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DOES A RELATIONSHIP BETWEEN TAXPAYERS' PERSONAL TAX CULTURE, SELF-TRANSCENDENCE, AND OPENNESS TO CHANGE EXIST?

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ABSTRACT

In the pursuit of constructing a highly ethical taxpayer profile to achieve a more sustainable tax system, universal values, as per Schwartz's bipolar model, and taxpayers' personal tax culture have been studied independently, rather than in relation to each other. This research addresses this gap by exploring the relationship between self-transcendence, openness to change values, and taxpayers' personal tax culture. Slovenian employed taxpayers (N=202) were examined during the second half of 2018, using exploratory factor analysis and correlation analysis. The results reveal a positive relationship between self-transcendence values (universalism, benevolence) and taxpayers' personal tax culture, while no relationship was found between openness to change values (stimulation, self-direction, hedonism) and taxpayers' personal tax culture. The findings can be beneficial to tax authorities, as they highlight the importance of strengthening self-transcendence values among taxpayers to positively influence their personal tax culture. Where the relationship has not been confirmed (openness to change values), tax authorities should implement communication strategies and tools to build trust with taxpayers, while ensuring their individual freedom, in order to achieve a sustainable tax system.

1. INTRODUCTION

The findings of the Organisation for Economic Co-operation and Development (OECD) reports (2019, 2021, 2022) and International Federation of Accountants (IFAC)/ Association of Chartered Certified Accountants (ACCA) report (2024) strongly support the need for increased focus on taxpayers' morale and behaviour. There is sufficient evidence that building an ethical taxpayer profile could have a meaningful impact on achieving a more sustainable tax system. Understanding the individual's attitude and behaviour towards taxes, tax evasion, the tax system, and tax compliance is important as taxpayers' tax culture, along with their personal values and behaviour, invariably co-creates the national tax culture. Rocas' (2008) understanding of tax culture is that it represents the 'set of values, beliefs, and attitudes shared by a society regarding taxation and tax laws'. Therefore, it is imperative for taxpayers to be well-informed and aware of the issue, but, most importantly, to comprehend the significance of their tax responsibilities (Roca, 2008). To create a more sustainable and ethical tax system, tax authorities need to understand what influences taxpayer's behaviour and the role of personal values in shaping the attitude towards the system. However, the relationship between personal values and taxpayers' personal tax culture remains insufficiently explored in contemporary literature.

Most relevant theories and research related to values, belief systems, and their impact on attitudes and behaviour are presented in the works of Schwartz (1992), Rokeach (1973), Bennett & Bennett (2004), Rosenberg (1990). For effective cross-

cultural interaction and stimulation, intercultural competence, a combination of concepts, attitudes, and skills, is required (Bennett & Bennett, 2004). Rosenberg (1990) emphasizes the diversity of self-concept elements, stating that self-esteem can be a social product while also highlighting the role of personality. Schwartz Value Theory (Schwartz, 1992, 1994; Schwartz et al., 2017) has been used to explain ideological beliefs (McNeace & Sinn, 2018; Schwartz, 2012; Schwartz, 2014), cultural differences (Spahl et al., 2022; Egri et al., 2000; Drogendijk & Slangenb, 2006; Schwartz et al., 2017), pro-environmental behaviour (Primc et al., 2020), and values across different populations (Dabić et al., 2023), social groups (Dabić et al., 2023), and religions (Carneiro et al., 2021). Schwartz's (2011) research confirmed that national policies (e.g., tax policy) can be influenced by the consensus of societal values, as the level of consensus impacts the supports for raising taxes and further affects cultural value orientations. The application of the Schwartz Value Model in examining tax-related values, attitudes, and behaviours is rare (Kirchler et al., 2008; Morgeson, 2015; Hlastec et al., 2023). Kirchler et al. (2008) investigated individual's tax behaviour, especially tax compliance, while Morgeson et al. (2015) incorporated Schwartz model (1992) to investigate tax morale and perceived power to control the government in relation to taxpayers' attitudes across different countries. Upon reviewing the existing literature, it has been found that ten universal individual values, as defined by Schwartz's model (1992), are grouped into dimensions such as conservation, self-enhancement, self-transcendence, and openness to change. Meanwhile, taxpayers' personal tax culture has been studied independently rather than in relation to these values. To fill this research gap, Vehovar et al. (2018a, 2018b) proposed a theoretical conceptual model, which was further investigated by Hlastec et al. (2023) to explore the relationship between self-enhancement and conservation values in relation to personal tax culture. Taxpayers' attitudes toward tax evasion and their tax compliance behaviour were identified as significant, but the correlation between self-enhancement and conservation values and an individual's attitude towards the tax system was not confirmed (Hlastec et al. 2023).

The objective of this research is to address the literature gap and to investigate the relationship between self-transcendence values and values of openness to change in relation to individual tax culture. To measure universal values, Schwartz's (2012) model was applied, while personal tax culture was measured as attitudes toward the tax system, tax evasion, and tax compliance (Palil, 2010; McGee & Lingle, 2006; Murphy & Byng, 2002; Hlastec et al., 2023). By analysing these values, valuable insights into taxpayers' behaviour within specific contexts and circumstances can be provided to tax authorities and governments, especially for understanding taxpayers' attitudes, through an expanded understanding of the existing relationship. New tax policy tools and communication strategies by tax authorities can be designed to influence personal values, preventing non-compliant behaviour and strengthening taxpayers' ethical attitudes.

