

Digitalisation in the age of fiscal burdens – benefits for SMEs

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Abstract. Between 2015 and 2024, Poland introduced solutions supported by new technology, artificial intelligence and the ability to collect huge amounts of data and process them quickly, aimed primarily at reducing the grey market and the activities of criminal groups in domestic and intra-Community transactions

In Poland, an intensive transformation of Polish taxes has been going on for several years. VAT reporting via JPK files, the so-called the white list of VAT payers or the mandatory split payment mechanism required quick changes for small and large entrepreneurs. The aim of this study is to present the key technological tools implemented in Poland that are the result of digitization in tax administration

The aim of the article is to present the results of research on tax digitization and to find out the opinions of small businesses, including those providing financial and accounting services, on the benefits and problems that are caused in their units by the processes associated with the implementation of digital technologies for tax billing and reporting. In order to achieve the indicated goal, the following research questions were posed:

Is digitisation in public administration having an impact on SMEs?

How do entrepreneurs assess the digitalisation process?

The paper presents the results of empirical research indicating that the digitization of taxes has a number of advantages in the opinion of small businesses

Keywords: IT tools, SAF- T, split payment, e- cash registers, small businesses

INTRODUCTION

Digitisation in the literature is defined and used in many different meanings. The PWN Dictionary of Polish Language defines digitisation as the dissemination and popularisation of digital technology, as well as the large-scale introduction of electronic infrastructure. K. Śledzińska defines



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digitisation as a combination of technology and human activities. According to P. Turek, digitisation means the use of digital technologies to access digital information from multiple systems and data points.

The modern economy is often referred to as the digital economy. With the development of technology, entrepreneurs are paying attention not only to efficiency and effectiveness, but increasingly to flexibility, which allows them to adapt quickly to changes and market expectations. Digitalisation has become a 'strategy' without which a business cannot exist. The development of the Internet, the widespread use of modern ICT by citizens and entrepreneurs, challenges public administration to implement new technologies and IT tools (Haque, 2001).

The aim of the process of computerisation of public administration is to ensure the possibility of electronic service of citizens and other interested entities by public authorities (Kotulska, 2012). Currently, it is difficult to imagine public administration performing its

tasks in a traditional way, as well as entrepreneurs making settlements with public institutions in a traditional way. The aim of this paper is to illustrate the changes resulting from the 'cooperation' of entrepreneurs with public authorities and the impact of the digitalisation process on SMEs.

An efficient tax system affects both the taxpayer and the state budget. The digitalisation of the tax system is a necessary step towards making this system watertight. For accountants as well as businesses, digitisation contributes to a paradigm shift in bookkeeping. The traditional bookkeeping associated with paper documents is being replaced by IT systems that enable faster and less time-consuming management of company finances. The aim of digitisation is to protect the tax system and to ensure the conditions for fair competition for businesses operating within the letter of the law.

Digitisation has become a key process in today's world, affecting both the business and administrative spheres. An employee of a modern administration should be prepared not only to solve tasks related to optimal use of opportunities created by information technologies and to take into account potential threats, but also to widely perceive the field of applications and consequences of the use of ICT in administration.

An intensive transformation of Polish taxation has been underway in Poland for several years. Unclear and complicated tax regulations and at the same time 'low tax morality' have caused both the VAT gap and tax fraud to become a serious problem. In order to cope with this problem, instruments aimed at reducing the scale of tax fraud have been introduced in Poland since 2016.

Between 2015 and 2024, Poland introduced solutions supported by new technology, artificial intelligence and the ability to collect huge amounts of data and process them quickly, aimed primarily at reducing the grey market and the activities of criminal groups in domestic and intra-Community transactions.

Among these solutions, the Single Control File, the split payment mechanism, the white list and online cash registers should be highlighted significantly. Structured e-invoices are currently being introduced.

In order to find out the opinion of small and medium-sized enterprises on the digitisation taking place in the area of taxation, a survey was conducted in the Sącz Subregion.

Digitisation and digitalisation-related changes are forcing rapid changes in the way finance and accounting departments operate. JPK or the use of e-invoices, which are automatically generated and then verified by the tax administration, contribute to reducing routine tax audits. The obligation to transmit tax data digitally to the tax authorities provides the treasury with up-to-date information on taxpayers and their transactions, which enables continuous and automated verification of tax settlements.

