

The Influence of Trust in Tax Administration and Gender on Tax Compliance in Slovenia

LIDIJA HAUPTMAN, IVANA PAVIĆ & ANITA ČEH ČASNI

Abstract The OECD urges governments to improve tax systems by studying taxpayers' behavior to prevent tax non-compliance. This study focuses on individual Slovene taxpayers aiming to investigate the impact of trust in Tax Administration and gender on tax compliance. In the empirical part of the study, trust and tax compliance were the subject of descriptive statistical analysis, exploratory factor analysis and Spearman correlation coefficients. A Mann-Whitney U test and independent samples median test were performed to evaluate compliance gender differences in tax compliance. The findings unveil that trust in tax administration exhibits a statistically significant and positive correlation with tax compliance intentions in Slovenia while the differences in tax compliance between genders were not confirmed. Taxpayers' fairness perception to gain higher trust should be increased through sufficient information about tax laws and regulations.

Keywords: • trust • gender • tax administration • tax compliance • Slovenia • individual taxpayers

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1 Introduction

Taxes support the functioning and development of local governments, serving as the primary source of revenue for municipalities. They are used to fund essential services and infrastructure. Municipalities have to some degree, fiscal autonomy, allowing them to use the taxes for programs that support the well-being of the community. Without revenues, municipalities would struggle to provide these vital services to their taxpayers. A stable source is therefore necessary for municipalities' services to attain social equality. From this understanding, it is becoming crucial to grasp the factors that influence tax compliance.

Various perspectives were considered in achieving higher taxpayer compliance in the research, encompassing diverse viewpoints, including economic factors (Devos, 2013), socio-demographic aspects (Nichita et al., 2019; Hwang & Nagac, 2021; Cahyonowati, Ratmono, & Juliarto, 2023), as well as psychological determinants (Pui Yee, Moorthy, & Choo Keng Soon, 2017; Kirchler, Hoelzl, & Wahl, 2008; Kogler et al., 2013). New research in tax compliance reveals that behavioral insights and not only economic factors can improve tax compliance. Trust in Tax Administration and government, as well as municipalities, their performance, policies, and responsibility to prioritize citizens' needs, are significant factors in influencing taxpayers' morale (OECD, 2022a) and are important to consider when applying behavioral insights (OECD, 2021). In situations where there is a high level of trust in tax administrations, taxpayers tend to prioritize collective interests (Cahyonowati et al., 2023). However, when tax administrations are perceived as untrustworthy, taxpayers are more likely to prioritize individual interests and may resort to dishonest reporting (Cahyonowati et al., 2023). This underscores the significance of the perception of fairness and equity in a tax system. If tax administration procedures are perceived as fair, the tax administrations are more likely to be seen as fair too. Trustworthiness of the tax administration, neutrality of the procedures, and respectful treatment are fundamental elements of procedural justice according to the European Union (2010). Hence, a high level of trust in tax administration can serve as a limiting factor influencing the effectiveness of procedural fairness and as a mechanism to bolster tax compliance (Van Dijke & Verboon, 2010). Furthermore, the distributive justice influences the perceived trustworthiness of tax administration, fostering increased voluntary compliance (Kirchler et al., 2008) while in contrast insufficient retributive justice diminishes trust and subsequently impacts voluntary cooperation (Kogler, Muehlbacher, & Kirchler, 2015). Higher levels of trust lead to increased tax compliance depending also on service quality (Cahyonowati et al., 2023; Nurkholis, Dularif, & Rustiarini, 2020). Dularif and Rustiarini (2022) conducted vote counting empirical and non-empirical research in the period 1946-2017 has identified trust in government and tax service as the most crucial factors

for increasing tax compliance while social norms, personal norms, and religiosity also contribute to tax compliance, but their influence is not as strong.

Tax administration and compliance aspects can lead to distinct outcomes for males and females. The processes involved in tax administration may differ in terms of accessibility for each gender and can be targeted at one gender or, in practice, utilized more by one gender than the other (OECD, 2022b). These disparities highlight the importance of considering gender dynamics in tax-related policies and practices to ensure fairness and equality (OECD, 2022b). Limited attention has been given to exploring the link between the socio-demographic taxpayers' characteristic gender, and its inclination towards tax compliance (Vincent, Stevenson, & Owolabi, 2023). The tax compliance literature commonly upholds the notion that females are perceived as more honest than males (Kastlunger, Dressler, Kirchler, Mittone, & Voracek, 2010). However, some studies (Lohse & Qari, 2014; Gylfason, Arnardottir, & Kristinnsson, 2013) have provided evidence that gender does not appear to play a significant role in tax compliance behavior. When perceptions of fairness are positively correlated with gender, it shapes taxpayer's views on what is fair (Febrian & Nurani, 2020).

Although the empirical results are mixed, it appears that both trust and gender have an impact on individuals' compliance intentions and their interpretation of tax system fairness (Febrian & Nurani, 2020). Previous empirical research in Slovenia (Hauptman, Gürarda, & Korez-Vide, 2015) has investigated trust in tax administration, Parliament and the European Union, and did not confirm any significant relationship with tax compliance. This study aims to empirically analyze the correlation between trust in tax administration along with socio-demographic factors gender and tax compliance intentions. Our presumption is that a higher level of trust in tax administration positively correlates with higher tax compliance, while male and female attitude towards tax compliance differs. The outcomes of the model in this work can help the Tax Administration enhance taxpayers' trust in their institution and provide insights into the gender impact.