This article is structured in the following manner. It begins with an introduction (Section 1) and a literature review (Section 2) to explore the different values measured, from which two main hypotheses are developed. Section 3 describes the materials and research methods used, followed by the presentation of results in Section 4. A discussion of the results is provided in Section 5, and Section 6 covers the conclusions, practical implications, limitations, and potential future research.

2. LITERATURE REVIEW AND HYPOTHESES

2.1. *Taxpayers' tax culture*

Culture, in essence, is a dynamic phenomenon characterized by interaction rather than a static set of attributes for individuals (Nerré, 2006). Cultural values exist as abstract concepts, ideals influencing the beliefs and behaviours of individuals and groups within a particular culture (Schwartz, 2006; 2014). Even though culture can be interpreted as 'the collective programming of the mind' (Denzau & North, 1994), from a tax perspective, national tax culture encompasses not only the tax system and actual tax practices but also the distinctive nature of the relationship between the government and taxpayers (Nerré, 2006). The transformation of tax culture (OECD/FIIAPP – International and Ibero-American Foundation of Administration and Public Policy, 2015) can be achieved through the design and implementation of taxpayer education initiatives by tax authorities, with the necessary awareness that tax culture encompasses more than just the 'tax-paying culture' and the 'culture of taxation' (Nerré, 2006). The process can be specific to a country, as elements of the culture are historically ingrained, and it constitutes the entirety of all relevant formal and informal institutions associated with the national tax system, including the dependencies and ties resulting from their continuous interaction (Nerré, 2006). Rocas' (2008) understanding of tax culture is that it represents the 'set of values, beliefs, and attitudes shared by a society regarding taxation and tax laws'. Therefore, it is crucial for taxpayers to be well informed and aware of the issue, but most importantly, to understand the significance of their tax responsibilities (Roca, 2008). Ogorodnikova et al. (2020) recognize that tax culture comprises tax behaviour, tax literacy, and tax morality. In this research the understanding of the personal tax culture is derived from the broader tax culture at the macro level, which, in turn, is embedded within the national culture and is defined as the tax-related cultural values of an individual, playing a significant role in influencing and shaping their attitudes towards the tax system, the ethics of tax evasion, and tax compliance (Hlastec et al., 2023).

2.1.1. Tax system

The effectiveness of a tax system can be assessed through various parameters of tax policy, such as the stability of tax legislation, penalties, audits, and tax amnesty. Numerous factors influence the level of taxes that a country can collect (Abdul-Jabbar et al., 2020). Audits and penalties are key tools in combating taxpayers' unethical behaviour (Giray et al., 2015), but research by Kirchler et al. (2008) shows that penalties are more effective than tax audits in encouraging taxpayers to engage in ethical tax behaviour (Giray et al., 2015). Perceived fairness and efficiency of the tax system enhances voluntary tax reporting (Giray et al., 2015). Both have long been considered interconnected matters (Spiegel & Kloss, 2017). The fairness of the tax system is a complex concept, as it largely depends on the taxpayer's subjective perceptions (Spiegel & Kloss, 2017) and their relationship with tax authorities (Bin-Nashwan et al., 2020).

The perception of tax fairness (Spiegel & Kloss, 2017) depends on various factors, including taxpayers' attitude towards income tax rates, public expenditures, redistribution among different income groups (Farrar et al., 2022), differential treatment of labour and non-labour income, trust in the government, tax avoidance. Taxpayers' willingness to pay taxes depends on their fairness beliefs (Kalleitner & Bobzien, 2023; Castañeda, 2023). Ensuring fairness in tax procedures highlights the importance of reliable tax authorities, mutual respect, and neutrality. Dissatisfied taxpayers are more likely to resist tax authorities and may be motivated to engage in tax evasion (Giray et al., 2015). As individuals perceive the tax system as either fair or unfair (Spiegel & Kloss, 2017), meeting tax obligations within the tax system is considered as a perpetual social dilemma by individuals, where short-term interests of minimizing or avoiding taxes conflict with long-term societal interests (Gangl et al., 2015). Niesiołędzka & Kołodziej (2020) argue that when procedural fairness is violated, but the outcome is personally advantageous, individuals may perceive the injustice but choose not to take action that could potentially disrupt their privileged position. Fairness norms influence the degree of individual acceptance of inequality (Almas et al., 2020), and research has shown that feelings of fairness depend on taxpayers' perceptions of how they believe they are treated (Murphy & Byng, 2002)

