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Contents

Mobile payment and loyalty toward the retailer: An extended m-payment acceptance model

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NFC mobile payment is one of the most recent technologies introduced at retailers' POS. However, this payment method is not widely available in retail stores yet. The investment in this technology would be enhanced if the retailers got a competitive advantage and increased consumer store loyalty. Therefore, this paper aims to study whether the acceptance of mobile payment at retailers' points of sales will increase loyalty toward retailers. The specific m-payment technology acceptance model was extended with the loyalty variable, and it was tested on a sample of 580 respondents and analysed with the SEM method. Our findings proved that usefulness, ease of use, social norms, compatibility, and enjoyment played a significant role in the intention to use m-payment technology. Moreover, the intention to use mobile payment in retail stores can create customer loyalty toward the retailer. The originality of the paper lies in extending the mobile payment acceptance model by the effect on retailers.

Keywords: loyalty toward retailers, technology acceptance, NFC mobile payment.

JEL codes: M31, O33, L86.

Introduction

Retailing is a highly competitive sector where companies are pushed to implement innovative technologies to improve their market position. Near-field communication mobile payment (NFC m-payment), which enables payment through radio frequency identification, is one of the most recent technologies introduced at the retailer's point of sale (POS). However, this payment method is not widely available at retail stores yet. The investment in this technology would be enhanced if the retailers gained a competitive advantage and increased consumer store loyalty. M-payment provides numerous benefits to retailers because it simplifies checkout, it improves services, it opens new marketing channels, and last but not least it allows loyalty rewards (Taylor 2016). M-payment allows payments for goods, services, and bills with a mobile device by taking advantage of wireless and other communication technologies (Dahlberg et al. 2015). M-payment might

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occur through various technologies such as short text messages (SMS), using near-field communication (NFC), or QR codes (Ramos de Luna et al. 2019).

The diffusion of m-payment has been studied extensively, with many researchers using mainly the technology acceptance approach. Technology acceptance models predict the attitude toward and intention to use m-payment based on several factors, such as perceived ease of use, perceived usefulness, and social influence (Karsen et al. 2019). Recently, some studies started to test other behavioural outcomes like actual use (Pal et al. 2015), continued use (Liébana-Cabanillas et al. 2019), and resistance to using (Pitari et al. 2020) m-payment. Moreover, a few researchers included loyalty-based independent variables, such as the intention to recommend m-payment (Oliveira et al. 2016) and loyalty toward m-payment providers (Yuan et al. 2020), into the mobile payment acceptance model. However, these studies neglected the fact that consumers use mobile payment solutions in retail stores. Although studies revealed that m-payment usage intention had a positive effect on the intention to recommend m-payment (Oliveira et al. 2016), there is no evidence that the availability of m-payment at retailers POS will increase customer loyalty toward retailers. Loyal customers are critical assets for retailers because they tend to make more repeat purchases and recommend the store to peers (Lee–Yang 2013).

Therefore, this paper aims to study whether mobile payment acceptance at retailers' POS will increase loyalty toward retailers. Thus, the specific m-payment technology acceptance model was extended with the loyalty toward retailers. Primary data were collected from Hungarian and Romanian customers in 2019. The data was analysed using the Structural Equation Modelling (SEM) method.

Our research adds to existing mobile payment literature by extending the technology acceptance model to a third party. Since mobile payment is used in retail environments, it has an impact on the retailer as well. Therefore, we provide evidence that the availability of m-payment positively affects consumers' loyalty toward the retailer.

The paper is structured as follows: first, the concept and influencing factors of consumer loyalty are presented. Next, we outline the research concept and hypothesis development related to m-payment. Afterwards, the research methodology is explained, followed by the research findings and discussion. The final section includes the main findings, theoretical and managerial implications, research limitations, and future research directions.

The concept and influencing factors of store loyalty

Dick and Basu (1994) defined the concept of loyalty as a two-dimensional model, whereby loyalty is “the relationship between the relative attitude toward an entity (such as a brand, a service, a store or a vendor) and patronage behaviour” (Dick–Basu 1994. 102). Based on this definition, several researchers used the concept of loyalty in different research contexts. For example, specific loyalty definitions were developed for services because of service intangibility (Gremler–Brown 1996; Zeithaml et al. 1996), for B2B markets (Lam et al. 2004) and for stores (Bloemer–Ruyter 1997). Other authors have outlined the consumer loyal behaviour in spite of competitors’ presents (Watson et al. 2015) or their marketing activities (Oliver 1999). The main definitions of loyalty are summarised in Table 1.

Table 1. Synthesis of the main definitions of loyalty

Authors	Definition
Dick–Basu 1994. 102	“The relationship between the relative attitude toward an entity (brand/service/store/vendor) and patronage behaviour.”
Gremler–Brown 1996. 173	“Service loyalty is the degree to which a customer exhibits repeat purchasing behaviour from a service provider, possesses a positive attitudinal disposition toward the provider, and considers using only this provider when a need for this service arises.”
Zeithaml et al. 1996. 34	“Loyalty may be manifested in multiple ways; for example, by expressing a preference for a company over others, by continuing to purchase from it, or by increasing business with it in the future.”
Bloemer–Ruyter 1997. 500	“The biased (i.e., non-random) behavioural response (i.e., revisit), expressed over time, by some decision-making unit with respect to one store out of a set of stores, which is a function of psychological (decision making and evaluative) processes resulting in brand commitment.”
Oliver 1999. 34	“A deeply held commitment to rebuy or repurchase a preferred product or service consistently in the future despite situational influences and marketing efforts having the potential to cause switching behaviour.”
Lam et al. 2004. 294	“Customer loyalty is a buyer’s overall attachment or deep commitment to a product, service, brand, or organization.”
Rundle-Thiele 2005. 494	“The state or quality of being loyal, where loyal is defined as a customer’s allegiance or adherence towards an object.”
Watson et al. 2015. 793	“Loyalty represents a collection of attitudes associated with a series of purchase behaviours that systematically favor one entity over competing entities.”

Source: Own research

Taking into consideration that the present study focuses on retailers, the definition of loyalty related to stores and chains serves as a guideline. Loyalty toward retail stores is considered “the biased (i.e., non-random) behavioural response (i.e., revisit), expressed over time, by some decision-making unit with respect to one store out of a set of stores, which is a function of psychological (decision making and evaluative) processes resulting in brand commitment” (Bloemer–Ruyter 1997. 500).

Store loyalty is influenced by store image, merchandise assortment, services, and pleasantness of shopping (Dick–Basu 1994). In general, store loyalty determinants were widely studied (Sivadas et al. 2000; Wallace et al. 2004; Ruiz-Molina–Gil-Saura 2008; Clottey et al. 2008; Vijayakumar et al. 2018; Yoon–Park 2018; Channa et al. 2020). However, special attention was also given to loyalty programmes (Gyulavári 2013). An extensive literature review revealed seven key determinants of customer loyalty: customer satisfaction, perceived value, trust, corporate image, service quality, loyalty programmes, and switching costs (Goutam et al. 2018).

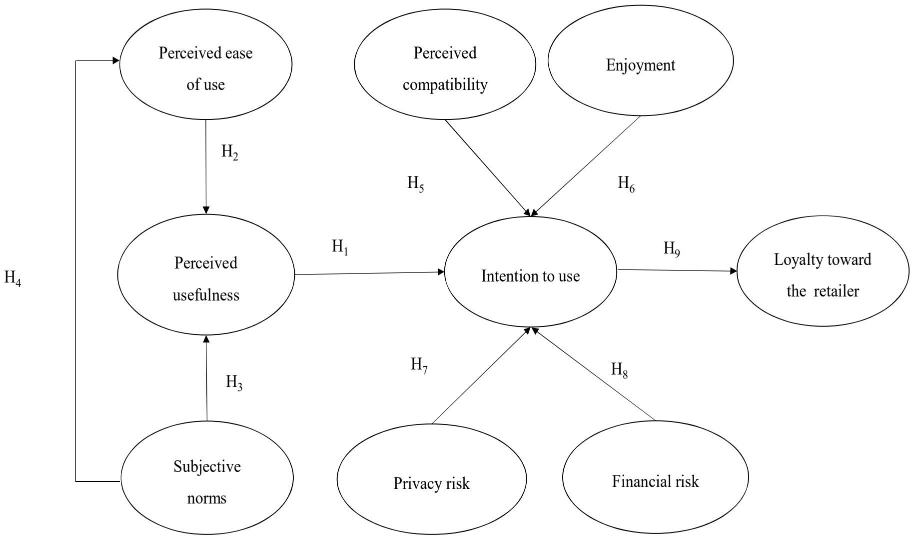
Several studies outlined the importance of service quality for customer loyalty (Sivadas–Baker-Prewitt 2000; Clottey et al. 2008). Therefore, the most important determinants of store service quality could also be considered influencing factors of loyalty. Store service quality is measured in the literature using the service quality measurement based on Parasuraman’s scale (Sivadas–Baker-Prewitt 2000). This model measures services as a whole looking at several dimensions, including technological aspects such as securities in the transaction and up-to-date equipment (Sivadas & Baker-Prewitt, 2000).

However, the role of technology in store loyalty development is not outlined. Using new technology during the customer journey could increase service quality and store loyalty. Mobile payment facilitates the purchase transaction at the retail checkout, therefore, it is a new way to increase store service quality and store loyalty.

Conceptual model and hypothesis development

Based on the technology acceptance model developed by Davies (1989), a specific mobile payment technology acceptance model is proposed with the following constructs: perceived usefulness (Liébana-Cabanillas et al. 2018a), perceived ease of use (Dutot 2015), subjective norms (Liébana-Cabanillas et al.

2017), compatibility (Schmidthuber et al. 2020) enjoyment (Oliveira et al. 2016) and privacy and financial fraud (Dahlberg et al. 2015). This study extends previous models with a new variable, loyalty toward retailers (Figure 1). In the following pages, the hypothesis development is presented in detail.



Source: Own research

Figure 1: Research concept

Perceived usefulness

Consumer technology acceptance models define perceived usefulness or performance expectancy as "the degree to which using a technology will provide benefits to consumers in performing certain activities" (Venkatesh et al. 2012. 159). Technology acceptance models assume that perceived usefulness positively affects the intention to use (Davis et al. 1989; Venkatesh et al. 2003). Thus, perceived usefulness might provide benefits such as a useful, easier, and quicker checkout process when paying by mobile phone. Several researchers (Liébana-Cabanillas et al. 2017; Liébana-Cabanillas et al. 2018a; Luna et al. 2019) showed that perceived usefulness had a strong, positive impact on intention to use mobile payment. Therefore, the following hypothesis was formulated:

H_1: Perceived usefulness has a positive impact on the intention to use NFC mobile payment in retail stores.

