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Economic and Legal Significance of the Polish Tourist Voucher for the Tourism Economy in Poland: Comparison of European Solutions to Stimulate Tourist Demand

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Abstract *The article aims to answer the question: What impact did the Polish Tourist Voucher have on the tourism economy during the COVID-19 pandemic and the recovery period that followed? It also aims to compare the solutions chosen in Poland with solutions from selected European Union countries that were intended to support tourist demand in a similar way during or immediately after the COVID-19 pandemic; attempts to estimate the volume of tourist movement and value of tourist expenditure generated by the introduction of the Polish Tourist Voucher; and estimates the size of the multiplier effect. It also examines the relationship between the use of the voucher and domestic tourist movement, finding a significant relationship between the use of the tourist voucher and the level of tourist movement.*

Keywords tourist voucher, COVID-19 pandemic, tourism development, financial support

Introduction

UN Tourism data predicted that global tourism following the COVID-19 pandemic, in terms of the number of foreign trips would recover by 2024. The number of foreign trips in the world in the period from January to September 2023 was at 87% of pre-pandemic levels. The number of foreign tourist trips in the world in 2023 was estimated at 1.3 billion, demonstrating an increase of 33% compared with 2022 and reaching almost 90% of the pre-pandemic levels (*UNWTO Tourism Barometer,* 2023). During the COVID-19 pandemic, the industry kept itself afloat by stimulating internal demand – redirecting tourists to take domestic trips and diversifying hotel operations.
The following research questions were posed: What impact did the Polish Tourist Voucher have on the tourism economy during the COVID-19 pandemic and the subsequent recovery period? What solutions were implemented in other European Union countries to support tourist demand during the same time period? What patterns of tourist movement and tourist expenditure resulted from the introduction of the Polish Tourist Voucher, and what was the multiplier effect? Another question emerged: How strong was the relationship between the use of the voucher and domestic tourist movement?

Methods

This article is a literature review of the legal regulations for the tourism markets of France, Romania, Hungary, Croatia, Italy and Slovakia. It also analyzes the statistical data for selected countries and calculates their Spearman correlation ratio, which describes the relationship between the payments using Polish Tourist Vouchers and domestic tourist movement during particular months in Poland.

Literature discussion

According to A. Elnasr (2021), the tourism industry was strongly affected by the COVID-19 pandemic, which changed people's willingness to travel. The OECD determined that the appropriate tourism policy during the COVID-19 pandemic was to promote domestic tourism and support safe returns from international tourism (OECD, 2020). The COVID-19 pandemic was the biggest crisis for the world's tourism industry since World War II. In the first three quarters of 2020, foreign arrivals to EU countries

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were 67.5% lower than during the same period in 2019. This decline ranged from 46% to 84% across different European Union Member States (*EU Tourism Support*, 2021). In 2021, individual waves of the COVID-19 pandemic also limited the volume of tourist movement, and global tourism saw a decline of over 40% in tourist arrivals compared to 2019 (Sunder, Dixit, 2023). Distant and exotic markets, which had been highly dependent on tourism (Jędrusik, 2019), were also severely affected.

Tourists began to prefer shorter domestic trips to foreign trips. The risk of health problems and being stuck in quarantine forced people to change their travel habits. Domestic substitutes for foreign travel were important (Matsuura & Saito, 2022). According to P. Druet (2023), the COVID-19 pandemic caused a significant decline in tourist movement in 2020. With significantly fewer foreign tourists, there was less demand for accommodation services, and the tourism industry reported losses or greatly reduced revenues. An analysis by the International Monetary Fund showed that the tourism industry, for countries and territories strictly dependent on tourism, lost $100 billion USD directly during the COVID-19 pandemic, and the tourism economy as a whole lost $300 billion USD (www.imf.org).

The impact of COVID-19 on tourist demand in the EU-27 and EFTA countries in the first year of the pandemic showed greater losses in tourist demand in urban centers and tourist resorts (Curtale, Batista E Silva, Proietti, Barranco, 2023). Research conducted during the pandemic in the United States showed that over 60% of respondents did not want to travel if conditions related to the pandemic situation did not improve (Vukomanovic, Barbieri, Knollenberg, Yoshizumi & Arroyo, 2022). According to Z. Hallaj et al. (2022), in order to benefit from the development of tourism during the COVID-19 pandemic, governments needed to finance the infrastructure of a given tourism area. Most often, this was done locally through support for the development of sustainable tourism (Vinerean, Opreana, Tileag & Popșa, 2021).

Review of European Regulations regarding support for the tourism sector and use of tourism services

In this section, our analysis focuses specifically on instruments for stimulating tourist movement. These instruments are also a form of support for those using tourist services and tourism enterprises. Systems similar to the Polish Tourist Voucher operate in other European and non-European countries; the ones most similar to the Polish Tourist Voucher solution will be briefly discussed below. Most forms of support, similar to the Polish Tourist Voucher, were created during the COVID-19 crisis. Countries had to ensure the creation of instruments that would not be considered public aid or that would require approval if they took such a form. The latter problem, of course, did not apply to programs that were already in operation, so programs will be classified as those operating before and during the pandemic.

It should also be remembered that some of the proposed solutions had a limited territorial scope, with certain regions in the country deciding to introduce specific instruments. However, the abovementioned solutions were not analyzed in this study due to their territorial and structural limitations.

This article will first deal with the instruments were discussed in Poland when the Polish Tourist Voucher was introduced.

It should be remembered that two possible legal proposals for this issue were discussed in Parliament. The first solution was a parliamentary bill proposing a financial support instrument for households to implement holiday plans in 2020-2022 in connection with the COVID-19 pandemic (www.sejm.gov.pl).

According to the information submitted by the applicants to the Marshal's Office on June 9, 2020, the project concerned the introduction of a new, pro-development financial instrument: a tourist check worth PLN 500 that would cover accommodation costs in all categories of facilities, for people with permanent residence in Poland and employed under an employment contract or a civil law contract as well as those running a sole proprietorship; those insured with KRUS (Agricultural Social Insurance Fund) or ZUS (Social Security); disabled persons with a certificate; persons registered at the Labor Office as unemployed and receiving benefits; retirees; pensioners and their spouses; and minor children, youth and students up to 26 years of age. This subjective scope was very broad and, therefore, the financial consequences were expected to amount to nearly PLN 18 billion (www.sejm.gov.pl).