The structure of this study is as follows: the second part includes theoretical research on tax compliance with a literature review on trust in Tax Administration, and an examination of gender relevance for tax compliance. The third part presents empirical research. Results are presented in the fourth part. The discussion and conclusions of the research are contained in the fifth and sixth parts of this study.

2 Literature review

Tax compliance and tax systems are complex, and taxpayers' behavior encompasses economic, legal, social, and cultural dimensions. Compliance behaviors vary among different countries and diverse groups of taxpayers (Güzel,

Özer, & Özcan, 2019; Batrancea et al., 2022). Thus, it is not clear whether the governments can apply recommendations in the same way, and what is the impact of these recommendations on taxpayers' behavior. According to Alm (2019), there are three strategies aimed at controlling non-compliance and tax evasion with a distinct paradigm: enhancing the probability and severity of punishment (Enforcement Paradigm), enhancing tax services provision (Service Paradigm), and fostering a shift in tax culture (Trust Paradigm). The last two are concepts based on the Social Contract Theory. In their action and decisions, tax administrations should treat taxpayers fair and provide high quality services using a service orientation approach (Gangl et al., 2013; Kirchler, 2019). In this process, the quality of the interactions between tax administration and taxpayers depends on mutual respect, especially in situations where conflict arises between collective and individual interests (Cahyonowati et al., 2023).

2.1 Tax compliance and trust

Citizens are more inclined to be willing to contribute to tax payments when there is a sense of trust. The OECD (2012) study "What drives tax morale" demonstrates the significance of moving away from rigid recommendations for tax administration and emphasizes the importance of examining the correlation between tax morale in developing nations, individual attributes, and the degree of satisfaction with and trust in the government. Citizens are more likely to meet their tax responsibilities when they perceive the government as trustworthy; moreover, taxpayers who express trust in their national authorities tend to exhibit higher tax morale compared to those who do not (OECD, 2012). Trust in government and preferences for redistribution are two institutional elements that involve aspects related to the government in general (OECD, 2012).

There are many definitions of trust as well as levels of trust that must be taken into consideration. The OECD (2022a) defines trust as the conviction that an individual or institution will consistently behave in accordance with one's positive behavior expectations. According to Kirchler et al. (2008), trust is characterized as the overall perception held by individuals and social groups that taxing authorities are benevolent and operate in the interest of the public welfare. Trust is defined as the general perception of individuals and social groups that the tax authorities are benevolent and act in the interest of the common good. Trust is linked to trustworthiness. Trustworthiness plays a role in determining whether an individual or organization is worthy of trust, enabling people to make decisions about whether to place their trust in an organization and persons (Gribnau & Steenbergen, 2020).

Establishing trust in tax authorities and government hinges on the provision of adequate collective benefits, ensuring the credibility of the government and

encouraging public engagement in the political process. Mutual trust between tax authorities and taxpayers fosters cooperation and positive interactions. Trust is characterized by the belief that other parties hold positive intentions in social interactions where personal interests conflict with shared interests (Cahyonowati et al., 2023). Typically, individuals are more inclined to be willing to fulfill their tax obligations when there is a sense of trust and fairness (Van Lange, Rockenbach, & Yamagishi, 2017). This includes believing that other taxpayers are also fulfilling their tax obligations, that the tax load is allocated equitably and that taxes are not misused due to corruption or paying ineffective government personnel (Van Lange et al., 2017).

The OECD Framework (OECD, 2022b) comprises three levels of trust in various government entities. The first level, public governance factors influencing trust in governmental organizations, includes five factors influencing trust in governmental organizations divided into two sections, competencies, and values (OECD, 2022a). Competencies consist of reliability and responsiveness while values include fairness, openness, and integrity (OECD, 2022b). The second level is economic, cultural, and political factors of trust in governmental organizations; they encompass personal and collective identities, characteristics, and inclinations, including interpersonal interactions, socio-economic status, networks, as well as elements like withdrawal from the political system or skepticism (OECD, 2022a). The third level is the ability of the government to tackle global and intergenerational challenges (OECD, 2022b). Gribnau and Steenbergen (2020) distinguish institutional trust, which implies trust in various institutions, such as tax authorities, and social or interpersonal trust, which relates to trust in other individuals. Socio-cognitive trust theory categorized trust into two interconnected types, reason-based trust, and implicit trust (Castelfranchi & Falcone, 2010). Reason-based trust is characterized as the deliberate choice to place trust in tax authorities based on an assessment of their goals, motivation, competence, benevolence, and the presence of favorable external conditions (Gangl, Hofmann, Hartl, & Berkics, 2019). Implicit trust refers to an instinctive and linked reaction to stimuli, like encountering a friendly voice or face, or seeing documents looking officially (Castelfranchi & Falcone, 2010). Gangl et al. (2013) identified six factors for measuring the perceived trustworthiness of authorities within reason-based trust, such as credible, careful, reliable, responsible, competent, and transparent. Trust in authorities is within the slippery slope framework (Kirchler et al., 2008) one of the dimensions next to the power of tax authorities and taxation payments that are used to explain tax compliance by observing interdependence of psychological and economic factors. While trust in authorities fosters voluntary compliance, the power of tax authorities drives enforced compliance (Kirchler et al., 2008); therefore, it is essential to differentiate between implicit trust and reason-

based trust, as well as legitimate and coercive power to comprehend the dynamics of their interaction.

