

STRUCTURED INVOICES AS AN EXAMPLE OF TAX DIGITIZATION – BENEFITS AND CHALLENGES FOR ENTREPRENEURS

Izabela BAGIŃSKA^{1*}, Kamila KOWALIK²

¹ Jan Długosz University in Czestochowa; i.baginska@ujd.edu.pl, ORCID: 0000-0001-8153-7587

² Jan Długosz University in Czestochowa; k.kowalik@ujd.edu.pl, ORCID: 0000-0002-2808-0191

* Correspondence author

Purpose: For many years, the progressing process of tax digitization has been observed. This facilitates tax audits and increases their effectiveness. While private individuals may voluntarily choose to contact the tax office using digital tools, entrepreneurs are obliged to use the introduced digital solutions. In this paper, an attempt has been made to synthetically present and summarize the reasons for introducing and the impact of new technologies on running a business in Poland. The aim of the considerations undertaken in the paper is the KseF analysis and indicating its impact on the functioning of enterprises.

Design/methodology/approach: To achieve the presented objective, studies of the literature of the subject and the content of legal acts concerning the analyzed field were used. The authors presented the essence of tax digitization and made an assessment from the point of view of their impact on Polish entrepreneurs. A survey was also conducted among entrepreneurs in the Silesian Voivodeship. Its aim was to get to know the state of knowledge and opinions of entrepreneurs associated with KSeF. Research methodology - a questionnaire was used. The study was conducted in the period from 9 to 30 July 2023. A statistical analysis was also carried out. Due to the scale used in the questionnaire, the correlation measures - Spearman and Fi-Youl coefficient and the corresponding significance tests - were selected as the appropriate statistical analysis tool.

Findings: The result of the conducted research should be used to identify the consequences and effectiveness of the KSeF, as well as to indicate the way to prepare for the planned changes. The digitization of VAT means new obligations for the entrepreneur, but also reduces the tax gap.

Research limitations/implications: The verification of empirical data on the analyzed research problem was based on the use of available data on the digitization of taxes in Poland. Tax regulations from the last few years were analyzed. Their analysis confirmed the ongoing process of tax digitization, as exemplified by the National System of e-Invoices (KseF), which affects the conduct of business in Poland.

Practical implications: The results of the survey prove that entrepreneurs have little knowledge about the KSeF. They also show great fears related to the new obligation, and above all, the adaptation of digital tools to the new requirements.

Originality/value: The technological revolution in the field of taxes brings new obligations, but also improves the fight against tax fraud and reduces the tax gap. Enterprises are faced with the need to constantly adapt to the changes that are being introduced in order to reduce tax fraud

and make it easier for Polish taxpayers to control transactions. The presented research and conclusions will be a practical guide for entrepreneurs regarding digitization in the field of taxes, especially in the context of new obligations related to issuing invoices using the KseF. The considerations contained in the work are an innovative introduction to the analysis of the new reality of the tax system, in particular VAT.

Keywords: digitization, tax digitization, tax gap, KSeF.

Category of the paper: research paper.

1. Introduction

Tax issues have been of interest to both theoreticians and practitioners of economics for a long time. An efficient and effective tax system of the state ensures a constant inflow of funds to finance budget expenditures.

Existing information limitations determine the possibilities of tax avoidance and evasion, therefore, in order to seal the tax system, measures are taken to build an effective control and data analysis system. These activities mainly concern the tax on goods and services (VAT). Complicated and extensive tax regulations and information deficits, as well as the problem with the control of settlements between taxpayers made the VAT gap a significant problem (Murphy, 2019). The area of the tax system that has been digitized the most so far is the tax on goods and services. The digitization of VAT is primarily aimed at preventing tax evasion and thus reducing the VAT gap. In accordance with this, the government has undertaken a number of activities aimed at building an effective system of control and management in the field of tax on goods and services. (Kowal, Lichota, 2020).

For many years, we have been able to observe the process of changing the way of communication with the taxpayer, from traditional, i.e. personal contact, to contact using electronic means of communication. In the Polish literature of the subject, the essence of tax digitization and the impact of this process on the state budget, as well as running a business, is still a relatively rare phenomenon.

For several years, the progressing process of digitization of tax reporting in Poland has been observed. This is not surprising because electronic reporting allows tax authorities to carry out more effective checks. This leads to a tightening of the tax system.

A manifestation of tax digitization are specific tools dedicated to entrepreneurs. New obligations have been imposed on taxpayers, e.g. implementation of JPK (SAFT), MDR files or e-financial statements. The next stage of digitization in the field of taxes is the National e-Invoice System (KseF) (Szymanek, 2022).

