

SLOVENSKÁ ŠTATISTIKA a DEMOGRAFIA

SLOVAK STATISTICS
and DEMOGRAPHY

2/2026

ročník/volume 36

Recenzovaný vedecký časopis so zameraním na prezentáciu moderných štatistických a demografických metód a postupov.

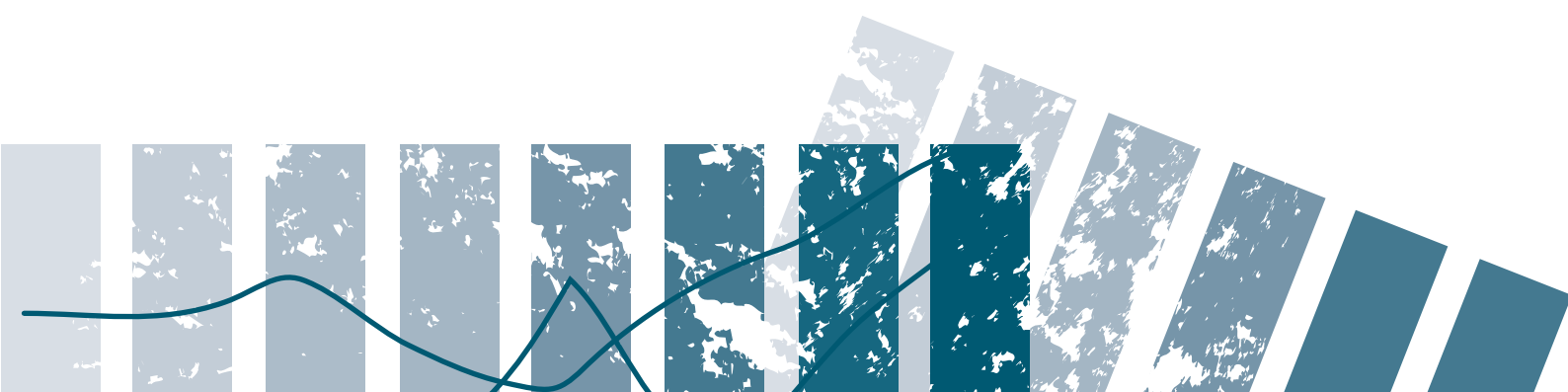
Scientific peer-reviewed journal focusing on the presentation of modern statistical and demographic methods and procedures.

Článok/Article: 1

Typ článku/Type of article: vedecký článok/scientific article

Strany/Pages: 3 – 14

Dátum vydania/Publication date: 15. apríl 2026/April 15, 2026



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**ASSERTIVE COMMUNICATION IN TAX ENFORCEMENT:
EXPERIMENTAL EVIDENCE FROM SLOVAKIA**

**ASERTÍVNA KOMUNIKÁCIA V OBLASTI DAŇOVÉHO VYMÁHANIA:
VÝSLEDKY EXPERIMENTU ZO SLOVENSKA**

ABSTRACT

This paper studies whether notification letters from the Slovak Tax Administration reduce duplicate claims for the child tax credit, which arise when taxpayers double-claim through employers and tax returns or when two taxpayers claim for the same child. A two-round field experiment tested the effectiveness of the letters. In round one, a baseline letter increased error correction rates by 36-37 percentage points compared to no letter. In round two, more assertive wording performed best, raising compliance by 11-15 percentage points relative to the baseline letter. The findings suggest that simple communication changes can substantially improve tax compliance and are a scalable tool for public institutions.

ABSTRAKT

Práca skúma, či oznámenia od Finančnej správy Slovenskej republiky znižujú duplicitné uplatnenie daňového bonusu na dieťa, vznikajúce v prípade, keď si daňovníci uplatňujú nárok prostredníctvom zamestnávateľa aj daňového priznania alebo keď si na rovnaké dieťa uplatňujú nárok dvaja daňovníci. Dvojkolový terénny experiment testoval účinnosť listových upozornení. V prvom kole základný list zvýšil mieru opráv o 36 – 37 percentuálnych bodov v porovnaní so žiadnym listom. V druhom kole dosiahlo najlepšie výsledky asertívnejšie znenie, ktoré zvýšilo mieru opráv o 11 – 15 percentuálnych bodov v porovnaní so základným listom. Naše zistenia naznačujú, že jednoduché zmeny v komunikácii môžu zlepšiť dodržiavanie daňových predpisov a sú škálovateľným nástrojom pre verejné inštitúcie.