The second solution was the draft Act on the Polish Tourist Voucher, submitted to the Sejm of the Republic of Poland on June 18, 2020 by the President of the Republic of Poland. The draft Act assumed the implementation of the announcement of the President of the Republic of Poland regarding the need to support Polish families and the Polish tourism industry during the crisis caused by the spread of COVID-19 (www.sejm.gov.pl). This would grant persons receiving parental benefits (PLN 500 or more), referred to in the Act of February 11, 2016 on state aid in raising children, a further benefit in the form of a Polish Tourist Voucher of PLN 500 for each child, which was intended to subsidize hotel services or tourist events within the country (www.sejm.gov.pl). People raising disabled children were also entitled to an additional benefit in the form of a Polish Tourist Voucher of PLN 500 for each child, up to a total of PLN 1,000.

Work on both projects was combined during the first reading at the 13th session of the Sejm, when both Sejm forms were submitted to the Social Policy and Family Committee. At that time, a request to additionally refer the project to the Committee on

Physical Culture, Sport and Tourism was also rejected (www.sejm.gov.pl). Ultimately, the presidential bill was adopted and sent to the Senate of the Republic of Poland. The latter introduced amendments, and the new bill was sent to the Social Policy and Family Committee, which recommended the adoption of some of the Senate's amendments. Thus, the position of the Senate was considered in the Sejm on July 15, 2020. On the following day, the draft was submitted for signature by the President of the Republic of Poland, and the Act entered into force on July 18, 2020.

Instruments that entered public discussion in Poland during work on the abovementioned solutions are detailed in the section below on French holiday checks, which have been operating for years in France. There, they are implemented as shopping vouchers for purchasing tourist, spa or rehabilitation and treatment services (www.sejm.gov.pl). In turn, solutions proposed in the justification for the presidential project included the "Hungarian recreation card," the "Holiday check system" in France or the "Travel voucher system" in Romania (www.sejm.gov.pl). The above solutions were very briefly included in the relevant legislative documents. It is worth indicating their proper names and scope of operation.

Other European solutions for supporting tourism demand

<u>1. French holiday checks to pay for leisure and holiday services (accommodation, meals, cultural activities)</u>

Holiday checks are payment documents that can be used by the holder for cultural and recreational activities (www.service-public.fr). A holiday check takes the legal form of an identity card stating an obligation to provide services at the request of a named person. The benefits may concern hotel services, meals, cultural activities and/or recreation. Eligible service providers are entrepreneurs who are registered on the list by the National Holiday Check Agency (ANCV) (www.service-public.fr). Holiday checks come in two forms:

a) Paper holiday checks, in the form of a checkbook (hence their common name, "holiday checks"): Paper holiday checks take the form of discounts of 10, 20, 25 or 50 euros, to be used with an entrepreneur registered on the ANCV list. The beneficiary has a checkbook containing the discounts to which they are entitled (Wałachowski, 2021).
b) Digital holiday checks: Digital holiday checks are worth between EUR €20 and EUR €60 when paid to the nearest cent. They are used within a personal digital application (www.service-public.fr).

An employee may receive French holiday checks under one employment contract. Their reference tax income for the previous year is taken into account and determines the employer's fee for purchasing the checks for a given employee (in either checkbook or digital form). French holiday checks are valid for two years following the year of issue. For example, a French holiday check issued in 2023 would be valid until December 31, 2025 (www.service-public.fr). French holiday checks are issued in France and its overseas territories, and cannot be exchanged for cash (www.service-public.fr).

<u>2. Romanian travel vouchers</u>

Travel vouchers are payment documents that can be used for tourist packages and hotel services. All employees in the public sector, and some in the private sector, are eligible for vouchers. Travel vouchers are not issued based on an employee's performance, but may be limited by the budget of a specific institution. The maximum value that can be awarded to an employee is approximately EUR €1,400 per tax year. If an employee receives a travel voucher, they cannot receive any other cash bonus in the same tax year (www.mdpi.com).

The National Tourism Authority is responsible for handling vouchers and issuing licenses to registered tour operators (travel organisers)[1] and hotel (accommodation) service providers (www.ec.europa.eu). The vouchers can only be redeemed entities included on the list, and can only be redeemed in Romania. Travel agencies cannot charge more than a 10% commission on packages sold to people using travel vouchers (Wałachowski, 2021). Tour operators (travel organisers) cannot sell tourist packages at prices that differ from those available to other customers (i.e., those without travel vouchers). If they are found doing this, they may face a fine of up to approximately EUR 2,500 and removal from the register of tour operators (travel organisers). Vouchers cannot be exchanged for cash (www.ec.europa.eu).

<u>3. Hungarian tourist card</u>

The Hungarian tourist card is a package of discounts for holidays and cultural and recreational activities. The discounts in the catalog are divided according to the different regions of Hungary in order to provide the most comprehensive service possible

1 We use term "tour operator" interchangeably with term "travel organiser" (used in EU documents - like: Directive (EU) 2015/2302 of the European Parliament and of the Council of 25 November 2015 on package travel and linked travel arrangements, amending Regulation (EC) No 2006/2004 and Directive 2011/83/EU of the European Parliament and of the Council and repealing Council Directive 90/314/EEC, https://eur-lex.europa.eu/legal-content/EN/ALL/?uri=CELEX%3A32015L2302).

(Wałachowski, 2021, p. 21). The list includes travel service providers that are partners of the Hungarian Tourist Card. The catalog containing the discounts can be purchased by both private individuals and employers as a motivational instrument for employees with favorable taxation, or as a gift or bonus of a selected value (www.hungarycard.hu). The Hungarian system is very similar to the French tourist checks. It also can be either in a digitized form or a conventional paper discount catalog.
However, the Hungarian tourist card differs from the French tourist checks in that it is only valid for 365 days and is not personalized. This "blank check" can be used by any holder, and family members and friends can thus make use of its benefits. The card allows the holder to take advantage of an unlimited number of discounts of 10-50% on hotels, restaurants, paid beaches, amusement parks, fitness rooms, theaters, museums, festivals, among other activities (www.hungarycard.hu). There are also discounts that can only be used a certain number of times; each year, limits are set on different types of attractions due, for example, to the capacity and availability of a given tourist attraction (Wałachowski, 2021, p. 19). The legal form of the Hungarian tourist card is an identification symbol stating an obligation to provide services at the request of the holder.
Aside from these three basic instruments that were known during the public discussion, there are also equally interesting central solutions from other EU countries.