The research problem of the paper is: Will structured invoices affect the conduct of business in Poland?

The aim of the considerations undertaken in the study is to analyze the KSeF implementation process and to indicate its impact on the functioning of enterprises.

For the purposes of this study, the following research hypothesis was formulated:

The National e-Invoice System (KseF) increases the obligations imposed on entrepreneurs.

The following data sources were used in the work:

- Polish and foreign literature,
- a survey questionnaire conducted among entrepreneurs.

2. Tax digitization

The breakthrough moment for the digitization of taxes was the introduction of the Standard Audit File-Tax (SAF-T; pol. JPK) in 2016. Since then, there has been a clear progress in the use of digital technologies in all areas of government administration. This phenomenon is also visible in the area of taxes. The obligatory character of most introduced solutions in the field of taxes determines the dynamic development of digitization of the tax administration.

Tax authorities supervise taxpayers through tax audits. One of the forms of supervision is the control of data sent to tax offices. Initially, this data was submitted in paper form, however, traditional tax reporting has been widely criticized because of its inefficiency (Bozanić, Dorsmith, Huddarta, 2012) or complexity (Chen, 2012). As a result of actions aimed at sealing the tax system, a number of organizational, technical and documentation solutions were introduced, for example: on-line cash registers, STIR, JPK_VAT or KSeF.

There is a need to distinguish the optional use of technology in tax settlement by taxpayers who want to simplify and automate processes in the enterprise from the obligatory use of technology as a result of changes in tax law. Until mid-2016, the automation of the tax settlement process was mainly used in large companies. Its use by taxpayers was not really required. The situation changed with the introduction of the obligation to send JPK_VAT files electronically.

Digitization can help to alleviate information limitations regarding entrepreneurs' economic activities through (Jacobs, 2017):

- the possibility of reducing the tax gap through more efficient tax audits,
- implementing more sophisticated tax systems.

It is recognized that two groups of factors contributed to the digital revolution in taxes (Fornalik, Ziętek, 2019):

1. Technological factors that involve the optional use of digital tools that can be distinguished as:
 - technological advancement,
 - the need for fast and detailed analysis- "big data",
 - increase in labor costs,
 - developing infrastructure and increased opportunities to implement new technologies.
2. Pro-fiscal factors that are associated with the mandatory use of technology for tax settlement. In this group are:
 - the need to tighten the tax system,
 - transparency of tax settlements,
 - ensuring full transparency of the taxpayer's activities,
 - increasing the effectiveness of tax audits through automation,
 - preventing events that have a negative impact on the public finances,
 - reducing the costs of functioning of the tax administration,
 - the possibility of cross-verification of B2B transactions.

The main reason for the development of the technology used in data processing is the growing requirements of tax authorities around the world, forcing a wider range of reported data and presentation methods. Technological progress is of interest to legislators in many countries. New digital tools are relevant for the 21st century (Hrabcak, Popovic, 2020).

Digitization affects the economy of individual countries. The digitization process is beneficial for tax authorities, as it contributes to the increase in the efficiency of tax collection, allows for faster detection of tax fraud, and also allows the tax office to access more and more data about taxpayers. For entrepreneurs it means greater responsibilities to meet new challenges. The use of digital technologies makes it possible to reduce the tax gap and thus increase state revenues (Kitsios, Jalles, Verdier, 2020).

3. Digital tools used in the tax on goods and services

VAT has the largest share in the state budget revenue (see Table 1). When analyzing the year 2022, it should be noted that the amount of VAT revenue is affected by the reduction of VAT rates on food and energy products under the anti-inflation shields. Also, the new digital tools introduced to tighten the tax system have a significant impact on the level of state budget revenue (Report on the implementation of the state budget, 2023).

Table 1.
Sources of state revenue in 2022

	Act (PLN thousand)	Implementation (PLN thousand)
Total revenue	491.936.950	504.820.801
Tax and non-tax revenue	489.088.458	502.238.455
Tax revenue	453.791.261	465.456.109
1. indirect taxes	319.784.861	314.049.712
a) tax on good and services	237.412.161	230.390.544
b) excise duty	79.072.700	79.773.438
c) gaming tax	3.300.000	3.885.730
2. Corporate Income Tax	53.896.400	70.136.603
3. Personal Income Tax	69.410.000	68.107.159
4. Tax on the extraction of certain minerals	2.600.000	3.786.792
Tax on certain financial institutions	5.400.000	6.078.931
5. Retail tax	2.700.000	3.296.914
6. Other tax revenue	0	0
Non-tax revenue	35.297.197	36.782.345
1. Dividends and profit payments	898.701	1.679.683
2. Payments from NBP profit	844.455	844.455
3. Duty	6.283.000	8.271.573
4. Revenue of state budgetary units and other non-tax revenue	23.820.381	22.535.767
5. Payments made by local government units	3.450.660	3.450.867
Non-refundable funds from the European Union and other sources	2.848.492	2.582.347

Source: Report on the discussion of the state budget for the period from 1 January 2022 to 31 December 2023. Discussion, Council of Ministers, Warsaw 2023, p. 68.

