτυπος της πλατφόρμας myData e-books (my Digital Accounting and Tax Application) στην Ελλάδα, ένα κομβικό βήμα για τον εκσυγχρονισμό της φορολογικής διοίκησης της Ελλάδας και την προώθηση της λογοδοσίας στις χρηματοοικονομικές συναλλαγές.

Εν συνεχεία, αποτυπώνεται η μεθοδολογία της έρευνας, προκειμένου για τη μελέτη της φοροδιαφυγής, εστιάζοντας στον θετικισμό ως την επιλεγμένη φιλοσοφία, δίνοντας έμφαση στην αντικειμενικότητα και τη γενίκευση. Ποσοτικές μέθοδοι, όπως η στατιστική ανάλυση, εφαρμόζονται για την ανάλυση δεδομένων από 107 συμμετέχοντες, που επιλέχθηκαν μέσω στρωματοποιημένης δειγματοληψίας. Συνολικά, η μελέτη στοχεύει να παρέχει μια ολοκληρωμένη κατανόηση των αντιλήψεων του κοινού και των επιχειρήσεων, σχετικά με τη φοροδιαφυγή.

Η μελέτη για τα ηλεκτρονικά βιβλία myData e-books στην Ελλάδα, μέσω ηλεκτρονικού ερωτηματολογίου, διαπιστώνει ότι οι συμμετέχοντες γενικά βλέπουν το νομοθέτημα αυτό θετικά, αναφορικά με τις δυνατότητες που παρέχει για μείωση της φοροδιαφυγής, μέσω της ενισχυμένης οικονομικής διαφάνειας. Οι ερωτηθέντες αναγνωρίζουν οφέλη, όπως η εξοικονόμηση κόστους και οι απλοποιημένες διαδικασίες συμμόρφωσης, αλλά εκφράζουν ανησυχίες για την πολυπλοκότητα του συστήματος και το μη αναλογικό κόστος, ιδιαίτερα για τις μικρότερες επιχειρήσεις. Οι συστάσεις περιλαμβάνουν τη βελτίωση της αυτοματοποίησης, την ενοποίηση με τα υπάρχοντα συστήματα ERP και τη βελτίωση των διεπαφών χρήστη για την αύξηση της χρηστικότητας και των ποσοστών υιοθέτησης.

Η εργασία ολοκληρώνεται με μια ανάλυση των βασικών αιτιών της φοροδιαφυγής, δίνοντας έμφαση στη διάχυτη διαφθορά, αλλά και στις στρατηγικές μετρίασης του φαινομένου, με

μέτρα που στοχεύουν στην καλλιέργεια μιας κουλτούρας φορολογικής συμμόρφωσης και διαφάνειας, απαραίτητη για την οικονομική σταθερότητα και ανάπτυξη στην Ελλάδα.

Λέξεις – Κλειδιά

myData e-books, φοροδιαφυγή, φοροαποφυγή, διαφθορά, φορολογική νοοτροπία.

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List of Abbreviations & Acronyms

IMF	International Monetary Fund
MoF	Ministry of Finance
GDP	Gross Domestic Product
EU	European Union
myData	my Digital Accounting and Tax Application
B2B	Business to Business
B2C	Business to Customer
B2G	Business to Government
ERP	Enterprise resource planning
IAPR	Independent Authority for Public Revenue
VAT	Value Added Tax
IQR	Interquartile range
MAD	Mean Absolute Deviation
CV	Coefficient of Variation
SS	Sum of squares
RMS	Root Mean Square
RSD	Relative Standard Deviation
SEM	Standard Error of Mean
MAD	Mean Absolute Deviation
RMS	Root Mean Square
AI	Artificial Intelligence
IT	Information Technology

1 Introduction

1.1 Aim of this dissertation

Each state plans its own policy in order to ensure the required revenues so as to cover its public expenditures and debt obligations. A significant part of the needed revenue occurs through its tax policy. However, this alone is not enough, as a series of actions are also required to effectively collect domestic taxes. One of them, and perhaps the most important, is the fight against tax fraud and tax evasion, which is a brake on the assessment of tax objectives.

For this purpose, the myData e-books measure was implemented in Greece in recent years, something that considered to be pioneer and innovative. The goal of the tax administration is to reduce tax evasion and eliminate false invoices fraud. But is this measure enough in itself? Can it deliver the expected and desired results? Is the ineffective collection of taxes in Greece due to tax evasion or are there other reasons that must be taken into account?

In the context of this study, we will try to capture the tax policy and measures implemented by our country, the results of the myData e-books and whether through them the goal is achieved.

1.2 Dissertation's objectives

In relevance with this aim, the following research questions are formulated:

- Which are the main reasons of tax evasion in Greece?

- What is the impact of myData e-books in Greek economy?

- Which are the strengths of myData e-books? These strengths can reduce tax evasion.

- Which are the weaknesses of myData e-books? How weaknesses can be eliminated?

In order to achieve the above-mentioned purpose, we will set some objectives and try to approach them through our work in this dissertation:

- literature analysis on tax evasion, the reasons that create it, the ways to deal with it as well as its effect on a country's income
- literature analysis regarding the application of myData e-books in Greece

- Create a questionnaire that will be used to conduct research on at least 100 participants who ideally work as accountants or tax professionals or some other role within the financial operation of businesses
- Processing the results of the questionnaires using the appropriate method
- Drawing conclusions about the subject which will answer the questions that have been raised

1.3 Dissertation outline

The current dissertation contains five chapters with the following content:

Chapter 1 – Introduction
States the aim and the objectives of the dissertation.

Chapter 2 – Literature review:
This chapter provides an overview of the issues related to tax evasion in Greece and the measures aimed at preventing it. It also describes how MyData e-books contribute to confronting tax evasion through enhanced digital accounting and tax reporting mechanisms in Greece.

Chapter 3 – Research in Tax Evasion and Tax Compliance methodology
This chapter is an exploration of research in tax evasion and tax compliance, focusing on the philosophical underpinnings, methodological choices, and practical strategies employed to investigate attitudes towards tax evasion through quantitative means.

Chapter 4 – Findings
This chapter presents the statistical analysis of the primary data.

Chapter 5 – Conclusions
The final chapter summarizes the main sections and issues discussed in this study, focusing on corruption as a major cause of tax evasion in Greece and proposing strategies to mitigate its effects through various interventions and reforms.

2 Literature review

2.1 Tax evasion in Greece and prevention measures

2.1.1 Tax evasion and its definition

Tax evasion is the unlawful act of someone or something purposefully avoiding paying their actual tax obligation (Association of Certified Fraud Examiners, 2022). It is tax evasion that is facilitated in the lots of ways through backing of falsifications of financial records and fraudulently evading payment of lawful taxes. One of them may be understatement of income as in the case of companies and individuals who record less income, they have received than in fact (Nascimento Ferreira Barros et al., 2019). This will, in return, provide them with a lower payable tax compared with what they had to pay based on the taxable amount. A practice that is also favored by some people is over-stating deductions in which they increase their expenses or sometimes even fabricate some to get a smaller taxable income. The scheme itself deceptive as it allows the evaser to illegally retain more money thus enjoying the fruits of illegitimately earned money with a reduced tax liability (Kagias et al., 2022). The taxable behavior that falls under tax evasion could be as simple as.

Underreporting income is the main form of tax avoidance where some individuals or business can minimize their tax liability by keeping income out of the tax authorities' radar. This can comprise of things like cash receipts that are not recorded, as well as undeclared income or less than the normal sales amount (Kounadeas et al., 2022). Due to the concealing of revenue from the authorities, tax burdens are significantly reduced once estimated by the tax departments.

By expense inflation, tax liabilities are minimized due to overstating permissible business costs for example, requisites, salaries, operating costs. Through such actions, the very profits of the tax evaders could be lowering, since they report lesser profits on paper, and consequently, they would have to pay less taxes (Avdoulou, 2017). On one hand, this kind of behavior of the government leads to financial handicap for the government while on the other hand, it gives the others in market who do not have to pay tax an unfair advantage.

The shell companies are corporate establishments characterized by lack of normal business operations, illustrated by the term "shell company" itself (Kounadeas et al., 2022). Tax evader makes use of such entities to divert their money illegally through them where they might keep the assets ownership. Only, to do so, people can resort to notoriously intricate ownership

schema as well as offshore accounts to obscure their possessions and subsequently leave little if no trace for tax authorities to follow (Nascimento Ferreira Barros et al., 2019). Such a technique many times gets mixed up with exploitation structures which in turn complicates the process of research.

Tax evaders use strategies to deceive tax authorities, and two main strategies mainly used are: fraud, hiding of income source, and wrongful inferences. This is just one of many examples of fraud that lead to miscalculated tax rates (Kagias et al., 2022). While negligence is to be blamed, controllers cannot cede action when it is beyond negligence that should be condemned. Non-compliers will realize tax assets from the books, deceive the authorities on a tax audit issue, and undoubtedly, they are trying to cheat (World Bank, 2020).

Tax evasion can be relative to any income and social classes as the taxpayer can come in the priority of their tax payments and try to hide his debts and assets (Artavanis, Morse, & Tsoutsoura, 2015). The bank accounts of foreign relations or family members are used to hide money in this tactic and, as a result, the IRS find it difficult to follow it up. The main point that needed to be underlined was that the fact of not repaying the amount of tax that was outstanding is different from the intentional understating of the tax. Probably due to the shortage of funds the process runs slow, the conscious diversion of funds into tax evasion takes place (Vousinas, 2017).

The existence of avoidance and circumvention tactics has been seen and taxpayers continue to find newer ways to regress their tax bill even further. These issues have been discussed by many authors such as Sisson(1981) and Richupan(1987) and more recently by Cowell(1990) and Webley et al., (1991). In this case, the mentioned results are sensitive to IMF or Ministry of Finance (MoF) because they are related to the IMF assistance to the country or a work of the Ministry.

The probability of tax evasion fluctuating in different habitats which may end in turmoil is also possible. With Italian protests for instance, a considerable percentage of salaried workers displayed in very large numbers to support a decrease in the independent professional sectors and other groups tax scam (Vlachos & Bitzenis, 2016). As a matter of fact, tax evasion is more likely to occur for independent contractors or professionals (doctors, lawyers, architects, and others). The same is true for people involved in agricultural activities. Another form of multinational enterprises tax avoidance includes the sophisticated transfer pricing technique.

While these practices definitely contribute to reducing the tax burden of multinational enterprises, there is a negative impact on state budgets (Albulescu, Tămăşilă, & Tăucean, 2016).

Discussing tax evasion, we will see that the economic environment is to blame for it. The more developed the process of production, the more likely you are to see tax evasion persist. A country where many firms are owned by only a few companies (that is, the production process is concentrated in big enterprises) is unlikely to experience significant tax evasion (Williams & Horodnic, 2015). Nevertheless, the situation will be more complicated in a country where a great part of the economic activity takes place in small shops and farms, or which is fulfilled by individual people. Then, naturally, there will be a great amount of evasion.

Tax evasion is also deeply rooted in the certain structure of the tax system and therefore tax base becomes a key determinant of tax evasion vary with using different tax bases. e.g. to better understand the people' attitude towards the income source and level, depending on whether it is dependent or non-dependent, and also there would be differences in attitude of the owners, whose enterprises are large or small (Schulz & Kalnina-Lukasevica, 2015). Sales taxes on the other hand may trigger misrepresentations about the sales or the purchases (e.g. underreporting of sales or overreporting of purchases) Actually, in theory fair enough, the issue of the tax evasion is closely related to the financial accounting concepts of tax obligations. When the country is required to rely on the presumptive propositions for the taxation, tax evasion tends to be less frequent, because the assets that will be used as a basis for the presumptive taxation can be hidden (Balios et al., 2020). Tax evasion will be an area to be addressed depending on the scale of taxes introduced.

The approach suggestions of charge avoidance are very diverse depending on whether avoidance is a person or a social marvel. A single charge dodger in a nation of genuine citizens epitomizes the behavior of that person as it were. Be that as it may, a tax dodger in a nation where charge avoidance could be a national wear could be a different marvel, in that tax avoidance starts to have suggestions for both the horizontal and vertical equity of the tax framework (Williams & Horodnic, 2015). It also has implications for the productivity of the tax framework and even for the market system. For example, it is incomprehensible to have pure competition when some vendors can sidestep taxes and others cannot. In this case, the former will be able to undersell the latter (Albulescu, Tămăşilă, & Tăucean, 2016).

Tax avoidance also influences the efficiency of the tax framework by decreasing the amount of income that can be raised under the statutory framework. It affects the demeanor of citizens toward their government, frequently building negativity about the role of the public sector (Vousinas, 2017). Regularly it affects even the statutory framework in the sense that the tax laws start to expect the tax avoidance by specific groups and attempt to penalize it by increasing the tax rates for those groups. This often results in increased horizontal disparity since not all the citizens in those groups behave alike.

2.1.2 The causes of tax evasion. Exploring the relationship between corruption and tax revenue

The majority of GDP-low nations lack the necessary infrastructure to collect a sufficient amount of fees from their inhabitants. There are certain reasons why the expected revenue cannot be increased. Tax dodging and the need to create mindfulness among residents are prevalent in developing nations, and citizens are not obligated to pay the full amount of taxes that their countries are expected to pay (Fagbemi et al., 2010). These factors are among the reasons why the tax system may not operate smoothly. This is still very much the case in the modern world, where citizens pay fees to their governments.

Though researchers acknowledged that charge avoidance could be a social issue, scholars, particularly economists, agreed that ds may be seen as a specific issue that existed inside the charge collecting framework a social issue for the nations (TerziÄ, 2017).

When compared to developed nations, tax evasion rates are lower in developing countries. For the nations, charge avoidance is a common practice that they are unable to regulate. Charge avoidance thus had a negative impact on governments' ability to raise the standard of living for their constituents and allocate funds for public use. It also became a virus for the nation's economy and was estimated to have cost 20% of pay assess income (Ameyaw et al., 2015; deglâ ™Innocenti & Rablen, 2019; Palil et al., 2016).

A number of factors could cause citizens to lock in on avoidance of assessments. Assess information, charge resolve, charge framework, assess decency, compliance fetched, demeanors towards the behavior, perceived behavioral control, subjective standards, and ethical considerations are some of the variables.

Other variables have moreover a noteworthy impact on citizens to lock in in assess avoidance hone such as capital escalated, use, monetary misfortune, recompense, benefit, relevant charge

mindfulness, intrigued rate, swelling, normal charge rate, sex, and moral charge mindfulness on assess avoidance (Annan et al., 2014; AlAdham et al., 2016; Putra et al., 2018).

A number of other factors, including capital growth, use, financial hardship, compensation, benefit, relevant charge mindfulness, interest rate, swelling, normal charge rate, sex, and moral charge mindfulness, also significantly influence citizens' propensity to lock in on assess avoidance (Annan et al., 2014; AlAdham et al., 2016; Putra et al., 2018).

There are a lot of factors that influence persons' illegal movement and cause them to lock in on avoidance. The economic aspects are among the things that pique citizens' interest in this movement. Trade sanctions, business slowdown, and total charge burden are regarded as significant aspects beneath the financial components. As stated by Saxunova and Szarkova (2018), the most important components are, on the other hand, legal, social, statistical, mental, and ethical aspects. The taxpayers' interest in locking in charge avoidance is determined by a number of factors. Among the elements, the following are examined in this review:

Ethical commitment is one of the factors that can influence citizens to lock in to assess avoidance. Taxpayers may be required by law to pay a reasonable amount of assessment for assess professionals without the need for additional funding. Payers covering the cost are naturally inspired to do so (Sadjiarto et al., 2020). People who lack moral character will become negligent in paying their fair share and will become assess avoiders (Alm & Torgler, 2006; Frey & Oberholzer-Gee, 1997; Torgler et al., 2008). Feld and Frey (2007) state that charges will decrease, or citizens' sincerity will increase if assessment authorities are trustworthy and mindful of their duties towards the public.

A statistic and another figure, such as income level and religion, may have an impact on axe ethics (Rantelangi & Majid, 2018). Assess payers' determining behavior is what determines whether or not they participate. Citizens' lock-in to assess avoidance can be strongly influenced by assess ethics (Nangih & Dick, 2018; TerziÄ, 2017). It is well recognized that the fees imposed by the relevant expert are ethical. McGee (2006), referenced by Ozili (2020), argues that there are three main perspectives on the ethics and morality of assess avoidance. Charge avoidance is unethical and should not be encouraged by any payer, according to the first view; the second claim holds that the state is illegal and lacks the authority to compel anyone to do anything; and the third and final contention is assess avoidance can be moral beneath a few

conditions and unscrupulous beneath other circumstances; in this manner, the choice to avoid charge is an moral predicament which considers a few variables.

2.1.3 The anti-tax evasion legislation in Greece

The recent enactment of Law 5073/2023 in Greece introduced significant amendments to the tax legislation, aiming to address various aspects of tax evasion. One notable provision pertains to the minimum (imputed) income from business activity of natural persons, effective for fiscal years starting in 2023 (Kounadeas et al., 2022). Freelancers and self-employed individuals are presumed to offer work and remuneration equivalent to that of an employee receiving the minimum wage. The imputed income is capped at €50,000 per year, calculated based on various factors, and is subject to rebuttal by the taxpayer for reasons such as health issues or force majeure (Nascimento Ferreira Barros et al., 2019).

To prevent tax-abusive creation of corporate forms, the law prohibits individuals from interrupting their business activity and forming a single-member company with the same activity until fiscal year 2026. If such behavior is detected after a tax audit, the individual may be required to pay the tax difference avoided through this strategy (Vlachos & Bitzenis, 2016).

The legislation also addresses the carrying forward of losses, clarifying that the determination of the minimum (imputed) business income does not affect the right of the taxpayer to carry forward losses for offsetting against declared accounting business profits (Artavanis, Morse, & Tsoutsoura, 2015). For fiscal year 2024, there is a reduction in the advance payment of income tax for natural persons upon the application of minimum (imputed) net business income. The advance tax is reduced by half if the imputed net business income exceeds the declared one.

Freelancer duty for self-employed persons and freelancers is reduced by 50% from fiscal year 2023 onwards, with specific amounts set for self-employed individuals and each branch of a person's business. A notable change effective from December 11, 2023, mandates the use of exclusively banking means for payment of contractual consideration in real estate transactions, prohibiting the use of cash. Failure to comply results in the invalidity of notarial deeds and non-registration in Land Registry records.

The law also introduces the possibility of claiming a tax allowance for personal income tax purposes for expenses related to the energy, functional, and aesthetic upgrading of buildings, applicable from January 1, 2024 (Williams & Horodnic, 2015). Other amendments cover

changes to short-term real estate leases, reduction of capital concentration tax rate, reduction of sales tax on the sale of listed shares, and amendments to fines and sanctions for the use of cash above prescribed limits. Additionally, the law allows for monetary rewards upon named complaints of tax violations, subject to certain conditions.

These comprehensive legislative changes aim to strengthen tax enforcement, discourage tax evasion strategies, and promote transparency in various economic activities in Greece.

2.1.4 **Fiscal footprint of tax evasion in Greece**

For Greece in particular, tax evasion is an issue because the country falls behind other EU members in terms of tax collection. Too high tax rates applied to an insufficient number of people are the outcome. The nation's budget deficit skyrocketed to more over 15% of GDP in 2009 (Pappa, Sajedi, & Vella, 2015).

Reducing tax rates and funding public investments and social safety nets, for example, will require improved compliance. All of it would aid Greece in its recovery from an eight-year economic crisis that resulted in international bailouts of €289 billion and a 25% GDP reduction. When the crisis first started, there were many issues. It was believed that Greece's shadow, or undeclared, sector contributed up to 27 percent of GDP—among the percentages in Europe. An IMF research found that 75% of professionals who worked for themselves reported revenue that was below the taxable threshold (Alesina & Giavazzi, 2015). The outdated tax collection mechanism was susceptible to political meddling. Corruption was widespread. The tax code was subject to periodic changes. Grievances become caught in the cumbersome legal system in Greece.

Attempts to falsify government fiscal data were unable to conceal the issue. For example, Greece committed to reducing its excessive budget deficit in 2010 as a condition of receiving emergency aid. But when the financial crisis worsened, the task become more difficult. Bailouts continued after that. In an effort to save the nation's banking system from collapsing, capital restrictions were implemented in 2015. These measures included daily caps on the amount of cash that may be taken out of automated teller machines (Blanchard & Leigh, 2013).

Following the failure of attempts to increase collection, the Independent Agency for Public Revenue was established by the Greek government with the intention of shielding revenue

administration from political pressure and relieving it of some of the labor regulations that plague Greek bureaucracy.

2.2 MyData (my Digital Accounting and Tax Application) e-books. Their contribution to confronting tax evasion

2.2.1 MyData (my Digital Accounting and Tax Application) e-books: Analysis of the electronic platform

MyData is an electronic stage working as a broad e-reporting framework. Beneath the current Greek tax legislation mandates that all companies and business people established in Greece are subject to the Greek Bookkeeping Guidelines legislation and are obliged to transmit their bookkeeping data to myData (EDICOM Group, 2023).

Taxpayers in Greece have various channels available for submitting their issued invoices related to both B2B and B2C transactions. These channels include using Enterprise Resource Planning (ERP) systems, services provided by Authorized Electronic Invoicing Service Providers, a special transmission form (applicable to a limited number of invoices), accessing an invoicing application through the website of the Independent Authority for Public Revenue (IAPR), and using electronic tax mechanisms for retail transactions. In addition to submitting issued invoices, taxpayers are also required to transmit data regarding goods and services received, especially when there is no such obligation from the invoice issuer. This requirement applies to transactions such as intracommunity acquisitions, imports, services received from non-established suppliers in Greece, and other entities exempted from this obligation (Ernst & Young, 2023a). Moreover, taxpayers are mandated to transmit accounting entries, covering aspects like payroll, depreciation, accruals, and more. This comprehensive approach ensures a thorough and accurate recording of financial transactions while promoting transparency and compliance with tax regulations in Greece (Independent Authority for Public Revenue, 2020).

Based on this reporting, the IAPR maintains a database with the transmitted data, which constitutes the electronic books of each company and entrepreneur. This data enables the IAPR to prepare the VAT return of each taxpayer. The taxpayer is responsible for reconciling the transmitted data with their accounting books and for adjusting the relevant VAT return accordingly if the transmitted invoices have been rejected by the system. Currently, the data of such a return can be adjusted by the taxpayers if there are discrepancies between the accounting

books and the VAT return prepared by the system. However, the IAPR has announced that in the near future, the prepared VAT return will not be modifiable (AADE, 2020).

The IAPR aims to determine the accounting and tax outcome of each company and entrepreneur and their liabilities to pay VAT or other taxes (withholding, stamp duty, etc.) in the near future.

Recent updates in Greek tax legislation, effective from January 1, 2024, introduce key changes to the digital reporting system. Companies and entrepreneurs are now required to engage in online/real-time transmission of invoices and other relevant documents. Notably, these invoices must be stamped with a two-dimensional matrix (QR code) containing a direct link to the digital service of the myData platform (Ernst & Young, 2023b). This link, obtained after successful transmission, enables immediate access to invoice details through a web browser.