Horodnic (2018) divided trust into three main groups while conducting a systematic review of the factors influencing tax morale. The first group pertains to formal institutions (vertical trust) and factors linked to governance, such as in the parliament, in the government, in tax administration and tax officials, trust in the court and legal system, in politicians, in public officials, in the president, in political parties, in EU and in police (Horodnic, 2018). The second category encompasses informal institutions (horizontal trust), which involves elements such as religion, culture, national pride, civic engagement, social stigma, community spirit, the general perception of the rate of non-compliance among taxpayers and trust in fellow taxpayers (Horodnic, 2018). The third category comprises socio-demographic traits and personal values, encompassing marital status, social class, gender, age, life satisfaction, employment status, education, and endorsement of democracy, moral principles, as well as individuals' inclination towards or aversion to ethnic diversity (Horodnic, 2018). Fotiadis and Chatzoglou (2021) have also divided trust-related factors into four dimensions concerning tax morale. The first dimension is trust in governance quality, which includes factors, trust in government, trust in low trust in tax authorities and trust in public service (Fotiadis & Chatzoglou, 2021). The second dimension is trust in institutions and principles which includes factors of trust in reciprocal taxation, confidence in democracy, and trust in equitable tax practices; the third dimension is trust in personal perceptions which includes the perceived quality of tax services and the perceived degree of tax fairness, with the fourth dimension being trust in fellow citizens (Fotiadis & Chatzoglou, 2021).

The findings of comparable cross-country studies, involving taxpayers of various nationalities, demonstrate that high levels of trust or low levels of trust in tax authorities lead to decreased or increased tax compliance. Using the World Values Survey and the Taxpayer Opinion Survey, data sets were collected from many countries, Torgler (2003) investigated the correlation between tax morale and trust in the government and legal system and found that confidence in government officials and the judicial system has a significant positive impact of trust on tax morale. Tax morale refers to individual internal motivations that drive individuals to comply with tax laws voluntarily, also known as intrinsic motivation for tax compliance and it encompasses numerous factors, including social and personal norms, trust in tax authorities, perceptions of fairness, altruism, and more (Kornhauser, 2006). Batrancea et al. (2019) explored the impact of trust and power on tax compliance in 44 countries across five continents and found that increasing trust was associated with increased intended tax compliance across all 44 nations

while increased authority exerted a favorable impact on intended compliance in all countries except one. The research results have demonstrated that self-employed taxpayers from 11 countries have a greater willingness to pay taxes voluntarily when they have higher trust in public authorities (L. Batrancea et al., 2019). Kogler, Olsen, Kirchler, Batrancea, and Nichita's (2023) research involved a sample of 44 countries/regions that analyzed the relationship between the power of authorities and trust in authorities, and shadow economy, and corruption and found out that both trust and power were negatively correlated with the size of the shadow economy and the extent of corruption. Murphy's research (2004) is focused on the Australian Tax Office and investigates whether the tax administration has misled the Australian taxpayers, acted in the interest of all citizens, or turned its back on its responsibility to citizens. Further, whether is it trusted by citizens to ensure equitable administration of the tax system, safeguards individuals who are susceptible, fulfills its responsibilities to citizens, and maintains transparency and integrity in interactions with the public (Murphy, 2004). The results of the empirical research on institutional trust on the sample of Australian taxpayers, accused of tax avoidance, indicated that when tax authorities are perceived as acting fairly, people tend to trust them and voluntarily comply with their decisions (Murphy, 2004). High levels of trust in authorities led to lower resistance towards tax authorities who highlighted the significance of institutional trust in tax administration as a crucial role in enhancing tax compliance (Murphy, 2004). Gribnau and Steenbergen (2020) examined the transparency of the Netherlands Tax and Customs Administration (NTCA) to find out, how transparency can promote trustworthiness of tax authorities and corporations and proved that higher transparency of the tax administration has the potential to enhance the trustworthiness of both large corporations and tax authorities. Based on Gangl et al. (2013) research on a sample of Dutch private taxpayers and entrepreneurs, further found a significant correlation between the perceived service orientation of tax authorities and tax compliance, with this relationship being mediated by the perceived trustworthiness of authorities. Fotiadis and Chatzoglou's (2021) research findings indicate that, among Greek taxpayers, trust in tax reciprocity stands out as the primary factor shaping tax morale, closely followed by trust in Greek tax authorities and confidence in the institution of democracy. Güzel et al. (2019) examined tax compliance behavior of independent accounting professionals in Turkey and found that trust in the government has a positive and statistically significant relationship with tax compliance and the perception of tax justice. Therefore, they suggested that the perception of tax justice fully mediates the relationship between trust in government and tax compliance Güzel et al. (2019). That the trust in the government and the perceived fairness of the tax system significantly impacts intended tax compliance or more specifically, the perceived fairness of the tax system fully mediates the influence of trust in the