4. Croatian Tourist Card – CRO Kartica

The Croatian Tourist Card is a project implemented by the Council of Ministers of the Republic of Croatia and the Ministry of Tourism and Sports that aimed to increase domestic tourist movement in catering and tourist facilities throughout the Republic of Croatia. CRO Kartica takes the form of a payment card issued by a commercial bank at the request of a natural person or an employer (www.gov.hr); the card is therefore individually assigned to a given person. It is the buyer's responsibility to top up the card with the appropriate amount of cash. Individuals employed in the Republic of Croatia have the right use a non-taxable part of their income for this; an employer may pay their employees a non-taxable part of their income, up to EUR €400, with the aim of encouraging use of the hotel and tourism industry throughout the Republic of Croatia (www.gov.hr). Payment using the Croatian Tourist Card is possible throughout Croatia year-round. Holders can use the card to pay for services in any catering establishment or hotel (accommodation services). It can also be used for tourist equipment and motor vehicle rental at businesses where these payment cards are accepted.

5. Italian holiday bonus – Italia Bonus Vacanze

This mechanism, introduced by the Decree on the resumption of activities (Legislative Decree No. 34 of May 19, 2020) in Art. 176 during the COVID-19 pandemic, was similar to the Polish Tourist Voucher. It sought to aid the Italian tourism industry and encourage families to return to domestic tourism (www.ministeroturismo.gov.it). The decree provided for a holiday bonus of up to EUR 500, intended for households with an annual income of up to EUR 40,000, to be used for stays in hotel facilities across Italy, as well as for tourist packages booked using tour operators (travel organisers) in Italy (Wałachowski, 2021, p. 22).
The Italian holiday bonus was available via the 'Io' Application until December 31, 2020, to applicants that had been authenticated in the Public Digital Identification System. It was calculated based on the number of household members:

- EUR 500 for families of three or more;
- EUR 300 for 2 people; and
- EUR 150 for 1 person (www.ministeroturismo.gov.it).

This bonus could be used during the 2020 and 2021 tax periods to cover up to 80% of the value of a given benefit (Wałachowski, 2021, p. 22); the remaining 20% or more could be used as a tax deduction by the family member to whom the personal invoice for the activity was issued (www.ministeroturismo.gov.it).

6. Slovak Recreational Allowance

On January 1, 2019, an amendment to the Slovak Labor Code entered into force, introducing a recreational allowance referred to by the media as a "summer voucher" (www.iuslaboris.com). An employer with more than 49 employees is obliged to provide employees with a holiday allowance covering 55% of eligible expenses, but not amounting to more than EUR €275 per person per calendar year (www.ip.gov.sk). All employees with an employment relationship of more than 24 months are entitled to a recreational allowance (www.iuslaboris.com).
The eligible documented expenses are:

a) hotel services (accommodation services) for at least two nights within the territory of the Slovak Republic;
b) tourist packages, including hotel services (accommodation services) for at least two nights and catering services, or other services related to recreation in the territory of the Slovak Republic;
c) hotel services for at least two nights in the territory of the Slovak Republic, some of which may include catering services; and
d) multi-day classes during school holidays in Slovakia for the child of an employee who is either attending primary school or in one of the first four grades of a junior high school with an eight-year curriculum (www.ip.gov.sk).

Eligible expenses also include the documented expenses of the employee for their spouse, child, child entrusted to the employee's care pursuant to a court decision, or other persons living in the same household with the employee, with whom the employee participates in activities categorized as eligible expenses (www.ip.gov.sk). The employee must provide documentation of eligible expenses to the employer no later than 30 days after the end of the holiday (www.ip.gov.sk).
To sum up, this comparative work performed showed that, in most cases, targeted solutions were related to a form of support for employees. The original idea of the Polish Tourist Voucher was also based on this model. Ultimately, Tourist Voucher was assigned to children, without any connection to the employee component. Table 1 compares the support allocated to tourism in each EU countries described above.

Table 1. Support for tourist demand in selected EU countries

Support name	Form of support	Allocation of expenses	Amount of support
Polish Tourist Voucher	Electronic payment vouchers	Tourist voucher not only for hotel services, but also agritourist farms; guesthouses; scout camps; rehabilitation camps; and athletic or recreational camps. One-day resorts, such as amusement parks, are also included.	Government benefit of PLN 500 or more for children, and PLN 1,000 for children with disabilities, covering accommodation facilities and travel agencies in Poland.
French holiday checks	Electronic or paper "holiday checks"	Payment checks – documents that can be used to pay for holidays and cultural and recreational activities.	Purchased by an entrepreneur for an employee for EUR € 20-60 (digital version) or EUR €10-50 (paper version). No upper limit on the number of vouchers available for employees.
Romanian travel vouchers	Payment documents subsidizing tourist packages and hotel services	Payment documents that enable the financing of tourist packages and hotel services for all employees of the public sector and, optionally, the private sector.	Maximum value that can be awarded to an employee is approximately EUR €1,400 per tax year.
Hungarian tourist card	Package of discounts for holidays and cultural and recreational activities	List of travel service providers who are partners of the Hungarian Tourist Card	Discounts of 10-50% for hotels, restaurants, paid beaches, amusement parks, fitness rooms, theaters, museums, festivals, etc.
Croatian tourist card – CRO Kartica	Payment card issued by a commercial bank at the request of a natural person or an employer	Hotels and the tourism industry throughout the Republic of Croatia	Individuals employed in the Republic of Croatia have the right to use this non-taxable part of their income of up to EUR €400.
Italian holiday bonus – Italia Bonus Vacanze	Voucher for helping the tourism industry and families return to domestic tourism (during the COVID-19 pandemic)	Stays at hotel facilities, and tourist packages with tour operators (travel organisers).	Holiday bonus of up to EUR €500, intended for households with an income of up to EUR €40,000.
Slovak Recreational Allowance	Eligible expenses reimbursed through salary supplement	Hotel services for at least two nights and organisation of multi-day classes during school holidays.	Employers with more than 49 employees are obliged to provide them with a holiday allowance of 55% of their eligible expenses, but not more than EUR €275 per calendar year.