To improve information precision and straightforwardness, the value of incomes and costs subject to VAT, as declared within the VAT Return, must align with the electronically transmitted/uploaded information to the Independent Authority for Public Revenue (IAPR) through the myData platform. Tax deductions and expenses for alleviation purposes are only considered if the supporting documents have been electronically transmitted to the IAPR (EDICOM Group, 2023).

Shipping documents are now part of the reporting requirements, although specific implementation instructions are expected from the IAPR in the near future. Furthermore, retail transactions (B2C) data issued through electronic tax mechanisms are to be transmitted online to the myData platform (Ernst & Young, 2023a).

In cases where invoice issuers fail to transmit incomes accurately to the myData platform or do so with less value, recipients of such invoices are obliged to declare discrepancies, and penalties will be imposed on non-compliant issuers. This transmission and declaration process is time-bound, specifically limited to the due date for submitting the VAT.

Despite these regulations being published in the Government Journal, it is crucial to note that additional Ministerial Decisions may be issued to provide further guidance and implementation details for companies to adhere to their myData obligations. The government emphasizes the significance of compliance, signaling a commitment to robust and effective digital reporting mechanisms in the Greek tax system (Independent Authority for Public Revenue, 2020).

Contrastingly, the Greek Ministry of Finance has embraced mandatory e-invoicing for contracts between taxpayers and the Public Sector (B2G). This initiative aligns with European standards for electronic invoicing, aiming to streamline the public procurement process, alleviate administrative burdens, foster transparent relations between taxpayers and the public sector, reduce paper-based invoices, and mitigate invoicing errors (AADE, 2020).

The implementation of this mandate is gradual, depending on the public entity to which the invoice is issued and the legal framework governing the relevant contracts. Starting on September 12, 2023, this mandate will progressively unfold, culminating in January 2025 with the requirement to issue e-invoices extended to all general state administrative bodies (Ernst & Young, 2023b).

Crucially, the determinant for implementing mandatory e-invoicing is not the date of invoice issuance but rather the commencement date of the contract decision-making process. Transactions falling under the B2G category must exclusively use certified e-Invoicing service providers, subject to additional licensing requirements. These service providers share parallel obligations with other online transmission mandates, ensuring that the documents issued are consistently transmitted to the myData platform. This comprehensive approach underscores the government's commitment to fostering efficiency, transparency, and accuracy in financial transactions between taxpayers and the Public Sector in Greece.

2.2.2 **The contribution of My Data e-books against tax avoidance**

The presentation of myData e-books plays a critical part in combating tax evasion and promoting transparency within the relationship between businesses and the Independent Authority for Public Revenue (IAPR). MyData, or My Digital Accounting and Tax Application, serves as a novel electronic platform that seamlessly integrates electronic books into the daily operations of businesses. This initiative marks a vital step in the digital transformation of the Tax Administration, aiming to streamline tax-related processes and enhance collaboration with businesses (EDICOM Group, 2023).

The primary objective of myData is to provide businesses with an innovative digital platform that automates tax declarations and reduces current obligations, such as the recording of customer-supplier records. By doing so, the platform contributes to lowering administrative costs for businesses (Independent Authority for Public Revenue, 2020). The implementation

of electronic books through IAPR enhances transaction transparency by creating a digital environment for businesses to collaboratively set prices for goods and services.

Importantly, myData e-books establish the credibility of the tax administration's relationship with businesses, acting as a mechanism for voluntary compliance and the prevention of tax evasion and smuggling (AADE, 2020). The platform fosters reliable business practices and expedites the refund of taxes. By providing simple solutions for businesses with digital accounting systems and those using a simpler approach, myData ensures accessibility for a wide range of companies.

3 Research in Tax Evasion and Tax Compliance methodology

3.1 Research method

Quantitative research is defined as a methodical, positive scientific scanning of operations or phenomena by means of statistical arithmetic, computational math, or computers. Its major strength, which is often underlined, is that it primarily deals with the collection of numbers and statistically generalizing them to the population or explaining a phenomenon. This approach focuses on quantitative data gathering and analysis, obtained by using a survey, questionnaire, or any other similar method.

Quantitative research is the attempt at establishing a numerical value for variables within a study or research and an extension of the findings given a defined sample to the population. It is more relevant for making patterns, forecasting outcomes, creating hypotheses, and discovering theory-backed facts. The data collected for the purpose of the study is usually put through a series of statistical tests to ensure that the results obtained are both reliable and accurate.

As for the survey exploring views on tax evasion, a quantitative research design is most suitable. The current study can then use the numerical data collected through an online survey from the participants to systematically synthesize the degree and spread of various attitudes. It entails closed questions only where the users are provided with specifically coded response options that make quantification of the results possible.

Due to the need to classify the population for the purpose of practical sampling, the research sample size is 107 people, among whom the stratified method for selecting samples is used. Self-completed questionnaires are given where each participant gives an answer that is quantified and can be used analytically.

After the data has been gathered, it is further processed and summarized using statistical methods such as descriptive statistics. Descriptive statistics provide an efficient way for organizing and presenting data in a polite and comprehensive manner, giving full description of the sample and nature of response. Key statistical measures used include:

- Frequencies and Percentages: These are used to explain the views or the percentage of the people that had such and such way of thinking about tax evasion.

- Measures of Central Tendency: They are measures of central tendency calculated to identify a center point of captitude at which data is centralized.
- Measures of Dispersion: Variability measures involve dispersion sociometric measures such as the range and standard deviation that depict the variability or spread of respondents' attitudes.

These statistical analytical tools are most helpful in giving an overview and the broad picture of the type of data being analyzed and present in the above findings. For instance, we can compare the mean cases in two studies of actors' familiarity with a particular play on an Acceptability-of-Tax-Evasion scale, but we cannot compare their standard deviations because they result from different studies.

There are several advantages of the employing the quantitative research for the pursuit of this study. The use of this approach is crucial in providing a definitive yet simple way of capturing the attitudes without bias as it will be quantified data and not just opinions that may be given by the participants. One advantage of descriptive statistics is its ability to present such data in simple and easily relatable fashion, which thus enable easy comparison and presentation to those interested. Also, in the case of non-probability samples, the potential of transferring the sample findings to the overall population can increase the study's significance and applicability.

Research philosophy centers on the overviews, principles, and beliefs that run the study process. Plays a crucial role in encompassing the manner in which the researcher conceives of events, facts, truth, and ways of knowing about events and facts. Positivism, interpretivism, realism, and phenomenology are some of the most commonly used research philosophies, determining how the research process is carried out and including the questions posed, sources of data collected, and methods of analyzing them. Some of the fundamental research approaches are positivism, interpretivism, realism, and pragmatism, presenting the various approaches to aligning theory with practice.

Positivism is a research philosophy that assumes that it is possible to study the social world like the natural one by observing the phenomenon at hand. Positivism is rooted in the works of early sociologists such as Auguste Comte, who focused on facts and the manner in which cause-and-effect relationships can be established to enable the establishment of laws or theories

about society. It supports the use of variables, which are the surveys and experiments that create variables and assess their levels of acceptability quantitatively.

Key tenets of positivism include:

1. Objectivity: Research should be carried out without any moral influence in a politicized state of neutrality.
2. Empiricism is information accruing from the sensory organs and evidence gathered from the various fields of experience.
3. Determinism: By definition, social occurrences are well regulated, and the causes and motives for specific activities can be scientifically assessed.
4. Generalization: Hypotheses and other results researched by individuals can be extended or applied to other populations by using patterns in a study.

3.2 Appropriateness for the Study

It is for this reason that the use of a positivist research philosophy is particularly appropriate in the present study, which seeks to analyze the perceptions of people and companies regarding tax evasion through an online questionnaire. The choice of the survey method is in harmony with positivism as a paradigm that focuses on the determination of variations in numerical data and does not aim to reveal respondents' subjective feelings.

By adopting a positivist approach, the study benefits from:

Objectivity and Reliability: The survey instrument can be normative, thus all the respondents will be asked similar questions in a similar manner, thus eliminating the bias by the researcher and enhancing reliability in the study.

Quantitative Analysis: The information gathered can be subject to statistical analysis for the purpose of recognizing the relationship, temporal, spatial, or casual, between demographic variables and factors relating to tax evasion attitude.

Generalizability: Due to the fact that this is a structured and systematic study, the findings can be generalized to the entire population, thereby providing useful data on policy and decision-making.

Moreover, positivism is well suited to the research that seeks to develop the first law reaction, and therefore it provides the best philosophical underpinning for this study that endeavors to identify empirical factors determining attitudes towards tax evasion. Consequently, positivism

offers a sound paradigm that can guide the completion of this study in a scientifically superior fashion.

3.3 Research approach

Descriptive research is one of the research methods that would help in developing a description of the characteristics of a population or phenomenon under consideration and exploration. It does not pose questions on how, when, where, or why these characteristics emerged, which is typically an explanation research domain. Rather, the assessment is descriptive in how it describes the state of affairs as far as the subject matter is concerned, offering a picture of a particular moment in time. Survey research involves the use of questionnaires or interviews to collect quantitative data that describes the status of certain events or phenomena.

Descriptive research involves a more detailed and elaborated effort at presenting the facts and characteristics of the targeted population or region of interest. Such cases come in handy when the intention is to provide a snapshot of a phenomenon to determine what it looks like at the current time. This enables researchers to obtain measurable data that can be analyzed using statistics aimed at identifying trends or patterns.

Therefore, when studying perceptions about tax evasion, of most relevancy is a descriptive research paradigm. It is useful for yielding information about how prevalent and what types of attitudes are present within people and organizations without focusing on the reasons behind them. An online survey allows the researcher to gather a diversity of information concerning respondents' characteristics, their occupation and positions, and their attitudes towards tax evasion.

Descriptive research adopted in this study is useful in capturing how the level of acceptance of tax evasion is perceived in segments of the population under study, for example, business people as opposed to employees in private firms. It enables gathering information concerning the details of perceived reasons for tax evasion, perceived legal consequences, and perceived social repercussions of the vice. It is only possible to expand this list of attitudes further, and thus, this exhaustive description of attitudes is logical and sufficient to show the amplitude of the problem.

One of the main strengths of descriptive research is that it provides a number of benefits with reference to the context of this study. Firstly, it gives insights into dominant perceptions in the

present day, which can significantly help stakeholders in eliminating tax evasion. Secondly, it makes it easy to pinpoint certain specificities and establish particular patterns, which are crucial for designing altogether more suitable interventions and policies. Furthermore, the nature of descriptive research is well structured for reproduction; hence, the results are deemed reliable and can serve as a benchmark or reference point for subsequent or contrasting studies.

3.4 Research sampling

The current study adopted an online survey to establish public and business perspectives on the topic in question, tax evasion, with the aim of providing recommendations. The participants of the study comprised 107 people, excluded knowingly from the vast range of professions. The selection of participants involved business people, employees in the private sector, and other stakeholders, meaning that this study sought to obtain a cross-sectional understanding of the attitude towards tax evasion.

This is because the sample taken had to be as representative as possible of the target population, and thus a form of stratified sampling was used. In this method, the population of interest is partitioned into homogenous, smaller groups called strata in a way that seems relevant to the study at hand, such as the employment status and sector of employment. Each of these layers was then sampled randomly in a way that was independent of the other layers. The use of stratified sampling was deemed appropriate since it is an effective way of increasing accuracy in the measurement of population parameters, and the technique ensures that the characteristics of subgroups are well represented.

The population was initially segmented into two primary strata: the private sector involves business owners and employees in the organization. In these strata, additional segmentation was done with the aim of performing a variance analysis based on certain factors, some of them being company size, industry, and geographical location. This multi-stage approach made it possible to achieve compliance with the requirement to involve a diverse sample similar to the first level of the population hierarchical structure and enabled the researchers to study the distinctions between young people's and elders' attitudes towards social networks.

The participants were then sourced through an online marketer, LinkedIn contacts, the researcher's friends and acquaintances, and their social media networks. In an effort to reach out and get a diverse number of subjects, the invitation to participate in the survey was

scattered. The survey could take no more than 10 minutes to complete to ensure that people could participate and answer questions without it being a lengthy process.

To address the concern that participants may feel uncomfortable with the topic, respondents were assured that their responses would be anonymous and the results of the survey would not be attributed to any specific organization or individual. Finally, again, the study was considered a voluntary one, implying that the respondents could decline to participate in the study at any time without any repercussions.

The questionnaire asked the participants' age, gender, intended or actual employment status, and sector or industry as the first tax-evasion-related questions. These questions entailed several aspects: why students felt it was acceptable to engage in tax evasion, whether they were aware of the legal consequences involved, and how tax evasion affected society and the economy.

4 Findings

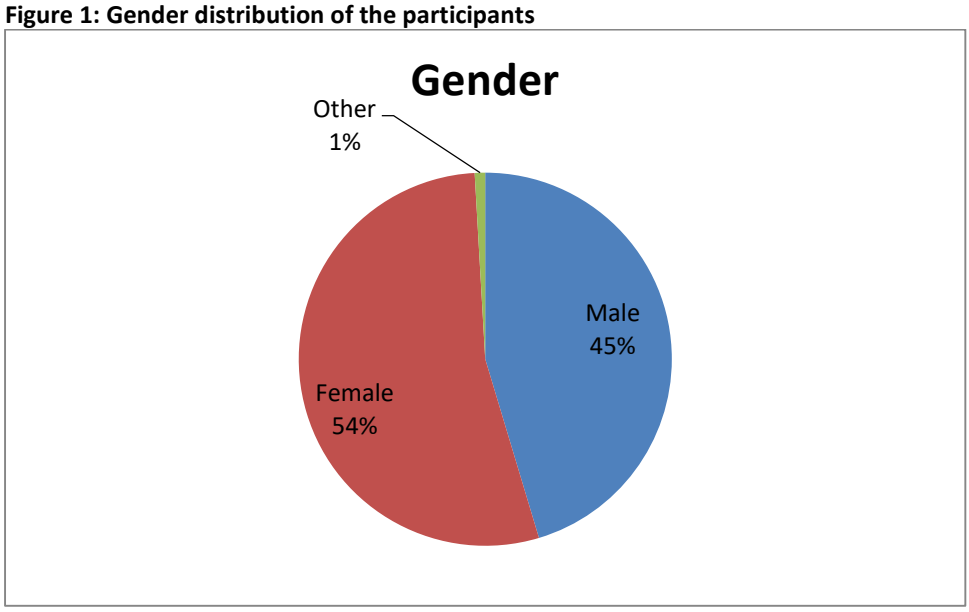
4.1 Demographic information of the participants

4.1.1 Gender

A total of 107 participants were included to the survey and in terms of gender, we have obtained diverse participants. Regarding gender distribution of the respondents, the sample can be considered to be fairly equal, with slightly more women who took the survey. Namely, the respective survey received 58 female respondents, which took up roughly 54 per cent. 2% of the sample. The participant male responses retrieved from the study were 49, and they accounted for approximately 45%. The percentage of trips which required the respondents to stay overnight for business purpose was 8% of the total participants. Further, another respondent did not classify their ethnicity with the 'Other' option which was available and constituted less than 1% of the total participants.

Such gender distribution allows for a large pool of respondents of all genders and therefore can provide a wider spectrum of attitudes towards tax evasion. Another strength inherent in the study is the respondent categorized as "Other" provided during the data collection also speaks of the inclusive nature of the research in terms of gender identity.

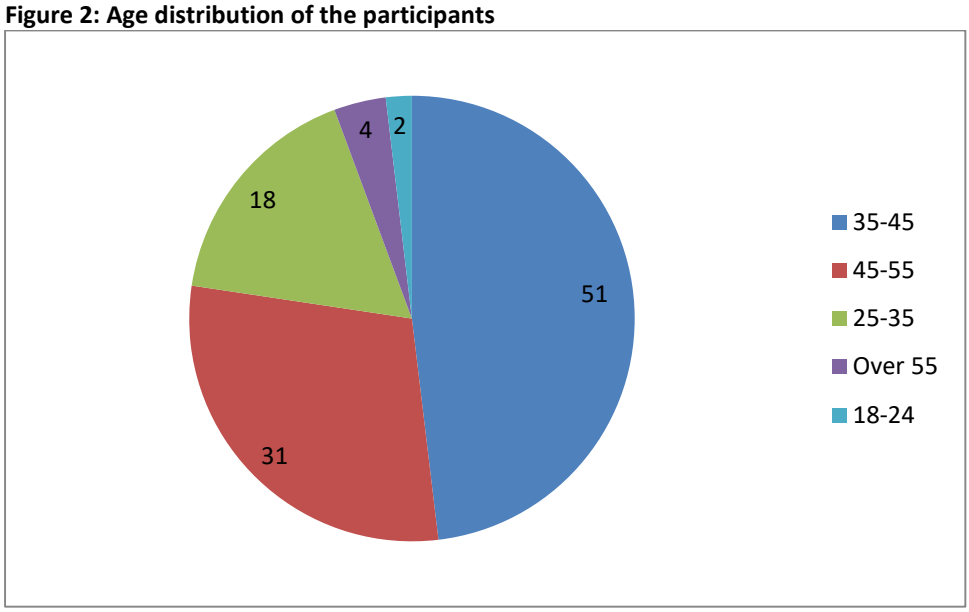
Figure 1: Gender distribution of the participants



4.1.2 **Age distribution**

This breakdown shows that the majority of the participants fall within the 35-45 age group, followed by the 45-55 age group, with fewer participants in the 25-35 age group, and the least in the >55 and 18-24 age groups.

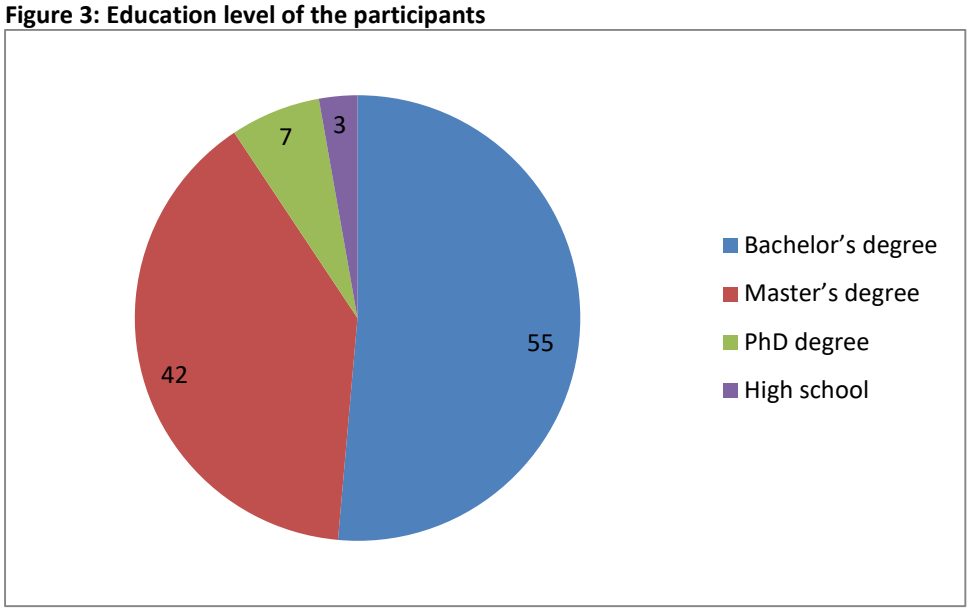
Figure 2: Age distribution of the participants



4.1.3 **Educational level**

This distribution indicates that the majority of respondents hold a Bachelor's degree, followed by those with a Master's degree. A smaller portion of the participants have achieved a PhD, and a few have completed only high school. This diverse educational background provides a comprehensive view of attitudes towards tax evasion across different educational levels.

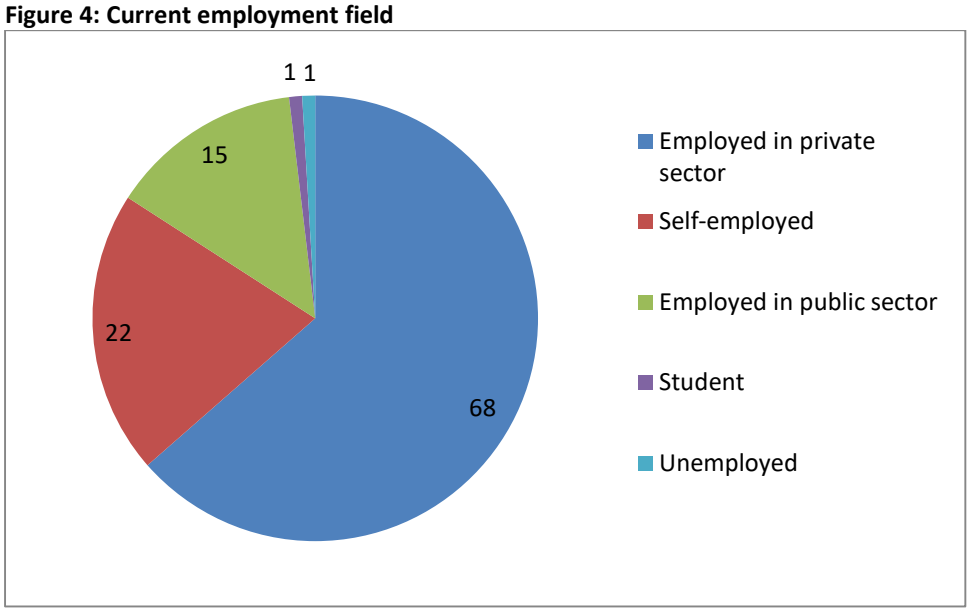
Figure 3: Education level of the participants



4.1.4 Current employment status

This distribution indicates that the majority of respondents are employed in the private sector, followed by those who are self-employed. A smaller portion of participants are employed in the public sector, with only one respondent each identifying as a student or unemployed. This variety in employment status provides a comprehensive view of attitudes towards tax evasion across different professional backgrounds.

Figure 4: Current employment field



4.2 Awareness of tax evasion

The descriptive statistics for the awareness of tax evasion issues in Greece among the 107 respondents provide a comprehensive overview of the data distribution and central tendencies. The awareness levels range from a minimum of 1 to a maximum of 5, reflecting the full spectrum of possible responses. The range of 4 indicates a broad variation in awareness. The mean, or average awareness level, is approximately 3.77, suggesting that respondents generally have a moderately high awareness of tax evasion issues.

The median value is 4, indicating that at least half of the respondents rated their awareness level at 4 or higher, reinforcing the tendency towards higher awareness. The mode of 4, which is the most frequently occurring value, aligns with the median and further emphasizes that a significant number of respondents rate their awareness highly.