KEYWORDS

child tax credit, tax benefits, tax compliance, field experiment, effective communication

KLÚČOVÉ SLOVÁ

daňový bonus na dieťa, daňové zvýhodnenie, daňová disciplína, terénny experiment, efektívna komunikácia

1. INTRODUCTION

In Slovakia, the child tax credit allows taxpayers to reduce their income tax by a specified amount for each dependent child living with them in a common household. It is a financial benefit provided by the state to support working parents and guardians by lowering the tax burden on families with dependent children. The child tax credit is regulated by Act No. 595/2003 Coll. on Income Tax.

The amount of the child tax credit in Slovakia has changed frequently in recent years, increasing from €21.56 per month in 2018 to €140 per month in 2023. The corresponding amount in 2026 is up to €100 per month for a dependent child under the age of 15 and €50 per month for a dependent child aged 15 or older. However, these amounts represent upper limits and may be lower depending on the tax base of the parent or guardian. In addition, other conditions must be met, such as age limits and the current status of the child (e.g. student or employed). Furthermore, the child tax credit may be claimed only once per child for a given period. Despite this restriction, violations do occur. At a monthly amount of €100, such violations may result in an annual tax liability of up to €1,200 for one child and up to €2,400 for two children. Such violations most commonly occur in two cases.

In the first case, a single taxpayer claims the child tax credit for the same child by two different methods. Taxpayers may claim the credit through their employer, who applies it during the tax year. If the taxpayer subsequently files a tax return without reporting the amount of the child tax credit already paid by the employer, a duplicate claim of the benefit arises.

In the second case, the child tax credit is claimed for the same child by two different taxpayers simultaneously. Although the credit may be claimed by a parent or another eligible guardian, it may be claimed by only one taxpayer for any given calendar month. If the guardians do not agree otherwise, the law establishes the order of entitlement as follows: mother, father, and then another eligible person. If the second guardian also claims the credit for the same period, this constitutes a duplicate claim of the benefit.

The obligation and the resulting debt are recorded by the Tax Administration and all taxpayers are expected to correct the error themselves by filing a tax return and paying the outstanding debt. In line with the previous positive experience of Slovak institutions with reminder letters as an effective soft compliance instrument for encouraging compliance with financial obligations (Jalakšová et al., 2025; Priesol et al., 2024; Rybošová et al., 2021), the Tax Administration decided to contact taxpayers and remind them of the incurred debt. However, there are several possible reasons why taxpayers failed to comply, which creates the need to test different approaches.

First, taxpayers may overlook the duplicate claim and the corresponding debt. This issue may be addressed by a simple reminder letter drawing attention to the matter. Standard reminder letters have been found to be effective in an experiment on overdue taxes in the United Kingdom (Hallsworth et al., 2017), an experiment involving debtors in the United States (Perez-Truglia & Troiano, 2018), and an experiment conducted in Slovakia focusing on capital gains tax (Rybošová et al., 2021). In the Slovak experiment on capital gains tax, taxpayers were prompted by a letter from the Tax Administration to declare and pay the tax. Even the baseline letter proved effective, increasing tax compliance by 14 percentage points. A lack of awareness as the main reason for non-compliance with capital gains tax was also confirmed by information collected by the Tax Administration's call center.

Second, taxpayers may be motivated by economic considerations and may assume that it is more advantageous to retain the overclaimed benefit, particularly if they expect that the error will not be detected or will not be addressed by the Tax Administration. The perceived probability of detecting an error in a tax return is known to be an

important factor in tax behavior (Bott et al., 2020; Pomeranz, 2015). This effect is significantly stronger when enforcement is actually implemented rather than when it operates merely as a threat (Andersson et al., 2023). However, there may still be a significant effect even with less stringent instruments, such as providing information about the use of third-party data (Eerola et al., 2019), or specific information about potential consequences, including enforcement proceedings related to property tax and examples of nearby properties on which a lien had been placed (Chirico et al., 2019).