Perceived ease of use

Perceived ease of use is defined as "the degree to which a person believes that using a particular system would be effortless" (Davis et al. 1989. 320). Thus, perceived ease of use refers to how complicated the consumer thinks it is to pay by a mobile phone. Earlier research revealed that perceived ease of use positively impacts perceived usefulness (Liébana-Cabanillas et al. 2017; Chen–Chang 2013). Hence, perceived ease of use creates confidence and a positive attitude toward the technology, increasing the perceived usefulness of the new technology (Yang–Jolly 2008). Therefore, the following hypothesis is proposed:

H_2: Perceived ease of use has a positive impact on the perceived usefulness of NFC mobile payment in retail stores.

Subjective norms

The concept of subjective norms is defined as "a perception that most people who are important to the person think the person should or should not use the system" (Venkatesh–Davis 2000. 187). Thus, significant others recognise the benefits of NFC mobile payment, and they would recommend it. Positive subjective norms can increase the perceived usefulness (Venkatesh–Bala 2008) and perceived ease of use of mobile payment technology (Liébana-Cabanillas et al. 2017; Luna et al. 2019). Therefore, the following hypotheses are proposed:

H_3: Subjective norms have a positive impact on the perceived usefulness of NFC mobile payment in retail stores.

H_4: Subjective norms have a positive impact on the perceived ease of use of NFC mobile payment in retail stores.

Compatibility

In the mobile payment literature, Schierz et al. (2010) studied the role of compatibility in accepting mobile payment. They conceptualised perceived compatibility as the reconcilability of innovation with existing values, behavioural patterns, and experiences (Schierz et al. 2010). If the perceived compatibility is high, it might speed up mobile payment adoption (Schmidthuber et al. 2020) because it overlaps with the user's lifestyle and payment habits (Pham–Ho 2015). Therefore, compatibility with NFC mobile payment positively influences the intention to use this payment solution (Pham–Ho 2015; Ramos-de-Luna et al. 2016). Therefore, the following hypothesis was formulated:

H_5: Perceived compatibility has a positive impact on the intention to use NFC mobile payment in retail stores.

Enjoyment

Besides functionality, consumers tend to have hedonic motivations, such as enjoyment, when adopting new technologies (Fred et al. 1992). Enjoyment is defined as "the fun or pleasure derived from using a technology" (Venatesh et al. 2012. 161). Thus, paying with the NFC mobile solution is supposed to be funny and joyful. Earlier studies proved the impact of hedonic motivation on the intention to use NFC payment technology (Slade et al. 2015; Liébana-Cabanillas et al. 2020a). Once consumers gain experience using various technologies, their technology anxiety will diminish, the consumer will feel enjoyment and playfulness using the technology (Venkatesh–Davis 2000). Therefore, the following hypothesis was formulated:

H_6: Enjoyment has a positive impact on the intention to use NFC mobile payment in retail stores.

Perceived risk

The perceived risk works as a barrier to technology acceptance since individuals who perceive risks will change their attitudes and behaviours to protect themselves (Rogers 1983). When using mobile payment, consumers have to deal with financial and privacy risks (Yang et al. 2015). On the one hand, financial risk refers to the perception of the monetary loss that may be caused by mobile payment usage. On the other hand, privacy risk is the perception of the potential exposure of private information, such as phone numbers, social security numbers, PIN codes, consumption locations, and shopping records (Yang et al. 2015). Both risks had a negative effect on the intention to use mobile payment (Pham–Ho 2015; Slade et al. 2015; Liébana-Cabanillas et al. 2018b; Liébana-Cabanillas et al. 2020b). The following hypotheses were formulated:

H_7: The perceived privacy risk has a negative impact on the intention to use NFC mobile payment in retail stores.

H_8: The perceived financial risk has a negative impact on the intention to use NFC mobile payment in retail stores.

Customer loyalty toward retailers

Retailers assume that new technology in a store will increase customer loyalty. Introducing a self-service technology (SST) in a store has a positive effect on retail patronage intention (Marzocchi–Zammit 2006; Lee et al. 2009; Lee–Yang 2013; Demirci et al. 2014; Fernandes–Pedroso 2017). Usually, retail patronage is determined by the perceived quality of SST and overall satisfaction (Fernandes–Pedroso 2017). In a technology acceptance model, the dependent variable is usually the intention to use. Previous research revealed that those consumers who intend to adopt m-payment technology are willing to recommend it to their social network (Oliveira et al. 2016; Verkijika 2020). It was also found that m-payment recommendation is related to relative advantage, compatibility, complexity, and observability (Kaur et al. 2020). However, the effect of m-payment service availability on retail patronage has not been studied before. For that reason, the following hypothesis is proposed:

H_9: The intention to use NFC mobile payment is positively related to customers' loyalty toward retailers.

Research methodology

Our research aims to study the acceptance of NFC mobile payment technology related to loyalty toward retailers. The influencing factors of intention to use NFC mobile payment were measured based on five-point Likert scales applied in earlier studies. Perceived usefulness, perceived ease of use, compatibility, and subjective norms were assessed based on a multi-item scale used by Schierz et al. (2010) and Luna et al. (2019). Enjoyment was measured by the scale used by Venkatesh et al. (2012), perceived privacy and financial risks were quantified based on Yang et al. (2015). Finally, for the intention to use NFC mobile payment, we adopted the scale applied by Schierz et al. (2010) and we measured loyalty intention based on Lee–Yang (2013) (Table 3). The questionnaire was pretested, and the scales performed well in terms of reliability.

The research population consisted of Romanian and Hungarian citizens aged 16 to 55 and owning smartphones. This population is the most important target segment for m-payment service providers because of their potential of paying with a mobile phone. Cross-sectional data were collected between March and June 2019 online (with the Qualtrics software), using the non-probability sampling technique. After data cleaning, the final sample included 580 respondents, with the following gender distribution (Table 2): 34.82% male, 65.17% female; with an average age of 33.92 years (range 16–54, std. dev. 13.75 years).

Findings and discussion

The authors applied covariance-based structural equation modelling (SEM) to test the hypothesised relationships using maximum likelihood estimation methods with the IBM AMOS 25 software. The overall model revealed fit measures such as χ^2/df=3.298, RMSEA=0.055, SRMR=0.092, IFI=0,960, CFI=0.960, NFI=0.944 that suggest a good model fit (Bagozzi–Yi 2012).

Table 2. Demographic distribution of the sample (N=580)

Demographic variables	N	%
Gender		
Male	202	34.82%
Female	378	65.17%
Education		
High school	7	1.2%
Secondary school	222	38.27%
Vocational	60	10.34%
College	123	21.20%
University	150	25.86%
Post-graduate	18	3.1%

Source: Own research

The measurement model was assessed by construct reliability, convergent and discriminant validity of the constructs. First, we examined the main characteristics of the measurement model (Table 3). All items revealed high factor loadings (λ>0.8), and Cronbach alpha measures (α >0.8) proved the high internal consistency of the constructs. Second, composite reliability values indicated high construct validity (CR>0.7). Third, convergent validity was also supported since the average variance extracted (AVE) measures were greater than 0.5 for all constructs (Hair et al. 2017).

Table 3. Indicators of the measurement model

	Factor loadings	Cronbach alpha	Composite reliability	AVE
Perceived usefulness (Schierz et al. 2010)		0.893	0.903	0.756
The NFC mobile payment system at retailers' POS is a useful mode of payment.	0.839			
Using NFC mobile payment at retailers' POS makes the handling of payments easier.	0.889			
The NFC mobile payment system at retailers' POS allows quick use of mobile applications.	0.879			
Perceived ease of use (Schierz et al. 2010)		0.940	0.950	0.827
It is easy to become skilful at using the NFC mobile payment system at retailers' POS.	0.893			
Interactions with the NFC mobile payment system at retailers' POS are clear and understandable.	0.925			
It is easy to follow all the steps to use the NFC mobile payment system at retailers' POS.	0.920			

	Factor loadings	Cronbach alpha	Composite reliability	AVE
It is easy to interact with the NFC mobile payment system at retailers' POS.	0.900			
Subjective norms (Schierz et al. 2010)		0.932	0.937	0.832
People who are important to me would recommend using the NFC mobile payment system at retailers' POS.	0.906			
People who are important to me view the NFC mobile payment system at retailers' POS as beneficial.	0.934			
People who are important to me think it is a good idea to use the NFC mobile payment systems at retailers' POS.	0.872			
Compatibility (Schierz et al. 2010)		0.882	0.895	0.741
The use of the NFC mobile payment system at retailers' POS fits well with my lifestyle.	0.883			
The use of NFC mobile payment at retailers' POS is consistent with the way I like to buy products and services.	0.929			
I would appreciate using the NFC payment system over other kinds of payment systems at retailers' POS.	0.761			
Enjoyment (Venkatesh et al. 2012)		0.937	0.938	0.835
Using NFC mobile payment at retailers' POS is fun.	0.883			
Using NFC mobile payment at retailers' POS is enjoyable.	0.945			
Using NFC mobile payment at retailers' POS is very entertaining.	0.913			
Privacy risk (Yang et al. 2015)		0.894	0.897	0.688
The private information provided when using an NFC mobile payment system at retailers' POS could be misused, inappropriately shared, or sold.	0.854			
The personal information provided when using an NFC mobile payment system at retailers' POS could be intercepted or accessed.	0.673			
When using NFC mobile payments at retailers' POS, the payment information could be collected, tracked, and analysed.	0.855			
Privacy could be exposed or accessed when using NFC mobile payments at retailers' POS.	0.915			

	Factor loadings	Cronbach alpha	Composite reliability	AVE
Financial risk (Yang et al. 2015)		0.833	0.837	0.562
The use of NFC mobile payment at retailers' POS would cause the exposure of capital accounts and passwords.	0.734			
The use of NFC mobile payment at retailers' POS would cause malicious and unreasonable charging occurs.	0.800			
Careless use of NFC mobile payment at retailers' POS could lead to a surprising loss.	0.695			
The use of NFC mobile payment at retailers POS can cause financial risk.	0.766			
Intention to use (Schierz et al. 2010)		0.964	0.962	0.864
Given the opportunity, I will use an NFC mobile payment system at retailers' POS.	0.935			
I am likely to use an NFC payment system at retailers' POS in the near future.	0.923			
I am open to using an NFC mobile payment system at retailers' POS in the near future.	0.927			
I intend to use an NFC mobile payment system at retailers' POS when the opportunity arises.	0.933			
Loyalty towards the retailer (Lee–Yang 2013)		0.964	0.928	0.810
I would choose a retailer over other retailers if it offered an NFC payment system at POS.	0.908			
I would recommend a retailer to a friend if it offered an NFC payment system at POS.	0.912			
I would still shop at the same store if it offered an NFC payment system at POS.	0.880			

Source: Own research

Discriminant validity can be proved by the correlation matrix between constructs (Table 4). Similarly, AVE values indicated the discriminant validity of the constructs since their values exceeded the squared multiple correlations with other constructs (Fornell–Larcker 1981). Thus, the correlation coefficients between constructs were lower than the square root of AVE values of the constructs (Hair et al. 2017). Moreover, the construct items showed higher factor loadings in their own constructs compared to other constructs. Therefore, the model's constructs meet the criterion of discriminant validity (Hair et al. 2017).