Examining the variation and spread of the data, the standard deviation is approximately 1.05, and the variance is about 1.11, indicating moderate variability in the responses. This suggests that while there is some spread, most responses cluster around the mean. The interquartile range (IQR) of 2 indicates that the middle 50% of responses are spread over two points on the scale, highlighting a concentrated range of awareness levels. The mean absolute deviation (MAD) of approximately 0.84 supports the observation of moderate variability, reflecting how much individual responses deviate from the mean on average. The coefficient of variation (CV) of 0.28 indicates a relatively low level of dispersion relative to the mean, reinforcing the moderate consistency in responses.

The skewness of -0.71 indicates a slight negative skew, meaning that the tail on the lower end of the distribution is longer or fatter. This suggests that while most respondents report higher awareness, there are a few outliers with significantly lower awareness levels. The kurtosis value of 2.98, with an excess kurtosis of -0.11, indicates that the distribution is close to normal but slightly platykurtic, meaning it has slightly thinner tails than a normal distribution. This suggests fewer extreme values.

Additional measures include the sum of squares (SS) of approximately 117.16, which indicates the total variation around the mean. The root mean square (RMS) of approximately 3.91, being slightly higher than the mean, reflects the overall magnitude of the data. The standard error of the mean (SEM) of approximately 0.10 indicates the precision of the sample mean as an estimate of the population mean, suggesting a high level of reliability.

Figure 5: Awareness of tax evasion issues

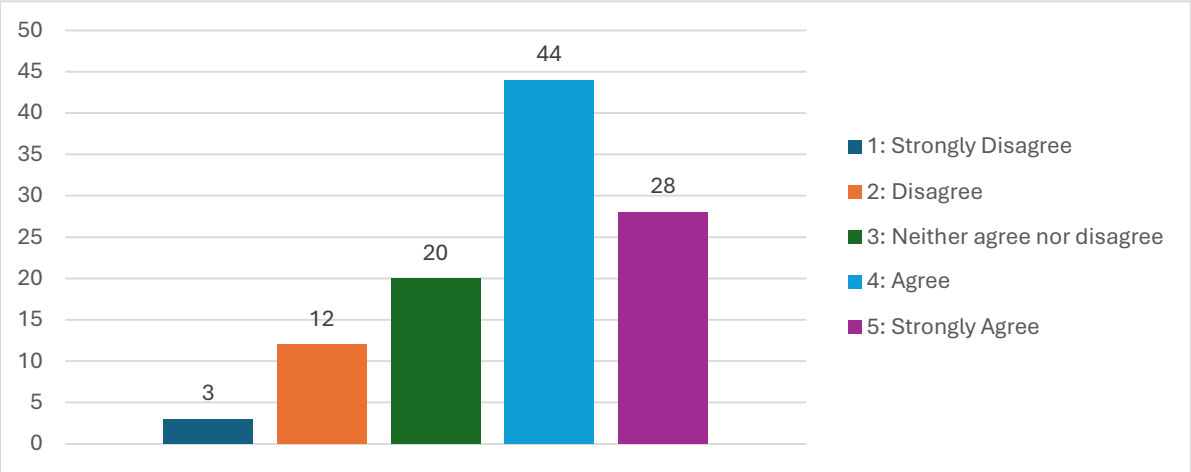


Table 1: Awareness of tax evasion issues

Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5
Range	R = 4
Size	n = 107
Sum	sum = 403
Mean	$\bar{x}$ = 3.76635514
Median	$\tilde{x}$ = 4
Mode	mode = 4
Standard Deviation	s = 1.05131938
Variance	s^2 = 1.10527244
Mid Range	MR = 3
Quartiles	
Interquartile Range	IQR = 2
Outliers	none
Sum of Squares	SS = 117.158879
Mean Absolute Deviation	MAD = 0.837802428
Root Mean Square	RMS = 3.90901187
Standard Error of Mean	$s_{\bar{x}}$ = 0.101634881
Skewness	γ_1 = -0.707496964
Kurtosis	β_2 = 2.97785145
Kurtosis Excess	α_4 = -0.108961739
Coefficient of Variation	CV = 0.279134426

4.3 Observed or experienced instances of tax evasion in Greece

4.3.1 Experience or observed with Tax evasion in public sector

The descriptive statistics for the statement personal experiences of tax evasion show that:

The minimum value observed is 1, and the maximum value is 5, indicating a broad range of responses. The range of 4 demonstrates the extent of variability in perceptions of tax evasion. The sum of all responses is 202, and with a sample size of 107, the mean awareness level is approximately 1.89. This relatively low mean suggests that on average, respondents perceive low to moderate instances of tax evasion in transactions with the public sector.

The median value is 1, indicating that at least half of the respondents rated their awareness at the lowest level, which points to a concentration of lower ratings. The mode, which is the most frequently occurring value, is also 1, reinforcing the observation that many respondents have not observed or experienced significant instances of tax evasion.

The standard deviation is approximately 1.21, and the variance is about 1.46, showing moderate variability in the responses. The mid-range value is 3, which is the average of the minimum and maximum values, providing a simple measure of central tendency. The quartiles reveal that the first and second quartiles (Q1 and Q2) are both 1, and the third quartile (Q3) is 3. This means that 75% of the respondents rated their awareness at 3 or lower, highlighting a skew towards lower ratings. The interquartile range (IQR) of 2 indicates that the middle 50% of responses span two points on the scale.

There are no outliers in the data, suggesting a consistent range of responses. The sum of squares (SS) is approximately 154.65, indicating the total squared deviation from the mean. The mean absolute deviation (MAD) is about 1.00, reflecting the average deviation from the mean. The root mean square (RMS) is approximately 2.24, slightly higher than the mean, indicating the overall magnitude of responses.

The standard error of the mean (SEM) is approximately 0.12, which shows the precision of the sample mean as an estimate of the population mean. The skewness of 1.10 indicates a positive skew, meaning the tail on the right side of the distribution is longer or fatter, suggesting a few higher ratings. The kurtosis value of 2.96, with an excess kurtosis of -0.13, indicates that the distribution is close to normal but slightly platykurtic, meaning it has slightly thinner tails than a normal distribution. This suggests fewer extreme values.

The coefficient of variation (CV) is approximately 0.64, indicating a relatively high level of dispersion relative to the mean. The relative standard deviation (RSD) of 63.98% further emphasizes the variability in the respondents' experiences or observations of tax evasion in transactions with the public sector.

The descriptive statistics reveal that respondents generally report low to moderate instances of tax evasion in their transactions with the public sector, with a significant concentration of lower ratings and moderate variability in the responses.

Figure 6: Personal experience with instances of tax evasion in Greece

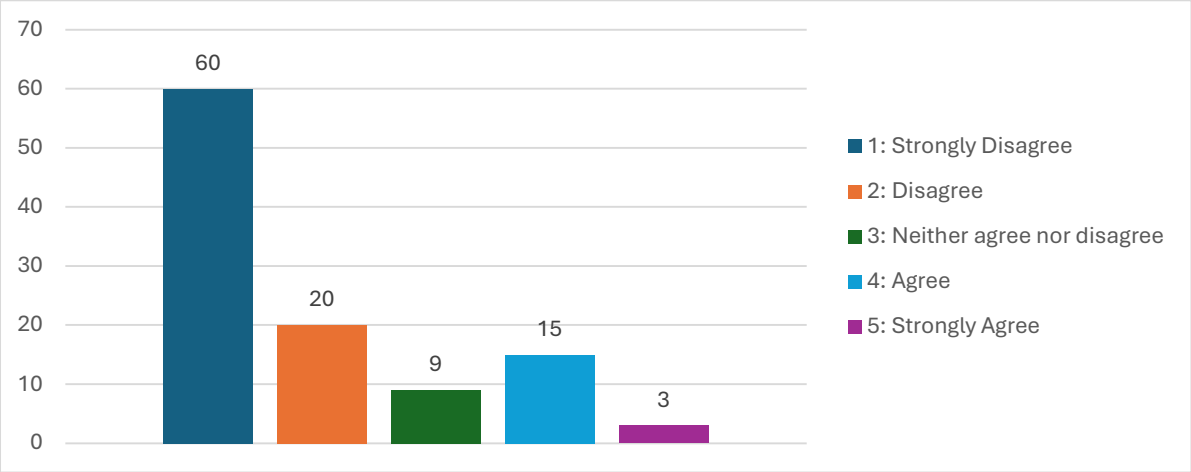


Table 2: Personal experience with instances of tax evasion in Greece

Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5
Range	R = 4
Size	n = 107
Sum	sum = 202
Mean	$\bar{x}$ = 1.88785047
Median	$\tilde{x}$ = 1
Mode	mode = 1
Standard Deviation	s = 1.20789153
Variance	s^2 = 1.45900194
Mid Range	MR = 3
Quartiles	
Q1	1
Q2	1

Descriptive Statistics	Value
Q3	3
Interquartile Range	IQR = 2
Outliers	none
Sum of Squares	SS = 154.654206
Mean Absolute Deviation	MAD = 0.99572015
Root Mean Square	RMS = 2.23815679
Standard Error of Mean	$s_{\bar{x}}$ = 0.116771281
Skewness	γ_1 = 1.10293991
Kurtosis	β_2 = 2.95940608
Kurtosis Excess	α_4 = -0.127407102
Coefficient of Variation	CV = 0.639823729
Relative Standard Deviation	RSD = 63.9823729%

4.3.2 Experience or observed with Tax evasion in private sector

The descriptive statistics for the above theme indicates the 107 respondents provide a detailed overview of the data distribution and central tendencies.

The minimum value observed is 1, and the maximum value is 5, indicating a broad range of responses. The range of 4 illustrates the extent of variability in perceptions of tax evasion in the private sector. With a sample size of 107 and a sum of 384, the mean awareness level is approximately 3.59. This suggests that on average, respondents perceive moderate to high instances of tax evasion in private sector transactions.

The median value is 4, indicating that at least half of the respondents rated their awareness level at 4 or higher, pointing to a tendency towards higher ratings of tax evasion occurrences. The mode, which is the most frequently occurring value, is 5, reinforcing the observation that many respondents have observed or experienced significant instances of tax evasion.

The standard deviation is approximately 1.27, and the variance is about 1.60, indicating moderate variability in the responses. The mid-range value is 3, which is the average of the minimum and maximum values, providing a simple measure of central tendency. The quartiles reveal that the first quartile (Q1) is 3, the second quartile (Q2) is 4, and the third quartile (Q3) is 5. This distribution indicates that 75% of the respondents rated their awareness at 3 or higher, highlighting a skew towards higher ratings. The interquartile range (IQR) of 2 suggests that the middle 50% of responses span two points on the scale.

There are no outliers in the data, suggesting a consistent range of responses. The sum of squares (SS) is approximately 169.91, indicating the total squared deviation from the mean. The mean absolute deviation (MAD) is about 1.07, reflecting the average deviation from the mean. The root mean square (RMS) is approximately 3.80, slightly higher than the mean, indicating the overall magnitude of responses.

The standard error of the mean (SEM) is approximately 0.12, which shows the precision of the sample mean as an estimate of the population mean. The skewness of -0.57 indicates a slight negative skew, meaning the tail on the lower end of the distribution is longer or fatter, suggesting a few lower ratings. The kurtosis value of 2.40, with an excess kurtosis of -0.69, indicates that the distribution is slightly platykurtic, meaning it has slightly thinner tails than a normal distribution. This suggests fewer extreme values.

The coefficient of variation (CV) is approximately 0.35, indicating a moderate level of dispersion relative to the mean. The relative standard deviation (RSD) of 35.28% further emphasizes the variability in the respondents' experiences or observations of tax evasion in private sector transactions.

The above descriptive statistics reveal that respondents generally report moderate to high instances of tax evasion in their transactions with the private sector, with a significant concentration of higher ratings and moderate variability in the responses.

Figure 7: Experience or observed with Tax evasion in private sector

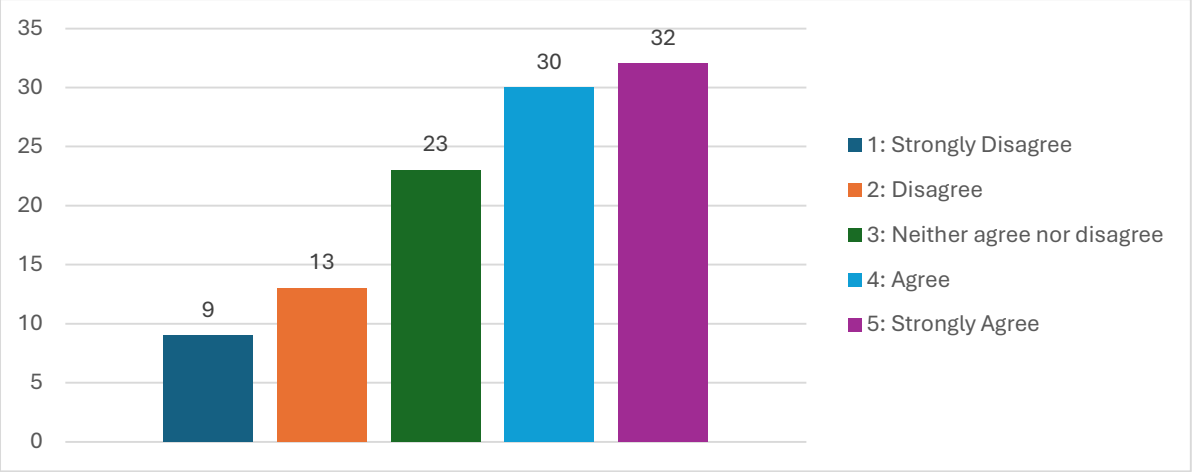


Table 3: Experience or observed with Tax evasion in private sector

Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5
Range	R = 4
Size	n = 107
Sum	sum = 384
Mean	$\bar{x}$ = 3.58878505
Median	$\tilde{x}$ = 4
Mode	mode = 5
Standard Deviation	s = 1.26605367
Variance	s^2 = 1.60289191
Mid Range	MR = 3
Quartiles	
Q1	3
Q2	4
Q3	5
Interquartile Range	IQR = 2
Outliers	none
Sum of Squares	SS = 169.906542
Mean Absolute Deviation	MAD = 1.07467901
Root Mean Square	RMS = 3.80358906
Standard Error of Mean	$s_{\bar{x}}$ = 0.122394028
Skewness	γ_1 = -0.573003671
Kurtosis	β_2 = 2.39981911
Kurtosis Excess	α_4 = -0.686994073
Coefficient of Variation	CV = 0.352780581
Relative Standard Deviation	RSD = 35.2780581%

4.3.3 Tax evasion in respective environment

Further regarding tax evasion in respective environments, the descriptive statistics show that, the minimum value observed is 1, and the maximum value is 5, indicating a broad range of responses. The range of 4 illustrates the extent of variability in perceptions of tax evasion in the work environment. With a sample size of 107 and a sum of 219, the mean awareness level is approximately 2.05. This relatively low mean suggests that, on average, respondents perceive low to moderate instances of tax evasion in their work environment.

The median value is 2, indicating that at least half of the respondents rated their awareness level at 2 or lower, pointing to a concentration of lower ratings. The mode, which is the most frequently occurring value, is 1, reinforcing the observation that many respondents have not observed or experienced significant instances of tax evasion in their work environment.

The standard deviation is approximately 1.10, and the variance is about 1.21, indicating moderate variability in the responses. The mid-range value is 3, which is the average of the minimum and maximum values, providing a simple measure of central tendency. The quartiles reveal that the first quartile (Q1) is 1, the second quartile (Q2) is 2, and the third quartile (Q3) is 3. This distribution indicates that 75% of the respondents rated their awareness at 3 or lower, highlighting a skew towards lower ratings. The interquartile range (IQR) of 2 suggests that the middle 50% of responses span two points on the scale.

There are no outliers in the data, suggesting a consistent range of responses. The sum of squares (SS) is approximately 128.77, indicating the total squared deviation from the mean. The mean absolute deviation (MAD) is about 0.90, reflecting the average deviation from the mean. The root mean square (RMS) is approximately 2.32, slightly higher than the mean, indicating the overall magnitude of responses.

The standard error of the mean (SEM) is approximately 0.11, which shows the precision of the sample mean as an estimate of the population mean. The skewness of 0.72 indicates a slight positive skew, meaning the tail on the higher end of the distribution is longer or fatter, suggesting a few higher ratings. The kurtosis value of 2.60, with an excess kurtosis of -0.49, indicates that the distribution is slightly platykurtic, meaning it has slightly thinner tails than a normal distribution. This suggests fewer extreme values.

The coefficient of variation (CV) is approximately 0.54, indicating a moderate level of dispersion relative to the mean. The relative standard deviation (RSD) of 53.85% further emphasizes the variability in the respondents' experiences or observations of tax evasion in their work environment.

In summary, the descriptive statistics reveal that respondents generally report low to moderate instances of tax evasion in their work environment, with a significant concentration of lower ratings and moderate variability in the responses. The slight positive skew suggests that while most respondents report lower instances, there are some who have observed or experienced higher instances of tax evasion.

Figure 8: Tax evasion in respective environment

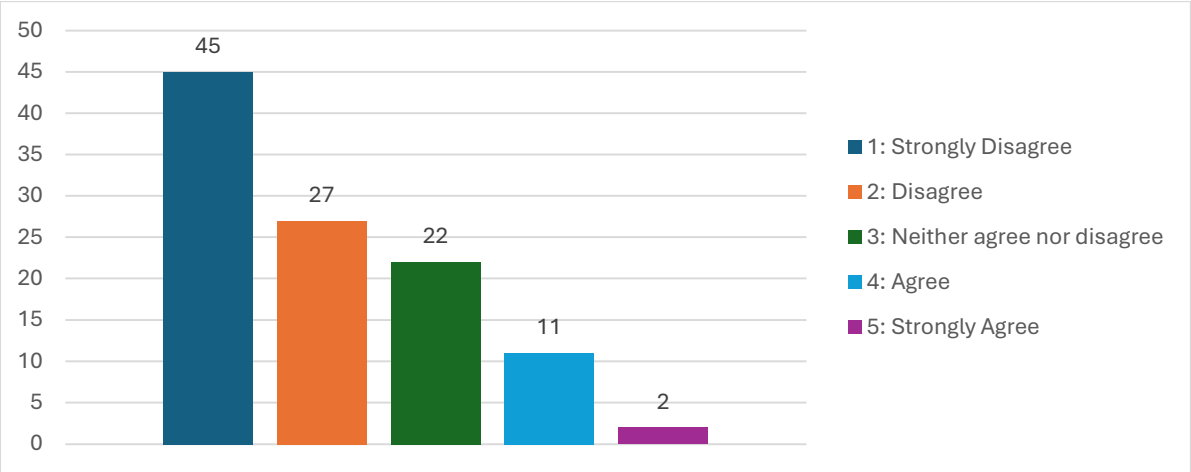


Table 4: Tax evasion in respective environment

Descriptive Statistics	**Value**
Minimum	min = 1
Maximum	max = 5
Range	R = 4
Size	n = 107
Sum	sum = 219
Mean	$\bar{x}$ = 2.04672897
Median	$\tilde{x}$ = 2
Mode	mode = 1
Standard Deviation	s = 1.1021692
Variance	s^2 = 1.21477694
Mid Range	MR = 3
Quartiles	
Q1	1
Q2	2
Q3	3
Interquartile Range	IQR = 2
Outliers	none
Sum of Squares	SS = 128.766355
Mean Absolute Deviation	MAD = 0.904009084
Root Mean Square	RMS = 2.32218073
Standard Error of Mean	$s_{\bar{x}}$ = 0.106550718
Skewness	γ_1 = 0.72476517
Kurtosis	β_2 = 2.60088308

Descriptive Statistics	Value
Kurtosis Excess	α_4 = -0.485930104
Coefficient of Variation	CV = 0.538502758
Relative Standard Deviation	RSD = 53.8502758%

4.4 Tax evasion in private sector

4.4.1 **Professionalism and tax evasion**

The descriptive statistics show that the minimum value observed is 1, and the maximum value is 5, indicating a broad range of responses. The range of 4 illustrates the extent of variability in perceptions of tax evasion among independent contractors or professionals. With a sample size of 105 and a sum of 468, the mean belief level is approximately 4.46. This high mean suggests that, on average, respondents strongly believe that tax evasion is more likely to occur among independent contractors or professionals in the private sector.

The median value is 5, indicating that at least half of the respondents rated their belief at the highest level, which points to a strong consensus on the likelihood of tax evasion in this group. The mode, which is the most frequently occurring value, is also 5, reinforcing the observation that many respondents have a strong belief in the prevalence of tax evasion among independent contractors or professionals.

The standard deviation is approximately 0.86, and the variance is about 0.73, indicating relatively low variability in the responses. The mid-range value is 3, which is the average of the minimum and maximum values, providing a simple measure of central tendency. The quartiles reveal that the first quartile (Q1) is 4, the second quartile (Q2) is 5, and the third quartile (Q3) is 5. This distribution indicates that 75% of the respondents rated their belief at 4 or higher, highlighting a strong skew towards higher ratings. The interquartile range (IQR) of 1 suggests that the middle 50% of responses are tightly clustered around the higher end of the scale.

There are a few outliers in the data, specifically at values 1 and 2, suggesting that while the majority of respondents have strong beliefs, a small number of respondents perceive a lower likelihood of tax evasion among independent contractors or professionals. The sum of squares (SS) is approximately 76.06, indicating the total squared deviation from the mean. The mean absolute deviation (MAD) is about 0.65, reflecting the average deviation from the mean. The

root mean square (RMS) is approximately 4.54, slightly higher than the mean, indicating the overall magnitude of responses.

The standard error of the mean (SEM) is approximately 0.08, which shows the precision of the sample mean as an estimate of the population mean. The skewness of -2.26 indicates a significant negative skew, meaning the tail on the lower end of the distribution is longer or fatter, suggesting a few lower ratings amidst predominantly high ratings. The kurtosis value of 9.33, with an excess kurtosis of 6.24, indicates that the distribution is highly leptokurtic, meaning it has a sharper peak and thicker tails than a normal distribution. This suggests a higher likelihood of extreme values.

The coefficient of variation (CV) is approximately 0.19, indicating a low level of dispersion relative to the mean. The relative standard deviation (RSD) of 19.19% further emphasizes the consistency in the respondents' beliefs about the likelihood of tax evasion among independent contractors or professionals in the private sector.

In summary, the descriptive statistics reveal that respondents generally hold a strong belief that tax evasion is more likely to occur among independent contractors or professionals in the private sector. The responses are highly concentrated at the higher end of the scale, indicating a strong consensus with minimal variability and a few lower outliers.