Digitisation solutions are regulated by law and pose new challenges for entrepreneurs.

The results of the survey showed that entrepreneurs generally have a positive approach to digitisation in the tax sphere and recognise the need to digitise the tax system. Entrepreneurs point to both the problems associated with the digitisation process and the benefits of this process. It is worth emphasising that the conducted survey has a pilot character, however, it has contributed to cognition and better understanding of the perception of tax digitisation processes by entrepreneurs.

In the author's opinion, the next survey should be conducted among a larger group of entrepreneurs, taking into account the period of economic activity and analysing whether accounting is done by the taxpayer, by a person employed in the accounting department or directed to accounting offices.

PROBLEM FORMULATION

An efficient tax system affects both the taxpayer and the state budget. Digitisation of the tax system is a necessary step towards sealing this system. For both accountants and businesses, digitisation contributes to a paradigm shift in bookkeeping. The traditional bookkeeping associated with paper documents is being

replaced by IT systems that enable faster and less time-consuming management of business finances. The aim of digitisation is to protect the tax system and ensure fair competition conditions for businesses operating within the letter of the law.

Digitisation of the tax system covers the area of tax assessment and settlement .

The table below shows the most important changes introduced since 2016.

Table 1.

Key changes introduced as a result of the digitisation of the tax system. Source: own elaboration

Year	Changes made
2016	JPK_VAT files for large companies
2017	JPK_VAT files for SMEs Extension of the scope of transfer pricing reporting
2018	JPK_VAT files for micro companies on-demand JPK files for micro enterprises and SMEs e-Financial reporting split-payment (part I)
2019	e-PIT MDR scheme fetching split-payment (part II) white list of VAT taxable persons
2020	JPK_V7M files split-payment and cash registers new VAT rate matrix digital tax changes to the MDR rules
2021	e-Invoices e-Invoices e-commerce package Polish regulations Estonian tax

The aim of this paper is to present the results of a study on the digitisation of public administration and to find out what companies think about this proces.

In order to find out the opinion of small and medium-sized enterprises on the digitisation taking place in the area of taxation, a survey was conducted in the Sącz Subregion.

The Sadecki Subregion includes the city of Nowy Sącz and the districts of Gorlice, Limanowa and Nowy Sącz. More than 53,000 business entities were registered in the Subregion as of 31.12.2022. A survey was conducted in June 2024, the survey form was addressed to SMEs in the Subregion. 205 entrepreneurs participated in the survey. The table below shows the characteristics of the respondents.

Table 2.
Characteristics of respondents. Source: own elaboration

No.	Respondents	% share
1	Average annual employment	100,00
	no employment	39,02
	up to 9 employees	49,76
	10 to 49 employees	11,22
2	Field of activity	100,00
	service activities	69,76
	commercial activities	20,98
	production activity	9,27
3	Form of taxation	100,00
	general rules	51,71
	flat tax	26,83
	lump-sum tax on registered income	21,46
4	VAT taxpayer	100,00
	active	53,66
	exempt	46,34

As can be seen from the table above, almost half of the respondents are entrepreneurs employing between 1 and 10 employees, the main form of

taxation among the respondents is the general rules, and more than 50% of the respondents are active VAT payers.

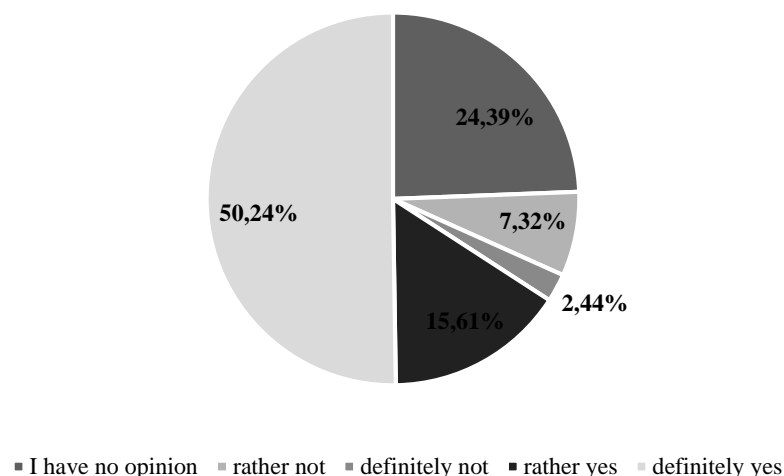


Fig. 1. The need for digitisation in the tax system Source: own elaboration

The results of the survey indicate the need for digitisation of the tax system. When asked

about the need for digitisation, entrepreneurs in the Sadecki Sub-region answered 'definitely

yes' and 'rather yes' in the vast majority of cases. Only less than 10% of respondents believe that digitisation is not needed.