Table 4. Correlation coefficients of the constructs

	SN	PEU	PU	COMP	ENJ	PR	FR	IU	LY
SN	*0.912*								
PEU	0.467	*0.910*							
PU	0.537	0.707	*0.869*						
COMP	0.666	0.297	0.358	*0.861*					
ENJ	0.654	0.291	0.351	0.753	*0.914*				
PR	-0.289	-0.129	-0.155	-0.378	-0.20	*0.829*			
FR	-0.238	-0.106	-0.128	-0.373	-0.265	0.799	*0.750*		
IU	0.628	0.398	0.516	0.794	0.687	-0.409	-0.402	*0.930*	
LY	0.456	0.288	0.374	0.576	0.498	-0.297	-0.291	0.725	*0.900*

Note: Bold values represent the square root of AVEs.

Source: Own research

The structural model was assessed by standardised regression weights, the corresponding standard errors, t-values, and significance levels (Table 5). The model resulted in high explained variances for endogenous variables such as perceived ease of use (19.9%), perceived usefulness (56.1%), intention to use (71.7%), loyalty toward the retailer (52.6%).

First, the perceived usefulness had a significant positive impact (ß=0.251, $p<0.001$) on the intention to use the NFC mobile payment technology. Therefore, H_1 is accepted. The more benefits respondents perceived regarding mobile payment, the higher was their intention to use it. Second, our research findings proved that the perceived ease of use increased the perceived usefulness of NFC mobile payment among respondents (ß=0.583, $p<0.001$). Thus, respondents perceived a much higher usefulness when they found NFC mobile payment easier to use. So, we accepted H_2. Our findings align with previous studies (Yang–Jolly 2008; Liébana-Cabanillas et al. 2017).

Moreover, subjective norms were assumed to affect perceived usefulness (H_3) and ease of use (H_4). In our sample, subjective norms had a significant positive impact on the perceived usefulness of mobile payment (ß=0.278, $p<0.001$). Thus, the positive view and recommendation of significant others improved the perceived usefulness of NFC mobile payment. Similarly, subjective norms positively influence the perceived ease of using NFC mobile payment (ß=0.446, $p<0.001$). This suggests that consumers perceive it easier to learn to use new technology when the family or peers think positively and recommend the use of mobile payment. The results are in line with earlier research (Venkatesh–Bala 2008; Liébana-Cabanillas et al. 2017; Luna et al. 2019).

Table 5. Standardised regression coefficients, standard errors, and t-values of the structural model

				Std. coefficient (ß)	Std.error	t-values
H_1	Usefulness	→	Intention	0.251	0.031	9.923**
H_2	Ease of use	→	Usefulness	0.583	0.034	16.503**
H_3	Subjective norms	→	Usefulness	0.278	0.032	8.506**
H_4	Subjective norms	→	Ease o fuse	0.446	0.037	12.251**
H_5	Compatibility	→	Intention to use	0.534	0.031	12.919**
H_6	Enjoyment	→	Intention to use	0.158	0.041	4.196**
H_7	Privacy risk	→	Intention to use	-0.043	0.052	-0.947^{ns}
H_8	Financial risk	→	Intention to use	-0.094	0.058	-1.977*
H_9	Intention to use	→	Loyalty intention	0.725	0.029	23.3**

n=772, **: p<0.001; *: p<0.05

Source: Own research

In line with the initial assumption (H_5), perceived compatibility exerted a strong positive effect on the intention to use NFC mobile payment (ß=0.534, p<0.001). Consequently, when respondents perceived high compatibility with m-payment, their intention to pay by mobile phone increased. This occurs because consumers find mobile payment consistent with their lifestyle, purchasing and payment habits. Previous research came to similar conclusions (Pham–Ho 2015).

According to H_6, enjoyment showed a positive impact on the intention to use the NFC mobile payment technology. Thus, respondents' intention to use this payment method increases slightly but significantly (ß=0.158, p<0.001) when they enjoy paying by mobile phone. Slade et al. (2015) and Liébana-Cabanillas et al. (2020a) found that hedonic motivations are important for consumers when accepting new technologies.

Surprisingly, the privacy risk did not significantly affect the intention to pay by using an NFC mobile solution (ß=-0.043, p=0.344). Therefore, we had to reject H_7. Instead, respondents were slightly affected by the financial risk when using their mobile phones to pay for goods and services (ß=-0.094, p=0.048). Therefore, H_8 could be accepted. These results are in contrast with earlier findings (Yang et al. 2015; Liébana-Cabanillas et al. 2020b) that found a stronger negative relationship between perceived risk and the acceptance of mobile payment. Respondents seemed to have no concerns about the misuse of their personal data (privacy risk). Although consumers sensed more danger related to malicious charging or exposure of accounts and passwords (financial risk), the negative effect of the financial risk was minimal. The controversial findings can be explained by the fact that the actual use of mobile payment was very low in our sample. Therefore, most respondents did not have experience paying by mobile phone in retail stores.

Finally, we analysed the relationship between intention to use NFC mobile payment and loyalty toward the retailer. The regression coefficient showed a strong positive relationship (ß=0.725, $p<0.001$). Therefore, we accept H_9. This finding suggests that the intention to use mobile payment in retail stores can create customer loyalty toward the retailer. Previous studies related to other technologies, such as self-service in stores, have also outlined a positive effect on retail patronage intention (Marzocchi–Zammit 2006; Lee et al. 2009; Lee–Yang 2013; Demirci et al. 2014; Fernandes–Pedroso 2017). The fact that our findings are similar to those of previous studies confirms that a new technology which enhances the shopping experience will increase customers' loyalty intention toward the retailer.

Conclusions

This paper studied the relationship between in-store mobile payment acceptance and loyalty intention toward the retailer. Indeed, our research findings proved that the intention to pay by m-payment increases consumers' loyalty toward the retailer to a substantial extent. Thus, m-payment as an in-store retail service can contribute to consumers' commitment. This finding also proves that acceptance of new technologies goes beyond the user effects and influences the members of technological ecosystems, such as retailers.

Regarding the mobile payment acceptance factors, we also found that compatibility is the most important factor which influences the intention to use m-payment at retailers' POS. This finding is in line with the previous research conducted by Schierz et al. (2010). Furthermore, the perceived usefulness (Liébana-Cabanillas et al. 2018a) and enjoyment (Liébana-Cabanillas et al. 2020a; Slade et al. 2015) increased the intention to pay by mobile phone. In addition, perceived usefulness had a positive impact on perceived ease of use and subjective norms. These findings suggested that the more useful consumers found the use of m-payment, the easier they perceived the technology and the more they valued the opinion of their significant others (Liébana-Cabanillas et al. 2017; Ramos-de-Luna et al. 2016; Schmidthuber et al. 2020). Finally, we found that consumers did not perceive privacy and financial risks in using m-payment. This finding is somewhat surprising and is not fully consistent with previous studies (Liébana-

Cabanillas et al. 2020b; Liébana-Cabanillas et al. 2018b; Pham–Ho 2015; Slade et al. 2015; Zhao et al. 2019). This could be explained by the assumption that consumers tend to trust their technology provider.

The originality of our study comes from the fact that we investigated the effect of mobile payment acceptance on loyalty intention toward the retailer before the pandemic. Hence, we found a strong positive effect of the intention to use NFC mobile payment on customer loyalty intention. The findings contributed to both mobile payment acceptance and retail loyalty research. This result is important because our loyalty concept includes not only the recommendation of the retailer (Oliviera et al. 2016; Verkijika 2020) but also the preference over other retailers and repeated purchases. Thus, we provided evidence that mobile payment options in retail stores can also reinforce behavioural loyalty.

The findings have significant managerial implications. First, they make retailers understand that m-payment services at POS have a positive impact at store level and will increase the loyalty intention of the customers. Second, they offer clear guidelines related to communication messages. Advertisements should emphasise the compatibility with consumers' lifestyle and the ease of use of m-payment.

This research has several limitations that provide future directions in studying NFC mobile payment acceptance. For example, moderator variables such as age, gender, or prior experience could be included in the model. This study is based on data collected before the COVID-19 pandemic, and it would be interesting to test the hypothesis in the pandemic context, as well. The research concept could be validated across time and different countries, or it could be extended to other in-store technologies.

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Skill Bill: Recognition of prior learning outcomes[1]

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As the international flow of labour force has become more important, the roles of different national diplomas and certifications are acknowledged. The number of employees coming from abroad increases in several countries, raising important questions regarding their employment. What do they know? How can they certify their knowledge? Can the international employees' knowledge be compared to the knowledge of domestic employees from the host countries? After forming the European Higher Education Area, the Member States' higher education diplomas represent a commonly accepted knowledge level. The different documents attached to the original diplomas include information on the skills, knowledge, abilities and independence of the degree holder. Employers can use these attachments and descriptions, but not all of them can understand the meaning of the information included in the official documents. We recommend using a special document called "Skill Bill", which should include the names of the different subjects, the skills/knowledge developed and a brief description of the subjects.

Keywords: higher education, labour market, internationalisation, diploma, migration.

JEL codes: I23, J24, J61.

Introduction

The outflow of the workforce, the so-called emigration, creates a negative impact on the national economies of the countries of origin, but on the other hand, it has a positive economic impact on the destination countries. When the well-educated workforce decides to seek jobs abroad, their home country can lose the budgetary sources it invested in, such as the education of emigrant workers. Therefore, the emigration of the workforce is not the desired outcome for many countries (Grubel–Scott 1966). Destination countries prefer to employ

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a highly educated workforce to enhance their innovation potential. This has a long-term positive impact on the economic development of the regions opened for innovation. Nowadays, regions' development should lead to the production of higher added-value services and products (Kocziszky et al. 2017). In order to reach this outcome, employers need a highly-educated workforce.