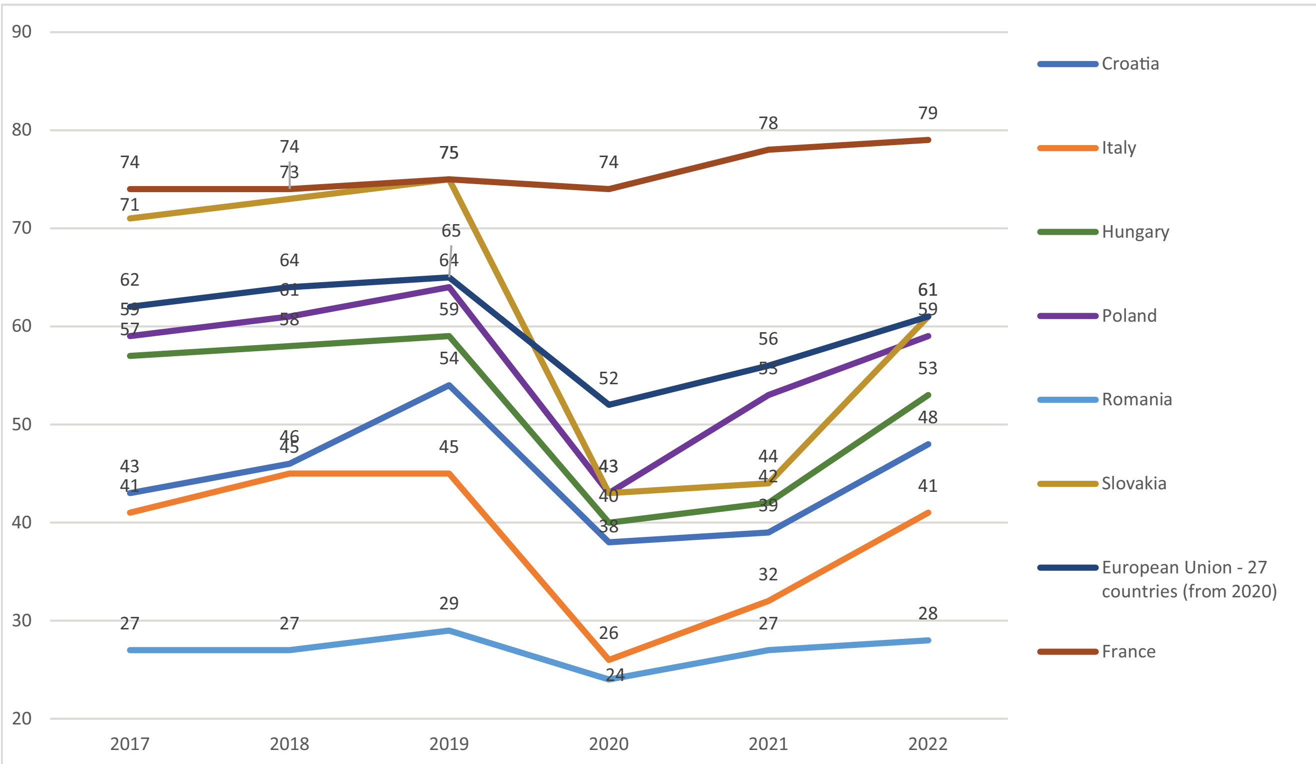
Source: elaboration based on www.sejm.gov.pl; www.mdpi.com; www.hungarycard.hu; www.service-public.fr; www.ip.gov.sk; www.gov.hr; www.ministeroturismo.gov.it; www.ec.europa.eu; Wałachowski, 2021; Peciar, Bukovina, Havlát, 2023.

The relation between tourists' movement and the support for tourist demand

Figure 1 shows the percentage of participation in tourism for personal purposes in the general population of the selected European countries. During the COVID-19 pandemic, all of the selected counties, except France, had a rate of participation that was lower than the average for the European Union countries. The lowest rate of participation in tourism for personal purposes among these countries was in Romania (24% in 2020 and 28% in 2022). The biggest recoveries in participation after the pandemic were recorded for Italy (26% in 2020, 41% in 2022) and Hungary (40% in 2020, 53% in 2022).

The description of the aid programs and the table clearly show that their primary beneficiaries were employees. This social group is able to contribute their own funds toward tourist trips, which helps the industry thrive. It is no coincidence, then, that more of these sources of support for the tourism economy have been allowed to remain permanently in countries that allocate them to employees or entrepreneurs (self-employed).

Figure 1. Participation in tourism for personal purposes among the total population in selected European Countries (%)



Source: own elaboration based on Eurostat data (www.ec.europa.eu/eurostat/data/database).

Stimulating demand related to the Polish Tourist Voucher and an attempt to estimate the multiplier effect of tourist vouchers

The Polish Tourist Voucher, a type of social benefit, was introduced during the COVID-19 pandemic to support the tourism industry during this difficult period. It was granted on the basis of the Act of July 25, 2020 on the Polish Tourist Voucher (Jurek & Borek, 2022). The service took the electronic form of distribution and execution. During the COVID-19 pandemic, the tourism sector underwent operating restrictions and "lockdowns" many times. Various solutions were used during the different waves of the pandemic for the hotel and travel agency sectors. The introduction of a voucher for older people, whose tourist activity decreases with age, was also discussed (Muszyńska, 2023). During the COVID-19 pandemic, when hotel activities were severely limited, tourists often decided to shorten their stays and chose places closer to their place of residence or to nature, including national parks, landscape parks, or forest areas that perform important and diverse recreational functions (Sadowska, Borek, Monastyrskyi & Sipińska, 2023).

According to research carried out by the Polish Tourist Organization, for 60% of respondents, the voucher was an important promotion of domestic tourism and an incentive to organise holidays within Poland instead of trips abroad. For 66% of respondents the voucher created an incentive to organize a holiday that they would not have chosen otherwise (*Polish Tourist Voucher, Program Summary* 2023). The pattern of activities for which voucher payments were accepted indicated that the benefits went directly to the tourism industry. The payments were for hotel services (56.7%), tourist events (35%), and combined hotel services and tourist-agency products (7.7%), as well as payments to Public Benefit organizations (0.6%) (Polish Tourist Voucher, Program Summary, 2023). Almost 32,000 tourist entities signed up for the program (Polish Tourist Voucher, Research Report, 2023, Social Changes, Warsaw). It can also be observed that the tourist voucher reached the areas where the tourist sector was already most developed in Poland (the coastal belt, the mountain belt, and Warmia and Mazury).