Third, because it may be tempting for taxpayers to retain an overclaimed benefit, status quo bias¹ may also play a role. In the case of unpaid taxes in Guatemala, the most successful message for overcoming this bias emphasized that the decision not to cooperate was considered an active choice rather than a mere omission (Kettle et al., 2016). Similarly, in cases of improper tax relief claims in the United Kingdom, the most effective letters included a similar message stating that non-compliance had been considered an omission but would henceforth be treated as an active choice. Letters that also included call center opening hours and a message indicating that the authority expected the recipient's call further increased compliance (Hallsworth et al., 2024). In addition, a field experiment involving pre-emptive email interventions in Latvia found that a similar harder-toned message produced a significant increase in timely tax compliance compared to other message variants (Jamison et al., 2021).

To test the effectiveness of various notices issued by the Tax Administration regarding duplicate claims of the child tax credit, we conducted a field experiment in two rounds. In the first round, we compared the effect of a baseline letter with no letter. In the second round, we compared the effects of several letter variations with the baseline letter. These variations included more assertive wording, explicit clarification that overclaimed child tax credit amount is treated as unpaid tax by the Tax Administration, and a combination of both elements.

This experimental design addresses several potential mechanisms: oversight through a simple reminder letter, economic motives mostly through more assertive communication, and status quo bias by emphasizing the seriousness of the issue and aligning it with the treatment of unpaid tax. To the best of our knowledge, this is the first experiment conducted in Slovakia to estimate the effect of more assertive institutional communication that avoids unnecessary conditional language. This type of textual modification is widely applicable to other forms of communication between public institutions and citizens, which further underscores its relevance.

The paper is structured as follows. Section 2 presents the methodology of the experiment, including the sample, interventions, and procedures. Section 3 describes the results of the experiment. Section 4 concludes.

2. METHODOLOGY

2.1. PARTICIPANTS

In the first round, conducted in 2022, notices were sent to taxpayers who had incorrectly claimed the child tax credit between 2018 and 2020. The final sample

¹ *Status quo bias, confirmed by decision-making experiments, is the tendency for people to prefer the current state of affairs, even when better alternatives are available (Samuelson & Zeckhauser, 1988).*

consisted of 1,160 individual taxpayers who had claimed the child tax credit both through their employer and in their tax return, and 2,292 pairs of taxpayers who had claimed the child tax credit for the same child simultaneously. In the case of taxpayer pairs, the notice was always sent to the man. This decision was based on the legal rule that, if guardians do not agree otherwise, the child tax credit is primarily claimed by the mother and only subsequently by the father (or another eligible person). It was therefore more likely that a man would be required to repay the child tax credit than a woman. The total value of the improperly claimed child tax credit over the observed period amounted to nearly €2 million.

In the second round, conducted in 2024, notices were sent to taxpayers who had incorrectly claimed the child tax credit in 2022. The final sample consisted of 898 individual taxpayers who had claimed the child tax credit both through their employer and in their tax return, and 4,695 pairs of taxpayers who had claimed the child tax credit for the same child for the same period. In this round, for taxpayer pairs, we varied whether the recipient was a man or a woman. This allowed us to test the effectiveness of addressing the notice to a man versus a woman, as women are generally found to approach tax obligations more responsibly and may therefore be more likely to return the child tax credit in jointly managed households (Torgler & Valev, 2010).

The total value of the improperly claimed child tax credit in this round exceeded €3 million. The amount overclaimed was higher in the second round, likely due to the increased child tax credit amount over time, which was several times higher in 2022 than in 2018-2020, depending on the specific year or part of the year and the age of the child. In addition, the time between the occurrence of the error and the sending of the notices was shorter, which reduced the opportunity for taxpayers to correct the error without receiving a notice.

Recipients were assigned to experimental groups using stratified random sampling based on gender, age, place of residence, municipality size, taxable income, amount owed, and whether the child tax credit had been claimed twice in only one year or in multiple years.