Historically, people used to be mobile and were open to seeking new and better opportunities abroad if allowed (Castles et al. 2014). In several cases, major cultural differences could be detected between the country of origin and the destination country of the emigrants (Máté et al. 2018; Szondi 2018).

Neoclassical theories of macroeconomics usually base their migration theories on the economic imbalance of the world. It means that the main motivator of the workforce flow is to join those markets that are rich in capital but suffer from a lack of employees. These economic circumstances usually cause an increase in wages, so the potentially reachable higher salary motivates the workforce to migrate from the home country to the destination country (Hicks 1963). The microeconomic theory of migration investigates emigration as a kind of investment. This investment will return in the future as better living conditions for the emigrant in the destination country, but first, the emigrants have to invest in their mobility (DaVanzo 1981). Those who are open to emigrating from a country usually analyse their economic possibilities, including their costs, investments, and future incomes. They make their decisions based on these calculations.

When someone decides to migrate from one country to another and starts working there, he or she has to face many challenges. Some of these challenges are social (immigrant workers have to fit in the society of the destination country), some are economic (the costs and benefits of migration), and some are related to education.

We stated two aims before writing this article. First, we would like to give a brief literature overview on the investigated topic. Second, based on literature review findings, we will write recommendations related to the research topic.

Methodology

In order to be able to examine in detail the topic regarding the recognition of emigrants' prior learning outcomes, it is important to systematically gather and review existing related knowledge. It is important to emphasise that the topic we are examining is current and relevant to most countries. In addition, it is important to mention that it reveals different experiences from country to country, so we also tried to explore differentiated authorial opinions in the literature. To prepare the article, we used the synthesis of the related scientific literature (Harris 1998) and the analysis of statistical data from open access statistical databases as research methods (Kothari 2004).

Based on the three potential goals of social science research (Babbie 2014), we would like to discover and describe the actual situation and explain our opinion.

We started our analysis by summarising the available literature listed by special scientific web pages like Science Direct, Google Scholar or Econbiz.de. We only used highly-ranked sources, and the statistical data was downloaded from a reliable source, the ILOSTAT.

The most important data related to the topic were collected, structured and compared. The findings thus provide an opportunity to get acquainted with the topic's literature background and compare the existing approaches.

Recognition of knowledge and its importance for workforce migration

The recognition of international knowledge seems easy, yet it puts a lot of responsibility on the individual workforce, on the employer and on the national authorities responsible for the recognition of knowledge (Quintino et al. 2017). Strict regulations on professions will close the labour market to the international workforce by creating informational asymmetry in special areas of knowledge (Akerlof 1970).

Nowadays, higher education has become not only international but also "European" within the European Union (hereinafter: EU). Although national higher education systems still have their national characteristics, they have also become international. European citizens have the right to choose where to study within the EU freely. They only have to fulfil the criteria that the citizens of the country hosting the educational institution also have to meet. After graduation, European students can get a degree that is accepted in all EU Member States (Bartha 2019). That makes the situation unequivocal in the case of European citizens. They can move freely within the EU before or after completing their tertiary degrees, and they should not face any discrimination. Because they studied in the EU, all Member States and companies and organisations operating in the Member States can easily detect and analyse their knowledge. The mutual recognition of professional qualifications is also well functioning within the EU (Adamo–Binder 2018) – this means that the workforce flow needed to develop the industry in the EU Member States is effective. However, the situation is not as simple for professional workers coming from a state that is not a Member of the EU: how is it possible to find out what the workers with different qualifications know?

Completing a double degree or joint degree programme can help the specialists who earned a diploma to find a job abroad. This is one of the most important reasons why the different higher education institutions have started to develop joint or double degree collaborations (Csapó et al. 2017). When developing international education programmes, universities always have to pay attention to international students' motivational factors for learning abroad (Böcskei et al. 2019; Fenyves et al. 2019). Universities also have to pay attention to the education of talented students regardless of their nationality: their teaching programmes can also be enriched with special knowledge (Liskuné Vathy–Nagy 2019), like the development of presentation skills, academic writing skills, scientific communication skills.

The effects of labour migration on the hosting countries has been the focus of international scientific investigations. Usually, the flow of workforce into more developed countries causes economic prosperity for the hosting country, and it can cause an increase in wages earned by the local workforce (Oláh et al. 2017).

Several factors influence the flow of workforce. Scientists compared labour mobility trends in the United States of America (hereinafter: USA) and the EU and concluded that language barriers, cultural differences, the effects of the different political contexts and the diversified welfare and social systems led to a much smaller labour force migration in the EU than in the USA (Arpaia et al. 2016).

Third-country citizens entering the EU and especially its labour market have several disadvantages. They usually have inadequate work experience and often a low level of proficiency in the local language. The level of this disadvantage can depend on the language of the host country – for example, this is a much smaller problem in the United Kingdom (hereinafter: UK) or in Ireland than in Finland or Hungary. The lack of social and professional relations and references can also hinder third-country citizens to work within the EU. Third-country national employees working legally in the EU can also face problems receiving recognition of their education and skills acquired in the country of origin (Muller et al. 2017). This tendency can cause the exclusion of migrant workers from the host country's labour market. In these cases, third-country national workers may start working at a company owned or managed by someone from their home country who came to the destination country and knows what the new employee knows and can communicate with the immigrant. At first glance, we could think that this tendency is useful for the labour market because a new workforce enters the market and is employed, and the new employees can thus contribute to the host country's economy. Nevertheless, on the other hand, this tendency can cause the formation of parallel economies in the same country with no real economic connections. This affects the successful integration of third-country national employees (Dajnoki–Kőmíves 2016).

Based on 2011 census data, Gödri (2017) summarised the situation of immigrants living in Hungary. From the viewpoint of the labour market, most immigrants are overeducated, and they are suffering from various forms of negative discrimination (for example, they are mainly employed on fixed-term contracts).

Kiss (2019) summarised the data available about immigration into the European OECD Member States and found that the average level of education varies in the case of different groups of immigrants. In 2008, in the case of immigrants motivated by family issues – mostly women following their husbands to the immigration destination countries – the share of lower educational attainment is nearly 50%, while immigrants with high educational attainment represent only about 20%. In the case of refugees in 2014, the share of poorly educated immigrants is nearly the same, but immigrants with a high level of education almost reach the 30% level. In the case of immigrants that were employed in 2014, the share of those with a high education level was nearly 50%. Kiss (2019) also underlined that we could not look at "immigrants" as one entity. The motivation behind immigration can be related to the average level of education.

In several cases, companies that are willing to employ an international workforce implement special procedures to help foreign employees get involved in the production and organisation of the company that employs them. These procedures are not obligatory by law, and they are developed upon the decision of the company's management. One of the most popular tools to involve the international workforce is to assign a "supervisor" employee for the newly hired foreign employee (Bédard–Massana 2018).

Companies realise the labour market value of the highly skilled workforce. This value is evaluated more from an economic point of view, not only by the company itself but also by the independent organisations rating the company's operations. Companies try to keep the employed personnel and move them between their different operating locations (Vomberg et al. 2015). We can evaluate this kind of employee movement made by employers as an atypical way of labour migration because the employer has in-depth knowledge of the employees, so they employ them in a cross-border way. From the viewpoint of statistical bureaus, this sort of movement is only a kind of labour force migration between different countries.

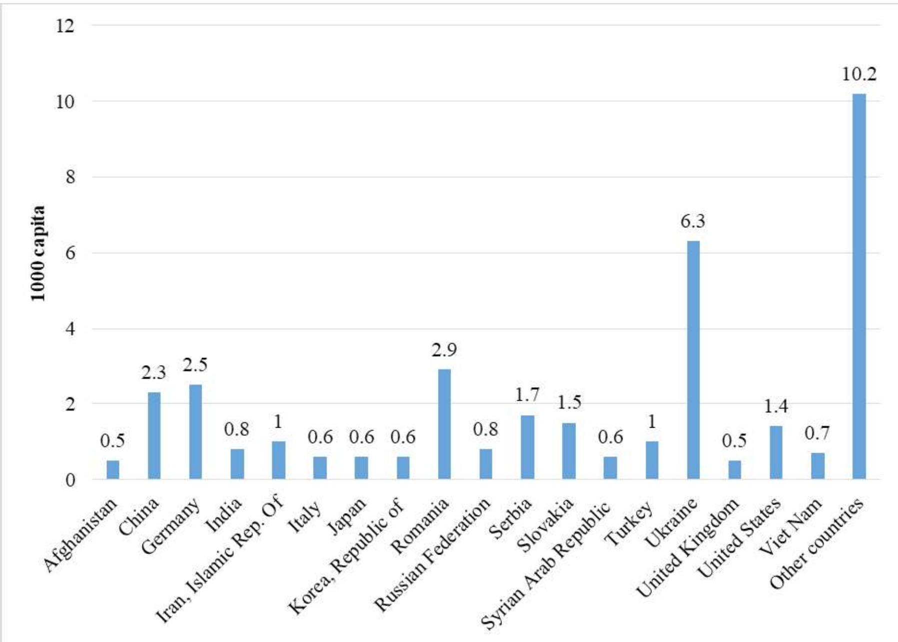
In many cases, foreign direct capital inflow also causes an inflow of the workforce. That means the owners of the investor company send a few highly skilled employees to the place of investment in order to manage the newly established company and to transfer the knowledge already available at the founding company (Golob Šušteršič–Zajc Kejžar 2019).

The Treaty on the functioning of the European Union states several important principles about the relationship the EU should maintain with its neighbouring countries. Article 8(1) of the Treaty sets forth the following provision: "The Union shall develop a special relationship with neighbouring countries, aiming to establish an area of prosperity and good neighbourliness, founded on the values of the Union and characterised by close and peaceful relations based on cooperation". Researchers working in extra-EU states often interpret this statement as the EU's willingness to start a kind of cooperation with its neighbouring countries that may lead to an outcome based on which the borders of the EU's labour market should be opened to the labour force coming from the neighbouring third-countries (Vinokurov–Preboev 2016). The EU itself seems to be open to starting the processes aimed to strengthen the cooperation with the neighbouring countries (European Commission 2015).

Workforce inflow and knowledge recognition in Hungary and Romania

When we talk about migration trends in Central and Eastern Europe or Southern Europe, we often refer to the migration of workforce from these countries to developed – mostly Western European – countries. This trend increased after the change of political systems in Central and Eastern Europe from 1989 to 1991. After those political and legal changes, many people decided to move to Western Europe in order to start a new career there; this seems to be a steady trend in several countries located in this region (Atoyan et al. 2016). Countries that cannot retain their citizens are less able to become attractive for third-country citizens. Emigration can cause a continuous decrease of the available – and skilled – workforce in these countries (Fleischer 2017). Out-migration is still the main trend in Hungary, although, in 2015, in-migration put great pressure on the country (Pierog–Szabados 2016; Dajnoki et al. 2017). In several cases, foreigners can appear on Central and Eastern European labour markets as employees or job seekers, as well. In recent years, we have seen migration pressure build up in several situations (Özgür–Deníz 2014).