Based on the structure of state budget revenues, it can be seen that taxes play a leading role in the state budget revenues. Revenues from VAT and excise duties account for about 3/5 of the total budget revenue.

Goods and services tax functions in almost all economies of the world - in over 168 countries and dependent territories (OECD, 2008). The concept of value added tax developed by Maurice Lauré was implemented by the French legislature in 1954 (Kopeć, 2020). Then the idea of this tax began to be introduced into the legislation of other countries of the then EEC.

The main characteristics of VAT are as follows (Council Directive 2006/112/WE, 2006):

- consumption tax, indirect, multi-stage,
- has a price-setting nature,
- burdens the consumer,
- is deductible and refundable,
- proportional - is exactly proportional to the price,
- universal – the turnover of each good and service is subject to taxation,
- is neutral for the entrepreneur.

The tax on goods and services was introduced in Poland in 1993. VAT is the main source of budget revenue. Until 2016, only temporary instruments were used in Poland, which, however, did not result in reducing the tax gap. Since 2016 that solutions aimed at creating

an effective control system have begun to be introduced. Some entrepreneurs try to reduce the amount of VAT due and underestimate the value of taxable sales. (Toczek, 2022). Due to the fact that the tax on goods and services is the main source of budget revenue, it is of particular interest to the tax authorities.

The VAT gap can be defined as the difference between the amount of expected VAT revenue and the amount that is paid to the tax authority. It arises as a result of tax avoidance, tax evasion or fraud as a result of the use of the so-called VAT carousels. In order to limit its amount, many activities have been introduced to digitize the processes related to this tax. The digitization of VAT is carried out by requiring the obligatory use of the indicated tools (see Table 2).

Table 2.

Selected goods and services tax digitization tools

Tools	The purpose of the implementation	Date
Standard Audit File for TAX (SAFT, JPK)	reduction of unnecessary paperwork, facilitations for internal and external auditors, faster tax audits, automation.	since 1.07.2016 – for large enterprises since 1.01.2017 – for SMEs, since 1.01.2018 – for micro-enterprises for 2020- JPK_VAT for all entrepreneurs
ICT system of the Clearing House (STIR)	reducing the VAT gap and combating VAT carousels	since 01.01.2018
Split Payment Mechanism (MPP)	sealing the system and reducing the VAT gap as well as ensuring security for entrepreneurs when making transactions	since 1.11.2019 MPP is mandatory for invoices over 15,000. PLN which relate to the so-called sensitive goods and services specified in Annex 15 to the VAT Act. For other transactions, MPP remains voluntary.
On-line cash registers	the online sales registration system is another, complementary to SAFT, tool that allows you to seal the VAT system. It is focused in particular on limiting the shadow economy in retail sales	since 1.05.2019
National E-Invoice System (KSeF)	reducing the tax gap, facilitating running a business	For active VAT payers – 1.07.2024 For taxpayers exempt from VAT – 1.01.2025

Source: Oleśniewicz, 2016; Pałys, 2021.

4. Standard Audit File for TAX- SAFT (JPK)

The obligation to send SAFT is regulated in Poland by the Act of September 10, 2015 amending the Tax Ordinance Act and certain other acts. All active VAT taxpayers are obliged to prepare and send Standard Audit Files - JPK_V7 - to the Ministry of Finance. JPK_V7 is nothing more than processed information from VAT sales and purchase registers to an officially specified electronic format. These data are sent to NTA authorities in a uniform, electronic form. The JPK_VAT is a set of information on purchases and sales, which result from VAT

registers for a given month. There is an obligation to send the file only in the electronic version by the 25th day of the month for the previous month.

From October 1, 2020, JPK VAT and the VAT declaration have been replaced by JPK_V7. The introduction of JPK (SAFT) as one of the digital tools aims to respond more effectively to phenomena related to tax evasion. In this way, tax authorities can more easily detect possible carousel offences.

Within the JPK files, the following files can be distinguished:

- JPK_KR,
- JPK_FA,
- JPK_WB,
- JPK_MAG,
- JPK_PKPiR,
- JPK_EWP,
- JPK_VAT.