2.2. INTERVENTIONS

In the first round, we tested the effect of sending a baseline letter on tax compliance. We hypothesize that if the duplicate claim of the child tax credit results from a lack of awareness, even a simple baseline letter providing the necessary information, may have a substantial effect, similar to the case of capital gains tax (Rybošová et al., 2021). The letter contained a brief description of the situation, instructions on how to correct the error, and contact information for further assistance. The focus was on simplicity and personalization, which are expected to increase the effectiveness of the letter (De Neve et al., 2021; Haynes et al., 2013; Lu et al., 2016).

In the second round, additional versions of the letters were tested in comparison with the baseline letter used in the first round. The first group received the baseline letter (T1). The second group received a letter with more assertive wording (T2), which described the situation clearly and without conditional language. This approach aimed to emphasize that the error was known to the Tax Administration, thereby increasing the perceived likelihood that the issue would be addressed by the institution, potentially with consequences (Allingham & Sandmo, 1972). The third group received a letter

including an explicit statement that overclaiming of the child tax credit creates a debt to the Tax Administration equivalent to unpaid tax (T3). This formulation was inspired by findings from studies in which letters emphasized the seriousness of non-compliance by stating that behavior previously considered an omission would henceforth be treated as an active choice (Hallsworth et al., 2024; Jamison et al., 2021). The final group received a letter combining the two previous modifications (T4) to test their interaction, which may differ from a simple sum or average of the individual effects (Fellner et al., 2013; Hernandez et al., 2017).

2.3. PROCEDURES

The letters in the first round were sent in December 2022. They were received at least 23 months after the error had occurred, allowing sufficient time for taxpayers to correct the mistake without receiving a notice and resulting in a sample of recipients who had not done so. One part of the recipients was assigned to the treatment group and received the baseline letter (T1). The remaining recipients were assigned to a control group that did not receive any letter (T0). The control group consisted of approximately 20% of individual taxpayers and 10% of taxpayer pairs. They received the same letter after the experimental period. This design allowed us to compare the responses of taxpayers who had already received the letter with those who had not yet received it.

The second round of the experiment took place in January 2024. In this round, the letters were received at least 12 months after the error had occurred, resulting in a sample of taxpayers who had not corrected the mistake for more than a year. Recipients received either the baseline letter (T1), which served as the control condition in this round, or one of the modified treatment letters (T2-T4).

Outcomes were measured over the period specified in the letter, which was approximately one month, depending on the exact date of delivery. The first outcome variable measured whether the correction was made by the specified deadline, that is, whether the taxpayer or one of the taxpayers in pairs who had claimed the child tax credit twice filed a tax return with a reduced child tax credit claim for the given period. The second outcome variable was the amount of child tax credit repaid by the specified deadline. In the case of taxpayer pairs, the repaid amount represents the total amount repaid by both taxpayers.

We hypothesized that in the first round, the likelihood of correction and the amount repaid would be higher in the baseline letter group (T1) than in the no-letter group (T0) based on the results of Hallsworth et al. (2017), Perez-Truglia & Troiano (2018) and Rybošová et al. (2021). Similarly, in the second round, we hypothesized that the likelihood of correction and the amount repaid would be higher in the treatment groups receiving modified letters (T2-T4) than in the baseline letter group (T1), based on the results of Bott et al. (2020), Eerola et al. (2019), Hallsworth et al. (2024), Jamison et al. (2021) and Kettle et al. (2016).

3. RESULTS

In the first round, we compared the effect of the baseline letter (T1) with no letter (T0). Taxpayers who received the baseline letter (T1) corrected their tax returns significantly more often than those who did not receive any letter (T0).

Among taxpayers who had claimed the child tax credit individually, both through their employer and in their tax return, none of the subjects in the control group (T0) corrected the error. In contrast, among those who received the baseline letter (T1), the correction rate was 37 percentage points higher ($p < 0.01$). In the case of taxpayer pairs, who had claimed the child tax credit for the same child for the same period, fewer than 0.5% of the subjects in the control group (T0) corrected the error. However, among those who received the baseline letter (T1), the share of taxpayers who repaid the child tax credit increased by 36 percentage points ($p < 0.01$). Errors were corrected more frequently by taxpayers with larger debts and higher disposable income.