Figure 1 illustrates the inflow of working-age non-citizens in Hungary in 2019, by country of citizenship; there are more than 35,000 in total (ILOSTAT 2019).



Source: ILOSTAT 2019

Figure 1: The inflow of working-age non-citizens into Hungary in 2019, by country of citizenship (in thousands)

As Figure 1 shows, the most important source of international workforce in Hungary in 2019 was Ukraine: 6,300 people arrived to Hungary from that country.

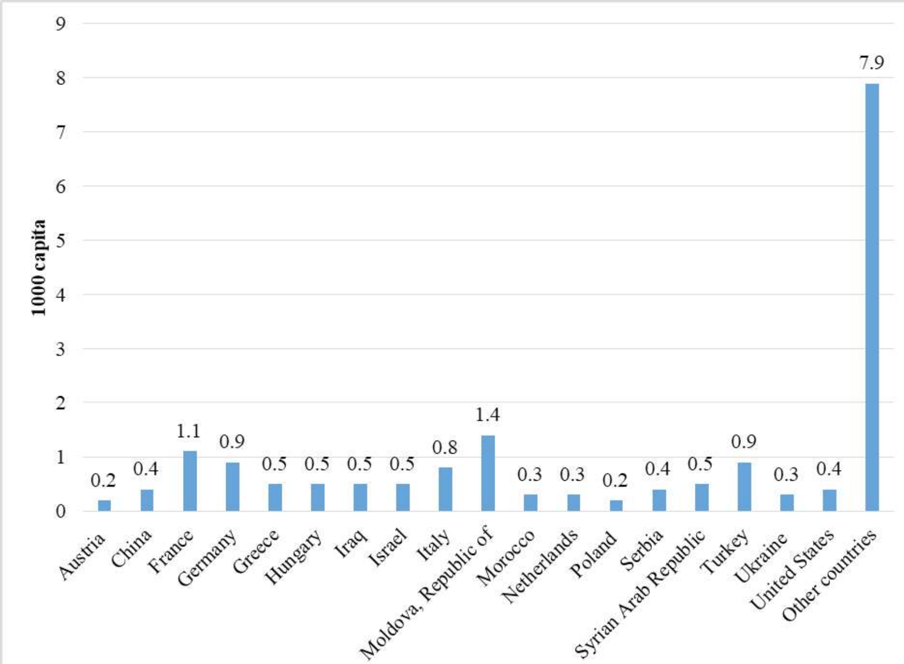
The second-largest number of people arrived from Romania (2,900), 2,500 persons arrived from Germany, 1,400 from the USA, 600-600 from the Republic of Korea and Japan, and the other 500 from the UK. The presence of German, American, Korean, Japanese, and British workforce in the country is strongly related to the foreign direct investment of their countries (Németh–Kőmíves 2020) and their very strong participation in the Hungarian market. The presence of 1,700 Serbians and 1,500 Slovakian citizens underlines the importance of transnational economic relations in the region. The presence of 2,300 Chinese nationals, 800 Indians and 700 Vietnamese citizens also reflects the solid economic connections between their home countries and Hungary. The "other countries" group represents nearly one-third of the total non-citizen population, with a total number of 10,200, which shows that Hungary can be considered a good destination country for people from several countries. The total labour force inflow to Hungary amounted to 36,500 citizens in 2019.

Many of the non-citizens coming from Romania, Ukraine, Slovakia and Serbia are members of the Hungarian minority groups who are willing to work in Hungary. They speak Hungarian and share the Hungarian cultural heritage, which means that they will not face any language barriers.

About 500 citizens of Afghanistan and 600 citizens of the Syrian Arab Republic arrived in 2019 to live and work in Hungary. In their case, the war in their home country can be a special push factor for migration (Oláh et al. 2017).

Figure 2 illustrates the inflow of working-age non-citizens into Romania, by country of citizenship. The chart shows that nearly 18,000 non-citizens arrived in Romania in 2019 (ILOSTAT 2019).

Non-citizens living in Romania are a very colourful group. A number of 7,900 people from the total of 17,900 came from "other countries", which shows that the international workforce arrived in Romania from several countries. The largest group of people came from the Republic of Moldova. These 1,400 people also represent a particular group within the investigated sample because many of them can speak Romanian, so they do not have any language problems during their employment in Romania. There are also many people from France (1,100), Germany (900), Italy (800), Turkey (900) and the USA (400). The neighbouring countries also represent an important group: we can find Hungarian (500), Ukrainian (300), and Serbian (400) people in Romania. Also, 500 Iraqi and 500 Syrian people arrived in Romania in 2019.



Source: ILOSTAT 2019

Figure 2: The inflow of working-age non-citizens into Romania in 2019, by country of citizenship (in thousands)

For the labour market integration of non-citizens, it is essential to know their prior education and convert their diplomas into degrees issued by European educational institutions. Furthermore, in war-torn countries – like Syria or Afghanistan – there might be a challenge to certify the degrees obtained.

In an ideal case, if an employer is seeking a specialist who can fulfil the job criteria, the future employer can check the applicant's original documents and base the decision on the certificates issued by the different authorities or educational institutions. But these circumstances will not cover all the situations related to job seeking or hiring potential employees. The countries' legal systems are continuously changing because they constantly have to react to the everyday issues related to society and the economy. In the case of educational reforms, the official documents and diplomas issued by the different states, authorities, educational institutions, etc. will also be changed.

Official documents written in local languages are not understood abroad. An official translation can help solve this problem; the foreign job applicant can get official certificates regarding his or her knowledge – but we still do not know what kind of knowledge the certification covers.

Upon graduation, students usually get certificates with a list of the subjects they studied and the results obtained for each subject. In these official certificates, the institutions have to include a description of the subjects learnt, the skills and knowledge developed, and a brief list of aspects related to professional independence. These documents rarely follow the year-by-year content development for different subjects. The other problem with these documents is that the terminology used is not understandable to everyone. The specialists working in the human resource departments of big companies can understand the terms of the special description included in these documents. However, the managers of smaller companies often cannot interpret them. The managers who are also the owners of the companies and have knowledge in the company's main field of activity play a crucial role in family enterprises (Tobak et al. 2018) or in agricultural companies (Harangi-Rákos et al. 2013). The way job seekers can communicate their strengths and weaknesses mainly depends on their personalities and individual possibilities (Nagy et al. 2018) – some of them can become more successful in self-marketing while others are less successful.

We recommend that educational institutions prepare a special document called "Skill Bill", which should include not only the names of the different subjects and the skills/knowledge developed but also a brief description of the subjects and which should be re-edited on a yearly basis as the academic/teaching staff develops the content of the different subjects. Thus, the future employers will know, for example, whether the completion of a subject called "Mathematics 3" means knowledge in derivation or knowledge in multiplication, etc. This way, the "Skill Bill" can help job seekers to find employment not only in their home countries but also abroad.

Conclusions

The literature review showed that Central and Eastern European countries are the ones that usually suffer from emigration. The well-educated workforce migrates from these countries, which causes brain drain for the CEE countries and brain gain for the destination countries.

We analysed the labour inflow in Hungary and Romania, two countries where emigration is higher than immigration. In many cases, immigration into these countries is connected to investments made by international companies (for example, Germany, France, the USA, Italy, the UK, India, China, Israel, etc.). However, immigrant people might also come from less developed countries or countries suffering from war or post-war crisis situations like Afghanistan, Iraq, or Syria.

The employment of international workforce can face several challenges. One of these critical challenges is the lack of information about job seekers' skills or knowledge. We recommend using a "Skill Bill" document, which contains the applicant's knowledge and skills, combined with the exact content of the different subjects. This way, the companies can identify suitable job applicants more efficiently.

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Do managers have tax awareness?

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The purpose of the study is to explore what knowledge the managers in the Hungarian SME sector have in the fields of economics, taxation, finance, accounting and their attitudes towards taxation and related administrative tasks. The leader of a small business needs to have many competencies and a lot of knowledge. A good idea, business experience, marketability, quality, a good marketing strategy and advertising, among other things, are important to the success of a business, but without a variety of legal, economic, financial, and tax knowledge, a business can hardly operate well in the long run. With the involvement of accounting firms, we have examined the skills of micro and small business managers, as well as their attitudes to taxation and tax administration through the eyes of accountants, based on their insights, experience and information. We also carried out a questionnaire-based survey targeted specifically at micro and small enterprises from Hungary to measure conscious taxpayers' behaviours. The paper presents the results of questionnaire processing (descriptive statistics, correlation analysis).

Keywords: SME sector, taxation, tax awareness.

JEL codes: M14, H2, H32.

Introduction

In Hungary, the number of registered business organisations reached 1.9 million in 2018, the overwhelming majority (99%) being small enterprises (employing fewer than fifty people), and 95% micro enterprises (employing fewer than ten persons) – similarly to most EU Member States. Small and medium-sized enterprises (SMEs) play an important role in the Hungarian economy. SMEs make up a huge part of the supply chain of large companies, holding an important potential for economic growth due to their flexibility and responsiveness. In the business sector, SMEs employ more than two thirds of the workforce, nearly two million; they also generate 43% of value added, 42% of net sales and 34% of entrepreneurial investment (Infojegyzet 2018). However, fewer and fewer

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companies stay in business for five years in Hungary (only 37% of start-ups continued to operate five years later), which means that the operating conditions of companies are difficult (KSH 2018).

It is very common among SMEs that there is no separation between the function of the founder, the manager of the company and the function performing the real business. The business founder and managing director also carries out the actual economic activity. For this reason, you must have a wide range of competencies and knowledge if you are the owner, the CEO, the CFO, the human resources manager and, depending on your area of activity, even the transport and logistics manager. Certain activities may be carried out by an entrepreneur, whether sole proprietor or partner, only if they can meet the training requirements set out in the relevant legislation. This means that a member or employee of the company must have the qualifications required for the job in question. However, starting a business or managing a company, which requires knowledge of many laws, is not subject to any qualification. This is why our research aims to assess the knowledge of managers in the Hungarian SME sector in the fields of economics, taxation, finance, accounting, and their attitudes towards taxation and related administrative tasks.