government on decisions related to compliance was also confirmed by Jimenez and Iyer (2016) among U.S. taxpayers. As the influence of social norms supporting tax compliance strengthens, individual norms regarding tax adherence also elevate, leading to a subsequent increase in intentions to comply (Jimenez & Iyer, 2016). Torgler and Schneider (2005) identified trust, and pride as vital societal variables influencing tax morale in Austria, and found that the higher the level of citizens' trust in the legal and justice system is, the greater their intrinsic motivation to fulfil tax obligations will be. The state must prioritize maintaining a trustworthy approach, ensuring that taxpayers have confidence in the system, which in turn increases their willingness to fulfil their tax responsibilities (Torgler & Schneider, 2005). Voluntary compliance of the taxpayers from the United Kingdom, Austria and the Czech Republic primarily depends on trust in authorities, whereas enforced compliance is influenced by the perceived power attributed to authorities (Muehlbacher, Kirchler, & Schwarzenberger, 2011). Muehlbacher et al. (2011) propose that taxpayers may comply under the influence of increased authority power, but authors also suggest that trust-building measures could be more effective and cost-efficient by advocating for enhancing transparency in governmental decisions and expenditures to foster taxpayers' trust in authorities. Trust and power environments of tax administration were tested by Kogler et al. (2013) with the main assumptions of slippery slope framework in Austria, Hungary, Romania, and Russia. The research results indicated that the lowest level of tax evasion and the highest level of intended tax compliance were found in conditions of both high power and high trust, moreover, when participants indicate high trust, higher voluntary compliance is found, while indicated higher enforced compliance was found in conditions of high power (Kogler et al., 2013). The dynamic between power and trust as outlined extended Slippery Slope Framework were tested also in Austria, Finland, and Hungary by Gangl et al. (2019). This research found that the relationship between coercive power and tax compliance was mediated by implicit trust, while the connection between legitimate power and tax compliance was partially mediated by reason-based trust (Gangl et al., 2019). Trust in tax authority, next to tax awareness, tax law enforcement, penalties, and accounting agency, reduces their medium-compliance perspectives and increases medium taxpayers' high-compliance perspectives conducted on a sample of medium taxpayers in Siem Reap Province in Cambodia (Youde & Lim, 2019). In contrast, Taing and Chang (2021) discovered, through research on a sample of taxpayers in Phnom Penh, Cambodia, that tax fairness, tax morale and tax complexity exhibit a statistically significant impact on citizens' intentions to comply with taxes. Meanwhile, factors like the trust in the government, authority's power, tax awareness and tax information did not demonstrate a statistically significant relationship with tax compliance intention.

Murphy and Byng (2002) confirmed a direct relationship between taxpayers' level of trust and their perception of the Tax Administration's treatment showing that taxpayers who perceived unfair treatment have lower levels of trust towards the Tax Administration. This lack of trust is the main reason for some taxpayers' resistance towards the Tax Administration, therefore, to increase tax compliance taxpayers' behavior and trust should be achieved by regulators acting in a manner that taxpayers would experience to be treated fair (Murphy & Byng, 2002). Taxpayers especially value the consultation process and trustworthy treatment, which gives them the chance to feel respected (Murphy & Byng, 2002). Perceived service orientation of tax administration continues to have a direct influence on tax compliance and is positively associated with assessments of their trustworthiness, measured as credibility, carefulness, reliability, responsibility, competence, and transparency (Gangl et al., 2013). Previous research based on international and national survey data has consistently shown a positive relationship between trust in tax authorities and tax compliance (Güzel et al., 2019; Torgler, 2003; Schneider & Torgler, 2005). It suggests that as taxpayers' trust in the government increases, tax compliance levels are also likely to increase. Therefore, based on these studies, it becomes evident that trust in tax administration is a significant factor that positively enhances tax compliance. Thus, the first hypothesis is:

H1: Trust in tax administration has a positive effect on tax compliance (intention) in Slovenia.

2.2 Tax compliance and gender

J. W. D'Attoma, Volintiru, and Malézieux (2020) suggest that an alternative approach to boost tax compliance could involve policymakers leveraging cultural values and social norms of trust in individual taxpayers. To implement such a strategy effectively and purposefully, policymakers require concrete evidence on how tax compliance relates to crucial taxpayer attributes, such as gender and this way, by understanding these correlations, policymakers can design targeted initiatives to enhance compliance and foster a more tax-compliant society (J.W. D'Attoma et al., 2020). Gender plays a significant role in shaping various aspects of tax compliance, including trust, perceptions of fairness, honesty, risk, obedience, and attitudes (Febrian & Nurani, 2020). Earlier research (Murphy & Byng, 2002; Gangl et al., 2013; Palil, 2010) has verified that socio-demographic factors, such as gender, education, age, marital status, work experience, work sector, nature of work, ethnicity, culture, and religiosity, significantly influence tax compliance. When it comes to taxation, men and women also exhibit varying attitudes and tax behaviors. Namely, gender socialization theory posits that men and women are socialized differently, leading to the development of distinct roles,

values, and beliefs and as a result, these differences in socialization can influence the interests, decisions, and behaviors exhibited by men and women (Helmy, Dwita & Cheisviyanny, 2020).