2.1.2. Tax evasion

Tax evasion has emerged as a significant issue (Alleyne & Harris, 2017; Mansor & Gurama, 2016; Lopez, 2017; Abdixhiku et al., 2017; Ma et al., 2021) and poses a serious threat to developing societies due to its profound economic, political, and social impact (Didimo et al., 2018). The concept of tax evasion does not have a universally accepted definition (Christians, 2014), still it refers to illegal activities that deviate from legal norms (Saptono et al., 2024) and are aimed at deliberately avoiding taxes, such

as underreporting income or falsifying records. From a theoretical perspective, it is certainly possible that tax evasion and tax avoidance are substitutes (Alstadsæter et al., 2022); however, tax avoidance refers to legally minimizing taxes by taking advantage of tax laws and regulations (Duhoon & Singh, 2023). Tax evasion results in a deficit of funds that could have been allocated to education, healthcare, infrastructure, or social services by the government (Korndörfer et al., 2014). The theory of tax evasion and the theory of psychological egoism share common ground, as both are centered on the egoistic behaviour of individualism (Mu et al., 2023). The perpetuation of taxpayer emotions through ongoing mechanisms helps minimize tax evasion, as consistent research findings conclude that fostering positive emotions is highly effective and sustainable in reducing tax evasion (Mu et al., 2023). Over the centuries, three fundamental perspectives have emerged regarding taxpayers' attitudes and the ethics of tax evasion (McGee & Lingle, 2006). One perspective asserts that tax evasion is always unethical, based on the belief that taxpayers have a duty to the state, to the community, or due to religious convictions (McGee & Lingle, 2006). Another viewpoint denies any duty to pay taxes, arguing that the state is illegitimate, while the third perspective suggests that the ethics of tax evasion depend on specific circumstances, being considered ethical in some cases and unethical in others (McGee & Lingle, 2006). It is clear that the psychological perspective on taxpayer emotions has shaped how tax authorities govern individuals' behaviour. Factors affecting tax evasion have been extensively discussed, with numerous potential categorizations available for consideration (Rodriguez-Justicia & Theilen, 2023; Jackson & Milliron, 1986; Kiri, 2016; Kirchler, 2007; Palil et al., 2016). These include demographic factors (age, gender, education, occupation), economic factors (income level, source of income, general tax rates, penalties, and audit probability), behavioural factors (complexity of the tax system, fairness of the tax system, contact with tax authorities, ethics, and tax morale), and institutional factors (corruption, trust, compliance costs).

2.1.3. Tax compliance

The role of taxpayers' personal tax culture is significant in shaping their behaviour towards tax compliance. According to Kirchler (2007), tax compliance refers to taxpayers' willingness to fulfill their tax obligations. Murphy (2004) suggests that non-compliance tends to increase when taxpayers lack trust in the fair collection of taxes by authorities or when they perceive that the government does not utilize tax revenues wisely (Hauptman et al., 2014; Hauptman et al., 2015; Barone & Mocetti, 2009). Palil (2010) argues that tax compliance is influenced by perceptions of government spending, penalties, audit probability, personal financial constraints, tax knowledge. As key determinants of tax compliance, Batrancea et al. (2019; 2022) identify trust and power. Trust in tax authorities and the perceived power of those authorities positively influence individuals' intentions to comply with taxes and reduce the likelihood

of tax evasion, although they are not fully complementary (Batrancea et al., 2019). Simplifying and clarifying tax regulations is also an important strategy to promote tax compliance (Hauptman et al., 2014), as are traditional enforcement tools like audits and fines (Batrancea et al., 2019). Other factors that explain tax compliance norms and behaviors, supported by significant empirical and experimental findings, include fairness (Castañeda, 2023), prestige and social norms, culture, higher institutional quality, and the perception of government accountability (Vincent, 2023). Paleka et al. (2022) suggest that enhancing tax morale can positively influence tax compliance. Consequently, efforts to elevate taxpayers' tax morale should be considered a preventive measure in tax strategy (Paleka et al., 2022). Among individuals with strong moral values, voluntary compliance prevails (Batrancea et al., 2022).

2.2. *Personal values*

Personal values, as defined by Sagiv and Schwartz (2022), are 'desirable goals' that inspire individuals' actions and guide them throughout their lives across different situations, perceptions, behaviours, cognition, and transcending. These values reflect individuals' thoughts and self-expression (Sagiv et al., 2017). However, individuals prioritize their values, they organize them into a hierarchy in line with their basic human needs. According to Maslow's model (1969, as cited in Llanos & Verduzco, 2022), these needs can be grouped into physiological needs, safety, love, esteem needs, and the need for self-actualization (Llanos & Verduzco, 2022). Schwartz's theory is one of the most widely recognized frameworks, having gained significant recognition and application in social and cross-cultural psychology (Maio, 2010). It structures personal values into ten basic categories, which relate to people's needs as biological organisms, the survival and well-being of groups, and the coordination of social actions (Schwartz, 1992; Schwartz & Boehnke, 2004). Personal values are therefore divided into these three broad areas (Schwartz, 1992). Schwartz's theory (2011) in Feldman et al. (2015) highlights values across two orthogonal bipolar dimensions: openness to change versus conservation, and self-enhancement versus self-transcendence. Schwartz's circular model has been used in several studies (Schwartz, 1994; Schwartz & Boehnke, 2004; Toth-Nagy et al., 2023; Fontaine et al., 2008; Vecchione, 2019; Witte et al., 2020; Smallenbroek, 2023; Sagiv & Schwartz, 2022).