Literature review

According to numerous international studies, cultural norms, national pride and demographic factors have a significant impact on the taxpayers' willingness to pay taxes. Respondents' age, gender and marital status are also related to general tax attitudes, i.e., tax mentality and tax morale depend on the demographic characteristics of the respondents. In addition to cultural and demographic factors, it is important to mention the impact of the relationship between the state, state institutions, control bodies and taxpayers on tax morale. Studies show that trust in government, the stability of the tax system, and the treatment and respect of taxpayers as partners – also by the controlling authorities – have a positive effect on the willingness to pay taxes. Citizens' direct political participation and involvement in political decisions as well as democracy have a significant positive impact on tax morale (Dobos–Takács 2018).

Understanding the behavioural considerations behind tax compliance is therefore crucial to developing tax fraud reduction policies. It is advisable to develop a tax policy and a set of tools that will encourage tax compliance within the existing tax system. If individual attitudes toward compliance are dependent on social and cultural norms, then improving these standards may be a desirable policy option. In our research on non-ethical business conduct, we also conducted in-depth interviews, and several interviewees mentioned inadequate financial-economic education as one of the causes of low tax morale. In connection with this, we thought about examining the knowledge held by the leaders of the Hungarian SMEs in the fields of economy, taxation, finance, accounting, and their attitudes towards taxation and related administrative tasks.

The general concept of tax morality can be divided into several components, which, to varying degrees, affect the informal economy in the same way, both theoretically and empirically. This includes trust in public institutions and satisfaction with public institutions, perceptions of government corruption, rule-making, compliance with standards and, in addition to compliance, tax awareness (Torgler 2003).

Weakening confidence in public institutions and the perceived high level of government corruption are likely to lead to more acceptance of illegal payment methods alongside tax evasion. Dissatisfaction with public institutions is particularly strong in Hungary compared to other European countries and may be a major factor in tax morale (Fazekas et al. 2010).

As with most laws, it is true that a tax standard prescribes conduct, action, or even abstention. For the addressee or obligor of the norm to act accordingly – that is, to comply with the law – a key condition is for taxpayers to be aware of this “command”. As far as tax law is concerned, it is also true that a taxpayer cannot defend himself or herself without knowing the law. We can only expect taxpayers to make moral judgments if their actions are morally motivated, so they consciously choose between good and bad. However, this requires that taxation be a conscious act. For this, however, the taxpayer must have sufficient information (Szilovics 2001).

By 2017, the revenue of the National Tax and Customs Administration increased by approximately HUF 609 billion compared to the previous year (NAV 2018). This is also a very valuable result, as the tax burden has been reduced and the income losses from concessions have increased significantly. This trend seems to show that the tax morale in Hungary has improved, presumably for a period of time, following the new approach adopted by the NAV in 2016, which resulted in visible changes within a year. This new attitude meant more taxes paid in the short term. Out of all the changes and developments, the introduction of supporting procedures and tax certification were of paramount importance. The system of audits has also changed and it now predicts for each department and activity when, where and what they are auditing, meaning that a number of customer support measures have been introduced. More than ever, the emphasis has been on customer-friendly administration. This has also started a process – the friendly and respectful treatment of taxpayers by the authorities – which, for example, has long been recognised in Switzerland as an important resource for enhancing tax compliance. This tendency also demonstrates that the quality of the relationship between taxpayers and the state, the state institutions, has a significant impact on the willingness to pay taxes, i.e., trust in government and legal institutions is a major determinant of tax morale. Against this background, the processes launched in 2016 seem to have a positive impact on the willingness to pay taxes. In any case, it is advisable to maintain the processes that have already begun and extend them as widely as possible, with the aim of improving voluntary compliance and improving tax morale. It follows from this that both the responsibility of the tax office to provide the relevant information and the duty of the taxpayer to self-educate are equally important. Improving the education of taxpayers can raise moral standards and increase the social acceptance of taxation. That is why governments need to pay more attention to education from primary school. Preparing and educating citizens is crucial to interpreting tax law provisions that are very active, accurate and timely. In Germany, preparatory programmes are widely used and, at school, children are already given basic information about taxation and why the government needs tax revenue and what it spends. Most experts emphasise the importance of education and preparation. That is why, in the past 20 years, following this recognition, relevant programmes have been launched in many countries, such as France, Australia, Uruguay, Brazil, Germany. Taxation is also influenced by cultural factors, and education can be one of the most successful tools for improving the cultural level and thus increasing voluntary achievement (Szilovics 2001).

It is also necessary to align tax culture with the rule of law. Taxation is an important area for encouraging compliance. Today, the strengthening of taxation can only be partly based on the strengthening of rules. At least as important is the persuasion of the need for taxation, which can take the form of presenting the merits of taxation and strengthening the notion that, if a taxpayer contributes to the functioning of the political system, he or she is a good citizen. The sign of this change in attitude is the involvement of citizens in maintaining fiscal discipline and strengthening the system of mutual control. Taxation is the focus of economic policy in all countries of the world today and is part of state-building. The recovery after the economic crisis is based on a political union whose essence is to strengthen long-term thinking, to link the value system with the security of life, i.e., to ensure the primacy of knowledge. What triggers an economic crisis is the lack of confidence among prominent economists, according to Akerlof and Shiller (2010).

Entrepreneurs do not trust growth and development and therefore do not invest; consumers tend to save rather than buy because they are afraid for their security of life and they do not trust the political-economic institutional system; employees do not perform at their highest potential, and so on. The basis of trust is knowledge, the application of the values necessary for making the right decision. It is also part of the system of trust that allows the citizen to make the right decision because he/she receives credible knowledge through the system of political and economic institutions (Gervai–Trautmann 2014).

Prior to the Industrial Revolution, over the centuries, slowly changing economic activities, especially those in agriculture, had been controlled by culture rather than knowledge. The necessary economic knowledge was transmitted to the coming generations through culture. Young people became part of the local culture before they acquired the knowledge of farming. No one felt that acquiring knowledge through education or school was necessary for someone to carry out their economic tasks. Before and even long after the Industrial Revolution, economic education played a strong secondary role in the learning process. The Industrial Revolution brought about a fundamental change. The techniques used in the manufacturing industry and the knowledge required from the workforce became separated from culture. From that point on, economic life was regulated by the market instead of religion. The scientific and technological revolution has enhanced the direct role of knowledge and culture in the economy. Knowledge, culture and morality have become bottlenecks in today's advanced economies. Where you live and what your society can do in the foreseeable future depends on the culture you belong to; the current level of education; how much they spend on education and culture. Skills are now much more important than any economic-geographic aspects and economic capability (Kopátsy 1998).

In 2010, the European Commission also published a detailed analysis of the effectiveness of the instruments used so far to promote the development of financial education in the European Union. In its communications, the Committee stressed the need for financial, economic and consumer education and urged that financial education should be included in compulsory education as soon as possible. Civil, financial and entrepreneurial initiatives can greatly help this process (Kerekesné Horváth 2012).

Economist professor Attila Chikán believes that "the man in the street today uses a mass of economic concepts and expressions that were not well known to economists a decade ago, such as stock exchanges, savings, and privatization. People learned that knowledge almost completely by themselves, and the school hardly helped in that regard. The emerging social and economic environment is also forcing people to learn a series of complex economic relationships and, more importantly, this knowledge and mindset must also be applied to economic decisions that determine their personal destiny" (Schüttler 1998. 8).

Financial culture means a combination of skills and abilities that can be used to increase individual and social well-being. This is inconceivable in the absence of specific professional knowledge, so it can be stated that the role of financial education is indispensable and inevitable. At some levels, financial culture is less developed and can be improved. Improvable levels include financial knowledge, financial skills and abilities. However, the roots of financial literacy (money management, borrowing, banking, and taxation) can be traced back to habits and traditions, i.e., we learn the basics of this knowledge from our parents, family members and our wider environment. This kind of economic socialization shapes our character and attitude and becomes a part of our life. Therefore, like all other long-standing habits, it is difficult to shape, hard to change and affects our later life, even our financial situation and our success. So, in these processes, family is of the utmost importance, but precisely because of this, the teaching of economic and financial knowledge from pre-school age is of greater importance so that anchored negative habits can be corrected as soon as possible. Assessing financial culture is not an easy task for an economy and society, but it can also be said that in the global financial world, measuring the literacy of individuals in an economy and society means measuring this area (Csiszárik-Kocsir–Garai-Fodor 2018).

The results of numerous surveys have shown that young people in Hungary are not aware of the essence and fundamental interrelations of the state's economic role, social security or the functioning of the banking system (Kerekesné Horváth 2012). The Hungarian population (both young and adult) has poor economic and financial knowledge, although it is clear how important basic economic knowledge is at the individual level. Making responsible consumer decisions also requires some basic knowledge of how the economy works and its context (Harangozó 2015).

Methodology

With the involvement of accounting firms, we examined the skills of micro and small business managers, their financial, economic and tax knowledge, their attitudes to taxation and tax administration through the eyes of accounting professionals, based on their insights, experience and information. We used the questionnaire survey method to measure conscious taxpayers' behaviours. The questionnaire was targeted specifically at micro and small enterprises of different sizes and scopes operating in Hungary.

The survey covered, inter alia, the following factors:

• Whether the business is currently operating or not

• The purpose of setting up a business

• Size of the enterprise (annual turnover, number of employees reported)

• Commercial property

• Mode of taxation

• Whether the owner is personally involved in the business

• The manager's awareness of filing deadlines, basic forms of taxation, tax rates, basic billing rules and economic concepts

• Whether the manager receives legal/economic training relevant to the company

• Does the company have a financial/accounting professional?

• Does the company make regular revenue-cost-profit planning?

• Attitude towards technical innovations

• Whether the accounting/tax documentation and accounting materials of the company are submitted to the accounting company in a regular, timely and orderly manner.

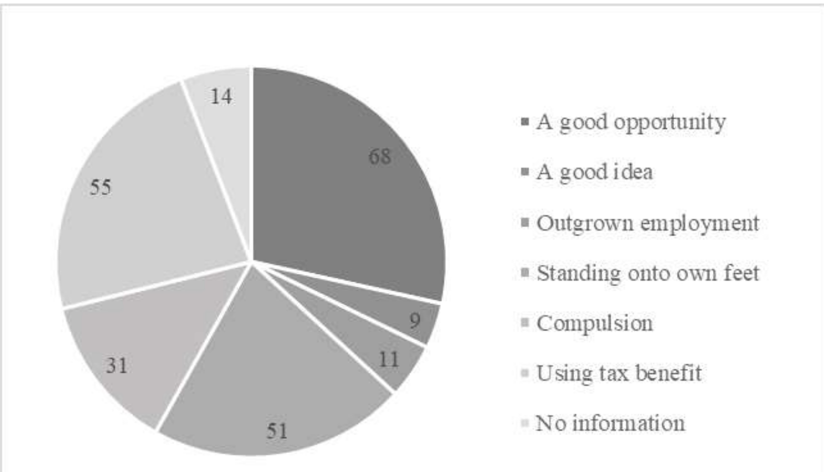
The aim of the research was to examine the conscious tax behaviour of the leaders of the Hungarian SMEs. The questionnaire consisted of 24 closed-ended questions with pre-defined answers, and participants had to choose the one that suited them. The questionnaire was available online in April 2019 for a one-month time frame, during which 239 responses were received.