The average amount repaid by taxpayers who responded to the baseline letter in the first round of the experiment was €580 among individuals who had claimed the child tax credit twice and €561 among taxpayer pairs who had claimed it for the same period. Overall, the first round reduced the total tax debt resulting from duplicate child tax credit claims by €625,000.

Table 1: Results of the first round of the experiment

	Individuals	Individuals	Pairs	Pairs
Baseline letter (T1)	37.3 (1.59) ***	37.3 (1.62) ***	36.1 (1.15) ***	36.3 (1.21) ***
Female recipient		-1.79 (2.91)		
Age (in years)		0.30 (0.18) *		0.14 (0.14)
Error in more than one year		8.30 (4.98) *		2.07 (2.90)
Amount owed (x100 EUR)		0.28 (1.41)		2.34 (1.01) **
Disposable income (x100 EUR)		0.01 (0.00)		0.01 (0.00) ***
Western region		-1.34 (2.70)		0.51 (1.98)
Municipality < 5 000 inhabitants		-0.90 (3.32)		0.49 (2.37)
Municipality > 50 000 inhabitants		2.79 (3.27)		0.78 (2.53)
Constant	0.00 (0.00)	-15.9 (8.61) *	0.45 (0.45)	-13.5 (6.47) **
N	1,160	1,160	2,292	2,292
R ²	0.11	0.12	0.05	0.06

Note: The dependent variable gains a value 0 if the error of duplicate claim was not corrected and gains a value 100 if the error of duplicate claim was corrected. Standard errors are reported in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$.

In the second round, taxpayers who received the letter with more assertive wording (T2) repaid the overclaimed child tax credit more frequently than those who received the baseline letter (T1). Among individuals who had claimed the child tax credit twice, the correction rate in the group receiving the letter with more assertive wording (T2) was 15 percentage points higher than in the group that received the baseline letter (T1) ($p < 0.01$). Similarly, among pairs who had claimed the child tax credit for the same child in the same period, the correction rate in the group receiving the more assertive letter (T2) was 11 percentage points higher than in the group receiving the baseline letter (T1) ($p < 0.01$).

The letter explicitly labeling the overclaimed amount as debt (T3) had a weaker effect. Although explicit labeling of the debt increased the correction rate by 3 percentage points compared to the baseline letter (T1), this difference was only weakly significant ($p < 0.10$). Moreover, combining both modifications did not lead to a stronger effect but instead produced a mixed outcome. The combined letter (T4) increased the response relative to the baseline letter (T1) by 9 percentage points ($p < 0.01$), which is larger than the effect of explicit debt labeling (T3) but smaller than the effect of more assertive wording (T2).

In addition, in cases where two taxpayers had claimed the child tax credit for the same child for the same period the results confirm that addressing the letter to men is more effective than addressing it to women. When a man was contacted, the correction rate was up to 4 percentage points higher than when the recipient was a woman ($p < 0.01$). This is likely because mothers have primary entitlement to the child tax credit, whereas fathers are entitled only subsequently. Older individuals with larger debts and higher disposable income were also more likely to repay the child tax credit. By contrast, taxpayers who had claimed the credit incorrectly in both rounds of the experiment were less likely to correct the error. Residence in a larger city and in the western region was also associated with a higher likelihood of error correction and debt repayment.

In the second round of the experiment, individuals who had claimed the child tax credit twice repaid an average of €731, while pairs who had claimed it for the same period repaid an average of €617. The overall tax debt reduction amounted to €1.5 million. If the most effective letter with more assertive wording (T2) were used in all cases, the regular annual tax debt reduction could reach up to €1.7 million. This higher total debt reduction results from a larger number of taxpayers responding to the letter with more assertive wording (the extensive margin). The average amount repaid by taxpayers who decided to settle the debt (the intensive margin) depends primarily on the amount owed, and the wording of the letter did not significantly affect it.