Apart from the last mentioned item, which is sent without the request of the tax authority, taxpayers are obliged to send the indicated items at the request of the tax authority. The tax authority may request the transfer of JPK (SAFT) in case of:

- tax audit,
- checking activities,
- customs and tax control,
- tax proceedings.

Among the most important advantages of the JPK (SAFT), the following should be mentioned:

- sealing the tax system,
- reducing the costs of meeting tax obligations,
- no need for paper printouts,
- facilitation for internal and external auditors,
- ensuring the rules of fair competition on the market.

All entrepreneurs registered as active VAT taxpayers are required to submit JPK_V7. Failure to submit it on time may result in penal and fiscal sanctions. Depletion of budget receivables above PLN 10,000 is treated as a tax offence.

The implementation of the JPK files (SAFT) is a great help for the tax authorities, as it allows for unification and faster performance of control and verification activities. The JPK (SAFT) also allows entrepreneurs to monitor the situation of their enterprise, as it gives the opportunity to detect any irregularities in the books. In addition, electronic control by tax authorities is less burdensome than before, when controls were carried out at the company's headquarters.

5. ICT system of the Clearing House (STIR)

One of the solutions to help tighten the tax system is the ICT network reporting mechanism STIR, which has been in operation since January 2018.

The ICT Clearing House system is used to process data provided by banks and credit unions in order to determine the risk indicator of using the banking sector to commit tax fraud. This system was created because criminals very often use the financial sector for tax fraud. The definition of the risk indicator is contained in Art. 119zg point 8 Op, and according to it, it is an indicator of the use of the activities of banks and credit unions for purposes related to tax fraud (Tax Ordinance).

In the era of increasingly progressive computerization, the exchange of information and cooperation between public authorities and entities of the financial sector has become a fact. The role of banks is growing, as the number of non-cash transactions and settlements made by means of electronic communication is also increasing. At the same time, criminals are increasingly using IT tools to commit banking crimes. (Macudziński M, 2018).

The Head of the National Tax Administration (NTA; pol. KAS) receives information about the accounts of qualified entities within the meaning of the Act and about all transactions of these entities made through bank accounts covered by this system or accounts of a cooperative savings and credit union ("SKOK"). Subsequently, the IT system performs a tax fraud risk analysis. The information is sent automatically and electronically through the clearing house. (Witczak, 2022).

Thanks to the STIR mechanism, information provided by banks and credit unions is processed according to specific algorithms. The aim is to determine the risk indicator of using the banking sector for fiscal fraud, especially in the field of VAT. On the basis of algorithms in the ICT system of the clearing house, information on the risk indicator is generated, which may be the basis for taking action by the head of KAS or bodies subordinate to him.

Thanks to modern IT tools, the Head of NTA is able to react quickly to attempts to use the financial system. Information on settlement accounts opened and maintained by the so-called qualified entities and daily statements of transactions carried out on these accounts. Qualified entities include natural persons conducting business activity, non-entrepreneurs but performing gainful activity, legal persons and organizational units without legal personality but with legal capacity. (Macudziński, 2018).

In addition to the aforementioned algorithms, the following are analyzed to determine the risk indicator:

- economic criteria,
- geographical criteria,
- subject criteria,
- behavioral criteria,
- link criteria.

Blocking a bank account consists in temporarily preventing the disposal of funds accumulated on the account of a qualified entity kept by a bank or SKOK. By blocking a bank account, it becomes impossible to make other fraudulent transactions in order to hide funds that were not involved, although they are in the same account.

The head of NTA may request the bank or SKOK to block the account of a qualified entity for a period not longer than 72 hours, but this period may be extended.

The STIR mechanism is another element of combating abuses in tax law. A properly conducted risk analysis resulting in the blocking of a bank account of a qualified entity allows you to select and eliminate dishonest entities from economic turnover.

6. Split Payment (MPP)

Another tool to reduce the VAT gap is the Split Payment (MPP), which has been operating in Poland since July 1, 2018. The MPP was created to prevent VAT carousel fraud.

The essence of MPP is that the payment for goods or services is divided into the net amount and VAT. The net amount goes to the seller's account, and the VAT amount - to his VAT account. This account is created automatically by the bank as an additional account set up to the account kept in connection with the conducted business activity. Split payment is voluntary or obligatory. The obligation to apply the MPP rests with taxpayers if the following conditions are jointly met:

- the transaction concerns "sensitive" goods or services, i.e. those listed in Annex 15 to the Act of VAT,
- the total amount of receivables from the invoice exceeds PLN 15,000.