The introduction of the voucher during the first waves of the COVID-19 pandemic meant that its use was infrequent at the beginning of the pandemic, as the tourism industry in Poland operated on a limited basis. According to data provided by the Polish Tourist Organization, the total funds received by entities from the tourism industry throughout the entire period of the program amounted to PLN 3.17 billion (*Tourist Voucher, Program Summary*, 2023). There were almost 4 million vouchers activated and 4.6 million issued for activation. This means that 88% of eligible people activated their voucher up until the end of the program (*Tourist voucher, Program summary*, 2023).

Table 2 shows the total value and number of payments made using tourist vouchers in 2020-2023. In the first year of the voucher's operation, payments amounted to PLN 238 million; in the second year, PLN 1.75 billion; and in the third year, PLN 961 million. Meanwhile, the last extension of the voucher, valid through March 31, 2022, brought in payments amounting to PLN 216.9 million.

In 2021, Poles spent PLN 659 per trip on average, and in 2022, they spent PLN 799 per trip. Assuming that 68% of trips would not have taken place at that time without a tourist voucher, it is also necessary to estimate the difference in expenses between the tourist-voucher and travel expenses, as well as the fact that, on average, a guardian also traveled with each child, and must also have incurred expenses related to the domestic trip.

Table 2. Total payments made using a tourist voucher in 2020-2023 (in PLN) and an estimate of the multiplier effect of the tourist voucher

	2020	2021	2022	2023	Total
Value of vouchers (PLN)	**238,747,921**	**1,753,920,453**	**961,252,838**	**216,954,989**	**3.1 bln**
Number of vouchers	**477,000**	**3,500,000**	**1,922,000**	**433,000**	**6.3 mln**
The estimated additional value of travel not covered by the voucher (PLN)	71,550,000	525,000,000	576,600,000	129,900,000	1.3 bln
Caregiver's rest (PLN)	310,050,000	2,275,000,000	1,537,600,000	346,400,000	4.4 bln
Value added (PLN)	381,600,000	2,800,000,000	2,114,200,000	476,300,000	5.7 bln
Total (PLN)	620,347,921	4,553,920,453	3,075,452,838	693,254,989	8.9 bln
Voucher with estimated multiplier effect (PLN)	0.62 bln	4.5 bln	3.00 bln	0.69 bln	8.9 bln

Source: own elaboration based on *Bon turystyczny. Podsumowanie programu,* 2023, Polish Tourism Organization. In the first two years, on average, holders had to pay extra for domestic holidays despite using the voucher: PLN 150+ in 2020-2021; PLN 300 in 2022-2023).

Table 3 presents the share of expenditure in the tourism economy in 2017-2022 in Poland and the share of international tourism in exports in 2017-2022. It is an estimation showing tourism's share of the GDP in Poland.

Table 3. Share of expenditure in the tourism economy in 2017-2022 in Poland (in PLN billion), share of international tourism in exports in 2017-2022 and estimations for 2023

Type of expense	2017	2018	2019	2020	2021	2022	2023*
Total expenses in the tourism economy (in PLN billion)	**116.7**	**124.6**	**141.8**	**104.3**	**91.6**	**131.4**	**147,8**
GDP verified by the Central Statistical Office (in PLN billion)	1989.8	2 121.6	2 293.2	2 339.0	2 622.2	3 078.3	3 241,4
Share of tourism economy in GDP (%)	**5.9**	**5.9**	**6.2**	**4.5**	**3.5**	**4.3**	**4.5**
Exports of goods and services (in PLN billion, current prices)	1 077.7	1 172.0	1 270.3	1 307.1	1 592.9	1 620.2	
Tourist exports (expenditure of foreigners in Poland) (in PLN billion)	59.4	61.1	71.5	28.1	28.9	45.0	46.3
Share of tourism in exports (%)	**5.5**	**5.2**	**5.6**	**2.1**	**1.8**	**2.7**	**3.0**

*Estimations.

Source: Department of Tourism estimates based on Activ Group research for the years 2017-2022, Department of Tourism estimates based on research by the Tax Office in Rzeszów, and data from the Central Statistical Office for 2017-2022.

Figure 2. Expenditure of Polish residents on domestic travel, including expenses implemented using tourist vouchers (with the multiplier effect) in 2020-2023 (in PLN billion)

Source: own elaboration based on Department of Tourism Ministry of Sport and Tourism data and Polish Tourism Organization data.

Expenditure related to tourist vouchers in Poland in 2020 accounted for 1% of all expenditure on domestic travel by Polish residents. In 2021, it accounted for as much as 6%, decreasing to 2% in 2022. However, the implementation of the tourist voucher in 2023 (until March 31) resulted in the tourist voucher accounting for 0.3% of all domestic expenditures. To calculate the estimated multiplier effect of the tourist voucher, its share in national tourist expenditure was as follows: 2020 – 1.5%, 2021 – 14%, 2022 – 7.3%, and 2023 – 1.4%. Table 4 shows the intensity of domestic tourist movement in Poland by the number of trips made by people aged 15 and over in 2019-2023

Table 4. Intensity of domestic tourist movement in Poland (number of trips applies to people aged 15 and over) (in millions) in 2019–2023

Year	Number of trips	Increase/decrease (%)
2019	50,018	-
2020	38,570	-22.8
2021	46,277	+19.9
2022	51,701	+11.7