Results

Characteristics of the surveyed enterprises

Along with 204 active enterprises, a significant proportion (14.64%, 35 enterprises) of non-operating enterprises are also part of the sample.

As far as starting a business was concerned, 68 respondents considered that starting a business was a good opportunity, 11 had a good idea, 11 were “out of work”, and 51 were trying to get on their own feet. In addition, 31 enterprises were created by compulsion, and 55 were created to gain tax advantages (Figure 1). In the sample examined, the proportion of enterprises that were established not for the purpose of actual business but because of constraints or tax advantages was very high (35.98%). To some extent, these figures also indicate the existence of a hidden economy.



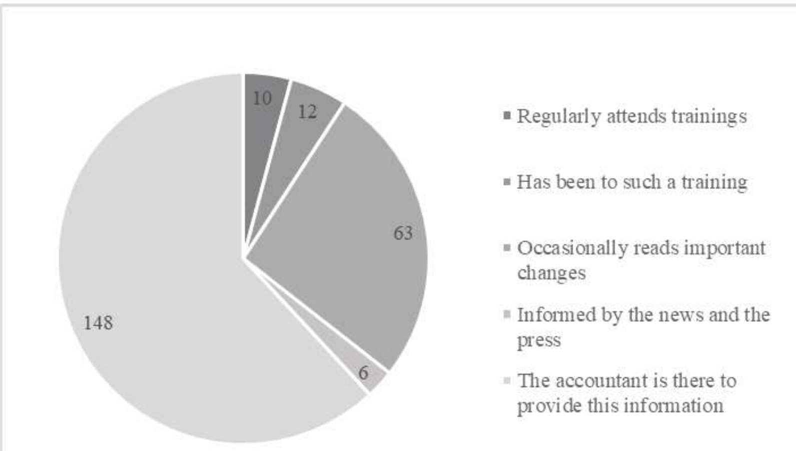
Source: Own research

Figure 1. The purpose of establishing the surveyed businesses

Each of the companies examined is a micro or small enterprise on the basis of the headcount and turnover figures provided (headcount below 50 and annual net sales below EUR 10 million). In terms of company form, 55.6% of the companies are limited liability companies, 23.8% are sole proprietors, but the sample also included partnerships, joint stock companies, associations, social cooperatives, non-profit organisations and an individual law firm.

As for taxation, 63.6% of businesses are subject to corporate tax, 25.1% have chosen the small business tax which is a relatively popular new tax, and in the sample there are also businesses subject to personal income tax, simplified business tax and small business tax. Also, 64.4% of businesses are subject to VAT, while 35.6% are not subject to VAT. Based on the number of employees reported, 58.6% of the companies have no employees, 13.4% have only one employee, 14.6% have 2-5 employees, one company has between 50 and 100 employees and another company has more than 100 employees.

In 97.9% of the companies, the owners are personally involved in the business. The majority of businesses (61.2%) are managed by men and 24.9% by women; there are also companies where several people (men, women or men and women together) run the business. In 65.7% of the companies, the manager responsible for tax matters (referred to in the following as *tax manager*) has a higher education degree. Despite the fact that 39.1% of tax managers are not aware of the basic tax deadlines, 52.1% - of the basic tax forms and rates, 60.3% - of the basic billing rules and 60.8% of them lack basic economic concepts, only 4.2% train themselves regularly, 5% have attended this kind of training, and the

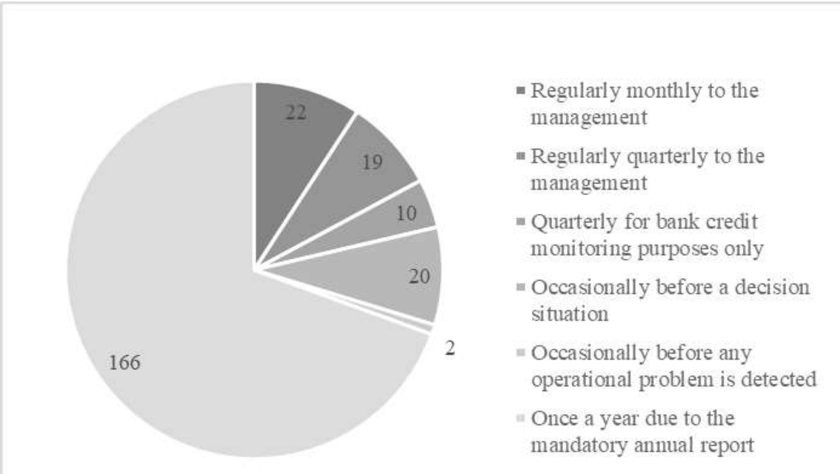


Source: Own research

Figure 2. Managers' approach to regular legal/economic training

majority of them (61.8%) believe that it is the task of the accountant' to provide this information. In addition, 26.5% of tax managers read occasionally about the most important changes (Figure 2). Only 9.7% of the companies have financial and accounting specialists.

For 69.5% of the surveyed companies, revenue-cost-profit planning is done only once a year and only for the sake of the mandatory annual report. Some of them (0.8%) make revenue-cost-profit plans when they detect an operational problem, 8.4% before making major decisions, 4.2% plan quarterly due to bank credit monitoring. Only 7.9% of the managers require foresight planning quarterly and 9.2% monthly (Figure 3).



Source: Own research

Figure 3. The frequency of revenue-cost-benefit planning within the surveyed companies

Only 10.5% of tax managers request an informative payment plan about taxes and contributions payable, while for the others it is sufficient to inform them at the deadline. Some 6.3% of businesses regularly pay taxes and contributions late.

Less than half (44.4%) of tax managers ask for information and figures related to taxation options and choose a more favourable solution. Some of them are interested in other options, but they always stay in the habit, and the majority (47.3%) doesn't care at all.

In recent years, there have been many changes in the field of taxation digitization. As of 2014, the introduction of online cash registers in retail operations became mandatory. In 2015, the use of the Electronic Road Traffic Control System (EKÁER) became obligatory for goods traffic, and in 2018, the company portal and the online invoicing system were introduced. These changes required a great deal of flexibility and technical knowledge from businesses. Only 29.3% of the tax managers in the sample are able and willing to learn and apply technical innovations themselves, 17.6% apply them with little help and assistance, 9.6% use them only in extreme cases, and 43.5% reject them completely.

Data and documentation management habits carry significant information about managerial attitudes. Only 57.1% of the surveyed companies submit the documentation required for accounting purposes before the tax filing deadlines, 50.8% do so at regular intervals, and only 50.4% do it in an organised and transparent manner; 17.6% of the companies only submit their documents upon request, 27.3% only upon multiple requests, and 18.9% submit incomplete, unorganised material.

Frequency of managers' participation in legal/economic training

The Pearson correlation test was used to determine whether there is a significant correlation between company characteristics and the manager's participation in trainings (Table 1). Although the results of the correlation calculation cannot be automatically interpretated as a cause-and-effect relationship, they describe well the closeness and direction of the linear relationship between the variables (Sajtos–Mitev 2007). According to Pearson's correlation analysis, there is a significant relationship between the involvement of the manager in economic training and the annual revenue of the company (Sig=0.000<0.01), the method of taxation (Sig=0.001<0.01) and the reported number of employees (Sig=0.000<0.01), the null hypothesis can be rejected with 95% confidence, so the alternative hypothesis is fulfilled. Correlation coefficients (r=-.279**; -.220**; -.281**, respectively) indicate a medium negative relationship for all three variables, which means that the demand for manager training increases with the annual revenue and the number of employees reported, as well as with the complexity of the taxation methods chosen. No significant relationship could be found between the manager's training needs and the legal form of the company or the gender of the manager.

Table 1. The manager undergoes legal/economic training

		The manager undergoes legal/ economic training for the company
Annual turnover of the business	Pearson Correlation	-.279**
	Sig. (2-tailed)	.000
	N	239
Business form	Pearson Correlation	-.076
	Sig. (2-tailed)	.240
	N	239
Taxation mode	Pearson Correlation	-.220**
	Sig. (2-tailed)	.001
	N	239
Number of employees reported	Pearson Correlation	-.281**
	Sig. (2-tailed)	.000
	N	239
The gender of the manager	Pearson Correlation	-.056
	Sig. (2-tailed)	.393
	N	239

** correlation is significant at the 0.01 level (2-tailed);

* correlation is significant at the 0.05 level (2-tailed).

Source: Own research

Frequency of revenue-cost-result planning

On the basis of further correlation analysis, significant relationships could be found between regular revenue-cost-profit planning and annual sales revenue (Sig=0.000<0.01), tax treatment (Sig=0.001<0.01), payment of value added tax (Sig=0.001<0.01), the number of employees declared (Sig=0.000<0.01) and the gender of the manager (Sig=0.000<0.01). We can reject the hypothesis with 95% confidence, so the alternative hypothesis is fulfilled (Table 2). Correlation coefficients (r=-.394**; -.218**; 0.221**; -.286**; -.269**) indicate a medium negative relationship between the regularity of revenue-cost-profit planning and the annual revenue of the company, taxation mode, number of employees, as well as gender, while the relationship between the regularity of planning and being subject to VAT is positive and medium. As annual revenue and the number of employees grow, and the more sophisticated the company's tax treatment is, the need for regular revenue-cost-planning increases. Value-added tax subjects are more likely to perform regular revenue-cost-planning, and women are more likely than men to do such planning.

Table 2. Does the company make regular revenue-cost-profit planning?

		Does the company make regular revenue-cost-profit planning?
Annual turnover of the business	Pearson Correlation	-.394**
	Sig. (2-tailed)	.000
	N	239
Taxation mode	Pearson Correlation	-.218**
	Sig. (2-tailed)	.001
	N	239
Is it subject to value-added tax?	Pearson Correlation	.221**
	Sig. (2-tailed)	.001
	N	239
Number of employees reported	Pearson Correlation	-.286**
	Sig. (2-tailed)	.000
	N	239
The gender of the tax manager	Pearson Correlation	-.269**
	Sig. (2-tailed)	.000
	N	239

** correlation is significant at the 0.01 level (2-tailed);

* correlation is significant at the 0.05 level (2-tailed).

