

Contents

MIECZYŚLAW POBORSKI, EWA MONIKA KRASKA *National Demographic Structures in a Global Perspective* | 9

MAGDALENA REDO, PIOTR PREWYSZ-KWINTO *Are Borrowers Guided by the APRC (RRSO) Level When Taking a Loan? Survey Results* | 29

RADOSŁAW ROBIŃSKI *An Agreement for the Provision of Efinancing Services* | 49

WOJCIECH SABAT *Convergence of the Level and Structure of Public Expenditures in the New European Union Countries in the 1995–2020 Period* | 71

ŁUKASZ SOWUL *Effects of Granting Freebies by Entrepreneurs to Contractors in Income Tax* | 91

IZABELA WITCZAK *Tax Strategy as a Determinant of Enterprise Value Creation* | 103

WOJCIECH WOJTYŁA *Man as a Fundamental Factor in the Economy in the Encyclicals Laborem Exercens and Centesimus Annus* | 121

ANNA HOŁDA-WYDRZYŃSKA *Whistleblowing as Form of Public Interest Protection* | 137