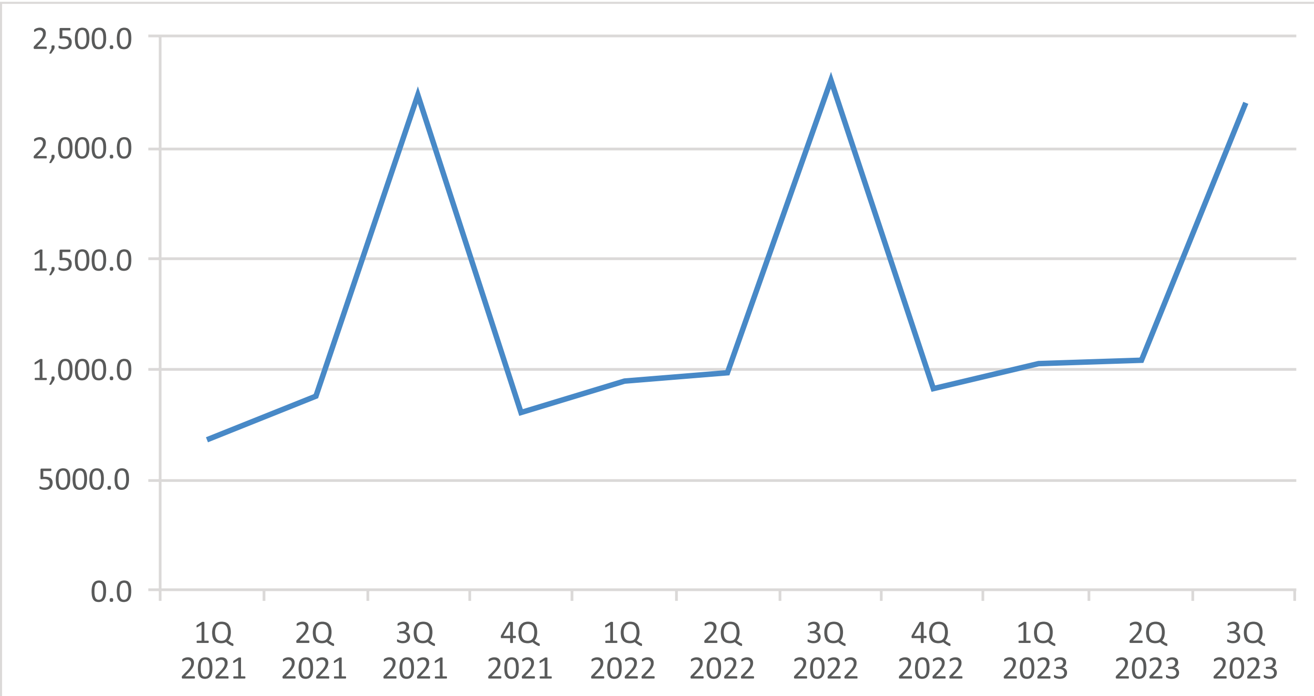
Source: own elaboration based on data from *Turystyka w 2020 r.,* 2021, Central Statistical Office, Warsaw; *Turystyka w 2022 r.,* 2023, Główny Urząd Statystyczny, Warszawa.

Correlation between monthly voucher payments and the use of accommodation facilities

The last part of this study examines whether there was a correlation between payments by Polish Tourist Voucher and domestic movement in Poland in particular months.

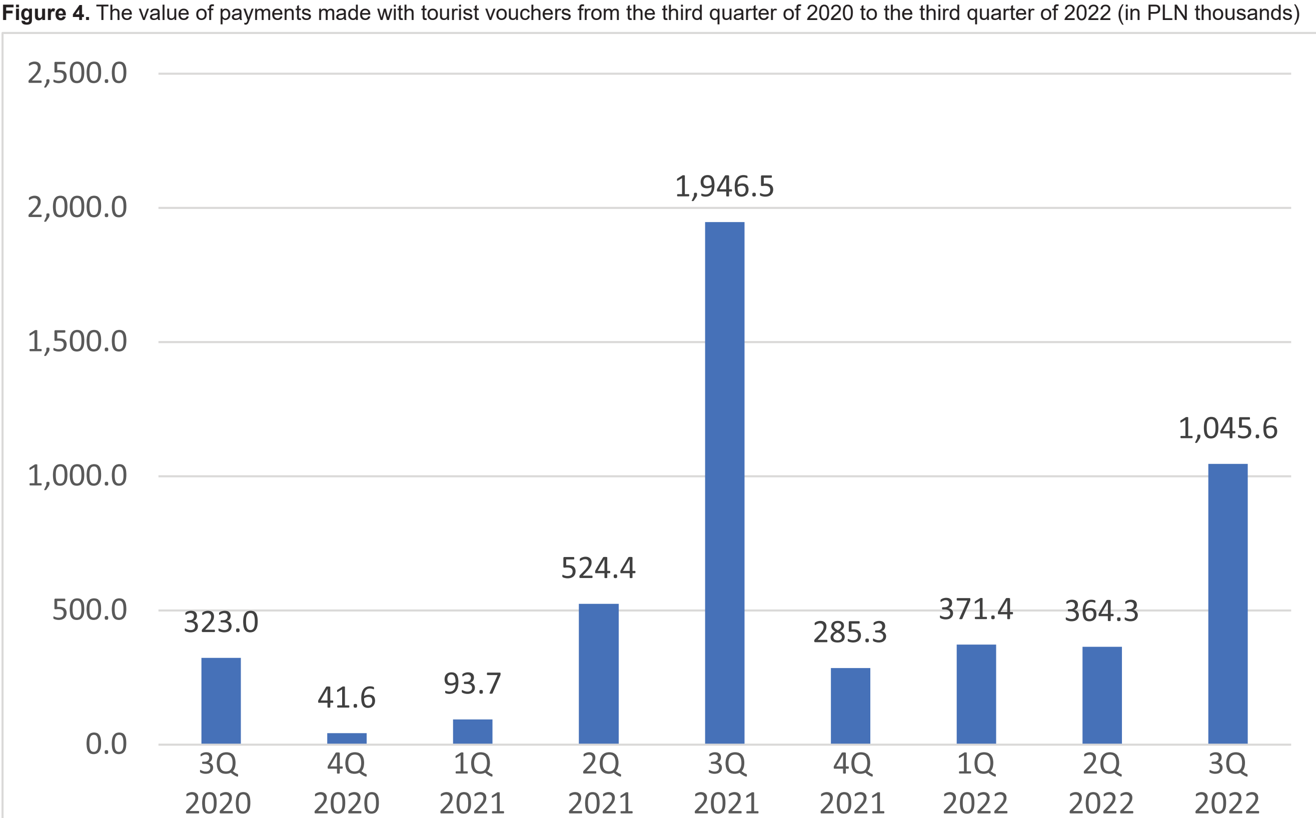
It can be observed that the number of tourism trips per quarter in Poland varies with the tourist season. The summer tourist season, which is in the third quarter of the year (July to September) brings in 40% of the entire year's tourist traffic.