This research focuses on analysing the relationships between values of openness to change (self-direction, stimulation), self-transcendence values (universalism and benevolence), and taxpayers' tax culture. The openness to change dimension emphasizes the importance of embracing change, independence, and freedom, while the self-transcendence dimension highlights caring for the well-being and interests of others (Russo et al., 2022). According to Carneiro et al. (2021), self-transcendence may be considered an ethical value, while openness to change is considered a practical value (Granjo & Peixoto, 2013; Ciecuch et al., 2017; Francescato et al., 2017).

2.2.1. Self-Transcendence

Self-transcendence, as described by Maslow (1969), cited in Llanos & Verduzco (2022), represents an ultimate goal that can only be achieved through the complete integration of basic human needs in a hierarchical manner. Previous studies by Maslow explore transcendence from various perspectives, including transcendence of time, space, culture, ego (self), opinion (others' opinions), dichotomy, negativity, and identification-love (Llanos & Verduzco, 2022). Self-transcendence can be further divided into different dimensions, such as the interpersonal or collective dimension (Huang & Yang, 2022). While collective transcendence can be seen as the relational unity of transcendence, understood as the concern for the community and the mutual support among its members, the interpersonal dimension of self-transcendence (egoless/spiritual) encompasses the highest and most comprehensive levels of human consciousness, extending to all human beings (Llanos & Verduzco, 2022). Self-transcending values, such as universalism and benevolence, prioritize the welfare of others and the greater good (McNeace & Sinn, 2018) and promote the interests of others (Feldman et al., 2015). Benevolent individuals care about the smooth functioning of groups, the welfare of others, and have a need for affiliation. They are responsible, loyal, cooperative with tax authorities, and value supportive social roles (Schwartz, 2012). Universalism stems from both group and individual needs and encompasses tolerance, appreciation, understanding, and the protection of the welfare of all people (Schwartz, 2012). It involves three levels: pursuing ultimate ideals of goodness, truth, and beauty; practicing mindfulness in the present moment while cultivating an attitude of openness and curiosity; and seeking one's calling, which involves active engagement and striving to find meaning in life by contributing something valuable to others (Wong, 2016 cited in Llanos & Verduzco, 2022). Values in this group reflect motivations for empathy, justice, and fairness toward others (Grant, 2007), and therefore have a low level of probability of unethical action by an individual. They reflect a negative attitude toward unethicity (Schwartz, 2007; Feldman et al., 2015). Individuals with altruistic tendencies (Pantaléon et al., 2019) are more inclined toward self-transcendence values and place less significance on self-promotion (Carneiro et al., 2021). According to Schwartz's value typology (Schwartz, 1992), economic and political development enhance individuals' sense of security and certainty, which fosters the growth of self-transcendence values. Schwartz et al. (2014) research indicate that societal development has a stronger influence on universal values than on benevolence values (Dabić et al., 2023). Additionally, past research has shown that benevolence promotes well-being within the same groups of individuals (Dabić et al., 2023). Less emphasis has been made by scholars to examine the connection between self-transcendent values and the previously discussed core elements of taxpayers' personal tax culture. The literature review served as the foundation for the first hypothesis, which includes three sub-hypotheses:

H1: The relationship exists between taxpayers' tax culture and self-transcendence.

H1.1: The relationship exists between taxpayers' attitude towards the tax system and self-transcendence.

H1.2: The relationship exists between taxpayers' attitude towards the ethics of tax evasion and self-transcendence.

H1.3: The relationship exists between taxpayers' tax compliant behaviour and self-transcendence.

2.2.2. Openness to change

In Schwartz's model (Schwartz et al., 2017), conservation values are in direct opposition to openness to change values (such as self-direction and stimulation), which prioritize autonomy and self-expression, encompassing qualities like self-direction, stimulation, and partially hedonism. This group of individual values reflects openness in thinking and action. It includes values such as stimulation, self-direction, and hedonism, and promotes the interests of the individual (Schwartz, 1992). Because of the societal modernization as well as an economic development, numerous studies indicate a consistent rise in the significance of openness to change values over time (Ralston et al., 2014; Dabić et al., 2023). Additionally, societies characterized by increased political stability, democratic governance, and high-quality governance systems tend to place greater importance on openness to change values (Williams & Martinez, 2012; Nedelko & Potočan, 2014; Dabić et al., 2023). Of all the value dimensions, this one has the least straightforward relationship with unethicity (Feldman et al., 2015). In this context, unethicity largely depends on the individual's motive, a concept referred to as contextually motivated unethicity (Feldman et al., 2015). Individuals who pursue such motivations may be more inclined to engage in unethical actions (Feldman et al., 2015).

Based on the literature review, the relationship between personal values of openness to change and taxpayers' personal tax culture has not been sufficiently investigated. Therefore, the second hypothesis to test is:

H2: The relationship exists between taxpayers' tax culture and openness to change.