The available evidence concerning gender differences, however, presents some contradictory findings. Some authors argue that there is a relationship between tax compliance and gender which can either be positive (Yimam & Asmare, 2020; J. D'Attoma, Volintiru, & Steinmo, 2017; Palil, 2010; Febrian & Islami, 2020) or negative (Kirchler, Niemirowski, & Wearing, 2006) impact tax compliance behavior. However, some authors argue that this influence is insignificant (Vincent et al., 2023; Nichita et al., 2019; Lohse & Qari, 2014). OECD's (2012) study shows that women tend to demonstrate higher levels of tax compliance and tax morale compared to men. The findings of Yimam and Asmare (2020) suggest, the tax compliance behavior of companies is notably influenced by the gender of their owners and specifically, companies owned by women tend to exhibit higher levels of tax compliance compared to those owned by men. Moreover, Yimam and Asmare's (2020) empirical evidence shows how the correlation between the owner's gender and tax compliance becomes even more pronounced with the company size (Yimam & Asmare, 2020). Investigating whether gender variations in tax compliance stem from greater prosocial tendencies among women, J. W. D'Attoma et al. (2020) and J. D'Attoma et al. (2017) proved, that women are significantly more compliant than men across countries such as the United States, United Kingdom, Sweden, and Italy and concluded, while differences in prosociality between men and women appear to be influenced by the context, differences in tax compliance, on the other hand, exhibit greater consistency. Gangl et al. (2013) noted that gender does not play a significant role in determining tax compliance intentions among entrepreneurs and this observation could be attributed to the presence of less stereotypical gender roles among female entrepreneurs. However some other literature has indicated that men show higher levels of tax compliance (McGee, 2011; Torgler, 2007). Febrian and Islami (2020) investigated the effect of trust and gender on tax compliance through the perception of fairness. According to the findings (Febrian & Islami, 2020), gender and trust in tax authorities and government exert a noteworthy influence on individuals' perceptions of fairness and their compliance decisions. Moreover, perception of fairness plays a mediating role, effectively bridging the gap between gender and trust in government, leading to compliance decisions (Febrian & Islami, 2020). Based on the review of prior research, we formulated the following hypotheses

H2: Female taxpayers are likely to exhibit better tax compliance behavior when compared to their male taxpayers in Slovenia.

3 Research

This study focused on individual taxpayers in Slovenia. An empirical investigation was carried out between March and May 2023. Respondents were chosen randomly using the snowball sampling method. The measurement instrument was designed based on theoretical starting points and research work of other authors. The questionnaire items for trust and for tax compliance were adapted from Murphy and Byng (2002), Gangl et al. (2013) and Palil (2010), with small modifications considering language from the Australian Tax Office, Australian citizen to Slovene Tax Administration and Slovene citizen. The five-point Likert scale was used and belongs to the 5-point Likert scale type of question with the answer range from 1 (strong disagreement) to 5 (strong agreement). The present study obtained 390 completed questionnaires.

Since this empirical study's main aim was to test two research hypotheses as explained previously, we used segments of the questionnaire (trust and tax compliance) presented in Table 1.

Table 1: Variables from a questionnaire used in empirical analysis

Variable	Statement
Perceived trust	A.1. The Slovenian tax administration treats citizens and taxpayers with respect.
	A.2. The Slovenian tax administration is reliable.
	A.3. The Slovenian tax administration cares about the position of taxpayers.
	A.4. The Slovene tax administration gives equal consideration to the views of all taxpayers
	A.5. Tax administration in Slovenia:
	...A.5.1. Acts in the interests of all citizens.
	...A.5.2. Turns its back on its responsibility to the citizens
	...A.5.3. It is trustworthy of you to administer the tax system fairly.
	...A.5.4. Takes advantage of people who are vulnerable.
	...A.5.5. Meets its obligations to the citizens.
Tax compliance intention	...A.5.6. Is open and honest in dealing with citizens.
	I wish to comply with tax laws for the following reasons
	TC.1. I believe that the probability of being detected by the tax administration for not declaring the exact income that I received in the previous year is high.
	TC.2. The government spends a reasonable amount on welfare.
	TC.3. There are a number of government services, facilities and infrastructure for which I am very thankful.
	TC.4. Higher income earners should pay more taxes than lower income earners.
	TC.5. By paying the right amount of income tax, I believe that other people, especially the poor, will get the benefit.
	TC.6. Serious enforcement and penalty by the Slovene Tax Administration may result if I do not comply.
	TC.7. Because the Slovene Tax Administration is efficient in its dealings with taxpayers.

The questionnaire applied in this research underwent internal consistency testing, with the Cronbach's alpha coefficient, derived from standardized items, reported as 0.806 suggesting a good internal consistency (for the analyzed segment of questions).

4 Results

4.1 Descriptive statistics

Empirical data obtained by the questionnaire was first subject to a descriptive statistical analysis as presented in Table 2.