The use of MPP is obligatory if at least one item on the invoice is included in the aforementioned attachment. If the above conditions are not met, split payment is not mandatory.

Considering that the use of the split payment mechanism is intended to counteract VAT fraud, specific benefits have been introduced for taxpayers to make them more willing to use it, e.g. (Gryziak, 2019):

- no sanctions for a transfer not included in the White List of VAT taxpayers,
- no penalty interest for late payment,
- refund of the tax difference within 25 days,
- funds accumulated on the VAT account are not subject to court or administrative enforcement.

Another benefit is the exclusion of the possibility of holding the taxpayer jointly and severally liable for the supplier's tax arrears - up to the amount corresponding to the amount of tax paid via split payment. At the same time, in the event of non-application of the MPP, there are specific sanctions for the seller and the buyer:

1. Sanctions for the seller - the head of the tax office sets an additional tax liability in the amount of 30% of the VAT amount from the invoice for the supply of goods or services covered by the MPP. Taxpayers are subject to a penalty pursuant to the provisions of the Fiscal Penal Code, which may result in a fine of up to 180 daily rates.
2. Sanctions for the buyer - the tax office sets an additional tax liability of 30% of the VAT amount for the goods or services covered by the MPP. In addition, the buyer, in accordance with the Penal Code, may receive a fine of up to 720 daily rates. If the payment for the invoice takes place without split payment, then such an expense is not recognized as a tax deductible cost.

The use of split payment guarantees that the tax authorities will receive the entire amount of VAT that should be paid to the State Treasury. At the same time, it allows to monitor the course of payments between taxpayers.

7. National E-Invoice System (KSeF)

The implementation of KSeF is the next stage of digitization in the field of taxes. The process of implementing structured invoices in Poland is gradual. Changes in the creation of the National e-Invoice System were introduced by the Act of October 29, 2021 amending the Act on Value Added Tax and some other acts (Journal of Laws, item 2076).

It introduces the following invoicing terms:

- invoice - a document issued in paper or electronic form containing data required by law,
- electronic invoice - which is understood as an electronic invoice issued and received in any electronic format,
- structured invoice – an invoice issued using the National e-Invoice System with an assigned number identifying this invoice in this system.

Structured invoice means an invoice issued using KSeF with an assigned number identifying this invoice in this system. It is issued and received using interface software, in electronic form and in accordance with the template of an electronic document within the meaning of the Act of 17 February 2005 on computerization of the activities of entities performing public tasks. After entering the invoice data, the system will assign it a unique identification number and verify the compliance of the data contained therein with the structured invoice template. The invoice itself will be considered issued and delivered on the

day it is assigned an identification number by the system. It will have a structured form, with specific mandatory fields in the xml file format.

The National e-Invoice System (KSeF) is an IT program in which entrepreneurs can issue, store and receive electronic structured invoices. The system is also used to notify entities using the KSeF about:

- a) the date of issue of the structured invoice and the identification number,
- b) the date of rejection of the invoice in the event of its non-compliance with the structured invoice template,
- c) inability to issue a structured invoice - in the event of unavailability of the KSeF.

The system is also used to analyze and control the correctness of data from structured invoices.

It is necessary for the customer to accept receipt of structured invoices using KSeF. In the absence of such approval, the issuer issues a structured invoice in the system and is obliged to deliver it to the recipient in another manner agreed with him. Such an invoice is treated as a structured invoice because it has its statutory features (identification number in the KSeF system). Structured invoices will be stored in KSeF for a period of 10 years, which is counted from the end of the year in which they were issued.

KSeF is used according to the following scheme (see Table 3):

Table 3.
Stages of using KSeF

I.n.	Stages of using KSeF
1	Issuing an invoice by the issuer in the accounting program
2	Sending an invoice to the MF platform
3	Invoice verification via the platform
4	Message to the buyer
5	Downloading the invoice by the buyer

Source: Burchart, 2022, p. 5.

From January 2022 to the end of June 2024, the use of KSeF is voluntary. In accordance with the latest changes, the date of entry into force of the mandatory KSeF has been postponed to July 1, 2024, but this date does not apply to all taxpayers.

The obligation to use KSeF is to apply to:

- active VAT taxpayers - from July 1, 2024,
- taxpayers exempt from VAT - from January 2025.

KSeF is to be used to analyze and control the correctness of data from structured invoices, which should result in increased supervision over tax settlements. Structured invoices already exist in Spain, Portugal and Italy, so this is not a new phenomenon.