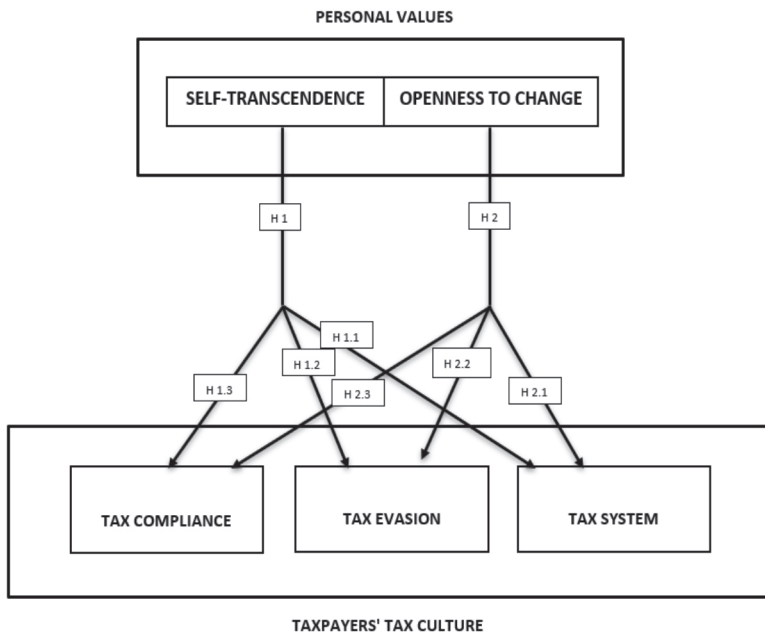
H2.1: The relationship exists between taxpayers' attitude towards the tax system and openness to change.

H2.2: The relationship exists between taxpayers' attitude towards the ethics of tax evasion and openness to change.

H2.3: The relationship exists between taxpayers' tax compliant behaviour and openness to change.

The stated hypotheses and sub-hypotheses, based on the above-described argumentation, are combined and presented in Figure 1. The first set of sub-hypotheses derived from H1 analyses the relationships between self-transcendence values (universalism and benevolence) in relation to taxpayers' personal tax culture (H1.1 – tax system, H1.2 – tax evasion, H1.3 – tax compliance). The second set of sub-hypotheses derived from H2 analyses the values of openness to change (self-direction, stimulation) and taxpayers' personal tax culture.

Figure 1. Research model and hypotheses



Source: Authors

3. METHODS

3.1. Sample and measures

The study was carried out on a group of employed Slovenian taxpayers with at least a high school education. Respondents were selected through snowball sampling since a non-random quota sample was used to obtain valid responses (N=202). The snowball

sampling method was used to increase the sample size of individuals (taxpayers) who meet specific criteria and may have unique perspectives or experiences related to the research topic. This method has some limitations, as participants may share common characteristics or opinions. Data was collected in the second half of the year 2018. We used a structured questionnaire that was created based on prior empirical studies from Palil (2010) for tax compliance, McGee and Lingle (2006) for tax evasion, Murphy & Byng (2002) for tax system, and Schwartz (1992) for personal values. Item used for measuring each variable and scales in our questionnaire are presented in the Appendix I. Those 56 observed variables were adopted and belong to the 5-point Likert scale type of question with the answer range from 1 (strong disagreement) to 5 (strong agreement), except for tax evasion, where ranges from 1 (strongly morally acceptable) to 5 (strongly morally unacceptable) were used.

3.2. Descriptive Statistics of the Sample

The survey sample included more female respondents (59.4%) than male respondents (39.1%). 1.5% of respondents did not wish to specify their gender. 70.3% had a bachelor's degree or higher education, while 29.2% had a lower level of education than a bachelor's degree. 0.5% did not wish to specify their level of education. Table 1 provides descriptive statistics of the survey sample.

Table 1. Descriptive statistic of the survey sample

| Characteristics | Frequency (f) |
|------------------------|----------------------|
| Gender | N = 202 |
| Male | 79 |
| Female | 120 |
| No answer | 3 |
| Education | |
| Secondary school | 59 |
| Bachelors' degree | 106 |
| Post-graduate degree | 36 |
| No answer | 1 |

Source: Authors

The reliability test was performed to assess the relationship between self-transcendence, openness to change, and taxpayers' attitudes toward the tax system, their attitude toward the ethics of tax evasion, and tax compliance behaviour, using exploratory factor analysis (EFA) to group variables into factors and the principal

component analysis (PCA) method. Assuming the connection between factors, the Varimax rotation was checked. Since the variables were not normally distributed, Spearman's correlation coefficient was applied. All data were analysed with SPSS Statistic 24. The results of the Kaiser-Meyer-Olkin (KMO) measure and Bartlett's test of sphericity show that the KMO test of sampling adequacy exceeded the desired limit ($p > 0.50$), while the BTS results indicate that the relationships between the variables of individual values are suitable for further factor analysis.

4. RESULTS

Descriptive statistics for all variables in the conceptual model are presented in Table 2.