Table 2: Descriptive statistics

Variable	Min.	Max.	Mean	Std. dev.
A.1	1	5	3.21	1.003
A.2	1	5	3	0.991
A.3	1	5	2.95	1.054
A.4	1	5	2.67	1.044
A.5.1	1	5	2.81	1.075
A.5.2	1	5	3.04	0.976
A.5.3	1	5	3.01	0.983
A.5.4	1	5	3.08	1.117
A.5.5	1	5	3.21	0.928
A.5.6	1	5	2.88	0.959
D.1	1	2	1.52	0.5
D.2.1	19	80	41.37	12.308
D.3	1	6	3.92	1.061
TC.1	1	5	3.46	1.114
TC.2	1	5	3.44	1.087
TC.3	1	5	3.4	0.92
TC.4	1	5	3.78	1.094
TC.5	1	5	3.04	1.081
TC.6	1	5	3.74	0.937
TC.7	1	5	3.12	0.93

As evident from Table 2, the average score on each question was around three, with the highest average of 3.78 on question TC4, where individuals with higher incomes should pay more than those with lower incomes. The lowest average score (2.67) was associated with question A4, which pertains to whether the tax administration in Slovenia equally takes into consideration the perspectives of all taxpayers. The age ranges of taxpayers varied from 19 to 80 years old (average age 41.37 years). On average, respondents had secondary education.

Respondents' education level is presented in Table 3.

Table 3: Respondents' education level

		Frequency	Percent	Cumulative percent
Education level	1	1	0.3	0.3
	2	14	3.6	3.8
	3	162	41.5	45.4

		Frequency	Percent	Cumulative percent
	4	75	19.2	64.6
	5	113	29.0	93.6
	6	25	6.4	100.0
	Total	390	100.0	

As evident from Table 3, only one respondent (0.3%) had no education, whereas 25 (6.4%) respondents had a master's or doctoral degree in science. Most respondents (162 or 41.5 %) had Vocational, secondary education.

Respondents' age is presented in Table 4.

Table 4: Respondents' age

Years of age	Frequency	%	Cumulative %
19-25	54	13.8	13.8
26-35	89	22.8	36.7
36-45	81	20.8	57.4
46-55	108	27.7	85.1
56-65	55	14.1	99.2
66-85	3	0.8	100.0
Total	390	100.0	

According to Table 4, most respondents were between 46 and 55 years old, while the lowest number of respondents (only 3 or 0.8%) were between 66 and 85 years old.

Since our goal is to explore the potential impact of gender in the context of tax compliance, apart from the descriptive statistics for the whole sample, in Table 5 the descriptive statistics according to gender are presented.

Table 5: Descriptive statistics of the survey sample by gender

Gender	Frequency		Percentage (%)	
	Male (N=187)	Female (N=203)	Male (N=187)	Female (N=203)
Age				
19-25	36	18	19.3	8.9
26-35	47	42	25.1	20.7
36-45	33	48	17.6	23.6
46-55	45	63	24.1	31.0
56-65	23	32	12.3	15.8
66-85	3	0	1.6	0.0
Education				
No education	1	0	0.5	0.0
Primary school	5	9	2.7	4.4
Secondary education	91	71	48.7	35.0
Higher secondary education	41	34	21.9	16.7
Tertiary education or university	38	75	20.3	36.9

Degree	Frequency		Percentage (%)	
Master's or doctoral degree in science	11	14	5.9	6.9

Out of 390 respondents, 187 (47.9%) were male and 203 (52.1%) were female. Most respondents (24.1% male and 31.0% female) were between 46 and 55 years old and had secondary education (91 of 48.7% male and 71 or 35% female respondents, respectively).

4.2 Testing hypothesis

With the aim of testing Hypothesis 1, trust and tax compliance intention segments (questions) were subject to correlation analysis. We used Spearman rank order correlation since our data set is measured on a Likert scale. The correlation matrix is given in Table 6.

Table 6: Spearman rho correlation matrix

	A. 1	A. 2	A. 3	A. 4	A. 5. 1	A. 5. 2	A. 5. 3	A. 5. 4	A. 5. 5	A. 5. 6	T C. 1	T C. 2	T C. 3	T C. 4	T C. 5	T C. 6	T C. 7
A. 1		.5 12 **	.4 59 **	.3 82 **	.3 71 **	0. 0 6 4	.3 81 **	- 0. 03 4	.3 49 **	.4 20 **	0. 07 7	0. 04 1	.2 35 **	0. 02 8	.2 05 **	0. 09 5	.2 90 **
A. 2			.5 32 **	.4 36 **	.4 45 **	0. 0 4 6	.4 50 **	- .1 00 *	.4 23 **	.4 24 **	.2 21 **	0. 01 4	.2 56 **	- 0. 05	.1 39 **	.1 76 **	.3 13 **
A. 3				.5 43 **	.4 00 **	0. 0 0 2	.4 54 **	- 0. 04 9	.3 49 **	.4 80 **	.1 65 **	.1 10 *	.1 77 **	- 0. 03 9	.2 30 **	0. 06 2	.2 95 **
A. 4					.4 55 **	- 0. 0 9	.4 71 **	- 0. 02 6	.2 87 **	.5 21 **	0. 06 8	0. 05 6	.2 00 **	- 0. 07 4	.1 51 **	- 0. 04 7	.1 73 **