Figure 9: Professionalism and tax evasion

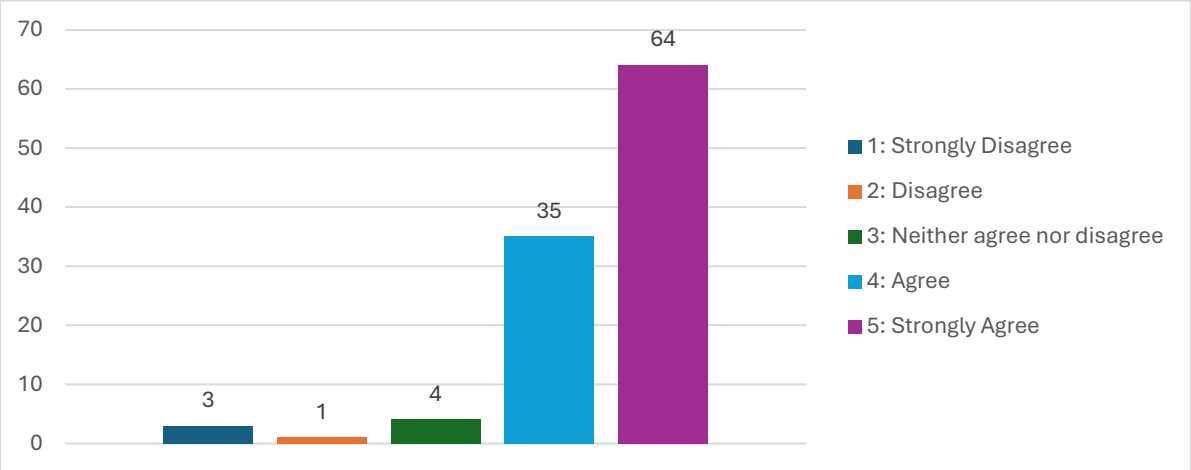


Table 5: Professionalism and tax evasion

Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5

Descriptive Statistics	**Value**
Range	R = 4
Size	n = 105
Sum	sum = 468
Mean	$\bar{x}$ = 4.45714286
Median	$\tilde{x}$ = 5
Mode	mode = 5
Standard Deviation	s = 0.855171726
Variance	s^2 = 0.731318681
Mid Range	MR = 3
Quartiles	
Q1	4
Q2	5
Q3	5
Interquartile Range	IQR = 1
Outliers	1, 2
Sum of Squares	SS = 76.0571429
Mean Absolute Deviation	MAD = 0.651428571
Root Mean Square	RMS = 4.53767299
Standard Error of Mean	$s_{\bar{x}}$ = 0.083456215
Skewness	γ_1 = -2.26224321
Kurtosis	β_2 = 9.33232223
Kurtosis Excess	α_4 = 6.24380139
Coefficient of Variation	CV = 0.191865451

4.4.2 Probability of tax evasion in small businesses

The descriptive statistics for the belief that tax evasion is more likely to occur in small Greek companies or shops among the 107 respondents provide valuable insights into the data distribution and central tendencies.

The minimum value is 1, and the maximum is 5, indicating a full range of responses. The mean belief level is approximately 3.77, suggesting that, on average, respondents moderately to strongly believe that tax evasion is likely in small Greek companies or shops. The median value is 4, and the mode is also 4, indicating that most respondents rated their belief at 4, pointing to a strong consensus on this issue.

The standard deviation is approximately 0.96, and the variance is about 0.92, indicating moderate variability in the responses. The mid-range value is 3, providing a central tendency measure. The quartiles reveal that the first quartile (Q1) is 3, the second quartile (Q2) is 4, and the third quartile (Q3) is 4, indicating that 75% of respondents rated their belief at 3 or higher. The interquartile range (IQR) of 1 suggests that the middle 50% of responses are tightly clustered around the higher end of the scale.

There is one outlier at value 1, suggesting a few respondents perceive a low likelihood of tax evasion among small Greek companies or shops. The sum of squares (SS) is approximately 97.16, indicating the total squared deviation from the mean. The mean absolute deviation (MAD) is about 0.75, reflecting the average deviation from the mean.

The skewness of -0.70 indicates a slight negative skew, meaning the tail on the lower end of the distribution is longer or fatter. The kurtosis value of 3.27, with an excess kurtosis of 0.19, indicates that the distribution is slightly leptokurtic, meaning it has a sharper peak and thicker tails than a normal distribution.

In summary, the descriptive statistics reveal a strong belief among respondents that tax evasion is likely to occur in small Greek companies or shops, with most ratings clustering around the higher end of the scale and moderate variability in responses.

Figure 10: Probability of tax evasion in small businesses descriptive statistics

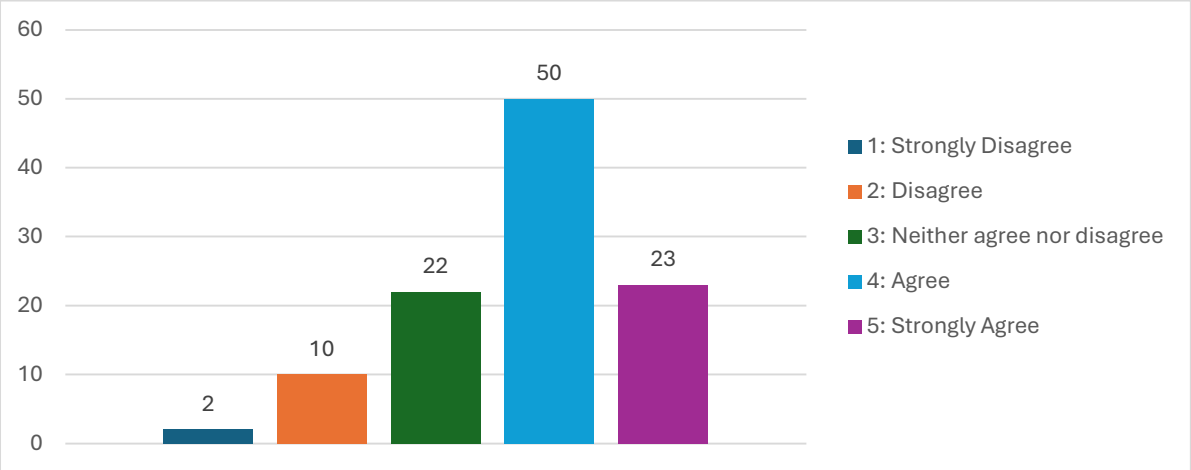


Table 6: Probability of tax evasion in small businesses descriptive statistics

Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5
Range	R = 4

Descriptive Statistics	**Value**
Size	n = 107
Sum	sum = 403
Mean	$\bar{x}$ = 3.76635514
Median	$\tilde{x}$ = 4
Mode	mode = 4
Standard Deviation	s = 0.957388737
Variance	s^2 = 0.916593193
Mid Range	MR = 3
Quartiles	
Q1	3
Q2	4
Q3	4
Interquartile Range	IQR = 1
Outliers	1
Sum of Squares	SS = 97.1588785
Mean Absolute Deviation	MAD = 0.748711678
Root Mean Square	RMS = 3.88502998
Standard Error of Mean	$s_{\bar{x}}$ = 0.0925542626
Skewness	γ_1 = -0.696024675
Kurtosis	β_2 = 3.27353717
Kurtosis Excess	α_4 = 0.186723987
Coefficient of Variation	CV = 0.254195024
Relative Standard Deviation	RSD = 25.4195024%

4.4.3 **Probability of tax evasion among Greek public companies**

The descriptive statistics for the belief that tax evasion is more likely to occur in a Greek company limited by shares among the 107 respondents provide a comprehensive overview of the data distribution and central tendencies.

The minimum value observed is 1, and the maximum is 5, indicating a full range of possible responses. The mean belief level is approximately 2.90, suggesting that, on average, respondents moderately believe that tax evasion is likely to occur in Greek companies limited by shares. The median value is 3, and the mode is also 3, indicating that most respondents rated their belief at the midpoint of the scale, showing a moderate consensus.

The standard deviation is approximately 1.05, and the variance is about 1.09, indicating moderate variability in the responses. The mid-range value is 3, providing a simple measure of central tendency. The quartiles reveal that the first quartile (Q1) is 2, the second quartile (Q2) is 3, and the third quartile (Q3) is 4, indicating that the middle 50% of the responses are spread from 2 to 4. The interquartile range (IQR) of 2 suggests that there is a moderate spread in the middle 50% of responses.

There are no outliers in the data, indicating a consistent range of responses. The sum of squares (SS) is approximately 115.87, indicating the total squared deviation from the mean. The mean absolute deviation (MAD) is about 0.82, reflecting the average deviation from the mean. The root mean square (RMS) is approximately 3.08, slightly higher than the mean, indicating the overall magnitude of responses.

The standard error of the mean (SEM) is approximately 0.10, which shows the precision of the sample mean as an estimate of the population mean. The skewness of 0.11 indicates that the distribution is nearly symmetric, with a slight positive skew. The kurtosis value of 2.56, with an excess kurtosis of -0.52, indicates that the distribution is slightly platykurtic, meaning it has thinner tails and a lower peak than a normal distribution.

The coefficient of variation (CV) is approximately 0.36, indicating a moderate level of dispersion relative to the mean. The relative standard deviation (RSD) of 36.09% further emphasizes the variability in respondents' beliefs about the likelihood of tax evasion in Greek companies limited by shares.

The above descriptive statistics reveal that respondents generally have a moderate belief that tax evasion is likely to occur in Greek companies limited by shares, with responses clustering around the midpoint and moderate variability in the data.

Figure 11: Probability of tax evasion among Greek public companies

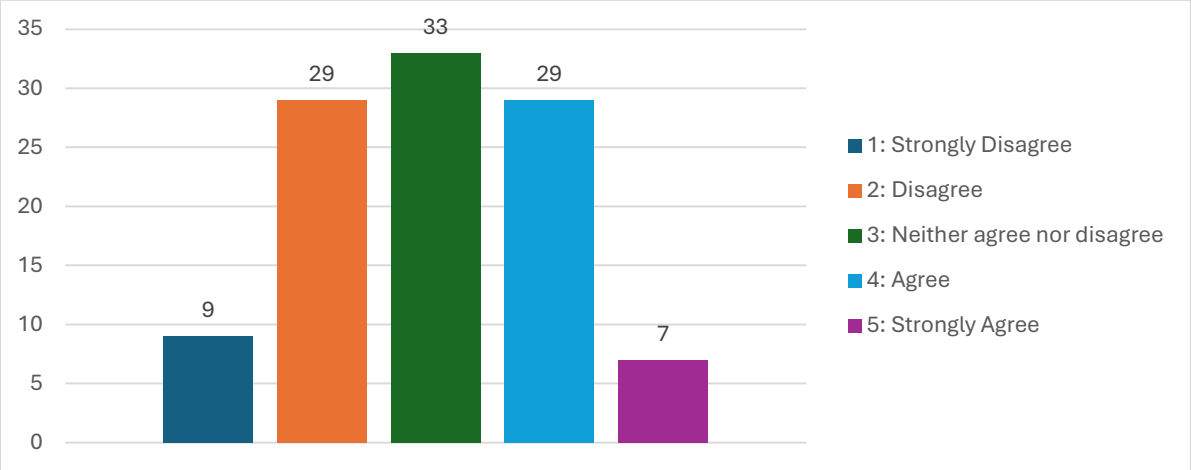


Table 7: Probability of tax evasion among Greek public companies

Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5
Range	R = 4
Size	n = 107
Sum	sum = 310
Mean	$\bar{x}$ = 2.89719626
Median	$\tilde{x}$ = 3
Mode	mode = 3
Standard Deviation	s = 1.04551675
Variance	s^2 = 1.09310527
Mid Range	MR = 3
Quartiles	
Q1	2
Q2	3
Q3	4
Interquartile Range	IQR = 2
Outliers	none
Sum of Squares	SS = 115.869159
Mean Absolute Deviation	MAD = 0.822255219
Root Mean Square	RMS = 3.07841445
Standard Error of Mean	$s_{\bar{x}}$ = 0.101073919
Skewness	γ_1 = 0.108106778
Kurtosis	β_2 = 2.56441219

Descriptive Statistics	Value
Kurtosis Excess	α_4 = -0.522400998
Coefficient of Variation	CV = 0.36087191
Relative Standard Deviation	RSD = 36.087191%

4.4.4 Tax evasion in multinational corporation

The descriptive statistics for the belief that tax evasion is more likely to occur in multinational corporations (MNCs) among the 100 respondents provide an insightful overview of the data distribution and central tendencies.

The minimum value observed is 1, and the maximum is 5, indicating a full range of responses. The mean belief level is 2.38, suggesting that, on average, respondents moderately believe that tax evasion is likely to occur in MNCs. The median value is 2, and the mode is also 2, indicating that most respondents rated their belief at a lower level, suggesting a slight consensus that tax evasion is less likely in MNCs compared to other entities.

The standard deviation is approximately 1.18, and the variance is about 1.39, indicating moderate variability in the responses. The mid-range value is 3, providing a central measure of tendency. The quartiles reveal that the first quartile (Q1) is 1, the second quartile (Q2) is 2, and the third quartile (Q3) is 3, indicating that the middle 50% of responses are spread from 1 to 3. The interquartile range (IQR) of 2 suggests a moderate spread in the middle 50% of responses.

There are no outliers in the data, indicating a consistent range of responses. The sum of squares (SS) is approximately 137.56, indicating the total squared deviation from the mean. The mean absolute deviation (MAD) is about 1.01, reflecting the average deviation from the mean. The root mean square (RMS) is approximately 2.65, slightly higher than the mean, indicating the overall magnitude of responses.

The standard error of the mean (SEM) is approximately 0.12, which shows the precision of the sample mean as an estimate of the population mean. The skewness of 0.46 indicates a slight positive skew, meaning the tail on the higher end of the distribution is longer, suggesting a few higher ratings amidst predominantly lower ratings. The kurtosis value of 2.28, with an excess kurtosis of -0.81, indicates that the distribution is slightly platykurtic, meaning it has thinner tails and a lower peak than a normal distribution.

The coefficient of variation (CV) is approximately 0.50, indicating a moderate level of dispersion relative to the mean. The relative standard deviation (RSD) of 49.53% further emphasizes the variability in respondents' beliefs about the likelihood of tax evasion in MNCs.

As shown in table 8 below, the descriptive statistics reveal that respondents generally have a moderate belief that tax evasion is likely to occur in multinational corporations, with responses clustering around the lower end of the scale and moderate variability in the data. The slight positive skew suggests that while most respondents report lower instances, some perceive higher instances of tax evasion in MNCs.

Figure 12: Tax evasion in multinational corporation descriptive statistics

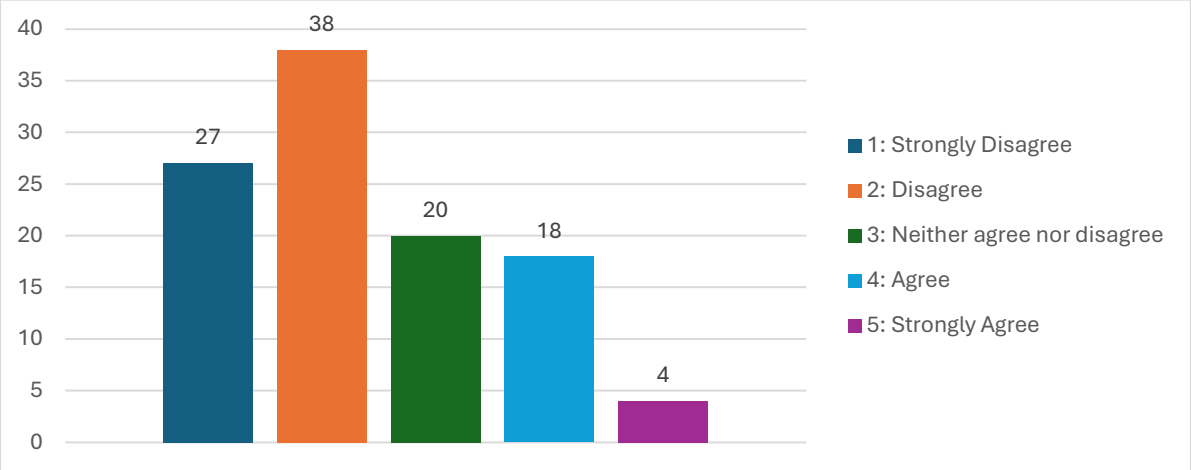


Table 8: Tax evasion in multinational corporation descriptive statistics

Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5
Range	R = 4
Size	n = 100
Sum	sum = 238
Mean	$\bar{x}$ = 2.38
Median	$\tilde{x}$ = 2
Mode	mode = 2
Standard Deviation	s = 1.1787684
Variance	s^2 = 1.38949495
Mid Range	MR = 3
Quartiles	
Q1	1
Q2	2

Descriptive Statistics	Value
Q3	3
Interquartile Range	IQR = 2
Outliers	none
Sum of Squares	SS = 137.56
Mean Absolute Deviation	MAD = 1.0084
Root Mean Square	RMS = 2.65329983
Standard Error of Mean	$s_{\bar{x}}$ = 0.11787684
Skewness	γ_1 = 0.463754096
Kurtosis	β_2 = 2.28306101
Kurtosis Excess	α_4 = -0.810038083
Coefficient of Variation	CV = 0.495280842
Relative Standard Deviation	RSD = 49.5280842%

4.4.5 **Tax Evasion in Shell Company**

The descriptive statistics for the belief that tax evasion is more likely to occur in shell companies among the 107 respondents provide a detailed overview of the data distribution and central tendencies.

The minimum value observed is 1, and the maximum is 5, indicating a full range of responses. The mean belief level is approximately 3.37, suggesting that, on average, respondents moderately believe that tax evasion is likely to occur in shell companies. The median value is 3, and the mode is also 3, indicating that most respondents rated their belief at the midpoint of the scale, showing a moderate consensus.

The standard deviation is approximately 1.11, and the variance is about 1.22, indicating moderate variability in the responses. The mid-range value is 3, providing a simple measure of central tendency. The quartiles reveal that the first quartile (Q1) is 3, the second quartile (Q2) is 3, and the third quartile (Q3) is 4. This distribution indicates that the middle 50% of the responses are clustered around the midpoint and slightly higher, suggesting a central tendency towards moderate belief in the likelihood of tax evasion in shell companies. The interquartile range (IQR) of 1 suggests a relatively tight spread in the middle 50% of responses.

There is one outlier at value 1, suggesting that while the majority of respondents have moderate beliefs, a small number of respondents perceive a lower likelihood of tax evasion among shell

companies. The sum of squares (SS) is approximately 104.09, indicating the total squared deviation from the mean. The mean absolute deviation (MAD) is about 0.90, reflecting the average deviation from the mean. The root mean square (RMS) is approximately 3.55, slightly higher than the mean, indicating the overall magnitude of responses.

The standard error of the mean (SEM) is approximately 0.12, which shows the precision of the sample mean as an estimate of the population mean. The skewness of -0.47 indicates a slight negative skew, meaning the tail on the lower end of the distribution is longer, suggesting a few lower ratings amidst predominantly moderate ratings. The kurtosis value of 2.91, with an excess kurtosis of -0.19, indicates that the distribution is close to normal but slightly platykurtic, meaning it has thinner tails and a lower peak than a normal distribution.

The coefficient of variation (CV) is approximately 0.33, indicating a moderate level of dispersion relative to the mean. The relative standard deviation (RSD) of 32.82% further emphasizes the variability in respondents' beliefs about the likelihood of tax evasion in shell companies.

As shown in table 9 below, the descriptive statistics reveal that respondents generally have a moderate belief that tax evasion is likely to occur in shell companies, with responses clustering around the midpoint and moderate variability in the data. The slight negative skew suggests that while most respondents report moderate instances, some perceive lower instances of tax evasion in shell companies.

Figure 13: Tax evasion in shell companies' statistics

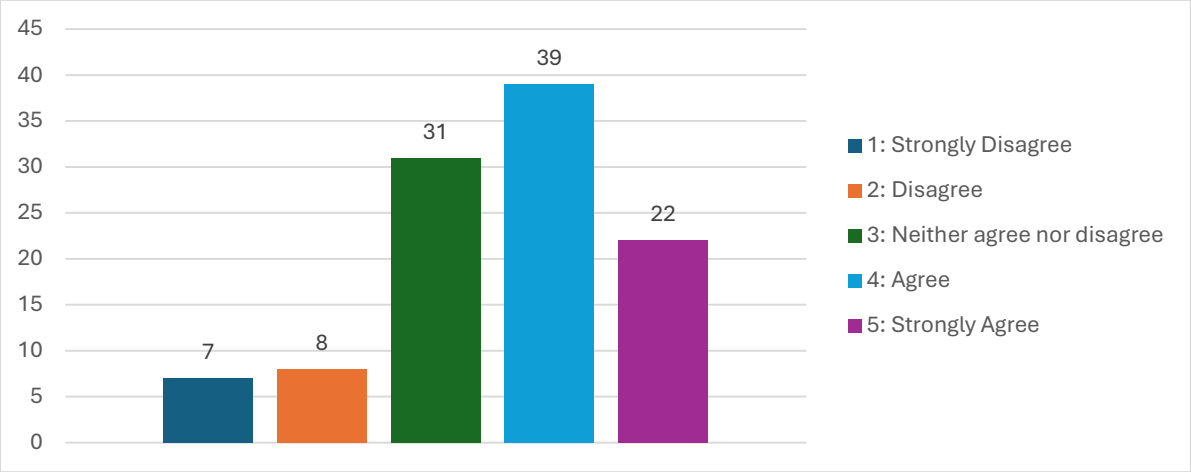


Table 9: Tax evasion in shell companies' statistics

Descriptive Statistics	Value
Minimum	min = 1

Descriptive Statistics	Value
Maximum	max = 5
Range	R = 4
Size	n = 86
Sum	sum = 290
Mean	$\bar{x}$ = 3.37209302
Median	$\tilde{x}$ = 3
Mode	mode = 3
Standard Deviation	s = 1.10662722
Variance	s^2 = 1.2246238
Mid Range	MR = 3
Quartiles	
Q1	3
Q2	3
Q3	4
Interquartile Range	IQR = 1
Outliers	1
Sum of Squares	SS = 104.093023
Mean Absolute Deviation	MAD = 0.901027582
Root Mean Square	RMS = 3.54702627
Standard Error of Mean	$s_{\bar{x}}$ = 0.119330682
Skewness	γ_1 = -0.467743574
Kurtosis	β_2 = 2.91456458
Kurtosis Excess	α_4 = -0.194299451
Coefficient of Variation	CV = 0.32817221
Relative Standard Deviation	RSD = 32.817221%

4.5 Factors contribute to individuals or companies engaging in tax evasion practices

Analyzing the distribution of factors affecting tax evasion practices among the respondents' shows that the following issues are significant: The distribution has revealed that there are some of the factors that make the respondents engage in tax evasion practices: system factors that are outside the ordinary people's control, cultural factors, and economic factors.

The most identified factor is 'Corruption in the control mechanism' that was mentioned 83 times; respondents feel that internal corruption or malfunctions within IRMs encourage tax

evasion. This means that the public and possibly most businesses hold the perception that one can opt to understate their tax liabilities with impunity.