The main benefits of using the National Electronic Invoice System include, for example:

- quick VAT refund - the VAT refund time is shortened from 60 to 40 days,
- safety - invoices sent electronically are encrypted,
- transparency - the taxpayer is sure that the invoice has been delivered to the contractor,
- convenience - e-invoices will have one template,
- standardization,
- ease of archiving - invoices will be stored by the administration for a period of 10 years,
- less data to be sent - there will be no need to send JPK_FA at the request of the tax authorities, because this data will be available in KSeF,
- saving time.

8. Purpose and scope of the study

The survey was realized on 9-30 July among 103 micro-entrepreneurs. The research tool used in the study was a questionnaire filled in person. Among the respondents, 73 are taxpayers exempt from VAT, the rest are taxpayers registered as active VAT payers.

Respondents were selected in a purposeful way within a sample of enterprises from the region of the Silesian Voivodeship. The questions were constructed on a closed set of answers. The statements were assigned the same range of answers, which gave them the features of a set of ordinal scales.

Each statement was rated by the respondent according to its consistency with his opinion. The study used a 5-point Likert scale.

The survey questionnaire was divided into two parts. The first part concerned data specific to the surveyed entrepreneurs. The second part of the survey concerned the assessment of KSeF by the respondents. The survey was anonymous.

Respondents were asked the following 9 questions:

1. How do you assess the state of your knowledge about KSeF? (the higher the number, the higher the state of knowledge).
5/4/3/2/1
2. In your opinion, does KSeF mean increased obligations for the entrepreneur?
Strongly agree/Agree/Disagree/Strongly disagree/Neutral
3. In your opinion, does KSeF involve incurring additional costs?
Strongly agree/Agree/Disagree/Strongly disagree/Neutral
4. In your opinion, do taxpayers have enough time to prepare for the changes concerning the KSeF?
Strongly agree/Agree/Disagree/Strongly disagree/Neutral

- 5. Do you think that KSEF will contribute to sealing the tax system?
Strongly agree/Agree/Disagree/Strongly disagree/Neutral
- 6. Do you think that KSeF will facilitate the invoicing process?
Strongly agree/Agree/Disagree/Strongly disagree/Neutral
- 7. Do you consider adapting your procedures to the KSeF as a big challenge?
Strongly agree/Agree/Disagree/Strongly disagree/Neutral
- 8. Is the introduction of structured invoices associated with employee training?
Strongly agree/Agree/Disagree/Strongly disagree/Neutral
- 9. Will the use of KSeF hinder running a business?
Strongly agree/Agree/Disagree/Strongly disagree/Neutral

Most of the respondents were men (65%) (Figure 1).

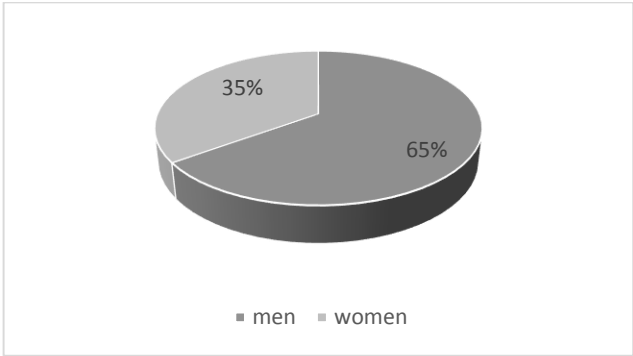


Figure 1. Respondents' gender.

Source: Own study.

The largest group of respondents are people aged 31-40 (63), followed by people aged 18-30 (19) and 41-50 (18). Only 3 respondents were over 50 years old (see Figure 2).

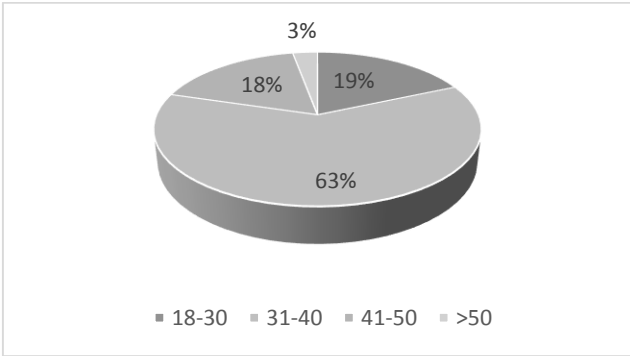


Figure 2. Respondents' age.

Source: Own study.

It turns out that only 44% of respondents considered their knowledge to be very good (see Fig. 1), 18 respondents considered it good, while 6 of the respondents had never heard of KSeF. Meanwhile, the mandatory use of structured invoices will come into force for active taxpayers from July 2024 and requires the implementation of appropriate solutions (see Table 4).