	A. 1	A. 2	A. 3	A. 4	A. 5. 1	A. 5. 2	A. 5. 3	A. 5. 4	A. 5. 5	A. 5. 6	T C. 1	T C. 2	T C. 3	T C. 4	T C. 5	T C. 6	T C. 7
						7											
A · 5 · 1					1	0. 0 1 8	.5 29 **	- .1 47 **	.4 57 **	.5 06 **	- 0. 02 2	- 0. 04 4	.1 88 **	- .1 45 **	.1 92 **	- 0. 02 2	.2 50 **
A · 5 · 2						1	- 0. 02 6	.2 53 **	0. 01	- 0. 06 6	0. 03 5	0. 02 6	- 0. 03 4	0. 08 4	0. 07 2	- 0. 00 3	0. 03
A · 5 · 3							1	- .1 29 *	.5 21 **	.5 31 **	0. 09 9	0. 02 4	.2 79 **	- 0. 03 6	.2 14 **	0. 01 2	.3 53 **
A · 5 · 4								1	- .1 92 **	- .1 88 **	0. 07 5	0. 03	- .1 27 *	0. 04 8	- 0. 08 4	0. 07 5	0. 00 3
A · 5 · 5									1	.5 47 **	- 0. 03 6	- 0. 03 2	.2 04 **	- 0. 02 7	.1 78 **	0. 03 8	.2 83 **
A · 5 · 6										1	- 0. 00 6	0. 01 4	.2 65 **	- 0. 07 2	.2 21 **	- 0. 03 9	.2 18 **
T C · 1											1	.2 22 **	0. 07 4	.1 43 **	0. 08 1	.3 05 **	.2 10 **

	A. 1	A. 2	A. 3	A. 4	A. 5. 1	A. 5. 2	A. 5. 3	A. 5. 4	A. 5. 5	A. 5. 6	T C. 1	T C. 2	T C. 3	T C. 4	T C. 5	T C. 6	T C. 7
T C · 2												1	0. 07 3	.1 30 *	0. 09 6	0. 09 9	.1 03 *
T C · 3													1	0. 07 5	.2 06 **	0. 09 5	.1 74 **
T C · 4														1	.1 00 *	0. 09 5	- 0. 02 7
T C · 5															1	- 0. 08 2	.2 19 **
T C · 6																1	.1 67 **
T C · 7																	1

The correlation coefficients presented in Table 6 are in favor of accepting the first research hypothesis. Namely, Trust in tax administration has a positive effect on tax compliance intention, since correlation coefficients of segment A1-A5.6 (which represent trust) are (mainly) statistically significant and positively correlated with segment TC1-TC7 (which represent tax compliance).

Furthermore, PCA - Principal Components Analysis of the segments from the questionnaire was used. Additionally, Principal Components Analysis (PCA) was conducted on the questionnaire segments. Prior to implementing PCA, the suitability of the collected data for factor analysis was assessed. Examination of the correlation matrix revealed larger coefficients, with correlation coefficients of 0.3 or higher. The Kaiser-Meyer-Olkin criteria, with a value of 0.875 (Kaiser, 1970, 1974), and the

statistically significant Bartlett's test (Bartlet, 1954) at a significance level of 1% support the suitability of factor analysis for the surveyed data segment.

PCA revealed the existence of three components with Eigen values above 1, for the analyzed group of respondents, explaining 32.18%, 11.30% and 7.47% of total variance, respectively. Given that we are only analyzing two segments: trust and tax compliance, it would be logical if we have a factor solution. Hence, the Scree diagram was carefully examined, and it indicated the use of two components. Following Cattell's (1966) scree test, the decision was made to retain two components for subsequent exploration. Furthermore, this finding was confirmed through the application of Parallel Analysis. The results revealed that the values of the two components exceeded the corresponding values obtained from a randomly generated data matrix of identical dimensions (15 variables \times 390 respondents). It is important to note that questions A5.2 and A5.4 were left out of the analysis since their Corrected Item-Total Correlation statistics were negative.

The two-factor solution explained 43.47% of the total variance. To interpret the two-factor solution, an oblique rotation of factors was applied, considering that the correlation matrix of the components has shown correlations with respondent absolute values of 0.3 or higher.

Factors which were selected in the analysis are Factor 1: trust (that was comprised of the following variables: A.5.6, A.5.3, A.5.1, A.3, A.2, A.5.5, A.4, A.1, TC.7, TC.3 and TC.5) and Factor 2: tax compliance intention (that included the following variables: TC.1, TC.6, TC.2 and TC.4) as shown in Table 7. It is noteworthy to emphasize that three questions, initially responding to tax compliance intention, namely TC.7, TC.3 and TC.5 were according to performed factor analysis a part of Factor 1: trust. In addition, there was a weak positive correlation between the two aforementioned factors with a correlation coefficient of 0.137.

Table 7: Pattern and structure matrix for PCA with noblemen rotation of the two-factor solution

Item	Pattern coefficients		Structure coefficients		Communalities
	Factor 1	Factor 2	Factor 1	Factor 2	
A.5.6	0.798	-0.181	0.782	0.057	0.500
A.5.3	0.789	-0.051	0.773	-0.072	0.580
A.5.1	0.737	-0.251	0.749	0.239	0.564
A.3	0.733	0.092	0.746	0.192	0.484
A.2	0.730	0.139	0.703	-0.150	0.555
A.5.5	0.725	-0.165	0.702	-0.066	0.614
A.4	0.703	-0.082	0.700	0.193	0.520
A.1	0.687	0.099	0.691	0.014	0.630
TC.7	0.441	0.364	0.491	0.424	0.508
TC.3	0.378	0.209	0.407	0.261	0.306

Item	Pattern coefficients		Structure coefficients		Communalities
TC.5	0.279	0.240	0.312	0.279	0.209
TC.1	0.020	0.710	0.118	0.713	0.201
TC.6	-0.016	0.571	0.063	0.569	0.154
TC.2	0.012	0.551	0.088	0.553	0.324
TC.4	-0.109	0.450	-0.047	0.435	0.371

Furthermore, a Mann-Whitney U test and independent samples median test (Table 8) were performed to evaluate whether tax compliance differed by gender (Hypothesis 2).