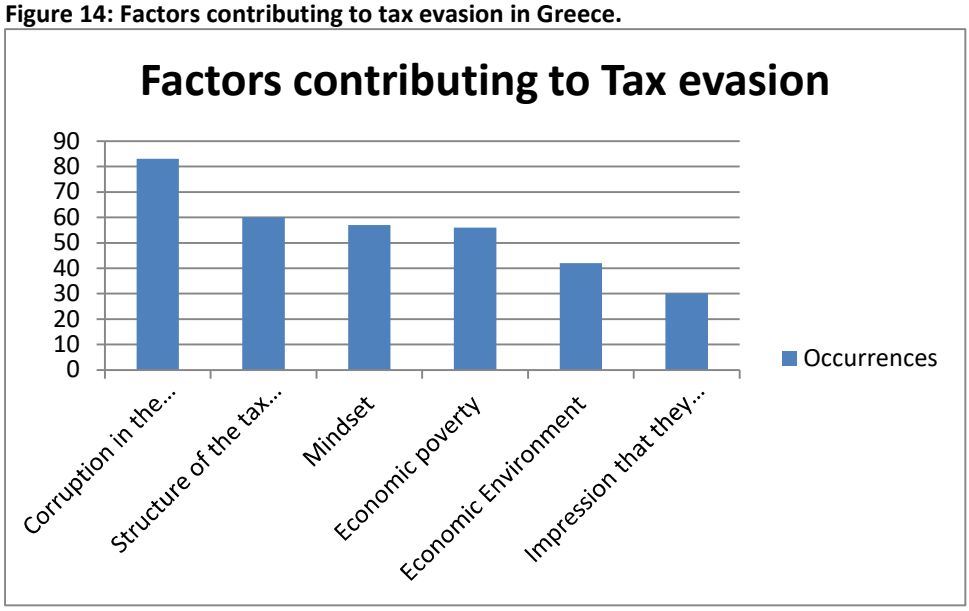
The second most mentioned factor that has a tally of 60 is the 'Structure of the Tax System', which indicates that structural flaws, loopholes, and perceived unfairness of the current tax regime are another notable force behind tax evasion. It is thus very important to avoid complacency in the design of a tax system, as a non-complex and non-inequitable tax system would encourage compliance among taxpayers.

"Mindset" is another important aspect that came up 57 times: the cultural and psychological approaches to attitude towards taxes. There are several: religious convictions, ethical benchmarks, and cultural norms within society regarding tax evasion.

"Economic poverty" is next with 56 mentions, further portraying how financial wants influence the embezzlement of taxes. For those in situations where economic factors such as downsizing or increased costs lead to viability issues, a choice exists to participate in tax evasion.

They also recognized "Economic Environment" 42 times, which suggests that external economic factors can also affect tax evasion behavior. Last but not least, ''Impression that they do not evade taxes'' is that specific words with thirty frequencies denote that some of the taxpayers might have some level of deception or are just blunt in evading taxes.

Figure 14: Factors contributing to tax evasion in Greece.



4.6 Effectiveness of the current measures

The descriptive statistics reveal that respondents generally believe that the current measures to combat tax evasion in Greece are not effective, with most ratings clustering around the lower end of the scale and moderate variability in the data. The slight positive skew and leptokurtic nature of the distribution suggest that while the majority view the measures as ineffective, a few respondents have a more favorable opinion.

In table 10 below we observe that the minimum value observed is 1, and the maximum value is 5, indicating a full range of responses. The mean belief level is approximately 2.14, suggesting that, on average, respondents moderately disagree with the effectiveness of current tax evasion measures in Greece. The median value is 2, and the mode is also 2, indicating that the most common response aligns with a low rating of effectiveness.

The standard deviation is approximately 0.82, and the variance is about 0.67, indicating relatively low variability in the responses. The mid-range value is 3, providing a central measure of tendency. The quartiles reveal that the first quartile (Q1) is 2, the second quartile (Q2) is 2, and the third quartile (Q3) is 3. This distribution indicates that the middle 50% of the responses are tightly clustered around a rating of 2, suggesting a consensus that current measures are not very effective. The interquartile range (IQR) of 1 indicates a narrow spread in the middle 50% of responses.

There is one outlier at value 5, suggesting that while most respondents view the measures as ineffective, a small number perceive them as highly effective. The sum of squares (SS) is approximately 70.90, indicating the total squared deviation from the mean. The mean absolute deviation (MAD) is about 0.61, reflecting the average deviation from the mean. The root mean square (RMS) is approximately 2.29, slightly higher than the mean, indicating the overall magnitude of responses.

The standard error of the mean (SEM) is approximately 0.08, which shows the precision of the sample mean as an estimate of the population mean. The skewness of 0.58 indicates a slight positive skew, meaning the tail on the higher end of the distribution is longer, suggesting a few higher ratings amidst predominantly lower ratings. The kurtosis value of 3.71, with an excess kurtosis of 0.62, indicates that the distribution is leptokurtic, meaning it has a sharper peak and thicker tails than a normal distribution.

The coefficient of variation (CV) is approximately 0.38, indicating a moderate level of dispersion relative to the mean. The relative standard deviation (RSD) of 38.21% further emphasizes the variability in respondents' beliefs about the effectiveness of current measures to combat tax evasion.

Figure 15: Effectiveness of the current measures' statistics

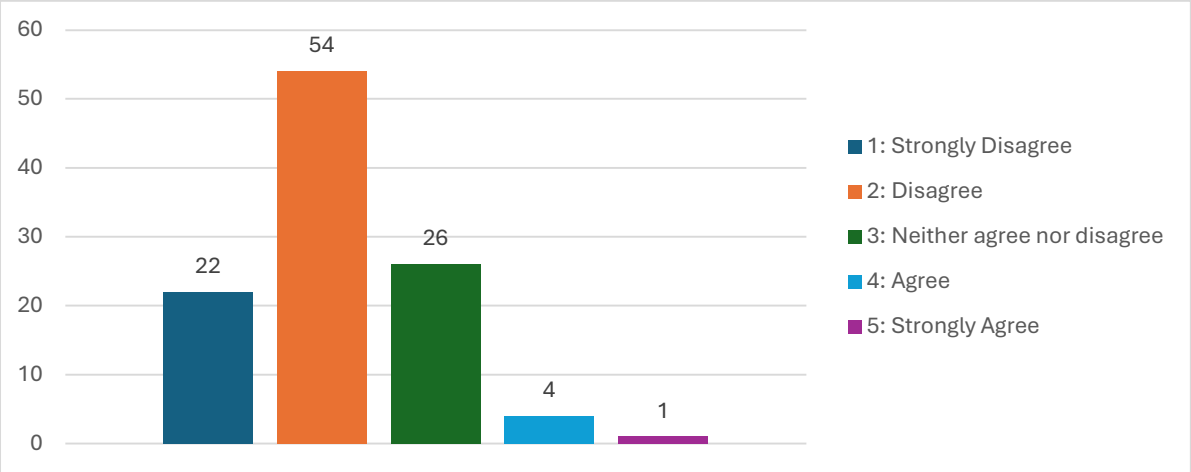


Table 10: Effectiveness of the current measures' statistics

Descriptive Statistics	**Value**
Minimum	min = 1
Maximum	max = 5
Range	R = 4
Size	n = 107
Sum	sum = 229
Mean	$\bar{x}$ = 2.14018692
Median	$\tilde{x}$ = 2
Mode	mode = 2
Standard Deviation	s = 0.817827289
Variance	s^2 = 0.668841474
Mid Range	MR = 3
Quartiles	
Q1	2
Q2	2
Q3	3
Interquartile Range	IQR = 1
Outliers	5
Sum of Squares	SS = 70.8971963
Mean Absolute Deviation	MAD = 0.610358983

Descriptive Statistics	**Value**
Root Mean Square	RMS = 2.28975777
Standard Error of Mean	$s_{\bar{x}}$ = 0.0790623482
Skewness	γ_1 = 0.578029083
Kurtosis	β_2 = 3.70809109
Kurtosis Excess	α_4 = 0.621277902
Coefficient of Variation	CV = 0.382128908
Relative Standard Deviation	RSD = 38.2128908%

4.7 Familiarity with myData e-books and their role in preventing tax evasion

The descriptive statistics among the 107 respondents provide valuable insights into the data distribution and central tendencies for the afore-mentioned theme.

The mean value is approximately 3.54, indicating that, on average, respondents moderately agree with the statement, suggesting a general familiarity with myData e-books and their role in preventing tax evasion. The median value is 4, and the mode is also 4, indicating that the most common response is a strong agreement, reinforcing the perception that many respondents are familiar with these e-books.

The standard deviation is approximately 1.19, and the variance is about 1.42, indicating moderate variability in the responses. This suggests that while there is some spread in the level of familiarity, most responses are clustered around the higher end of the scale. The interquartile range (IQR) of 1 further supports this, showing that the middle 50% of the responses are tightly clustered between 3 and 4.

The skewness of -0.61 indicates a slight negative skew, meaning the tail on the lower end of the distribution is longer, suggesting a few respondents have lower familiarity levels amidst predominantly higher ratings. The kurtosis value of 2.60, with an excess kurtosis of -0.49, indicates that the distribution is slightly platykurtic, meaning it has thinner tails and a lower peak than a normal distribution.

The standard error of the mean (SEM) is approximately 0.12, which shows the precision of the sample mean as an estimate of the population mean. The coefficient of variation (CV) is approximately 0.34, indicating a moderate level of dispersion relative to the mean. The relative standard deviation (RSD) of 33.65% further emphasizes the moderate variability in respondents' familiarity levels.

As shown in table 11 below, the descriptive statistics reveal that respondents generally have a moderate to high familiarity with myData e-books and their role in preventing tax evasion, with responses clustering around the higher end of the scale and moderate variability. The slight negative skew suggests that while most respondents are familiar with the e-books, there are a few with lower familiarity levels.

Figure 16: Familiarity with myData e-books and their role in preventing tax evasion

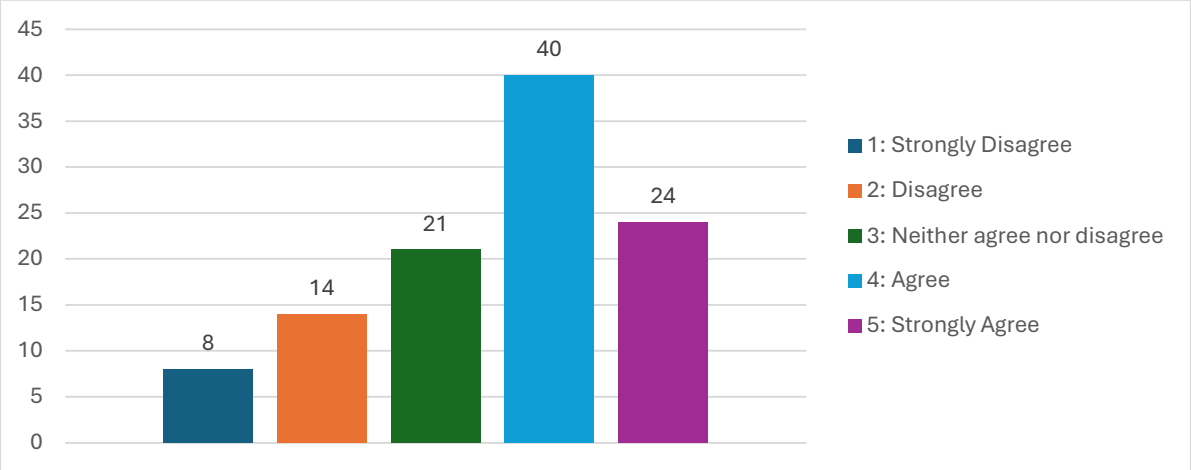


Table 11: Familiarity with myData e-books and their role in preventing tax evasion

Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5
Range	R = 4
Size	n = 107
Sum	sum = 379
Mean	$\bar{x}$ = 3.54205607
Median	$\tilde{x}$ = 4
Mode	mode = 4
Standard Deviation	s = 1.19179881
Variance	s^2 = 1.42038441
Mid Range	MR = 3
Quartiles	
Q1	3
Q2	4
Q3	4
Interquartile Range	IQR = 1
Outliers	1
Sum of Squares	SS = 150.560748

Descriptive Statistics	**Value**
Mean Absolute Deviation	MAD = 0.996418901
Root Mean Square	RMS = 3.73540775
Standard Error of Mean	$s_{\bar{x}}$ = 0.11521554
Skewness	γ_1 = -0.61265565
Kurtosis	β_2 = 2.5990985
Kurtosis Excess	α_4 = -0.487714689
Coefficient of Variation	CV = 0.336470905
Relative Standard Deviation	RSD = 33.6470905%

4.8 Implementation of myData e-books

4.8.1 Ease of implementation

The descriptive statistics among 96 respondents indicate a generally neutral to slightly negative perception. The mean rating is approximately 2.28, with the median also at 2, suggesting that respondents are somewhat skeptical about the ease of application of myData e-books. The mode, being 3, indicates that the most frequent response is neutral, but overall, the central tendency leans towards a less favorable view.

The standard deviation is approximately 0.99, and the variance is about 0.98, indicating moderate variability in the responses. The interquartile range (IQR) of 2 shows that the middle 50% of responses span from 1 to 3, suggesting a wide spread around the central tendency. The skewness of 0.27 indicates a slight positive skew, meaning that while most responses are lower, there are some higher ratings that create a longer tail on the higher end. The kurtosis value of 2.42, with an excess kurtosis of -0.67, indicates a slightly platykurtic distribution, meaning the responses have thinner tails and a flatter peak compared to a normal distribution.

In conclusion, the statistics suggest that respondents generally do not find the implementation process of myData e-books particularly easy, with a central tendency towards a neutral to negative view and moderate variability in opinions. This implies that there may be challenges or perceived difficulties in the application process that need to be addressed to improve user experience and satisfaction. Enhancing the implementation procedures, providing better support, and addressing specific concerns could help shift the perception towards a more positive view.

Figure 17: Ease of implementation

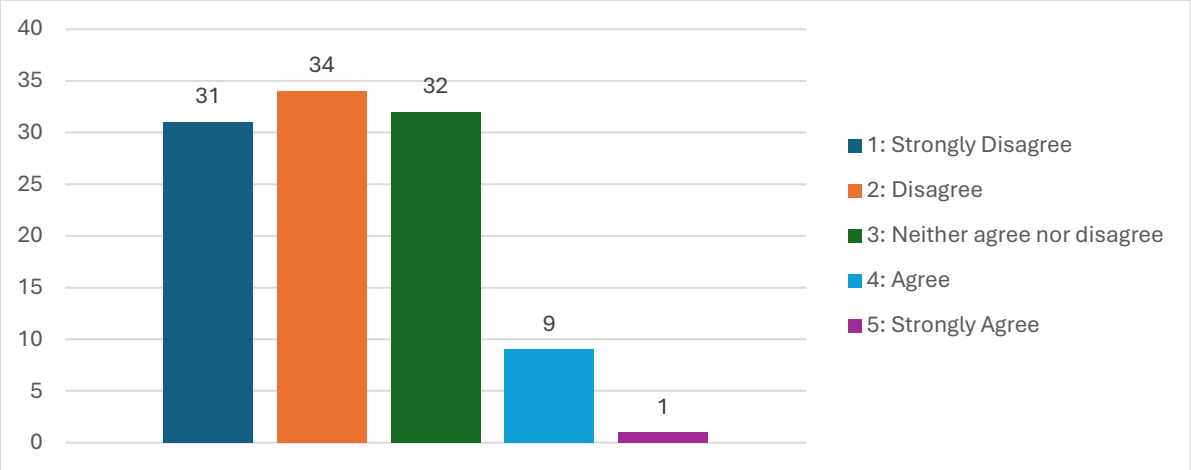


Table 12: Ease of implementation

Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5
Range	R = 4
Size	n = 96
Sum	sum = 219
Mean	$\bar{x}$ = 2.28125
Median	$\tilde{x}$ = 2
Mode	mode = 3
Standard Deviation	s = 0.991576363
Variance	s^2 = 0.983223684
Mid Range	MR = 3
Quartiles	
Q1	1
Q2	2
Q3	3
Interquartile Range	IQR = 2
Outliers	None
Sum of Squares	SS = 93.40625
Mean Absolute Deviation	MAD = 0.843098958
Root Mean Square	RMS = 2.48537388
Standard Error of Mean	$s_{\bar{x}}$ = 0.101202339
Skewness	γ_1 = 0.265219671
Kurtosis	β_2 = 2.42419681

Descriptive Statistics	Value
Kurtosis Excess	α_4 = -0.672920555
Coefficient of Variation	CV = 0.434663611
Relative Standard Deviation	RSD = 43.4663611%

4.8.2 **Time-consuming**

The descriptive statistics for the statement "The implementation process of myData e-books in Greece is time consuming" among 107 respondents indicate a generally negative perception. The mean rating is 4, with both the median and mode also at 4, suggesting that most respondents agree that the process is time-consuming. The high mean and median values indicate a strong consensus towards this perception.

The standard deviation is approximately 0.96, and the variance is about 0.92, showing moderate variability in the responses. The interquartile range (IQR) of 2, with the first quartile (Q1) at 3 and the third quartile (Q3) at 5, further highlights that a majority of respondents rate the process as time-consuming. The skewness of -0.71 indicates a moderate negative skew, meaning that while most ratings are high, there are fewer lower ratings, creating a longer tail on the lower end. The kurtosis value of 3.25, with an excess kurtosis of 0.16, suggests a distribution that is close to normal but slightly leptokurtic, meaning it has a sharper peak and slightly thicker tails than a normal distribution.

As shown in table 18, the statistics reveal that respondents generally perceive the implementation process of myData e-books as time-consuming. The high mean and median values, along with the mode, indicate strong agreement with this sentiment. The moderate variability and negative skew suggest that while most respondents find the process time-consuming, there are a few who do not perceive it as such. These findings imply that to improve user satisfaction and adoption rates, efforts should be made to streamline and simplify the implementation process, reducing the time required for effective utilization of myData e-books.

Figure 18: Implementation of myData e-books as being time-consuming

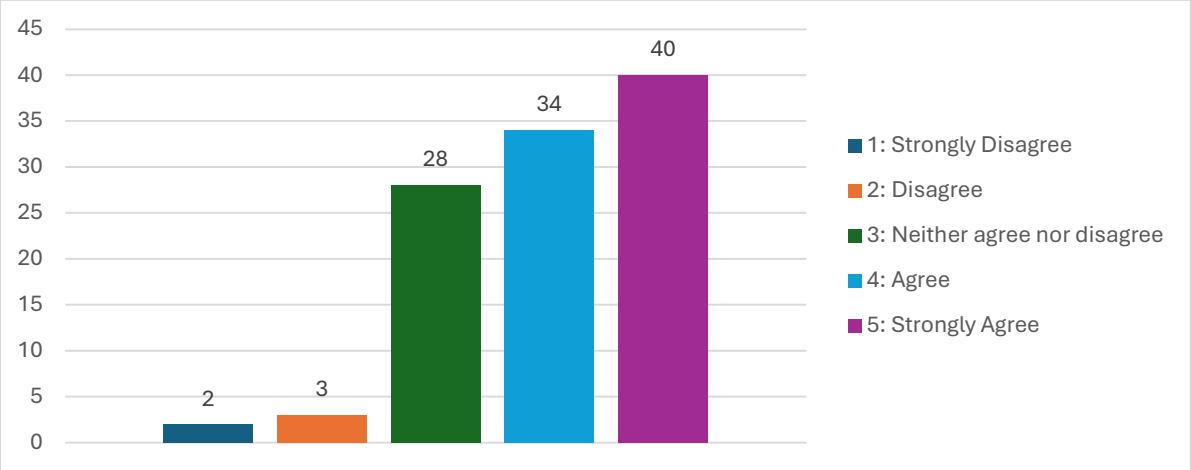


Table 13: Implementation of myData e-books as being time-consuming

Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5
Range	R = 4
Size	n = 107
Sum	sum = 428
Mean	$\bar{x}$ = 4
Median	$\tilde{x}$ = 4
Mode	mode = 5
Standard Deviation	s = 0.961523948
Variance	s^2 = 0.924528302
Mid Range	MR = 3
Quartiles	
Q1	3
Q2	4
Q3	5
Interquartile Range	IQR = 2
Outliers	none
Sum of Squares	SS = 98
Mean Absolute Deviation	MAD = 0.747663551
Root Mean Square	RMS = 4.11289288
Standard Error of Mean	$s_{\bar{x}}$ = 0.0929540285
Skewness	γ_1 = -0.713760045
Kurtosis	β_2 = 3.24700834
Kurtosis Excess	α_4 = 0.160195157

Descriptive Statistics	Value
Coefficient of Variation	CV = 0.240380987
Relative Standard Deviation	RSD = 24.0380987%

4.8.3 Cost

The descriptive statistics among 97 respondents provide a detailed understanding of the perceptions regarding the cost associated with this implementation. The mean rating is approximately 3.18, suggesting a neutral to slightly positive perception that the implementation is somewhat costly. The median and mode are both 3, indicating that the most common response is neutral, reinforcing the overall central tendency.

The standard deviation is approximately 0.98, and the variance is about 0.96, showing moderate variability in responses. The interquartile range (IQR) of 2, with the first quartile (Q1) at 2 and the third quartile (Q3) at 4, highlights that the middle 50% of responses span from 2 to 4, reflecting a broad range of perceptions about cost. The mid-range value is 3, aligning with the median and mode.

The skewness of 0.25 indicates a slight positive skew, meaning there are slightly more responses towards the higher end, suggesting that while many respondents have neutral views, some believe the process is more costly. The kurtosis value of 2.35, with an excess kurtosis of -0.75, suggests a slightly platykurtic distribution, indicating thinner tails and a flatter peak compared to a normal distribution.

The absence of outliers reinforces the consistency of the data. The mean absolute deviation (MAD) of 0.80 and the root mean square (RMS) of approximately 3.32 further support the central tendency around a neutral view. The standard error of the mean (SEM) is approximately 0.10, indicating the precision of the sample mean as an estimate of the population mean. The coefficient of variation (CV) at 0.31 and the relative standard deviation (RSD) of 30.83% suggest moderate dispersion relative to the mean.

As show in table 19, the statistics indicate that respondents have a neutral to slightly positive perception regarding the costliness of implementing myData e-books in Greece. While the central tendency leans slightly towards agreeing that the implementation is costly, the moderate variability and slight positive skew suggest mixed opinions. To address concerns about cost, it

might be beneficial to explore ways to reduce implementation expenses or provide more value to justify the costs involved.