Figure 3. Intensity of domestic tourist movement according to number of trips (applies to people aged 15 or more) – total trips (in millions) in individual quarters of 2021-2023



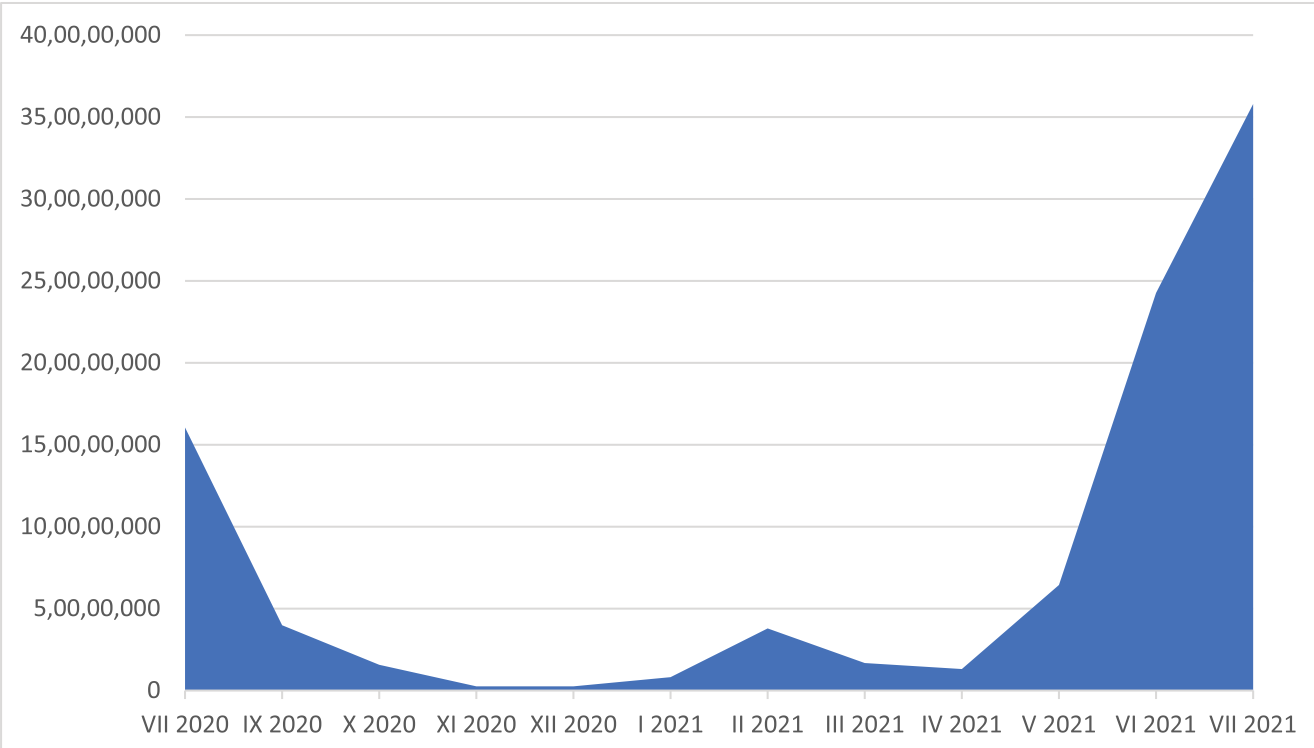
Source: own study, based on data from the Central Statistical Office.

Figure 4. The value of payments made with tourist vouchers from the third quarter of 2020 to the third quarter of 2022 (in PLN thousands)



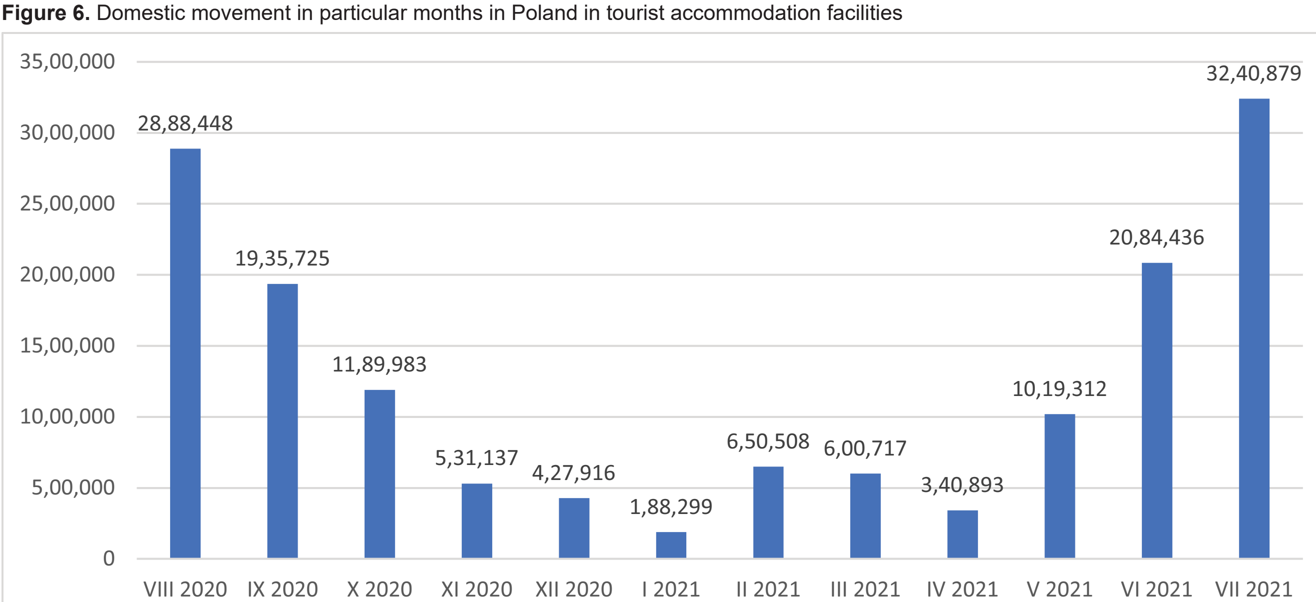
Source: elaborated based on Roszko-Wójtowicz E., Janczak K. Patelak K., 2022, *Stan gospodarki turystycznej w Polsce po pandemii w latach 2020–2021*, Ministerstwo Rozwoju, Pracy i Technologii, Warszawa za dane Zakładu Ubezpieczeń Społecznych i Polskiej Organizacji Turystycznej.