Digitisation solutions are regulated by law and pose new challenges for entrepreneurs. Respondents also evaluated the implementation process of digitisation.

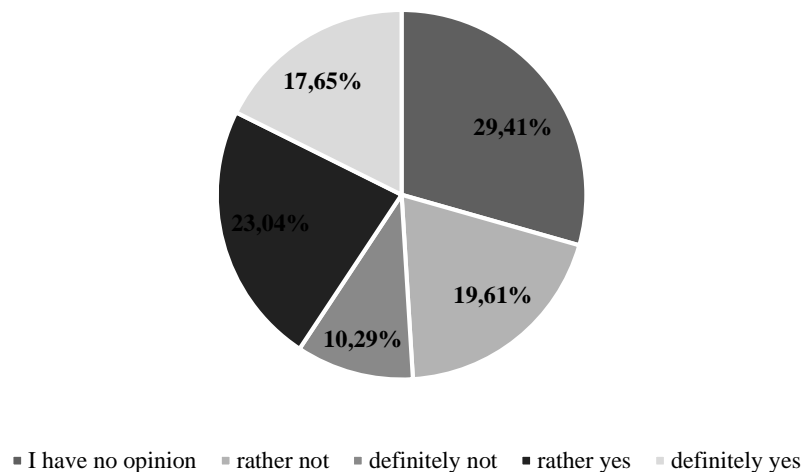


Fig. 2. Is the digitisation of taxes going smoothly in Poland? Source: own elaboration

According to the survey, more than 40% of respondents have a positive opinion of the digitisation process. It can be noted that almost 30% of the surveyed entrepreneurs 'do not have

an opinion' on this process. More than 10% think that the process is not fair.

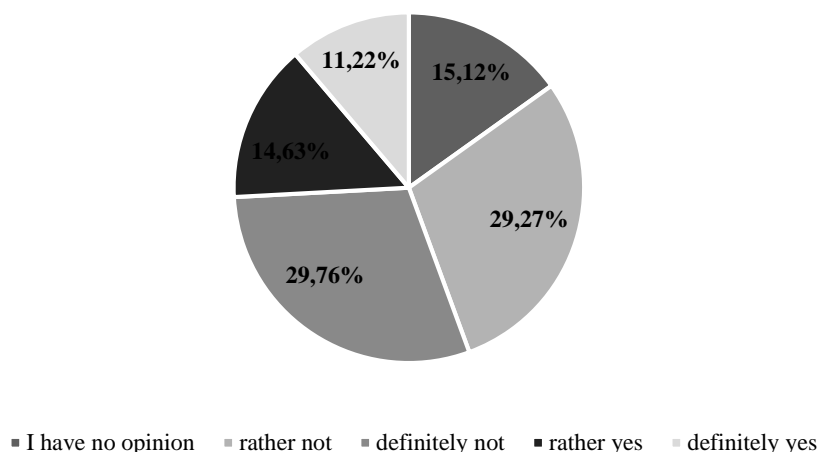


Fig. 3. Have digitalisation measures in the tax system contributed to increased costs in your company? Source: own elaboration

Digitisation requires expenditures related to the introduction of new digital solutions, implementations, training or software updates. Have these activities contributed to cost recovery in companies? The vast majority of respondents believe that the digitisation of the

tax system has not increased costs for businesses.

More than 11% of respondents believe that the result of the company's adaptation to the requirements of the digitisation process has

contributed to an increase in costs within the company.

Digitisation and digitisation-related changes are forcing rapid changes in the way finance and accounting departments operate. JPK or the use of e-invoices, which are automatically generated and then verified by the tax administration,

contribute to reducing routine tax audits. The introduced obligation to digitally transmit tax data to the tax authorities provides the treasury with up-to-date information on taxpayers and their transactions, which enables a constant and automated verification of tax settlements.