Figure 19: Implementation cost statistics

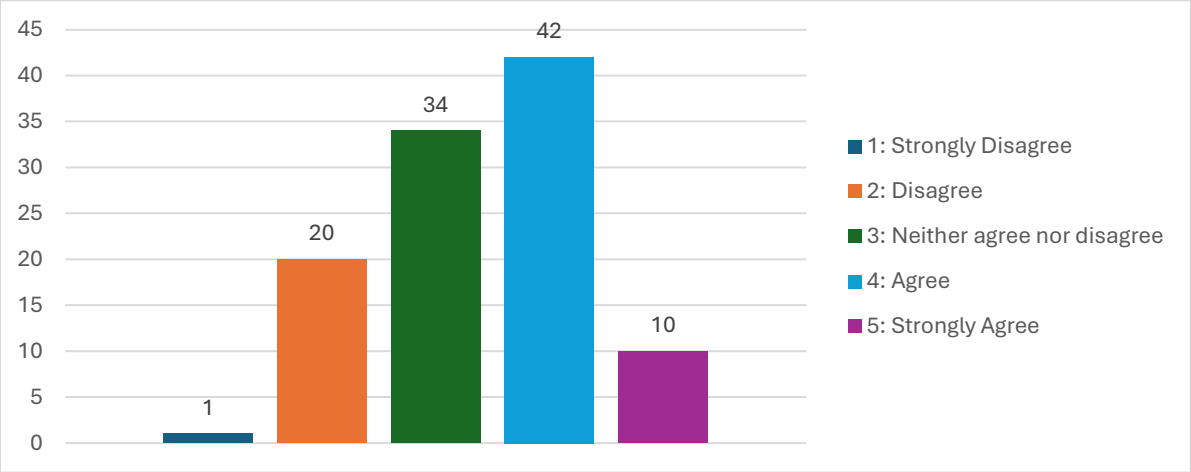


Table 14: Implementation cost statistics

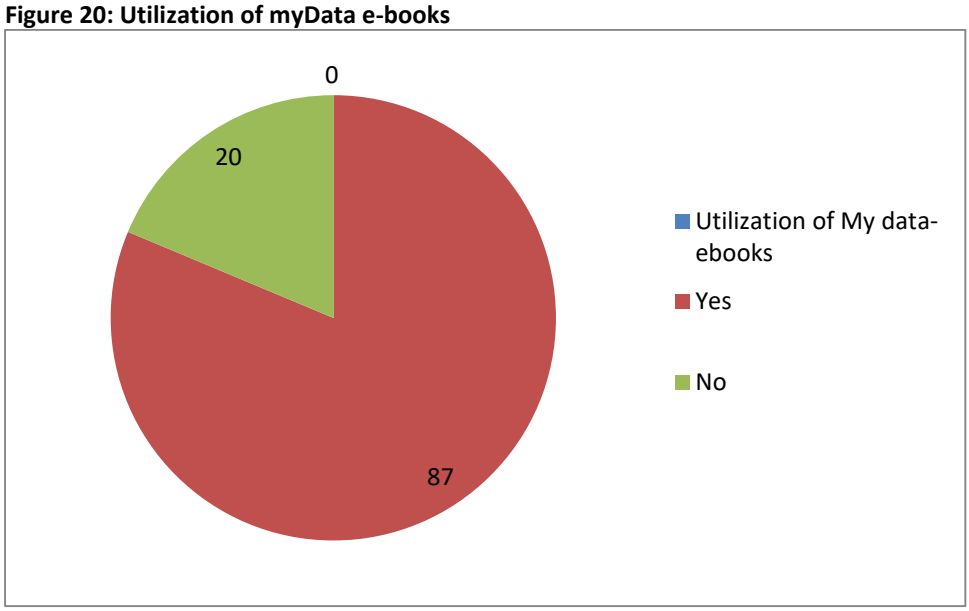
Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5
Range	R = 4
Size	n = 97
Sum	sum = 308
Mean	$\bar{x}$ = 3.17525773
Median	$\tilde{x}$ = 3
Mode	mode = 3
Standard Deviation	s = 0.979054702
Variance	s^2 = 0.95854811
Mid Range	MR = 3
Quartiles	
Q1	2
Q2	3
Q3	4
Interquartile Range	IQR = 2
Outliers	None
Sum of Squares	SS = 92.0206186
Mean Absolute Deviation	MAD = 0.8013604
Root Mean Square	RMS = 3.32128406

Descriptive Statistics	Value
Standard Error of Mean	$s_{\bar{x}}$ = 0.0994079437
Skewness	γ_1 = 0.250418866
Kurtosis	β_2 = 2.34680771
Kurtosis Excess	α_4 = -0.749272916
Coefficient of Variation	CV = 0.308338656
Relative Standard Deviation	RSD = 30.8338656%

4.9 Utilization of myData e-books

Thus, 87 of the 107 respondents, or about 81.3%, indicated the use of or familiarity with my-Data e-books when self-completing the questionnaire. These high levels of utilization mean that myData e-books have to play an important role in their work or their approach to taxes. As for the remaining questions, 20 respondents expressed that they have never read myData e-books, translating to about 18.7%. This minority may comprise those who have never heard of e-books or do not have faith in such systems; those who have or are challenged by factors such as inadequate access, IT infrastructure, or expertise.

Figure 20: Utilization of myData e-books



4.10 Experience with myData e-books

The descriptive statistics for respondents' experiences with myData e-books reveal a generally neutral to slightly negative sentiment. The mean rating is 2.5, with a median and mode of 2,

indicating that the most common response is a less favorable view of the e-books. The standard deviation of approximately 0.90 and variance of 0.81 suggest moderate variability in the responses, with most ratings clustering around the lower end of the scale. The interquartile range (IQR) of 1 further emphasizes that the middle 50% of responses are tightly grouped between 2 and 3, showing a narrow spread around the median. This concentration of lower ratings highlights that many users may not find the e-books particularly effective or satisfactory.

The skewness of 0.90 indicates a moderate positive skew, suggesting that while the majority of ratings are low, there are some higher ratings pulling the average up slightly. The kurtosis value of 4.04, with an excess kurtosis of 0.94, points to a leptokurtic distribution, indicating a sharper peak and heavier tails than a normal distribution.

Therefore, the data reveals that respondents' experiences with myData e-books are generally neutral to slightly negative, with most ratings clustering around 2. This suggests that while myData e-books are widely used, the satisfaction or effectiveness perceived by users is not particularly high. The moderate variability and positive skew indicate that while many users have a less favorable experience, a notable portion of users rate their experience more positively. Addressing the reasons behind the lower ratings could help improve the overall user experience with myData e-books.

Figure 21: Experience with myData e-books statistics

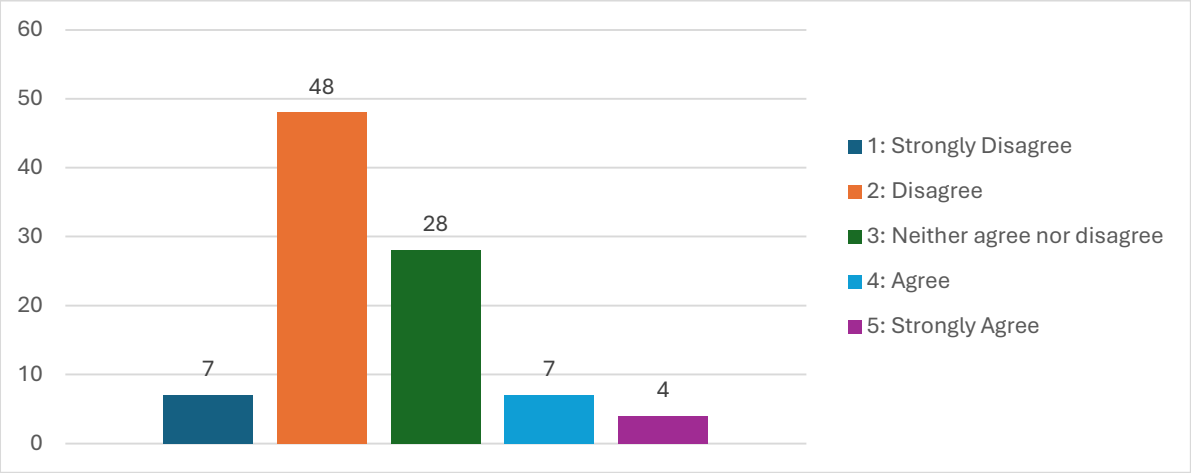


Table 15: Experience with myData e-books statistics

Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5

Descriptive Statistics	Value
Range	R = 4
Size	n = 94
Sum	sum = 235
Mean	$\bar{x}$ = 2.5
Median	$\tilde{x}$ = 2
Mode	mode = 2
Standard Deviation	s = 0.901014959
Variance	s^2 = 0.811827957
Mid Range	MR = 3
Quartiles	
Q1	2
Q2	2
Q3	3
Interquartile Range	IQR = 1
Outliers	5
Sum of Squares	SS = 75.5
Mean Absolute Deviation	MAD = 0.734042553
Root Mean Square	RMS = 2.65578453
Standard Error of Mean	$s_{\bar{x}}$ = 0.0929325972
Skewness	γ_1 = 0.901181616
Kurtosis	β_2 = 4.03520136
Kurtosis Excess	α_4 = 0.935941926
Coefficient of Variation	CV = 0.360405984
Relative Standard Deviation	RSD = 36.0405984%

4.11 MyData e-books strengths against tax evasion

4.11.1 **Business cost reduction as myData e-books' strengths against tax evasion**

The descriptive statistics for the above item provide a detailed understanding of respondents' perceptions. The mean rating is 3, with both the median and mid-range also at 3, suggesting that respondents generally have a neutral stance on the effectiveness of myData e-books in reducing business costs as a measure against tax evasion. The mode, however, is 4, indicating that a significant number of respondents view the e-books more favorably. The standard devi-

ation is approximately 0.94, and the variance is 0.88, showing moderate variability in the responses, while the interquartile range (IQR) of 2 indicates a widespread in the middle 50% of responses, which range from 2 to 4.

The skewness of -0.20 indicates a slight negative skew, suggesting that there are more responses above the mean than below it, but this skewness is quite minimal, indicating a relatively symmetric distribution. The kurtosis value of 2.22, with an excess kurtosis of -0.86, implies that the distribution is slightly platykurtic, meaning it has thinner tails and a lower peak than a normal distribution. The absence of outliers confirms the consistency of the responses. The mean absolute deviation (MAD) of 0.75 and the root mean square (RMS) of 3.14 further support the central tendency around the neutral value. The standard error of the mean (SEM) is approximately 0.09, showing the precision of the sample mean. The coefficient of variation (CV) at 0.31 and the relative standard deviation (RSD) of 31.32% indicate a moderate level of dispersion relative to the mean. These statistics collectively suggest that respondents generally believe myData e-books have a neutral to slightly positive impact on reducing business costs as a measure against tax evasion, with a balanced distribution of opinions.

Figure 22: Business cost reduction as myData e-books' strengths against tax evasion

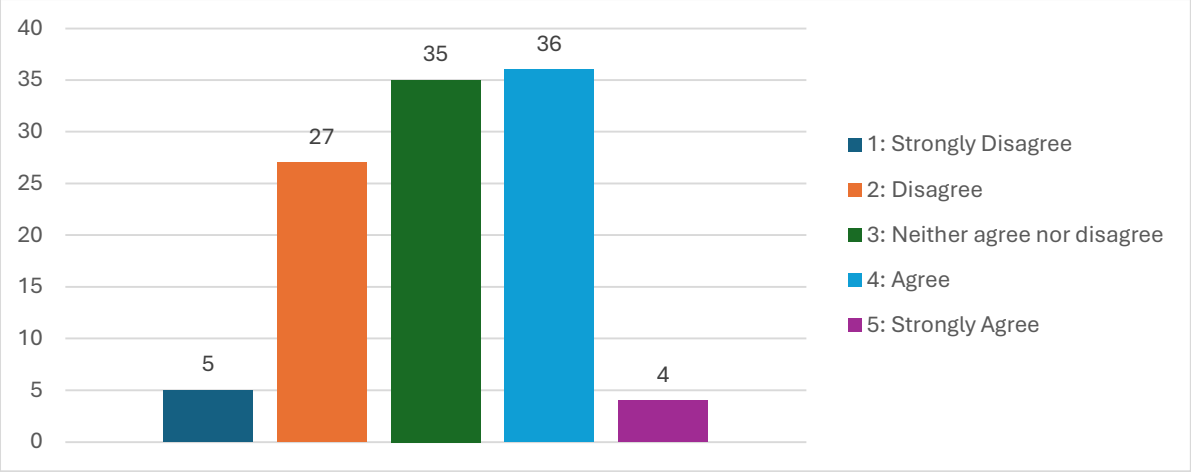


Table 16: Business cost reduction as myData e-books' strengths against tax evasion

Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5
Range	R = 4
Size	n = 112

Descriptive Statistics	Value
Sum	sum = 336
Mean	$\bar{x}$ = 3
Median	$\tilde{x}$ = 3
Mode	mode = 4
Standard Deviation	s = 0.939618477
Variance	s^2 = 0.882882883
Mid Range	MR = 3
Quartiles	
Q1	2
Q2	3
Q3	4
Interquartile Range	IQR = 2
Outliers	None
Sum of Squares	SS = 98
Mean Absolute Deviation	MAD = 0.75
Root Mean Square	RMS = 3.14245127
Standard Error of Mean	$s_{\bar{x}}$ = 0.0887856007
Skewness	γ_1 = -0.199030768
Kurtosis	β_2 = 2.22034008
Kurtosis Excess	α_4 = -0.862478937
Coefficient of Variation	CV = 0.313206159
Relative Standard Deviation	RSD = 31.3206159%

4.11.2 **Bureaucracy avoidance as a strength in myData e-books**

The descriptive statistics for the statement "These myData e-books' strengths will help as a measure against tax evasion [Bureaucracy avoidance]" reveal insightful details about respondents' perceptions. The mean rating is approximately 3.62, with a median of 4, suggesting that respondents generally have a favorable view of the myData e-books in terms of helping avoid bureaucracy as a measure against tax evasion. The mode of 4 further reinforces that many respondents strongly agree with this sentiment.

The standard deviation is approximately 0.93, and the variance is about 0.86, indicating moderate variability in the responses. The interquartile range (IQR) of 1 show that the middle 50% of responses are tightly clustered between 3 and 4, which indicates a consensus towards the positive impact of myData e-books in avoiding bureaucracy. The quartiles reveal that the first

quartile (Q1) is 3, the second quartile (Q2) is 4, and the third quartile (Q3) is 4, highlighting that the majority of responses are at the higher end of the scale.

The skewness of -0.72 indicates a moderate negative skew, meaning that there are more high-end responses with a longer tail on the lower end, suggesting that while most respondents are positive, a few rated it lower. The kurtosis value of 3.25, with an excess kurtosis of 0.17, suggests that the distribution is close to normal but slightly leptokurtic, meaning it has a slightly sharper peak and thicker tails than a normal distribution.

The absence of significant outliers, except for one at the value of 1, confirms the consistency of the responses. The mean absolute deviation (MAD) is about 0.75, reflecting a reasonable average deviation from the mean. The root mean square (RMS) of approximately 3.73 is slightly higher than the mean, indicating the overall magnitude of responses.

The standard error of the mean (SEM) is approximately 0.09, showing the precision of the sample mean as an estimate of the population mean. The coefficient of variation (CV) at 0.26 and the relative standard deviation (RSD) of 25.66% indicate a moderate level of dispersion relative to the mean. These statistics collectively suggest that respondents generally perceive myData e-books as effective in helping avoid bureaucracy as a measure against tax evasion, with a consensus towards positive ratings and moderate variability in the data.

Figure 23: Bureaucracy avoidance as a strength in myData e-books

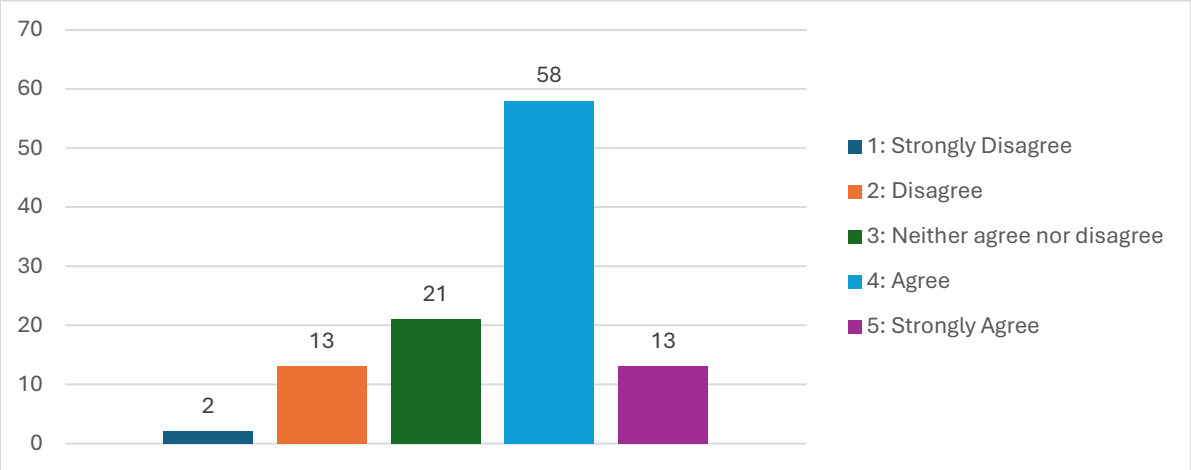


Table 17: Bureaucracy avoidance as a strength in myData e-books

Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5

Descriptive Statistics	**Value**
Range	R = 4
Size	n = 104
Sum	sum = 376
Mean	$\bar{x}$ = 3.61538462
Median	$\tilde{x}$ = 4
Mode	mode = 4
Standard Deviation	s = 0.927547055
Variance	s^2 = 0.86034354
Mid Range	MR = 3
Quartiles	
Q1	3
Q2	4
Q3	4
Interquartile Range	IQR = 1
Outliers	1
Sum of Squares	SS = 88.6153846
Mean Absolute Deviation	MAD = 0.75295858
Root Mean Square	RMS = 3.73136395
Standard Error of Mean	$s_{\bar{x}}$ = 0.0909534718
Skewness	γ_1 = -0.717420397
Kurtosis	β_2 = 3.25471741
Kurtosis Excess	α_4 = 0.165317292
Coefficient of Variation	CV = 0.256555569
Relative Standard Deviation	RSD = 25.6555569%

4.11.3 **Elimination of corruption**

The descriptive statistics for the above theme among 84 respondents indicate a generally neutral to slightly positive perception. The mean rating is approximately 3.21, with the median and mode both being 3, suggesting that respondents have a neutral stance towards the effectiveness of myData e-books in eliminating corruption. The central tendency suggests that while some believe in the potential of these e-books to combat corruption, the overall perception remains moderate.

The standard deviation is approximately 0.88, and the variance is about 0.77, showing moderate variability in the responses. The interquartile range (IQR) of 1, with the first quartile (Q1)

at 3 and the third quartile (Q3) at 4, indicates that the middle 50% of responses are tightly clustered between 3 and 4, reflecting a concentrated range of perceptions. The mid-range value is 3.5, which aligns closely with the median and mode, further confirming the central tendency around a neutral stance.

The skewness of 0.11 indicates a slight positive skew, meaning there are slightly more responses towards the higher end, suggesting a few respondents rate the effectiveness higher. The kurtosis value of 2.28, with an excess kurtosis of -0.83, suggests a slightly platykurtic distribution, indicating thinner tails and a flatter peak compared to a normal distribution. This implies fewer extreme values in the responses.

The absence of outliers reinforces the consistency of the data. The mean absolute deviation (MAD) of about 0.74 and the root mean square (RMS) of approximately 3.33 further support the central tendency around a neutral view. The standard error of the mean (SEM) is approximately 0.10, indicating the precision of the sample mean as an estimate of the population mean. The coefficient of variation (CV) at 0.27 and the relative standard deviation (RSD) of 27.35% suggest moderate dispersion relative to the mean.

As shown in table 20, the statistics indicate that respondents have a generally neutral to slightly positive view on the effectiveness of myData e-books in eliminating corruption. The central tendency leans towards neutrality, with moderate variability and a slight positive skew suggesting mixed opinions. To enhance the perception of effectiveness, further efforts could be made to demonstrate and communicate the specific ways in which myData e-books can help reduce corruption.

Figure 24: Elimination of corruption

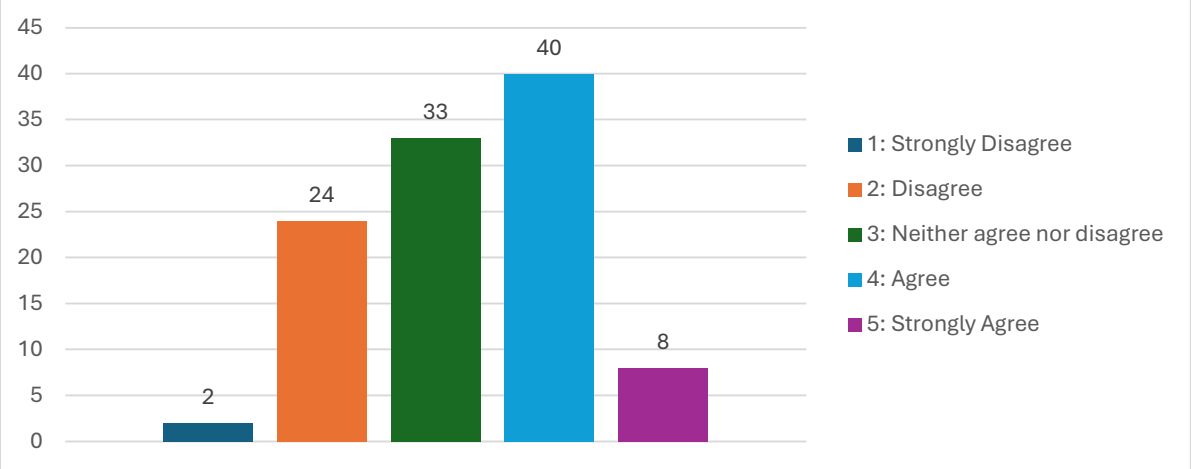


Table 18: Elimination of corruption

Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5
Range	R = 4
Size	n = 84
Sum	sum = 270
Mean	$\bar{x}$ = 3.21428571
Median	$\tilde{x}$ = 3
Mode	mode = 3
Standard Deviation	s = 0.879093572
Variance	s^2 = 0.772805508
Mid Range	MR = 3.5
Quartiles	
Q1	3
Q2	3
Q3	4
Interquartile Range	IQR = 1
Outliers	None
Sum of Squares	SS = 64.1428571
Mean Absolute Deviation	MAD = 0.736394558
Root Mean Square	RMS = 3.33095153
Standard Error of Mean	$s_{\bar{x}}$ = 0.0959169723
Skewness	γ_1 = 0.10788944
Kurtosis	β_2 = 2.27834913
Kurtosis Excess	α_4 = -0.833213648
Coefficient of Variation	CV = 0.273495778
Relative Standard Deviation	RSD = 27.3495778%

4.11.4 **Process documentation as myData e-books' strengths**

The descriptive statistics for the statement "These myData e-books' strengths will help as a measure against tax evasion [Process documentation]" reveal a generally positive perception among the 89 respondents. The mean rating is approximately 3.63, with both the median and mode at 4, indicating that respondents predominantly agree that myData e-books are effective

in aiding process documentation to combat tax evasion. This alignment of the mean, median, and mode suggests a strong consensus towards a positive view.