Table 2: Results of the second round of the experiment

	Individuals	Individuals	Pairs	Pairs
Assertive letter (T2)	14.7 (3.29) ***	15.2 (3.16) ***	11.0 (2.02) ***	11.0 (2.01) ***
Explicit debt letter (T3)			3.29 (1.99) *	3.34 (1.98) *
Combined letter (T4)			9.40 (2.02) ***	9.41 (2.00) ***
Female recipient		-2.74 (3.41)		-3.94 (1.47) ***
Age (in years)		0.87 (0.20) ***		0.20 (0.10) **
Error in more than one year		-13.6 (7.41) *		-11.0 (3.08) ***
Amount owed (x100 EUR)		0.24 (0.35)		0.46 (0.22) **
Disposable income (x100 EUR)		0.02 (0.01) ***		0.01 (0.00) ***
Western region		1.28 (3.28)		4.78 (1.45) ***
Municipality < 5 000 inhabitants		6.11 (3.73)		-0.31 (1.73)
Municipality < 50 000 inhabitants		16.3 (4.36) ***		-1.52 (1.92)
Constant	37.6 (2.29) ***	-12.9 (8.85)	35.4 (1.40) ***	23.7 (4.83) ***
N	898	898	4,695	4,695
R ²	0.02	0.11	0.01	0.02

Note: The dependent variable gains a value 0 if the error of duplicate claim was not corrected and gains a value 100 if the error of duplicate claim was corrected. Standard errors are reported in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$.

4. CONCLUSION

We compared the effects of different variations of notification letters issued by the Tax Administration regarding duplicate claims of the child tax credit on the rate of corrected tax returns and on tax debt settlement. In the first round, we compared the effect of a baseline letter treatment group (T1) with a no-letter control group (T0). In

the second round, we compared the effects of a letter with more assertive wording (T2), a letter explicitly labeling the duplicate claim as a tax debt (T3), and a letter combining both modifications (T4) with the baseline letter (T1).

Based on our results, the most effective version of the letter was the one with more assertive wording (T2). It led to tax debt settlement in 53.3% of cases in which a single taxpayer claimed the child tax credit both through their employer and in their tax return. It also resulted in tax debt settlement in 46.4% of cases where two taxpayers claimed the child tax credit for the same child during the same period.

In the case of repeated interventions, it is important to consider not only their immediate effects but also how these effects evolve over time, particularly whether they decline. In both rounds of the experiment, a similar proportion of recipients of the baseline letter corrected the error, suggesting that repeated mailings do not lead to reduced responsiveness to these notifications. However, other changing factors should also be considered, such as the amount of the child tax credit to which taxpayers are entitled, the period in which the errors occurred, and the time elapsed since the error.

Further research could examine whether this finding holds across additional rounds of mailings. Moreover, it may be useful to test messages that explicitly emphasize negative consequences, which have proven effective in similar experiments, both internationally (Chirico et al., 2019) and domestically (Priesol et al., 2024). Nevertheless, more assertive wording represents a simple and universal tool that can be applied to other forms of communication between state institutions and the public and may lead to more effective communication and clearer articulation of legal obligations. While the experiment was conducted in Slovakia, similar compliance challenges are observed across European tax administrations (European Commission, 2014), suggesting that these findings may extend beyond the national context.

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SUMMARY

This paper evaluates the effectiveness of notification letters issued by the Slovak Tax Administration to correct duplicate claims for the child tax credit. Duplicate claims occur either when a taxpayer receives the credit through their employer and also claims it in their tax return, or when two taxpayers claim the credit for the same child during the same period. We conducted a two-round field experiment to assess the impact of different letter designs on tax compliance. In the first round, a baseline letter was compared to no letter. In the second round, three modified versions of the letter were tested against the baseline: (1) more assertive wording, (2) explicit labeling of the duplicate claim as a tax debt, and (3) a combination of both modifications. The results show that the baseline letter significantly increased tax compliance relative to no intervention, with correction rates rising by 36-37 percentage points. In the second round, the most effective intervention was the letter with more assertive wording, increasing correction rates by 11-15 percentage points compared to the baseline letter. Explicit debt labeling had a weaker effect, and combining both modifications produced mixed results. These findings suggest that simple adjustments in communication can substantially improve tax compliance. Additionally, assertive wording is a scalable tool for public institutions seeking clearer communications of legal obligations.