Figure 5. Payments by Polish Tourist Voucher in particular months from 2020-2021 (in PLN)



Source: own elaboration, based on *Raport Polski Bon Turystyczny*, 2021, Zakład Ubezpieczeń Społecznych, Warszawa.

Figure 6. Domestic movement in particular months in Poland in tourist accommodation facilities



Source: own elaboration based on data from the Central Statistical Office.

Spearman's rank correlation was used because of the length of the period of time (n = 12).

The formula for Spearman's rank correlation is

$$r = 1 - \frac{6\sum(V_x - V_y)^2}{N^3 - N}$$

where:
N – number of months tested,
r – Spearman's correlation ratio (strength of the correlation between the payments by Polish Tourist Voucher and the domestic movement in particular months in tourist accommodation facilities in Poland),
V_x – value of variable X (rank in terms of payments by Polish Tourist Voucher), and
V_y – the value of variable Y (rank in terms of the domestic movement in particular months in tourist accommodation facilities in Poland).

The Spearman's rank correlation was 0.874, which indicates a significant positive correlation with a severity level of 0.01 (Ostasiewicz, Rusnak, Siedlecka, 1999). It can be assumed that a significant correlation between the use of the Polish Tourist Voucher and the domestic movement in particular months in tourist accommodation facilities in Poland was recorded.

Results and Discussions

During the COVID-19 pandemic, the situation in the tourism industry was very difficult. For some European countries, a huge drop in the participation of total population in tourism for personal purposes was recorded. In Slovakia, the share of the population that participated in tourism decreased 75% in 2019 to 44% in 2020; in Poland, it went from 65% in 2019 to 44% in 2020; and in Hungary, it went from 59% in 2019 to 40% in 2020.
After the pandemic, rising energy costs and inflationary pressure contributed additional difficulties. Many facilities started using eco-friendly practices, mainly to save energy, but also related to preventing food waste (Bugdol, Puciato, 2023). Different activities were undertaken to promote various types of tourism during and after the COVID-19 pandemic (Krasteva, Alexova, 2023). There were many public solutions, like the "anti-crisis shield", proposed to help those sectors most devasted by COVID-19 pandemic – the numbers from 1.0 till 10.0 in Poland (Roszko-Wójtowicz, Janczak, Patelak, 2022; www.gov.pl/web/tarczaantykryzysowa).
In the article, solutions similar to the Polish Tourist Voucher were examined for selected European Countries (France, Romania, Hungary, Croatia, Italy, and Slovakia). The aim of these solutions was similar each country – to support the tourism economy during and immediately after the COVID-19 pandemic.
The Polish Tourist Voucher reflects payments to the tourism industry from 2020 to 2023 amounting to PLN 3.1 billion. Taking into account the multiplier effect, this figure can be estimated at PLN 8.9 billion, which would constitute 6% of expenditure on domestic travel during this period.
The correlation between payments by Polish Tourist Voucher and domestic movement in particular months in tourist accommodation facilities in Poland was 0.874 (according to the Spearman's correlation rank), which indicates a positive correlation with high statistical significance. Most of the analyzed countries showed a level of domestic movement below the average for the European Union (except France, which demonstrated a higher level of participation in domestic travel). This is why it was easily observed that the Polish Tourism Voucher had a positive effect on the number of trips and the ratio of activity in tourism movement.

<u>Originality</u>
The study is the only one that searches for the latest solutions for administratively stimulating tourism in European countries. The originality of the study results from it being the first economic and legal analysis of the impact of tourist vouchers on demand and consumer behavior. The essence of the analysis from the legal point of view is important because it concerns tourist vouchers, which are defined in various ways in national regulations.
On the basis of these considerations, the only instruments that were examined were those intended increase demand and rebuild the tourism industry in the post-pandemic situation. Therefore, only countries that have introduced such instruments were included in the analysis. It is worth emphasizing that tourist vouchers are a completely different legal instrument than tourist

vouchers, which are currently analyzed on the basis of proposed amendments to Directive (EU) 2015/2302 of the European Parliament and of the Council of 25 November 2015 on tourist events and linked travel services, amending Regulation (EC) No 2006/2004 and Directive 2011/83/EU of the European Parliament and of the Council, and repealing Council Directive 90/314/EEC.

The above-mentioned changes to the directive would apply to tourist events. During COVID-19, some EU Member States introduced regulations that rendered withdrawal from or termination of a contract ineffective if a traveler consented to receive from the tour operator a voucher for future tourist events within a specified future period.

Currently, the value of such vouchers is being discussed. It should not be lower than the amount paid by the traveler within the existing tourist event contract. Funds corresponding to payments for contracts for tourist activities should be covered by the financial insurance of the tour operator in the event of insolvency. The possibility of partial use of the voucher, or a cash refund, seems difficult to accept. Such a model does not exist in Poland or on other consumer markets. It is enough to point out that a customer receiving a gift card for a grocery store cannot withdraw money from this card, but rather uses it as a means of paying for purchased products. Similarly, when we receive or buy a theater voucher for a certain amount, the remaining price difference is not paid in cash.

Polish tourist vouchers provided by the state, on the other hand, were more like ID cards, in that they could not be exchanged for means of payment and had to be used for specific services – in this case, events or services. This novelty in the system shows that this solution was unusual among EU countries, with important and innovative implications.

Implications and limitations

This article may provide inspiration for launching a tourist voucher on a regional scale. For example, there is a Greek proposal for a tourist voucher to be used in areas that have suffered natural disasters, particularly wildifres, in recent years. Perhaps it would be justified to launch a tourist voucher for the Podlaskie Voivodeship, which is losing many incoming tourists due to the war in Ukraine. Such a voucher could stimulate tourist demand there.

The main limitation of the research is that it was calculated in the context of a particular economic situation. For the tourism industry and for stimulating the demand in tourism sector, preventing and containing crisis situations is very important. These situations – e.g., economic crisis, war, political instability, and natural disaster – can lead to a huge decline in demand for tourism. Even bringing in a voucher during a crisis situation many not be enough to mitigate this.

Moreover, drawing full conclusions from the results would require a multi-year analysis of panel data regarding tourist voucher amounts and domestic tourist traffic in European countries. The Spearman's rank correlation by itself is not sufficient to briefly examine the casual relationship.

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