The standard deviation is approximately 0.95, and the variance is about 0.90, indicating moderate variability in the responses. The interquartile range (IQR) of 1 show that the middle 50% of responses are tightly clustered between 3 and 4, reinforcing the tendency towards positive ratings. The first quartile (Q1) is 3, the second quartile (Q2) is 4, and the third quartile (Q3) is 4, further highlighting that most respondents rated the effectiveness of myData e-books at the higher end of the scale.

The skewness of -0.67 indicates a moderate negative skew, meaning that while most respondents rated the e-books positively, there are a few lower ratings, creating a longer tail on the lower end of the distribution. The kurtosis value of 3.28, with an excess kurtosis of 0.17, suggests that the distribution is close to normal but slightly leptokurtic, indicating a sharper peak and thicker tails compared to a normal distribution.

There is one outlier at the value of 1, which does not significantly impact the overall perception as the majority of responses are positive. The sum of squares (SS) is approximately 78.76, indicating the total squared deviation from the mean. The mean absolute deviation (MAD) is about 0.77, reflecting the average deviation from the mean. The root mean square (RMS) is approximately 3.75, slightly higher than the mean, indicating the overall magnitude of responses.

The standard error of the mean (SEM) is approximately 0.10, showing the precision of the sample mean as an estimate of the population mean. The coefficient of variation (CV) at 0.26 and the relative standard deviation (RSD) of 26.07% indicate a moderate level of dispersion relative to the mean, suggesting that while there is some variability, it is not excessive.

As shown in table 15 below, the descriptive statistics indicate that respondents generally have a positive view of the effectiveness of myData e-books in aiding process documentation as a measure against tax evasion. The majority of responses are clustered around the higher end of the scale, with moderate variability and a slight negative skew, suggesting a strong consensus towards the beneficial impact of myData e-books. The presence of one outlier does not significantly detract from this overall positive perception. This positive reception likely reflects the perceived utility of myData e-books in providing clear, organized, and efficient documentation processes that can help reduce opportunities for tax evasion. The consistency in the responses

underscores the e-books' role in enhancing transparency and accountability in financial reporting and tax compliance.

Figure 25: Process documentation as myData e-books' strengths

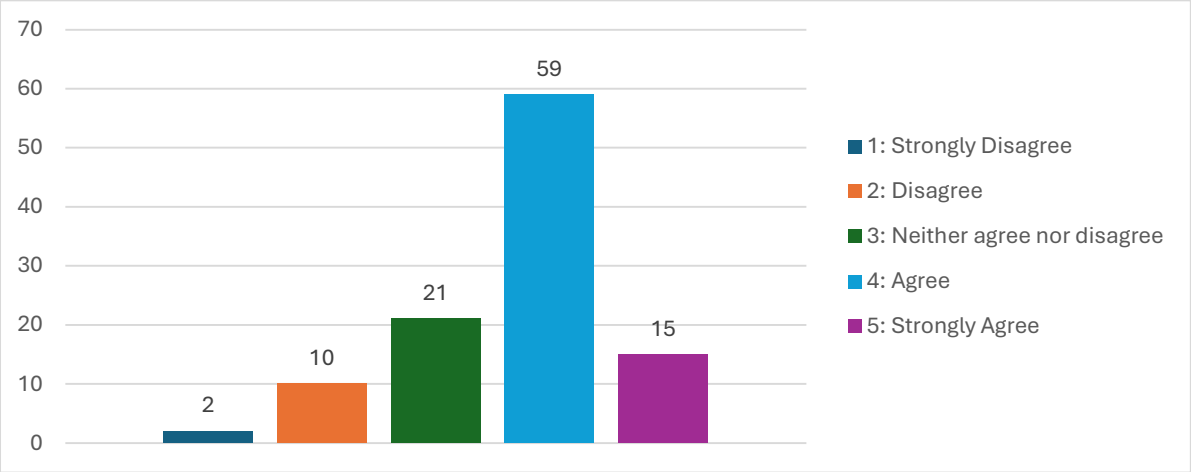


Table 19: Process documentation as myData e-books' strengths

Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5
Range	R = 4
Size	n = 89
Sum	sum = 323
Mean	$\bar{x}$ = 3.62921348
Median	$\tilde{x}$ = 4
Mode	mode = 4
Standard Deviation	s = 0.94606869
Variance	s^2 = 0.895045965
Mid Range	MR = 3
Quartiles	
Q1	3
Q2	4
Q3	4
Interquartile Range	IQR = 1
Outliers	1
Sum of Squares	SS = 78.7640449
Mean Absolute Deviation	MAD = 0.767074864
Root Mean Square	RMS = 3.74915721
Standard Error of Mean	$s_{\bar{x}}$ = 0.100283081

Descriptive Statistics	Value
Skewness	γ_1 = -0.670620697
Kurtosis	β_2 = 3.2785704
Kurtosis Excess	α_4 = 0.173518273
Coefficient of Variation	CV = 0.260681466
Relative Standard Deviation	RSD = 26.0681466%

4.12 Suggestions and changes that would improve the effectiveness of My Data e-books at combating tax evasion in Greece

4.12.1 **Tax incentive for those who comply with the measure**

The descriptive statistics for the suggestion to provide a tax incentive for those who comply with the myData e-books measure indicate a generally favorable reception among the 106 respondents. The mean rating is approximately 4.01, with both the median and mode being 4, suggesting that respondents largely agree with this suggestion. The central tendency indicates that most participants believe offering tax incentives would significantly improve the effectiveness of myData e-books in combating tax evasion.

The standard deviation is approximately 0.80, and the variance is 0.64, showing relatively low variability in responses. This implies a high level of agreement among the respondents. The interquartile range (IQR) of 1 demonstrates that the middle 50% of responses are tightly clustered between 4 and 5, reinforcing the consensus on the positive impact of tax incentives. Quartile analysis reveals that the first quartile (Q1) is 4, the second quartile (Q2) is 4, and the third quartile (Q3) is 5, highlighting that most responses are at the higher end of the scale.

The skewness of -0.59 indicates a slight negative skew, suggesting a longer tail on the lower end of the distribution. This means that while most respondents rate the suggestion highly, a few have given lower ratings. The kurtosis value of 3.17, with an excess kurtosis of 0.09, suggests that the distribution is close to normal but slightly leptokurtic, indicating a sharper peak and slightly thicker tails compared to a normal distribution.

There are two outliers at the value of 2, which do not significantly affect the overall perception since the majority of responses are high. The sum of squares (SS) is approximately 66.99, indicating the total squared deviation from the mean. The mean absolute deviation (MAD) is about 0.54, reflecting a small average deviation from the mean, underscoring the consistency

in responses. The root mean square (RMS) of approximately 4.09 is slightly higher than the mean, indicating the overall magnitude of responses.

The standard error of the mean (SEM) is approximately 0.08, highlighting the precision of the sample mean as an estimate of the population mean. The coefficient of variation (CV) at 0.20 and the relative standard deviation (RSD) of 19.92% indicate low dispersion relative to the mean, suggesting high agreement among respondents.

As shown in table 15, the suggestion to offer tax incentives for compliance with the myData e-books measure is well-received, with respondents largely agreeing that it would improve the effectiveness of myData e-books in combating tax evasion. The low variability and high mean rating underscore the strong consensus on this positive impact. Implementing such incentives could enhance adherence to the e-books, thus potentially reducing tax evasion in Greece.

Figure 26: Tax incentive for those who comply with the measure

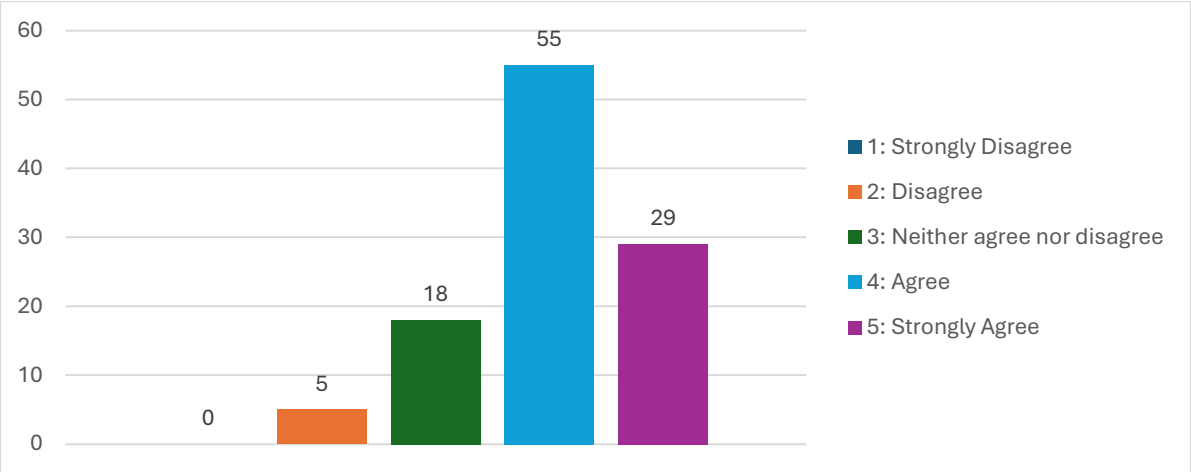


Table 20: Tax incentive for those who comply with the measure

Descriptive Statistics	Value
Minimum	min = 2
Maximum	max = 5
Range	R = 3
Size	n = 106
Sum	sum = 425
Mean	$\bar{x}$ = 4.00943396
Median	$\tilde{x}$ = 4
Mode	mode = 4
Standard Deviation	s = 0.798752396
Variance	s^2 = 0.638005391

Descriptive Statistics	**Value**
Mid Range	MR = 3.5
Quartiles	
Q1	4
Q2	4
Q3	5
Interquartile Range	IQR = 1
Outliers	2
Sum of Squares	SS = 66.990566
Mean Absolute Deviation	MAD = 0.542007832
Root Mean Square	RMS = 4.08748666
Standard Error of Mean	$s_{\bar{x}}$ = 0.077581691
Skewness	γ_1 = -0.588504301
Kurtosis	β_2 = 3.17418547
Kurtosis Excess	α_4 = 0.0865267676
Coefficient of Variation	CV = 0.199218245
Relative Standard Deviation	RSD = 19.9218245%

4.12.2 **Adaptation to the real needs of companies**

The descriptive statistics among 107 respondents indicate a generally positive perception. The mean rating is approximately 4.09, with both the median and mode being 4, suggesting that most respondents strongly agree that adapting myData e-books to the real needs of companies would enhance their effectiveness. The standard deviation of approximately 0.72 and variance of 0.52 show relatively low variability in responses, implying high agreement among respondents.

The interquartile range (IQR) of 1, with the first quartile (Q1) at 4 and the third quartile (Q3) at 5, further emphasizes the consensus towards the positive impact of adaptation. The skewness of -0.45 indicates a slight negative skew, meaning that more responses are clustered towards the higher end of the scale, although a few lower ratings create a longer tail on the lower end. The kurtosis value of 3.09, with an excess kurtosis of 0.01, suggests the distribution is close to normal but slightly leptokurtic, indicating a sharper peak and slightly thicker tails.

In conclusion, the statistics reveal that respondents strongly believe that adapting myData e-books to the real needs of companies would significantly improve their effectiveness in combating tax evasion. The high mean rating, low variability, and slight negative skew suggest a strong consensus towards this positive view. These findings imply that tailoring myData e-books to better fit the practical requirements and challenges faced by companies could enhance their usability and impact, leading to better compliance and reduced tax evasion.

Figure 27: Adaptation to the real needs of companies

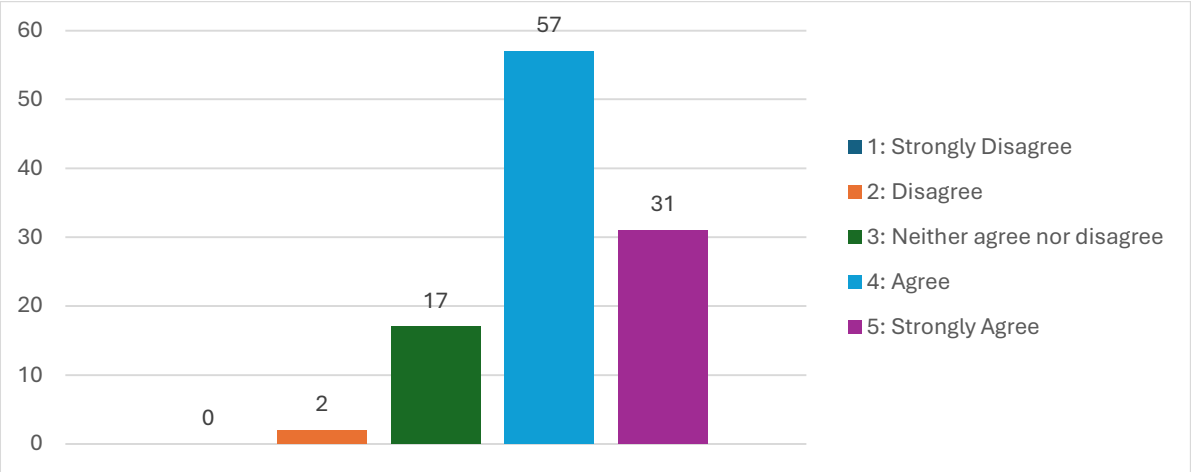


Table 21: Adaptation to the real needs of companies

Descriptive Statistics	Value
Minimum	min = 2
Maximum	max = 5
Range	R = 3
Size	n = 107
Sum	sum = 438
Mean	$\bar{x}$ = 4.09345794
Median	$\tilde{x}$ = 4
Mode	mode = 4
Standard Deviation	s = 0.720753147
Variance	s^2 = 0.5194851
Mid Range	MR = 3.5
Quartiles	
Q1	4
Q2	4
Q3	5
Interquartile Range	IQR = 1

Descriptive Statistics	**Value**
Outliers	2
Sum of Squares	SS = 55.0654206
Mean Absolute Deviation	MAD = 0.525286051
Root Mean Square	RMS = 4.15584264
Standard Error of Mean	$s_{\bar{x}}$ = 0.0696778367
Skewness	γ_1 = -0.450005575
Kurtosis	β_2 = 3.09485244
Kurtosis Excess	α_4 = 0.00803925232
Coefficient of Variation	CV = 0.176074399
Relative Standard Deviation	RSD = 17.6074399%

4.12.3 **Differentiation depending on the company size**

The descriptive statistics among 107 respondents indicate a generally favorable perception. The mean rating is approximately 4.06, with both the median and mode being 4, suggesting that most respondents strongly agree with this suggestion. The high mean and median values indicate a consensus towards the positive impact of differentiating myData e-books based on company size.

The standard deviation is approximately 0.83, and the variance is about 0.69, showing relatively low variability in responses. The interquartile range (IQR) of 1, with the first quartile (Q1) at 4 and the third quartile (Q3) at 5, further emphasizes the consensus towards the effectiveness of this suggestion. The mid-range value is 3, aligning with the high ratings and suggesting a strong central tendency towards agreement.

The skewness of -0.90 indicates a moderate negative skew, meaning that while most ratings are high, there are fewer lower ratings, creating a longer tail on the lower end. The kurtosis value of 4.23, with an excess kurtosis of 1.15, suggests a leptokurtic distribution, indicating a sharper peak and thicker tails compared to a normal distribution. This implies that most responses are clustered around the high ratings, with a few extreme values.

The presence of outliers at values 1 and 2 does not significantly affect the overall perception since the majority of responses are high. The mean absolute deviation (MAD) of about 0.58 and the root mean square (RMS) of approximately 4.14 further support the central tendency around a positive view. The standard error of the mean (SEM) is approximately 0.08, indicating

the precision of the sample mean as an estimate of the population mean. The coefficient of variation (CV) at 0.21 and the relative standard deviation (RSD) of 20.55% indicate low dispersion relative to the mean, reinforcing the consistency of the responses.

As shown in table 21, the statistics reveal that respondents generally agree that differentiating myData e-books based on company size would significantly improve their effectiveness in combating tax evasion. The high mean rating, low variability, and moderate negative skew suggest a strong consensus towards this positive view. Implementing such differentiation could enhance the usability and relevance of myData e-books for companies of different sizes, thereby increasing compliance and reducing tax evasion.

Figure 28: Differentiation depending on the company size

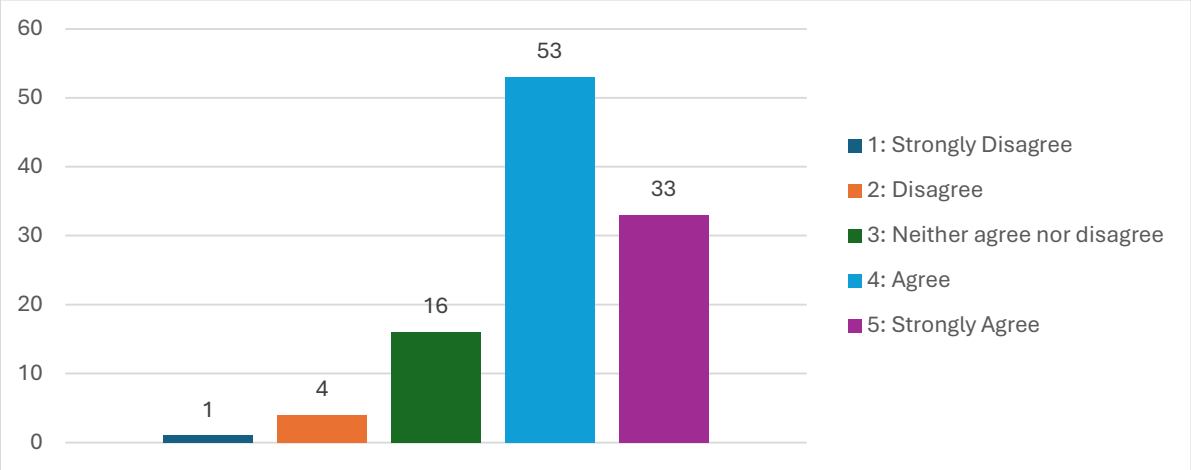


Table 22: Differentiation depending on the company size

Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5
Range	R = 4
Size	n = 107
Sum	sum = 434
Mean	$\bar{x}$ = 4.05607477
Median	$\tilde{x}$ = 4
Mode	mode = 4
Standard Deviation	s = 0.833630112
Variance	s^2 = 0.694939164
Mid Range	MR = 3
Quartiles	

Descriptive Statistics	Value
Q1	4
Q2	4
Q3	5
Interquartile Range	IQR = 1
Outliers	1, 2
Sum of Squares	SS = 73.6635514
Mean Absolute Deviation	MAD = 0.582234256
Root Mean Square	RMS = 4.14007088
Standard Error of Mean	$s_{\bar{x}}$ = 0.0805900648
Skewness	γ_1 = -0.902929967
Kurtosis	β_2 = 4.23393333
Kurtosis Excess	α_4 = 1.14712015
Coefficient of Variation	CV = 0.205526318
Relative Standard Deviation	RSD = 20.5526318%

4.12.4 **Real time technical support**

The descriptive statistics among 107 respondents reveal a generally favorable perception. The mean rating is approximately 4.07, with both the median and mode being 4 and 5, respectively, indicating strong agreement with the suggestion. The high mean and median values suggest a consensus towards the positive impact of providing real-time technical support.

The standard deviation is approximately 0.98, and the variance is about 0.96, indicating moderate variability in responses. The interquartile range (IQR) of 1, with the first quartile (Q1) at 4 and the third quartile (Q3) at 5, further underscores the agreement among respondents. The mid-range value is 3, which is slightly lower than the median but still within the high agreement range.

The skewness of -1.20 indicates a strong negative skew, meaning that while most ratings are high, there are fewer lower ratings, creating a longer tail on the lower end. The kurtosis value of 4.73, with an excess kurtosis of 1.64, suggests a leptokurtic distribution, indicating a sharper peak and thicker tails compared to a normal distribution. This implies that most responses are clustered around the higher ratings, with a few extreme values.

The presence of outliers at values 1 and 2 does not significantly affect the overall perception since the majority of responses are high. The mean absolute deviation (MAD) of about 0.73

and the root mean square (RMS) of approximately 4.19 further support the central tendency around a positive view. The standard error of the mean (SEM) is approximately 0.09, indicating the precision of the sample mean as an estimate of the population mean. The coefficient of variation (CV) at 0.24 and the relative standard deviation (RSD) of 24.00% indicate moderate dispersion relative to the mean, reinforcing the consistency of the responses.

As shown in table 22, the statistics reveal that respondents generally agree that providing real-time technical support would significantly improve the effectiveness of myData e-books in combating tax evasion. The high mean rating, low variability, and strong negative skew suggest a strong consensus towards this positive view. Implementing real-time technical support could enhance user experience and ensure better compliance and effectiveness of the myData e-books system.

Figure 29: Real time technical support

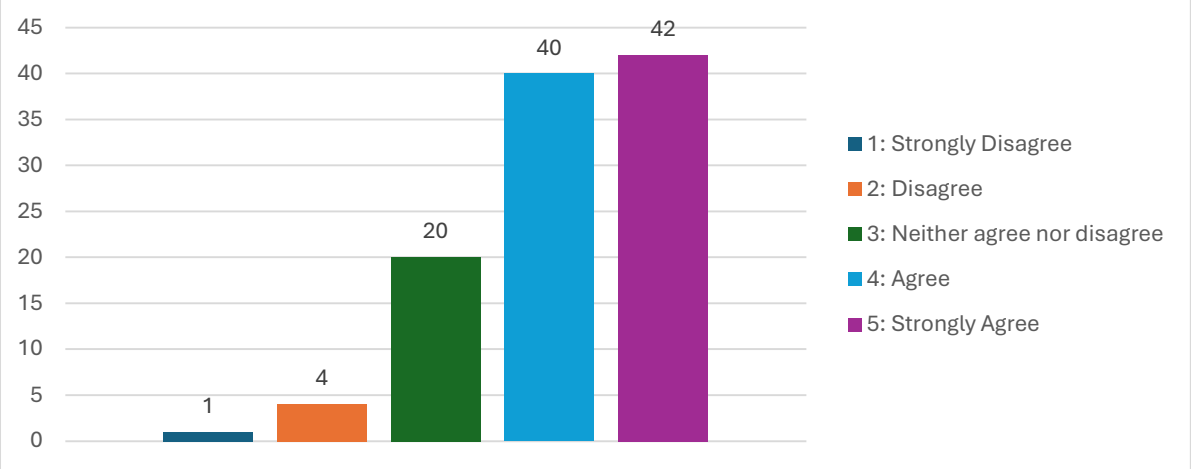


Table 23: Real time technical support

Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5
Range	R = 4
Size	n = 107
Sum	sum = 436
Mean	$\bar{x}$ = 4.07476636
Median	$\tilde{x}$ = 4
Mode	mode = 5
Standard Deviation	s = 0.978070247
Variance	s^2 = 0.956621407

Descriptive Statistics	**Value**
Mid Range	MR = 3
Quartiles	
Q1	4
Q2	4
Q3	5
Interquartile Range	IQR = 1
Outliers	1, 2
Sum of Squares	SS = 101.401869
Mean Absolute Deviation	MAD = 0.726351646
Root Mean Square	RMS = 4.18943933
Standard Error of Mean	$s_{\bar{x}}$ = 0.0945536196
Skewness	γ_1 = -1.19999835
Kurtosis	β_2 = 4.72945597
Kurtosis Excess	α_4 = 1.64264278
Coefficient of Variation	CV = 0.240031001
Relative Standard Deviation	RSD = 24.0031001%

4.12.5 **Detailed application guide**

The results indicate a high level of satisfaction with the detailed application guide in the my-Data e-book, with a mean score of approximately 4.05 out of 5 and a median of 4, suggesting that most respondents found the guide helpful. The mode of 5 further emphasizes the positive reception, as it was the most frequently chosen rating. The standard deviation of 0.97 and variance of 0.94 indicate moderate variability in responses, while the absence of outliers suggests consistent feedback across the sample. The skewness value of -0.83 implies a slight left skew, indicating that higher ratings were more common. The kurtosis value of 3.91, with an excess of 0.65, suggests a sharper peak and thicker tails compared to a normal distribution, indicating more respondents rated the guide either very highly or very lowly. Overall, the positive feedback highlights the significance of a detailed application guide in enhancing user experience and compliance with the myData e-book system.