Source: Own research

Attitude towards technical innovations and administration

Based on Pearson's correlation analysis, there is a significant correlation between the annual revenue of the business (Sig=0.004<0.01), the qualification of the tax manager (Sig=0.000<0.01) and the way the tax manager receives technical news. Correlation coefficients (r=-.188**; -.287**) indicate a weak negative correlation between the attitude towards technical news and the annual turnover of the company, and a medium negative correlation between the attitude towards technical news and the manager's qualification in tax matters, i.e., the higher the sales revenue of a business and the higher the level of education a tax manager has completed, the more open (s)he will be to accept technical changes and more willing to learn them.

In addition, there is a significant correlation between corporate form (Sig=0.006; 0.003<0.01), taxation mode (Sig=0.000<0.01), VAT payment (Sig=0.000<0.01), number of declared employees (Sig=0.002<0.01), the qualification of the tax manager (Sig=0.009<0.01) and the regular, timely and systematic submission of the company's accounting/tax documentation (Table 3).

Correlation coefficients (r=.177 **; .194**; .284**; -.236**; -.202**; -.168**) suggest a weak positive relationship between the business form and the regular, systematic delivery of accounting material; the relationship between the taxation mode and the systematic delivery of the accounting material is moderately positive; the relationship between VAT payment and systematic delivery is moderately negative; the relationship between regular delivery and the number of employees is moderately negative, and the relationship between timely delivery and the qualification of the tax manager is weak and negative.

Table 3. Attitude towards technical novelties and administration

CORRELATIONS		Attitude towards technical innovations	Regular delivery of accounting material	Timely delivery of accounting material	Systematic delivery of accounting material
Annual turnover of the business	Pearson Correlation	-.188**	-.154*	-.100	.073
	Sig. (2-tailed)	.004	.018	.125	.264
	N	239	239	239	239
Business form	Pearson Correlation	.092	.177**	.105	.194**
	Sig. (2-tailed)	.155	.006	.106	.003
	N	239	239	239	239
Taxation mode	Pearson Correlation	-.068	.069	.077	.284**
	Sig. (2-tailed)	.297	.290	.234	.000
	N	239	239	239	239
Subject to VAT	Pearson Correlation	.147*	-.081	-.078	-.236**
	Sig. (2-tailed)	.023	.211	.229	.000
	N	239	239	239	239
Number of employees reported	Pearson Correlation	-.166*	-.202**	-.146*	.008
	Sig. (2-tailed)	.010	.002	.025	.896
	N	239	239	239	239
The owner is personally involved in the business	Pearson Correlation	.014	-.002	.061	-.041
	Sig. (2-tailed)	.826	.981	.350	.528
	N	239	239	239	239
The gender of the tax manager	Pearson Correlation	-.014	-.065	-.066	-.064
	Sig. (2-tailed)	.825	.319	.309	.327
	N	239	239	239	239
The qualification of the tax manager	Pearson Correlation	-.287**	-.014	-.168**	-.154*
	Sig. (2-tailed)	.000	.825	.009	.017
	N	239	239	239	239

** correlation is significant at the 0.01 level (2-tailed); * correlation is significant at the 0.05 level (2-tailed).

Source: Own research

Conclusions

The purpose of the study was to explore the knowledge of Hungarian SME managers in the fields of economics, taxation, finance, and accounting, as well as their attitudes towards taxation and related administrative tasks.

Based on previous surveys conducted and on the fact that fewer and fewer newly founded companies in Hungary reach five years of age, it is important to emphasise that many micro and small businesses are established without the prior legal-taxation-economic-financial qualification of the business manager.

In the sample examined, the proportion of enterprises that were established because of constraints or for using tax advantages was very high (35.98%).

Despite the fact that 39.1% of the managers responsible for tax matters are not aware of the basic tax deadlines, 52.1% - of the basic tax forms/rates, 60.3% - of the basic billing rules and 60.8 % - of basic economic concepts, just 5% of the managers have participated in such trainings and 4.2% train themselves regularly. The demand for the training of tax managers increases with the annual revenue and the number of employees reported, as well as with the complexity of the taxation methods chosen.

The majority (69.5%) of the surveyed companies perform revenue-cost-profit planning only once a year, for the sake of the mandatory annual report. The need for regular revenue-cost-planning increases for companies with higher annual revenues and more employees, choosing a more sophisticated tax treatment. Value-added tax subjects are more likely to perform regular revenue-cost-planning, and female tax managers are more likely than men to do such planning.

The higher the turnover of the business and the higher the education level of the tax manager, the more open (s)he will be to accept technical changes and more willing to learn them.

We also found that the more complex the chosen taxation mode and company form, the larger the number of employees, and the more qualified the tax manager, the more regular, timely and systematic the company's delivery of accounting documents is.

In today's accelerated, digitalized, information society, it is essential to provide targeted training for business executives to improve their understanding of taxation, accounting, and corporate law and, consequently, the economy as a whole. These trainings could bring about a change in the business sector that would have a positive economic and social impact.

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The practical guide to HR analytics: Using data to inform, transform, and empower HR decisions (book review)[1]

ELEONORA DOBRE[2]

The book offers a complex and well-explained approach and tools for understanding what leads to HR's success nowadays. As HR's role is more and more strategic, HR professionals are in a context where formulating insightful questions, defining key problems, using, and interpreting data are daily topics, and HR analytics are becoming a source of solutions. Data analytics offer proper guidance and make it possible to formulate solid recommendations for impactful business decisions. The book is also touching on some key areas where data analytics can be highly relevant: *management* and impact on decisions, a practical chapter on *how to work with data,* including a wonderful perspective on *HR and its new role*.

Talking about *management*, the book explores management challenges and decision-related questions based on the perspective that HR is important for making data-driven decisions and that no data source is perfect. Each person we talk to at work has a different perspective, and so does each data source. That is why it is so important to look at a problem from several angles. This can help overcome the limitations of any single source and ensures that you are not missing anything. Data analysis is a powerful tool to increase the likelihood of defining the right problem. And because HR manages a difficult area, having to serve the employees, protect the business to keep up with ever-changing laws and regulations, and figure out how to do more with less and faster, a critical issue is the fact that people are sometimes limited when it comes to making decisions. We like to think of ourselves as rational actors, but our limitations, emotions, and processing biases stand in our way. The world is complex, and people have developed ways to help simplify it. The so-called cognitive biases are

[1] Waters, Sh. D.–Streets, V.–McFarlane, L.–Johnson-Murray, R. 2018. *The Practical Guide to HR Analytics: Using Data to Inform, Transform, and Empower HR Decisions*. Alexandria, VA: Society for Human Resource Management, ISBN 978-1-586-44532-4, pp. 208.

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ways in which our brain helps us take shortcuts to face four primary challenges: overloading information, meaninglessness, the need to act quickly, and knowing what needs to be remembered for later. The good news is that we can do better.

But there are ways to mitigate limitations in our decision-making process, including relying more on the systematic collection, analysis and combination of data. Data analysis in human resources can improve the credibility of the HR function by strengthening the link between people and business results.

In regard to the ways of *working with data*, it is noted that HR works to increase the role of analytics and that academic researchers are working to expand the set of analytical tools available. There is a multitude of advanced analyses to help professionals cope with the complexity of human behaviour. First, collecting new data is often necessary to really understand what is going on. Too often, people stop at the data they have at hand. That can somewhat limit making data-driven decisions. Validating them beyond data, in meetings and discussions, connecting with the managers who can provide data and information, leads to an approach that can allow HR practitioners to have a closed loop of communication with stakeholders. Verification with stakeholders also provides a better understanding of what variables are important to them and how they define and talk about these variables. In this way, when the findings are presented later, HR can check how they resonate with them. Understanding people means understanding human resources and the members of the organisation so that HR can ask the right questions. Analytics have limited impact if they are not linked to important challenges for business leaders. Analysts need to have an in-depth knowledge of the business process and where the organisation generates its competitive advantage. It is essential that HR understands the issues that interest business leaders and where the business needs help the most. Understanding data more accurately requires two types of expertise: expertise in data and expertise in analysis. Data expertise involves working directly with data: extracting, cleaning, transforming, and managing data. Expertise in analysis involves data analysis, data visualization and validation. While data fluency and statistics, especially more advanced statistics, are newer skills for many HR professionals, it is important to see that much of what is needed are things we are already good at: consulting, business experience, and a deep understanding of the people and processes of people in your organisation.

When it comes to *HR and its new role*, it is already a fact that HR has gone beyond the routine activities that traditionally made up staff management, such as payroll and benefits. Now, it has a more substantial role in developing people's strategies to support the goals of the organisation. For HR leaders to have a broader organisational impact, they too need to shift focus from HR processes to the impact of talent on broader strategy and business outcomes. Analytics provides a way to demonstrate this link. The ability to bring analytics to the table allows HR professionals to be on common ground with other functions and speak a common language. Analyses can be useful in any human capital project. In addition to helping to correctly redefine the problem and identify solutions, it can also help to evaluate solutions. This allows HR professionals to identify problems early enough to improve intervention, to interrupt it if it does not work, or to demonstrate its impact on stakeholders. Change management is essential to any new initiative. Communication is essential and it is never too much. Not every HR professional needs to become an analysis specialist. However, every HR professional should understand where analytics fit into the HR landscape and how they can be harnessed. Experienced HR professionals not only understand the operations and functions of the organisation but they are also in tune with what is happening in the external environment. In other words, HR-efficient professionals are competent in the field of business, but in order to adapt the recommendations to the industry, size, sector, geographical space specific to their organisation and so on, they must also use critical assessment and HR expertise. Having more stakeholders and data owners means that HR will have to get help from others.

The book makes its closing remarks with a wonderful recommendation to consider launching a campaign to promote HR analytics and data or providing additional assistance when new reports or analyses are launched. Distributing a monthly educational communication series can fit like a glove, highlighting a different value every month.

Guidelines for authors

The *Forum on Economics and Business* (in Hungarian: *Közgazdász Fórum*) is a peer-reviewed journal of economic science. It is the joint academic journal of the Hungarian Economists' Society of Romania (RMKT), the Department of Economics and Business Administration in Hungarian Language of the Faculty of Economics and Business Administration at the Babeş-Bolyai University, and the Faculty of Economics and Social Sciences at the Partium Christian University.

It provides a platform for members of the teaching staff, researchers, and practitioners to publish their scientific papers in the fields of economic theory and applied economics. The journal is published four times a year (two issues in English and two issues in Hungarian) and since 2010 it is included in the ProQuest and EBSCO international databases.

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