RESUMÉ

Práca hodnotí účinnosť oznámení zasielaných Finančnou správou Slovenskej republiky na opravu duplicitných žiadostí o daňový bonus na dieťa. Duplicitné žiadosti vznikajú buď vtedy, keď daňovník dostane bonus prostredníctvom svojho zamestnávateľa a zároveň si ho uplatní vo svojom daňovom priznaní, alebo keď si dvaja daňovníci uplatňujú bonus na to isté dieťa počas rovnakého obdobia. Uskutočnili sme dvojkolový terénny experiment s cieľom posúdiť vplyv rôznych návrhov listov na dodržiavanie daňových predpisov. V prvom kole sme porovnali skupinu základným listom a skupinu bez listu. V druhom kole sme oproti základnému listu testovali tri upravené verzie: (1) asertívnejšie znenie, (2) explicitné označenie duplicitného uplatnenia nároku ako daňového dlhu a (3) kombináciu oboch úprav. Výsledky ukazujú, že základný list významne zvýšil dodržiavanie daňových predpisov v porovnaní so žiadnym listom, pričom miera opráv sa zvýšila o 36 – 37 percentuálnych bodov. V druhom kole bol najúčinnější list s asertívnejším znením, ktorý zvýšil mieru opráv o 11 – 15 percentuálnych bodov v porovnaní so základným listom. Explicitné označenie dlhu malo slabší účinok a kombinácia oboch úprav priniesla zmiešané výsledky. Tieto zistenia naznačujú, že jednoduché úpravy v komunikácii môžu podstatne zlepšiť dodržiavanie daňových predpisov. Asertívne znenie je navyše škálovateľným nástrojom pre verejné inštitúcie, ktoré sa usilujú o jasnejšie presadzovanie právnych povinností.

PROFESIJNÝ ŽIVOTOPIS

Ing. Paulína Jalakšová pôsobí ako analytička v oddelení behaviorálnych a experimentálnych analýz Inštitútu finančnej politiky. Zameriava sa na dizajn a vyhodnocovanie behaviorálnych experimentov a na prípravu systematických prehľadov literatúry, najmä v oblasti daňovej problematiky, ale aj v súvislosti s ďalšími témami, ako napríklad diskriminácia na pracovnom a realitnom trhu a v školstve. Popri práci je externou doktorandkou na Fakulte sociálnych a ekonomických vied Univerzity Komenského v Bratislave.

Ing. Petra Mojžišová pôsobila od roku 2018 v odbore analýz a prognóz na Finančnom riaditeľstve SR ako analytička v oblasti priamych daní a aktuálne je riaditeľkou tohto odboru. Venuje sa analýze rizikovosti daňových subjektov a efektívnosti výberu daní s primárnym zameraním na daň z príjmov fyzických osôb. Vyštudovala program financie na Národohospodárskej fakulte Ekonomickej univerzity v Bratislave.

Mgr. Richard Priesol PhD., je vedúcim oddelenia behaviorálnych a experimentálnych analýz v Inštitúte finančnej politiky, ktoré založil v roku 2022. Spolupracoval na viacerých behaviorálnych experimentoch v slovenskom verejnom sektore so zameraním na efektívnu daňovú politiku, dlhodobu udržateľný rozvoj alebo spravodlivý prístup k zdrojom. Vyštudoval ekonomickú a finančnú matematiku na Fakulte matematiky, fyziky a informatiky Univerzity Komenského v Bratislave, kde získal doktorát z aplikovanej matematiky.

Ing. Berenika Tužilová je absolventkou študijného programu ekonometria a operačný výskum na Vysokej škole ekonomickej v Prahe. V súčasnosti pôsobí ako analytička v oddelení behaviorálnych a experimentálnych analýz Inštitútu finančnej politiky. Vo svojej práci sa zameriava na návrh a vyhodnocovanie behaviorálnych experimentov, najmä v oblasti daňovej a environmentálnej politiky.

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