Figure 30: Detailed application guide

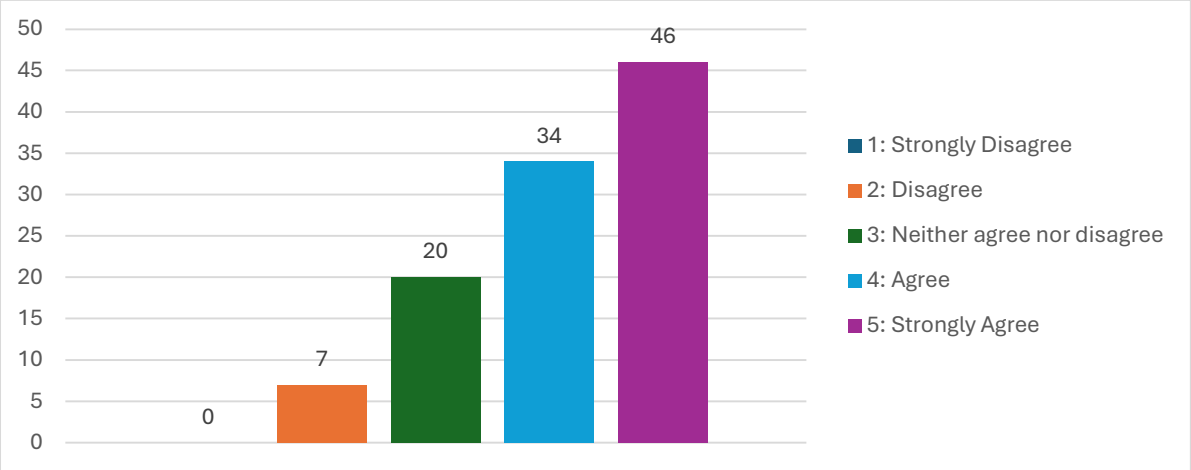


Table 24: Detailed application guide

Descriptive Statistics	Value
Minimum	min = 1
Maximum	max = 5
Range	R = 4
Size	n = 39
Sum	sum = 158
Mean	$\bar{x}$ = 4.05128205
Median	$\tilde{x}$ = 4
Mode	mode = 5
Standard Deviation	s = 0.97194103
Variance	s^2 = 0.944669366
Mid Range	MR = 3
Quartiles	
Q1	3
Q2	4
Q3	5
Interquartile Range	IQR = 2
Outliers	None
Sum of Squares	SS = 35.8974359
Mean Absolute Deviation	MAD = 0.77843524
Root Mean Square	RMS = 4.163332
Standard Error of Mean	$s_{\bar{x}}$ = 0.155635123
Skewness	γ_1 = -0.831636008
Kurtosis	β_2 = 3.90537856
Kurtosis Excess	α_4 = 0.65312631

Descriptive Statistics	Value
Coefficient of Variation	CV = 0.239909495
Relative Standard Deviation	RSD = 23.9909495%

4.13 Recommendations for improving the effectiveness of myData e-books at combating tax evasion in Greece

In an effort to enhance myData e-books for addressing tax evasion, participants recommended the following measure: Small companies could utilize digital technology to fully automate their processes with centralized ERPs that would automatically record their information and eliminate the possibility of human errors. Small businesses could use digital technology to gain an advantage by incentivizing individuals who pay their taxes in accordance with the law through rewards and penalties. Improved exchange of information between government departments can help in a more effective watch and oversight, which brings down the chances of various agents evading the laws. The popularization of material and non-material incentives for compliance, as well as a set of penalties to be applied to offenders, will be accompanied by creating events, posters, videos, and leveraging social media for the dissemination of information through the platform myData.

Other approaches, such as using AI algorithms to identify any anomalies that CO can employ to improve its chances of identifying evasion, can also be implemented. Constant tech support is significant for helping the users learn how to utilize the platform and complete the required tasks without having to face technical challenges interfering with the process. This means that using fines or penalties when people or organizations fail to observe compliance measures would also serve to remind them, and by extension, the general public, of the necessity of compliance. Giving companies the ability to tailor orders and the various data required for interacting with administrators may enhance clarity and productivity.

Eliminating complexities in the taxation process altogether or introducing the platform with an enhanced user interface could help remove inefficiencies. Some of the recommendations made as ways to improve the efficiency of taxation include reducing the applicable tax for the middle and lower classes, offering incentives for the same, easing the processes, frequent changes in the system, and using better encryption methods. Integrating the myData platform with the company's personal data management and treatment programs may be possible, hence enhancing the programs. Moreover, free courses for users' education, the method of simultaneous

identification of invoices from different partners, and changes in the systems that allow accurately distinguishing expenses and incomes for use in fighting against tax evasion also contribute to the increased efficiency of myData e-books.

5 Conclusions

5.1 Conclusions of Study Findings

The participants' perspectives experience of using and assessing the application of myData e-books in Greece has provided a valuable understanding of the current state and future development. Overall, respondents are perceived to have a positive perception towards the use of myData e-books, though there are areas of improvement, as shall be highlighted below, that may increase their effectiveness in curbing tax evasion.

In general, the respondents were in moderately high agreement that myData e-books can significantly contribute to the reduction of tax evasion. They agree with the assertion that various digital tools have a role to play in enhancing accountability and transparency in financial reporting. Nevertheless, there are feelings that the systems could be easily implemented, and there is an impression about the imposition of further use. Some people find the process rather cumbersome and slightly laborious; opinions like these imply that, despite the effectiveness of the tool in question, the current iteration of this function is not without its drawbacks.

Some positives of myData e-books mentioned by the respondents were as follows: The one we identified includes the possible cost savings for businesses. Some have argued that with integration, these e-books can help to facilitate some of the work maps and reduce some of the bureaucracy involved. Moreover, respondents have positive perceptions about the ability of myData e-books to assist in avoiding bureaucratic activities since they were described as a tool for simplifying compliance processes with less paperwork.

Moreover, it is important to note that e-books, as such, are important for process documentation in the context of myData. The timing of these accounts is considered vital in matters such as record-keeping and conforming to taxation laws. Through clear and well-structured documentation of its methodologies, myData e-books create an avenue in which businesses can make their steps more transparent and significantly minimize instances of mistakes falling through the cracks.

However, some concerns and limitations of the study have been indicated, as follows: The first and primary issue is that task-level implementations of myData e-books are considered com-

plex and time-consuming. Some of the restrictions mentioned by the respondents include According to the respondents, many people find it time-consuming, and they may need to dedicate a lot of efforts to improving the given system.

Another consideration is cost, which is viewed as relatively pricey in certain respects, as identified by a considerable number of respondents. It may make businesses, especially small ones, averse to the system and thus reduce its adoption rate.

Suggestions for Enhancements

To solve these problems, several recommendations have been made. Some of the measures targeted at further automation of the HR processes and their integration with the central ERP systems can minimize the amount of work required and make the work of the system more convenient for the users. Providing sweeteners that trigger compliance could also encourage more establishments to use the myData e-books and follow rules and regulations.

Introducing procedural changes and advancing the existing methods of cooperation between the federal agencies could help make the system more efficient and increase the interoperability of the processes to achieve better results in monitoring tax compliance. The awareness-raising initiatives, such as the educational campaigns, might assist in changing the attitudes of the public, and thus more firms may recognize the advantages of employing myData e-books.

Another prospective work includes the handling of regularities and probable tax evasion using an AI algorithm. Technical support is essential in real-time to assist the users when they put on the system and are likely to develop problems. Also, permitting flexibility, such as options to provide companies with the ability to tailor forms and data fields, could also help make the system more inexhaustible.

Some of the other precious recommendations are making taxes less complicated, devising friendly interfaces, and making various courses available without any cost. The integration and synchronization of the myData platform with custom company data programs would allow for improved boosting and updating of the databases. Last but not least, the basic ideas of having a very flexible system where invoices can be identified at the same time as expenses and income can be grouped can be very useful and contribute to having a better functioning space for the users of the application.

5.2 The pandemic of corruption in public and private sectors

The study highlights a significant issue: Among the key challenges to productive tax compliance in Greece is what has been identified as pervasive corruption within the public and private domains. The third and fourth policy factors mentioned by respondents include corruption in tax enforcement and regulatory agencies, which is said to hinder the efficiency of myData e-books in dealing with tax fraud. This has kept the problem continuous in creating reasons as to why tax evasion becomes acceptable, and the institutions that are supposed to monitor it are also compromised.

The same has been observed and stated in earlier studies that have been conducted in this area of research. The shadow economy and tax evasion form part of the important vices discussed by Vousinas (2017) as major vulnerabilities of the Greek economy. As such, V. Vousinas observes that these setbacks are worsened by corruption, which hinders efforts to implement tax laws. According to the study, there are several policy implications that can be made for these determinants, and they include enforcing the policies with more rigidity and implementing improved measures on transparency.

The authors of the article, Williams and Horodnic (2015), dwell on the patterns of undeclared work in EU countries and provide evidence of the socio-spatial nature of marginalization and its correlation with corruption patterns as stimuli to evade taxes. As for the view of others, it is stated that corruption in the public and civil service hinders the effective functioning of the state and destroys the population's belief in governmental institutions and their readiness to pay taxes as a form of rebellion or as a mere tendency to survive.

Other studies by Albulescu et al. (2016) have reviewed the correlation between entrepreneurship, taxation, evasion, and corruption as established across European countries, with corruption having a remarkable influence on the performance of entrepreneurial organizations as well as the degree of tax compliance. As for the specific recommendations, some sources note that fighting corruption might improve the business climate and increase the efficiency of tax administration.

To assess the validity of the claim that credit card data can effectively identify tax evasion, Artavanis, Morse, and Tsoutsoura (2015) presented empirical results of tax evasion in Greece by industries to explain how soft credit data can provide an approximation of tax evasion in

various industries. Their conclusions show that it is not only small businesses but the entire tax system that is supported by corruption and inefficiency.

Accordingly, the conclusion of the given study supports extant publications, pinpointing corruption as an essential factor contributing to tax evasion. As a result, efforts to address this root cause will entail revisiting, reviewing, and reforming the policies currently in place, strengthening the mechanisms for policy implementation, and advancing initiatives aimed at ensuring greater accountability of governmental institutions to the public. With an aggressive anti-corruption campaign aimed at the government and the public sector, the practicality and success of myData e-books and other measures aimed at increasing tax compliance can be further enhanced and contribute to the overall economic stabilisation and growth of Greece.

5.3 Ways to Avoid the Facilitation of Tax Evasion

A number of strategies can help institutionalize ways of combating the human and social capital roots of tax evasion and promoting anti-tax evasion attitudes in Greece. This paper also provided several solutions that enhance myData e-books and reduce tax evasion strategies:

- One specific strategy that needs to be improved is the sharing of data between different levels of government. Tax agencies, therefore, stand to benefit from improved communication and sharing of information, which enhances the efficiency of monitoring and enforcement of tax compliance. The rationale with regards to the objectives of the notification is that increased data availability and cross-quarter financial cooperation are critical in the fight against tax evasion, according to Kounadeas et al. (2022). This means that by having a significant number of departments in the government, the chances of missing out on the anomalies that may crop up are reduced.
- Public awareness and education. Other interventions include the launch of an education campaign to ensure that the public gets relevant information. Educating people to pay taxes, where there is a ripple effect of the result, would be a powerful tool for enforcing the law. People will become very responsible in their every activity. Nascimento Ferreira Barros et al. (2019) have affirmed that transparency and planned communication strategies are critical in establishing public confidence and enhancing obedience. Using myData e-books for the dissemination of education as a learning tool to eliminate ignorance is very useful, and through it, you can popularize tax compliance.

- Utilization of Advanced Technologies. The use of IT, especially the incorporation of AI in analyzing arrays of data, is useful in identifying certain disparities that might indicate evasion of taxes. This being the case, it means that through this proactive approach, any suspicious activities will be detected when they are still in the initial stages because endeavors to ensure that interventions are conducted on time will have been made. Kounadeas et al. (2022) explained that myData e-book performance can be improved through reinforcement by AI, which provides analytics and insights that may be non-existent or slow to obtain in other circumstances.
- Real-Time Technical Support: Holding technical support for the myData e-books for the users is important and has to be done in real time. This will guarantee that companies are in a position to work with the system without much holdup, solve all the problems that may be encountered, and also ensure that they are conforming to the legal requirements. These technicalities, among other issues, can be solved through additional support, leading to better company compliance with the tax regulations as dictated by the law.
- Tailored Solutions for Different Company Sizes: When it comes to segmentation strategies to enhance the effectiveness of the tool, the one that can be applied to myData e-books is the variation of the tool depending on the company's size. Small businesses could do with more simplistic procedures and services compared to established businesses, organizations, and commercial entities that have comprehensive systems. As the following can be evidenced, compliance can be promoted alongside bespoke solutions customized according to individual business requirements.
- Incentives and Penalties: Rewards given to encourage adherence to set standards and fines given to those individuals who defy the standards set are effective measures. Bribes and incentives in terms of tax credits or public approval may encourage the companies to abide by the tax laws, whereas severe repercussions serve as an effective discouragement of tax evasion. All these measures can help in establishing a logical system of enticement and effective punitive measures, encouraging a high level of compliance.
- Improved corporate governance: Another important measure here is the enhancement of corporate governance practices. According to Nascimento Ferreira Barros et al. (2019), it is indicated that the development of functionalities of corporate accountability and transparency can reduce tax evasion through accountability and strong governance systems.

Measures such as instituting strong internal control mechanisms and engaging in regular audits can assist in identifying those seeking to evade the intended benefits.

5.4 Approaching the problem and changing the mindset

Tackling international tax frauds requires a mental overhaul that might not be immediately achievable with the current formulation of authorities and business organizations. In support of these assertions, Agyei Mensah (2017) states that corporate governance plays an important role in coping with the issue of corruption practices while also improving information disclosure in the future. The existence of sound corporate governance structures within business entities may help ensure high levels of disclosure and corporate responsibility and, in turn, limit tax avoidance. By so doing, the following best practices in corporate governance shall be followed as a scale: companies should show their ability to act ethically as well as follow the laid-down tax laws.

Another way of changing the tax compliance mentality is through reforms that must be carried out in the public sector. According to the World Bank (2020), stronger ACSs are called for to ensure that corrupt practices do not permeate the economy, hence enhancing the clampdown on tax evasion. This includes measures such as putting in place strong and integrated anticorruption measures, increasing the openness of governmental measures, and guaranteeing that compliance with the laws is conducted strictly. And for all those political hooligans, the lid needs to be opened on them and made most accountable to ensure that whatever corrupt practices they are engaged in are brought to an end and justice is served for the innocent public to regain confidence in those that are supposed to serve them.

In the context of the present paper, it might be stated that educational campaigns perform a critically important function in altering society's attitudes towards tax compliance. Educating the populace and enterprises on the risky impact of tax fraud on the overall economic welfare and provision of services raises awareness of the consequences of the vice, hence encouraging compliance with the law. This kind of campaign, backed by real-time technologies and engaging e-myData books, adheres to the principles of simplification, which may in turn act as an incentive to greater levels of voluntary compliance.

5.5 Research Limitation

The current dissertation includes the below issues/limitations:

- The Greek legislation is so vast that it is certain that some parameters have not been mentioned or some others have not been developed sufficiently.
- The sample size was relatively small due to time constraints. With a larger sample the trends would be clearer
- The sample consisted mainly of participants who live and work in the prefecture of Attica, a fact which may affect the results in a different way
- When a questionnaire is used in research and especially in a language different from the native language of the participants, there is always the possibility that the participants have not answered honestly for reasons such as that the question was not clear to them, they are not very familiar with the language of the questionnaire.

5.6 Proposals for further research

- The main suggestion for future research on this topic is to handle the above limitations in order to have a more valid result. Use a larger sample, having participants from various regions of the country and use both Greek and English language.
- Because at the time this paper is being written the legislation is relatively new, it would be useful in future research to have the results of the proposed implementation of the measures by businesses so that a comparison can be made in the state budget in relation to the past

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Appendix A: Questionnaire

Dear participant,

Welcome to my questionnaire!

My name is Manos Bakoloukas and I am a postgraduate student in the MBA program of Hellenic Open University. This questionnaire is part of my thesis and aims to study tax evasion, its causes and measures to deal with it and especially to examine the innovative measure of myData e-books.

Your contribution to this venture is more than valuable and I appreciate the time and effort you will put into helping me accomplish my goal. The questionnaire consists of 16 questions and will not take more than 10 minutes to complete. It is anonymous and all data collected, are confidential and will be used strictly for academic purposes.

If you have any questions or concerns please contact me by email (bakoloukas@gmail.com).

Thank you in advance for your assistance.

Best Regards,

Manos Bakoloukas

* Υποδεικνύει απαιτούμενη ερώτηση

What is your sex?*
☐ Male
☐ Female
☐ LGBTQ+

In which age group do you belong?*
☐ 18-24
☐ 25-35
☐ 35-45
☐ 45-55
☐ >55

Highest level of education you have completed?*
☐ Less than High school
☐ High school
☐ Bachelor's degree
☐ Master's degree
☐ PhD degree

What is your current employment status?*
- ☐ Student
- ☐ Employed in private sector
- ☐ Employed in public sector
- ☐ Self-employed
- ☐ Unemployed
- ☐ Retired

Tax evasion in Greece

1. I am very well aware of tax evasion issues in Greece:*

1 Strongly Disagree	2 Disagree	3 Neither agree nor disagree	4 Agree	5 Strongly Agree
☐	☐	☐	☐	☐

2. I have personally observed or experienced instances of tax evasion in Greece *

	1 Strongly Disagree	2 Disagree	3 Neither agree nor disagree	4 Agree	5 Strongly Agree
In transactions with public sector	☐	☐	☐	☐	☐
In transactions with private sector	☐	☐	☐	☐	☐
In my work environment	☐	☐	☐	☐	☐
In my family environment	☐	☐	☐	☐	☐
In my social environment	☐	☐	☐	☐	☐

3. In private sector, I believe that tax evasion is more likely to occur for:*

	1 Strongly Disagree	2 Disagree	3 Neither agree nor disagree	4 Agree	5 Strongly Agree
Independent contractors or professionals (doctors, lawyers, architects, and others)	☐	☐	☐	☐	☐
Small Greek company/shop	☐	☐	☐	☐	☐
Greek company limited by shares	☐	☐	☐	☐	☐
Multinational corporation (MNC)	☐	☐	☐	☐	☐
Shell company	☐	☐	☐	☐	☐

4. Below factors contribute to individuals or companies engaging in tax evasion practices (you can choose more than one): *
- ☐ Mindset
- ☐ Structure of the tax system
- ☐ Corruption in the control mechanism
- ☐ Economic Environment
- ☐ Economic poverty
- ☐ Impression that they do not evade taxes
- ☐ Other:……..

5. The current measures in place to combat tax evasion in Greece are effective: *

1 Strongly Disagree	2 Disagree	3 Neither agree nor disagree	4 Agree	5 Strongly Agree
☐	☐	☐	☐	☐

MyData e-books

1. I am very familiar with myData e-books and their role in preventing tax evasion: *

1 Strongly Disagree	2 Disagree	3 Neither agree nor disagree	4 Agree	5 Strongly Agree
☐	☐	☐	☐	☐

2. The implementation process of myData e-books in Greece is: *

	1 Strongly Disagree	2 Disagree	3 Neither agree nor disagree	4 Agree	5 Strongly Agree
Easy to apply	☐	☐	☐	☐	☐
Costly	☐	☐	☐	☐	☐
Time consuming	☐	☐	☐	☐	☐

3. Have you or your company utilized myData e-books? *
- ☐ Yes
- ☐ No

4. If you or your company utilized myData e-books, what was your experience with them?

1 Very Negative	2 Negative	3 Neither negative nor positive	4 Positive	5 Very positive
☐	☐	☐	☐	☐

5. These myData e-books' strengths will help as a measure against tax evasion: *

	1 Strongly Disagree	2 Disagree	3 Neither agree nor disagree	4 Agree	5 Strongly Agree
Business cost reduction	☐	☐	☐	☐	☐
Bureaucracy avoidance	☐	☐	☐	☐	☐
Elimination of corruption	☐	☐	☐	☐	☐
Process documentation	☐	☐	☐	☐	☐

6. MyData e-books have the potential to significantly reduce tax evasion in Greece: *

1 Strongly Disagree	2 Disagree	3 Neither agree nor disagree	4 Agree	5 Strongly Agree
☐	☐	☐	☐	☐

7. Suggestions that would improve the effectiveness of myData e-books at combating tax evasion in Greece: *

	1 Strongly Disagree	2 Disagree	3 Neither agree nor disagree	4 Agree	5 Strongly Agree
Tax incentive for those who comply with the measure	☐	☐	☐	☐	☐
Adaptation to the real needs of companies	☐	☐	☐	☐	☐
Differentiation depending on the company size	☐	☐	☐	☐	☐
Real time technical support	☐	☐	☐	☐	☐
Detailed application guide	☐	☐	☐	☐	☐

8. Last but not least, your suggestion(s) for improving the effectiveness of myData e-books at combating tax evasion in Greece:

Your answer:

……
……
……

Author's Statement:

I hereby expressly declare that, according to the article 8 of Law 1559/1986, this dissertation is solely the product of my personal work, does not infringe any intellectual property, personality and personal data rights of third parties, does not contain works/contributions from third parties for which the permission of the authors/beneficiaries is required, is not the product of partial or total plagiarism, and that the sources used are limited to the literature references alone and meet the rules of scientific citations.