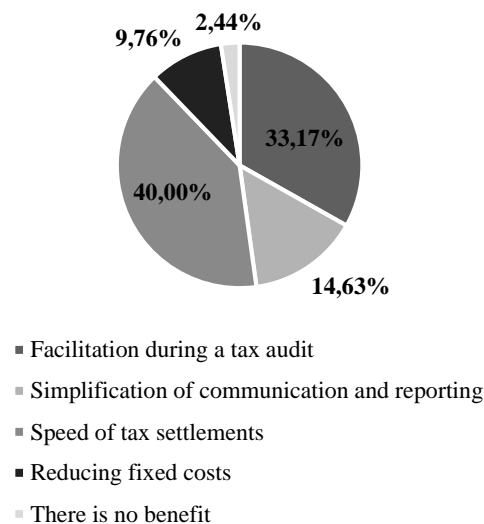


Fig. 4. Benefits of digitalisation in the tax sphere Source: own elaboration

The results of the survey showed that, in the surveyed group of respondents, only about 2.5 per cent of respondents believe that the digitisation of taxes does not bring any benefits.

Among the benefits of the digitisation of public administration are: improving the efficiency and speeding up the process of verifying tax returns or identifying any errors or irregularities occurring in these documents, transparency and the possibility of tax control manifested in transparency of the tax system, reduction of the risk of committing committing errors and tax fraud, simplification of communication between the taxpayer and the tax authority thanks to the rapid exchange of information, the possibility of online communication significantly reducing case processing time, minimising fixed costs for both the taxpayer and the public administration.

Taxpayers cited speed of tax settlements and facilitation during tax audits as the main benefits of digitalisation. Among other benefits than those proposed in the survey question, respondents indicated a reduction in the cost of office supplies, no direct contact with an official or a reduced number of tax audits.

CONCLUSIONS

The period 2015-2024 in Poland saw the introduction of solutions aided by new technology, artificial intelligence and the ability to collect huge amounts of data and process them quickly, aimed primarily at reducing the grey market and the activities of criminal groups in domestic and intra-Community transactions.

Among these solutions, the Single Control File, the split payment mechanism, the white list and online cash registers should be highlighted significantly. Currently, structured e-invoices are in the process of being introduced.

The results of the survey showed that entrepreneurs generally have a positive attitude towards digitisation in the tax sphere and recognise the need to digitise the tax system. Entrepreneurs indicate both the problems associated with the digitisation process and the benefits of the process. It is worth emphasising that the survey is a pilot study, however, it has

contributed to the knowledge and better understanding of the perception of tax digitisation processes by entrepreneurs.

The authors are of the opinion that another survey should be conducted among a larger group of entrepreneurs, taking into account the period of economic activity and analysing whether accounting is done by the taxpayer, by a person employed in the accounting department or directed to accounting offices.

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6. Цифровізація в епоху фіскальних навантажень – переваги для малих і середніх підприємств (МСП)

Цифровізація в епоху фіскальних навантажень – переваги для МСП

Анжеліка Зволенік, Каріна Янісж

Анотація. У період з 2015 по 2024 рік Польща впровадила рішення, підтримані новими технологіями, штучним інтелектом та здатністю швидко збирати та обробляти великі обсяги даних, спрямовані насамперед на зменшення тіньового ринку та діяльності злочинних груп у внутрішніх і внутрішньоєвропейських транзакціях.

У Польщі протягом кількох років триває інтенсивна трансформація податкової системи. Звітування з ПДВ через файли JPK, так званий «білий список» платників ПДВ або обов'язковий механізм розподілу платежів вимагали швидких змін як від малих, так і від великих підприємств. Метою цього дослідження є представлення ключових технологічних інструментів, введених у Польщі, які стали результатом цифровізації податкової адміністрації.

Мета статті — представити результати досліджень цифровізації податків і з'ясувати думки малих підприємств, включаючи ті, що надають фінансові та бухгалтерські послуги, про переваги та проблеми, які виникають у їхніх організаціях унаслідок впровадження цифрових технологій для податкового обліку та звітності. Для досягнення зазначеної мети були поставлені наступні дослідницькі питання:

Чи впливає цифровізація в державному управлінні на малі та середні підприємства?

Як підприємці оцінюють процес цифровізації?

У статті представлені результати емпіричних досліджень, які свідчать про те, що цифровізація податків має низку переваг на думку малих підприємств.

Ключові слова: IT-інструменти, SAF T, розподіл платежів, електронні касові апарати, малі підприємства.