Table 2. Descriptive statistics

| Cornerstones | Minimum | Maximum | Mean | Std. deviation |
|------------------------------|----------------|----------------|-------------|-----------------------|
| Tax compliance (TC) | 1.13 | 5.00 | 3.638 | 0.800 |
| Tax evasion (TE) | 1.20 | 5.00 | 3.902 | 0.939 |
| Tax system (TS) | 1.00 | 5.00 | 3.304 | 0.909 |
| Individual tax culture (ITC) | 1.30 | 4.95 | 3.751 | 0.689 |
| Openness to change (OTC) | 2.50 | 5.00 | 3.951 | 0.609 |
| Self-transcendence (ST) | 2.50 | 5.00 | 4.353 | 0.547 |

Source: Authors

Participants displayed tax compliant behaviour, with an average score of 3.63. The respondents viewed tax evasion as morally unacceptable and had a strong ethical orientation (3.90). They held a slightly positive attitude towards the tax system (3.30) and their individual tax culture tended towards appropriateness (3.75). Self-transcendence personal value among the respondents (4.35) are more important for them than openness to change (3.95).

This research tested hypotheses related to self-transcendence (ST_4_01 up to ST_4_04) and openness to change dimensions (OTC_4_06 up to OTC_4_11) of personal values, as identified by Schwartz (2003). The three variables (ST_4_05 with communality of 0.320, ST_4_20 with communality of 0.368, and ST_4_21 with communality of 0.344) were excluded, as their communalities were less than 0.4. The four-factor model sufficiently explained 61.036% of the total variance.

Table 3 rotated matrix reveals meaningful grouping of variables into assumed factors. The personal values were merged into factors two and three. Factor two comprises variables OTC_4_06 up to OTC_4_11, which belong to the personal values

scale of openness to change. Factor three comprises variables ST_4_01 up to ST_4_04, which belong to the individual values scale of self-transcendence. The Cronbach's alpha coefficients for self-transcendence (0.773) and openness to change (0.791) personal values are both above the minimum requirement of 0.60, indicating that the measurement scales are suitable.

Table 3. EFA results for personal values

| Variable Label | Factor Loadings Factor JCS | | | |
|----------------|----------------------------|-------|-------|-------|
| | 1 | 2 | 3 | 4 |
| ST_4_01 | | | 0.782 | |
| ST_4_02 | | | 0.874 | |
| ST_4_03 | | | 0.751 | |
| ST_4_04 | | | 0.579 | |
| OTC_4_06 | | 0.699 | | |
| OTC_4_07 | | 0.720 | | |
| OTC_4_08 | | 0.809 | | |
| OTC_4_09 | | 0.555 | | |
| OTC_4_10 | | 0.645 | | |
| OTC_4_11 | | 0.578 | | |
| SE_4_12 | 0.831 | | | |
| SE_4_13 | 0.823 | | | |
| SE_4_14 | 0.742 | | | |
| SE_4_15 | 0.767 | | | |
| CO_4_16 | | | | 0.646 |
| CO_4_17 | | | | 0.663 |
| CO_4_18 | | | | 0.709 |
| CO_4_19 | | | | 0.824 |

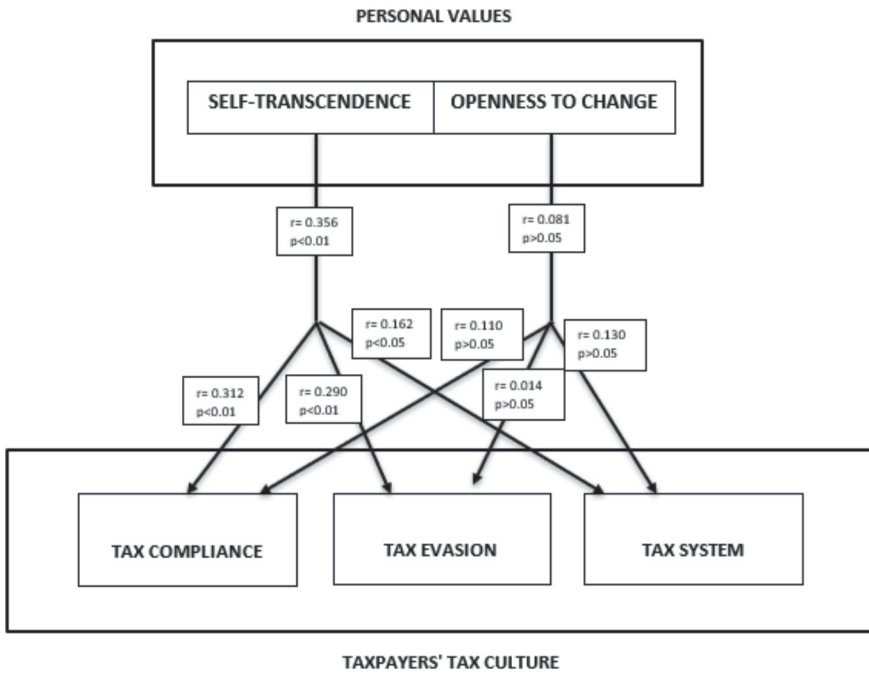
Source: Authors

Table 4 shows the EFA results for taxpayers' tax culture. Using the PCA method, the Varimax rotation was conducted.