Table 4.
Respondents' knowledge of KSeF

Rate	Number of respondents	Percentage
5	79	76,70%
4	18	17,48%
3	0	
2	0	
1	6	5,82%
Total	103	100%

Source: Own study.

More specifically, out of the respondents who heard about the new changes to structured invoices, 73 are active VAT payers.

Evaluation of the KSeF in terms of new obligations The use of structured invoices means new obligations for the entrepreneur.

From next year, the circulation of sales documents will take place only electronically, which will force entrepreneurs to develop new procedures for issuing and circulation of documents. Therefore, 98 entrepreneurs are afraid that KSeF will hinder business activity (see Table 5).

Table 5.
KSeF means increased obligations for the entrepreneur

	Number of respondents	Percentage
Strongly agree	69	66,99%
Agree	29	28,16%
Disagree	5	4,85
Strongly disagree	0	0
Neutral	0	0
Total	103	100%

Source: Own study.

In addition, 67% are concerned that the use of structured invoices is associated with incurring additional costs. It is especially about adapting the accounting program to new requirements, and in some cases even about the purchase of computer equipment. After all, these are significant costs (see Table 6).

Table 6.
KSeF involves incurring additional costs

	Number of respondents	Percentage
Strongly agree	68	66,02%
Agree	30	29,13%
Disagree	5	4,85%
Strongly disagree	0	0%
Neutral	0	0
Total	103	

Source: Own study.

The too short deadline for introducing the obligation to use e-invoices is another disadvantage pointed out by the surveyed entrepreneurs (103). Structured invoices will change the entire process of invoicing transactions in the enterprise, which in turn affects other processes in the company. So, making changes in all areas is sure to involve work over a longer period of time (Burchart, 2022).

Table 7.*Too short deadline for the introduction of KSeF*

	Number of respondents	Percentage
Strongly agree	96	93,20%
Agree	7	6,80%
Disagree	0	0
Strongly disagree	0	0
Neutral	0	0
Total	103	100%

Source: Own study.

According to the vast majority of respondents, the new regulations on structured invoices will seal the tax system (see Table 8).

Table 8.*KSEF will contribute to sealing the tax system*

	Number of respondents	Percentage
Strongly agree	73	70,87%
Agree	13	12,62%
Disagree	6	5,83%
Strongly disagree	0	0
Neutral	11	10,68%
Total	103	100%

Source: Own study.

Only 3 respondents confirmed that KSeF will facilitate the invoicing process in the enterprise. Of the rest of the entrepreneurs, as many as 91 denied such a question (see Table 9).

Table 9.*KSeF will facilitate the invoicing process*

	Number of respondents	Percentage
Strongly agree	0	0
Agree	3	2,91%
Disagree	17	16,51%
Strongly disagree	74	71,84%
Neutral	9	8,74%
Total	103	100%

Source: Own study.

All entrepreneurs confirmed that the application of the KSEF is a great challenge for them (see Table 10).

Table 10.
Adapting procedures to the KSeF as a big challenge

	Number of respondents	Percentage
Strongly agree	97	94,17%
Agree	6	5,83%
Disagree	0	0
Strongly disagree	0	0
Neutral	0	0
Total	103	100%

Source: Own study.

Implementation of the new regulations means the need for professional training for both the entrepreneur and the employees responsible for issuing invoices in the company (see Table 11).

Table 11.
The introduction of structured invoices associated with employee training

	Number of respondents	Percentage
Strongly agree	97	94,17%
Agree	6	5,83%
Disagree	0	0
Strongly disagree	0	0
Neutral	0	0
Total	103	100%

Source: Own study.

Almost all respondents answered yes to the last question as well. The overwhelming majority (97) knew that the new obligations concerning the KSEF would make it more difficult to run a business (see Table 12).

Table 12.
The use of KSeF hinder running a business

	Number of respondents	Percentage
Strongly agree	97	94,17%
Agree	0	5,83%
Disagree	0	0
Strongly disagree	0	0
Neutral	6	0
Total	103	100%

Source: Own study.

The next stage of the empirical part of the work was statistical analysis. Due to the scale used in the questionnaire, correlation measures - Spearman's and Fi-Youl's coefficient - were selected as the appropriate tools for statistical analysis.

On the basis of the conducted survey research, statistical dependencies of individual formulations of the questionnaire were examined. This stage began with the assessment of the state of knowledge of entrepreneurs regarding the KSeF and the age of the respondents (see Table 13).