Table 8: Mann-Whitney U test and independent samples median test

Null hypothesis	Test	Significance	Decision
The medians of Factor 2 are the same for males and females	Independent samples median test	0.685	Do not reject the null hypothesis
Distribution of Factor 2 is the same for males and females	Independent samples Mann-Whitney U test	0.907	Do not reject the null hypothesis

The results indicated that there was no significant difference between tax compliance of males ($Md=0.027$, $n=187$) and females ($Md=0.134$, $n=203$) with a p-value of 0.907 and very small effect size statistics of $r=0.007$ as shown in Table 8. Thus, we cannot accept the second research hypothesis for the analyzed sample of Slovenian taxpayers.

5 Discussion

The findings of this study reveal that trust in tax administration is statistically significant and positively correlated with tax compliance intentions in Slovenia, as indicated by the results. The accepted hypothesis H1 aligns with our presumption: a higher level of trust is indeed confirmed to be positively associated with higher tax compliance. These findings are consistent with those of other studies (e.g., Murphy & Byng, 2002; Palil, 2010; Dularif & Rustiarini, 2022; Gangl et al., 2019; Kirchler et al., 2008; Van Lange et al., 2017; Güzel et al., 2019; Torgler, 2003; Schneider & Torgler, 2005) that have also identified an influence of trust on tax compliance intentions. By fostering mutual trust, the tax administration encourages taxpayers' voluntary compliance. These empirical results can be explained by the fact that the Slovene Tax Administration will gain taxpayers' trust with service orientation and cooperation that reflects transparency, reliability, carefulness, responsibility, fairness, and competence. A favorable perception from taxpayers towards the tax administration can be achieved through a motivational posture. Murphy and Byng (2002) offered suggestions that authorities could build trust by creating a fair experience, one of the arguments of the procedural justice literature.

Our results showed that Slovenian taxpayers perceive the fairness of the Tax Administration not as the best, as they believe that in their perception, respect, and obligations that the Tax Administration must meet to the citizens are more pronounced. Therefore, to increase fairness perception and compliance, taxpayers expect sufficient information about tax laws and regulations from authorities (Palil, 2010). The perception of taxpayers in our research is quite problematic, as they perceive that the administration does not give equal weight to the opinions of all taxpayers, which is rated very low in terms of trust.

The hypothesis H2 was not accepted. Namely, there is no statistically significant difference between tax compliance and gender, and there was no significant difference between tax compliance of females and males. Our results are in line with Vincent et al. (2023) results showing gender is statistically insignificant. Our research did not confirm any existing differences in tax compliance based on gender as found in some previous studies (e.g., Gangl et al., 2013; Palil, 2010; Yimam & Asmare, 2020; J. W. D'Attoma et al. (2020); J. D'Attoma et al. (2017); Febrian & Nurani, 2020). Even more, neither were confirmed significant differences between the tax compliance of males and females as shown by OECD (2012), J. W. D'Attoma et al. (2020), J. D'Attoma et al. (2017), McGee (2011), and Torgler (2007). The absence of a statistically significant relationship between the tax compliance of males and females can be explained by the absence of the gender socialization theory. According to Helmy et al. (2021), this theory posits that male and female taxpayers are socialized differently, leading to the development of distinct roles, values, and beliefs. Consequently, this influences the interests, decisions, and behaviors exhibited by males and females (Helmy et al., 2021). It is a long-standing tradition in Slovenia that female taxpayers have historically been as economically active as male taxpayers. Slovenia has well-structured social rights that most respondents benefit from, regardless of taxpayers' gender. As a result, gender itself does not influence tax compliance.

6 Conclusions

This study provides empirical evidence on the positive and statistically significant correlation between trust in tax administration and tax compliance and did not confirm a statistically significant difference between tax compliance of males and females in Slovenia. Based on the research results, we can conclude that policymakers and local governments should shape policies with actions where tax administrations can build trust among taxpayers through communication strategies. To prevent non-compliant behavior, it is crucial to have strategies in place that are tailored to the local community. Especially important would be the communication strategy, which targets the taxpayers' fairness perception. Trust and the perception of fairness can be achieved also by higher digital service quality, and implementation of new digital technologies among taxpayers.

The obtained results have their limitations regarding the sample size, which focused on the Slovene taxpayers. Further research may overcome these limitations and look at examining the motivations behind taxpayers' compliance rather than directly observing their real-world actions. Namely, previous studies have highlighted that taxpayers' intentions do not always consistently match their actual behaviors due to the impact of factors like the opportunity and capability to comply. As our study did not find any gender differences in tax compliance intentions, further research could explicitly examine whether high-income taxpayers are less tax compliant than low-income taxpayers, how taxpayers' settlement and their knowledge impact tax compliance and whether there are any gender differences. In future studies, more sophisticated statistical methods can be used apart from these descriptive and exploratory tools.

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