By the three-factor model, 57.137% of the total variance of the variables are explained. Variables with communalities less than 0.4 were eliminated. Table 4 rotated matrix displays grouped variables into assumed factors. The first factor consists of variables (TE_3_01 up to TE_3_15) and it is presenting the tax evasion component. The tax compliance component (TC_1_08, TC_1_09, TC_1_13, TC_1_14, TC_1_15; and TC_5_13 up to TC_5_15) presents the second factor. The third factor includes variables

(TS_5_05, TS_5_07, TS_5_10, TS_5_12) that define the tax system. The Cronbach’s alpha coefficients for all factors (tax evasion = 0.941; tax compliance = 0.879; tax system = 0.813) are higher than the minimum acceptable value of 0.6, confirming the scales’ suitability. Thus, it can be inferred that the factors were reliably measured. Since the reliability as well as validity was confirmed, the hypothesis and subhypothesis were further tested as presented in Figure 2.

Figure 2. Conceptual model with results



Source: Authors

The results of Spearman’s correlation coefficient are presented in Table 5 using grading standards from Dancy & Reidy (2007).

Table 4. EFA results for taxpayers’ tax culture

| Variable Label | Factor Loadings Factor JCS | | |
|----------------|----------------------------|--------|---|
| | 1 | 2 | 3 |
| TC_1_08 | | -0.613 | |
| TC_1_09 | | -0.590 | |
| TC_1_13 | | -0.605 | |
| TC_1_14 | | -0.686 | |

| | | |
|---------|-------|--------|
| TC_1_15 | | -0.710 |
| TC_5_13 | | 0.779 |
| TC_5_14 | | 0,769 |
| TC_5_15 | | 0,732 |
| TE_3_01 | 0.774 | |
| TE_3_02 | 0.541 | |
| TE_3_03 | 0.781 | |
| TE_3_04 | 0.777 | |
| TE_3_05 | 0.594 | |
| TE_3_06 | 0.632 | |
| TE_3_07 | 0.789 | |
| TE_3_08 | 0.703 | |
| TE_3_09 | 0.716 | |
| TE_3_10 | 0.706 | |
| TE_3_11 | 0.812 | |
| TE_3_12 | 0.724 | |
| TE_3_13 | 0.720 | |
| TE_3_14 | 0.788 | |
| TE_3_15 | 0.809 | |
| TS_5_05 | | 0.669 |
| TS_5_07 | | 0.821 |
| TS_5_10 | | 0.818 |
| TS_5_12 | | 0.709 |

Source: Authors

Table 5. Results of Spearman's rho

| Hypothesis | Correlation Coefficient (r) Sig. (2-tailed) p<0.01 | Correlation Coefficient (r) Sig. (2-tailed) p>0.05 |
|-------------------|--|--|
| H1 | 0.356 | |
| H1.1 | 0.162 | |
| H1.2 | 0.290 | |
| H1.3 | 0.312 | |
| H2 | | 0.081 |
| H2.1 | | 0.130 |
| H2.2 | | 0.014 |
| H2.3 | | 0.110 |

Source: Authors

Correlation analysis (Table 5) indicates that H1 is supported by statistically significant results ($p < 0.01$). The positive and weak correlation ($r = 0.356$) between a taxpayer's personal values of self-transcendence and taxpayers' personal tax culture suggests that those who value universalism and benevolence exhibit higher levels of personal tax culture. Subhypothesis H1.1 is accepted with statistically significant results ($p < 0.05$). The positive and weak correlation ($r = 0.162$) between a taxpayer's self-transcendence values and their attitude towards the tax system implies that those who attach greater importance to universalism and benevolence values perceive the tax system as more important. The correlation between a taxpayer's self-transcendence values and their attitude towards the ethics of tax evasion is statistically significant ($p < 0.01$), with a positive and weak correlation ($r = 0.290$), suggesting that taxpayers with higher universalism and benevolence values have a more ethical attitude towards tax evasion. Hence, H1.2 is confirmed. The H1.3 is accepted with a statistically significant result ($p < 0.01$). The positive and weak correlation ($r = 0.312$) between a taxpayer's self-transcendence values and their tax-compliant behaviour when it comes to tax evasion indicates that individuals with higher self-transcendence values exhibit greater awareness of tax behaviour and comply with tax obligations more diligently.

The H2 hypothesis was not confirmed, based on the statistically insignificant p-value ($p > 0.05$); the relationship between the personal value of openness to change and taxpayers' personal tax culture is positive but negligible ($r = 0.081$). Therefore, we cannot conclude that an increase in the importance of the values of stimulation and self-direction would lead to lower individual tax culture. The H2.1 subhypothesis measures correlation between the personal value openness to change and the taxpayers' attitude towards the tax system. The p-value is statistically insignificant ($p > 0.05$); the relation is positive and weak ($r = 0.130$). The H2.1 was not confirmed. An increase in the importance of the values of stimulation, self-direction and hedonism would not lead to improvement in a taxpayers' attitude towards the tax system. The H2.2 was not confirmed, as the p-value ($p > 0.05$) between the openness to change values and the taxpayers' attitude towards the ethics of tax evasion is statistically insignificant. Correlation is positive and zero ($r = 0.014$), but there is no correlation between the openness to change value and the taxpayers' attitude towards the ethics of tax evasion because of the statistical insignificance. The H2.3 measures correlation between the personal value of openness to change and a taxpayers' tax-compliant behaviour. The p-value is statistically insignificant ($p > 0.05$); the relation is positive and weak ($r = 0.110$). The H2.3 was not confirmed. Conclusion that if the openness to change values (self-direction, stimulation, and hedonism) increase, the taxpayers would act less tax compliantly and would fulfil their tax obligations, cannot be confirmed.