Table 13.

Values of Spearman's correlation coefficients between the age of the respondents and the assessment of the state of knowledge about KSeF

Rank	Measure		
	R	T(N-2)	p
KSeF knowledge	0,1340	1,3177	0,1908
Increased responsibilities	0,0501	0,5045	0,6150
The need to incur additional costs	0,0501	0,5045	0,6150
Too short deadline for the introduction of the KSeF	-0,1822	-1,7778	0,0787
Sealing the tax system	-0,0906	-0,9141	0,3628
Facilitating the invoicing process	-0,2185	-2,1122	0,0375
A big challenge for the entrepreneur	-0,0072	-0,0724	0,9424
Compulsory training for employees	-0,0811	-0,8179	0,4153
Making it difficult to run a business	0,2790	2,7562	0,0071

Source: Own study.

With the increase in the age of the respondents, the belief that the new regulations will facilitate the process of issuing invoices in the enterprise decreases ($r = -0.2185$; $p = 0.0375$), and the belief that KSeF will hinder business activity increases ($r = 0.2790$; $p = 0.0071$) (Table 14).

Table 14.

Values of the ϕ - Youla correlation coefficients and the χ^2 significance test for the gender of the respondents and the assessment of individual KSeF features

Rank	Measure		
	R	T(N-2)	p
KSeF knowledge	-0,1050	3,073	0,0611
Increased responsibilities	-	-	-
The need to incur additional costs	-	-	-
Too short deadline for the introduction of the KSeF	0,1810	10,4125	0,0013
Sealing the tax system	0,0959	2,9237	0,0873
Facilitating the invoicing process	-	-	-
A big challenge for the entrepreneur	-	-	-
Compulsory training for employees	-0,2612	21,6940	0,0000
Making it difficult to run a business	-0,1050	3,073	0,0611

Source: Own study.

The conducted study confirmed that men significantly stronger believe that KSeF is associated with compulsory employee training ($\phi = 0.2612$ $p < 0.0001$), and women significantly higher believe that the deadline for introducing new regulations is too short ($\phi = 0.1810$ $p = 0.0013$).

9. Summary

The main purpose of the work was to answer the research question formulated as follows: "Will structured invoices affect doing business in Poland?" The aim of the considerations undertaken in the work has been to analyze the KSeF implementation process and to indicate its impact on the functioning of enterprises.

The paper hypothesizes that the National System of e-invoices increases the obligations imposed on entrepreneurs in Poland. The conducted survey research enabled the verification of the hypothesis. Their results confirm that KSeF will make running a business in Poland more difficult.

The results of the conducted research lead to the following conclusions:

1. Most of the respondents were men.
2. KSeF was assessed negatively. The vast majority of respondents do not have any knowledge of the KSeF.
3. Almost all surveyed entrepreneurs believe that the new regulations will result in increased obligations within the scope of their business activity. Entrepreneurs will be responsible for adjusting their systems to support the KSeF, including the transfer of electronic invoices to the KSeF and receiving invoices from it. Entrepreneurs must also ensure the proper preparation of data and the invoicing process to ensure the sending and storage of invoices in accordance with the requirements of the Polish Financial Supervision Authority.
4. As before, almost all respondents are concerned that KSeF entails additional costs. Adaptation to the new requirements involves costs related to the implementation of the system.
5. Entrepreneurs believe that such a revolutionary change in the issue of issuing and storing invoices should be provided with a sufficiently long period of time to adapt to the new requirements. Postponing the date of the mandatory use of KSeF is to provide sufficient time for appropriate training and education to actively and effectively use the system. This can contribute to greater acceptance and easier adaptation to new requirements.
6. KSeF is one of the tools supporting the fight against tax fraud. Despite the reluctance of entrepreneurs regarding the new obligations and the related need to incur additional costs, at the same time they notice the positive effect of introducing the KSeF in the form of sealing the tax system.
7. Most entrepreneurs do not associate the introduction of KSeF with facilitating the process of issuing invoices in the enterprise.
8. At the same time, for all surveyed entrepreneurs, the implementation of new obligations is a big challenge.

9. All respondents agree that the use of structured invoices implies the obligation to conduct training for employees responsible for issuing invoices in the company.
10. Almost all entrepreneurs confirmed that the new regulations on structured invoices will make it more difficult to run a business.

There is no doubt that the National e-Invoices system is a challenge for entrepreneurs. The obligation to test and implement raises concerns on their part regarding additional costs related to adapting to new requirements and changes in the organization of work. The aim of the work was achieved in accordance with the assumed plan, the hypothesis was verified and confirmed.

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