5. DISCUSSIONS OF FINDINGS

The findings of this research confirmed the existence of the relationship between self-transcendence values and taxpayers' personal tax culture cornerstones as hypothesis H1, and sub-hypotheses H1.1, H1.2, H1.3 were confirmed. This suggests that taxpayers with higher universalism and benevolence values exhibit positive attitude toward tax system have higher ethical attitude towards tax evasion, and greater awareness of tax compliance behaviour. Taxpayers with a higher perception of self-transcendent values tend to have a more social orientation, as evidenced by their greater sense of social responsibility in maintaining an individual tax culture. These results can be discussed in line with the Schwartz theory (2012) according to which self-transcendence values reflect a concern for the welfare of others and the environment (Schwartz, 2012). The benevolence values are motivated by caring for the welfare of individuals with whom one frequently interacts (Schwartz, 2012). Taxpayers with high self-transcendence values understand and appreciate the fairness of the existing tax system and recognize fairness as a socially acceptable value, as they consider concern for the community to be very important. Benevolent taxpayers reflect responsibility, and their social role support the cooperativeness with state institutions. Supported by universalism values, such as understanding and protection for the welfare of all (Schwartz, 2012), these values express fairness to others (Grant, 2007), which is a basic element of any tax system. The realization that self-transcendence values are associated with low unethical behavior, according to Feldman et al. (2015), aligns with our conclusions. The results of this research also support McGee & Lingle's (2006) findings that individuals with higher levels of universalism and benevolence values are more ethical regarding tax evasion, as well as Palil's (2010) research, which indicates that such taxpayers are more tax compliant.

Between the personal values of openness to change and the taxpayers' tax culture (hypotheses H2) no relationship was found. Sub-hypotheses (H2.1, H2.2, H2.3) were not confirmed, as the relationships were statistically insignificant. Therefore, it could not be concluded that a relationship exists, nor could it be established that an increase in the importance of stimulation, self-direction, and hedonism values would improve the core aspects of an individual's personal tax culture. In the case of a statistically significant relationship, this would suggest that individuals with openness to change values have an impact on compliant behaviours with tax regulations, their attitude towards the tax system, and tax evasion.

One possible explanation for interpreting this result can be found in Schwartz's (2006) work. He maintained that self-direction is motivated by a desire for independent thought and action, while stimulation values are characterized by excitement, novelty, and a challenge in life (Schwartz, 2006). Self-direction values stem from organismic needs for control, mastery, and the interactional requirements of autonomy and independence (Schwartz, 2012). Research by Gino and Ariely (2012) has shown that people who are open to change may often act more unethically than

those who are more conservative, as they are open to both ethical and unethical options (Feldman et al., 2015). Interpreting the results of this research through the lens of Feldman et al. (2015), being overly open to change can lead to less adherence to rules, especially when individuals disagree with a particular rule, as it involves an element of independent thinking. This argument may explain the absence of a relationship, as taxpayers who value openness to change may behave unethically, believing that ethical behaviour can limit their freedom (Feldman et al., 2015). Therefore, tax authorities' communication strategies should address this issue appropriately and build trust with taxpayers through tools that ensure their freedom is not compromised in the pursuit of a sustainable tax system.

6. CONCLUSIONS

The aim of this research was to analyse the relationships between self-transcendence values (universalism and benevolence), values of openness to change (self-direction, stimulation), and taxpayers' personal tax culture. To design a reliable and sustainable tax system, tax authorities should take into account taxpayers' perspectives and values. The results indicate a relationship between self-transcendence values and the core elements of taxpayers' personal tax culture, while no significant relationship was found between openness to change and these core elements. These findings are valuable for tax authorities, as they suggest that promoting self-transcendence values among taxpayers could positively influence the development of individual tax culture and inform tax policy formulation in Slovenia.

This research focused specifically on two individual values, as defined in Schwartz's model (1992): self-transcendence and openness to change. While acknowledging this limitation, the study provides a foundational step for future research in different geographical contexts, enabling the testing and expansion of the model across diverse demographic groups. Given that Schwartz's model includes ten universal values, future research could explore the relationships between personal values and specific components of taxpayers' personal tax culture, using alternative measurement tools (e.g., examining the influence of personal values on tax compliance). To enhance understanding, it is recommended that future studies capture taxpayers' perspectives through various data collection methods, including multiple regression analysis, and incorporate control variables to offer a more comprehensive analysis from different perspectives.

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