

SERKAN BENK  
ROBERT W. MCGEE  
BAHADIR YÜZBAŞI

## HOW RELIGIONS AFFECT ATTITUDES TOWARD ETHICS OF TAX EVASION? A COMPARATIVE AND DEMOGRAPHIC ANALYSIS

**Serkan Benk**

Inonu University, Faculty of Economics and Administrative Sciences, Turkey  
Email: serkanbenk@yahoo.com

**Robert W. McGee**

Fayetteville State University, School of Business and Economics, USA.  
Email: bob414@hotmail.com

**Bahadır Yüzbaşı**

Inonu University, Faculty of Economics and Administrative Sciences, Turkey.  
Email: b.yzb@hotmail.com

**Abstract:** This paper focuses specifically on how religions shape attitudes towards ethics of tax evasion. Firstly, the paper begins with an overview of the four views on the ethics of tax evasion that have emerged over the centuries, then goes on to review some of the theoretical and empirical literature on the subject. The empirical part of the study examines attitudes toward tax evasion in 57 countries from the perspectives of six religions using the data from Wave 6 (2010-2014) of the World Values Survey. The sample population is more than 52,000. More than a dozen demographic variables were examined. The results study found that attitude toward cheating on taxes does differ by religion.

**Key Words:** tax evasion, ethics, religion, empirical studies, World Values Survey, demographic, logistic regression.

## Introduction

The issue of tax evasion has been in existence ever since governments attempted to collect taxes<sup>1</sup>. Sometimes the penalty for tax evasion was death or other severe punishment, while in other cases penalties were less severe.

People pay taxes out of fear of punishment or because they feel a moral or religious obligation to do so<sup>2</sup>. Attitudes toward compliance or evasion can also be shaped by culture<sup>3</sup>. People evade taxes for a variety of reasons. There is often less opposition to tax evasion in cases where the tax system is perceived as unfair, where the government is corrupt or oppressive, where the government violates human rights or where there is inability to pay or where tax rates are considered to be too high<sup>4</sup>.

This paper reviews the four major views on the ethics of tax evasion that have emerged over the centuries, then goes on to review the theoretical and empirical literature on tax evasion. The final parts of the paper present the results of an empirical study of more than 50,000 participants in 57 countries on attitude toward tax evasion. Attitudes of six major religions are examined and compared. Gender, age and more than a dozen other demographic variables are examined to determine whether the variables are significant.

This paper aims to contribute to the literature in two ways. Firstly, the study examines whether different religions affect attitude toward ethics of tax evasion activities by using the data of the sixth wave (2010-2014) of the World Values Survey (WVS). The last wave includes countries from very different religious and cultural backgrounds. There are more Eastern, Western and African countries participating in this wave which allows testing the generalizability of previous findings. The last objective as well as the theoretical part of this paper draws on tax evasion literature from disciplines of religious, public finance and sociology in order to establish a solid basis for this study.

The theoretical aspects of this paper would be relevant to both ethicists and policy makers. Policy makers would also be interested in the practical aspects of this study, since one of their goals is probably to reduce the incidence of tax evasion. The first step in reducing the incidence of tax evasion is to understand the reasons why people evade taxes. Once the reasons are known, policy can be changed to address the issue.

## Theoretical Background: Four Views on the Ethics of Tax Evasion

Over the centuries, four basic views have emerged on the ethics of tax evasion<sup>5</sup>. View one takes the position that tax evasion is always, or almost always, unethical. There are basically three underlying rationales

for this belief. One rationale is the belief that individuals have a duty to the state to pay whatever taxes the state demands<sup>6</sup>. This view is especially prevalent in democracies where there is a strong belief that individuals should conform to majority rule. The second rationale for an ethical duty to pay taxes is because the individual has a duty to other members of the community<sup>7</sup>. This view holds that individuals should not be freeloaders by taking advantage of the services the state provides while not contributing to the payment of those services. A corollary of this belief is the view that if tax dodgers do not pay their fair share, then law-abiding taxpayers must pay more than their fair share. The third rationale is that we owe a duty to God to pay taxes, or, stated differently, God has commanded us to pay our taxes<sup>8</sup>. This view holds no water among atheists, of course, but the view is strongly held in some religious circles.

View Two might be labeled as the anarchist view. This view holds that there is never any duty to pay taxes because the state is illegitimate, a mere thief that has no moral authority to take anything from anyone<sup>9</sup>. The state is no more than a mafia that, under democracy, has its leaders chosen by the people. The anarchist literature does not address the ethics of tax evasion directly but rather discusses the relationship of the individual to the state. The issue of tax evasion is merely one aspect of that relationship<sup>10</sup>. There is no such thing as a social contract according to this position. Where there is no explicit agreement to pay taxes there also is no duty. All taxation necessarily involves the taking of property by force or the threat of force, without the owner's permission. Thus, it meets the definition of theft. Stated as an equation, "Taxation = Theft". A corollary equation is that "Fair Share = 0".

View Three holds that tax evasion may be ethical under some circumstances and unethical under other circumstances. This view is the prevalent view, both in the literature and according to the results of some empirical studies. Some of the most frequently given reasons to justify tax evasion in the theoretical literature are in cases where the government engages in human rights abuses, where the tax system is perceived as being unfair, where the government is corrupt, where tax rates are too high, or where there is an inability to pay<sup>11</sup>.

The empirical literature supports these theoretical findings. Although most of the empirical studies that have been done on the ethics of tax evasion have found that there is strong opposition to tax evasion in most cases, opposition was generally found to be weaker in cases where the government in question engaged in human rights abuses or was corrupt, or where the tax system was perceived as being unfair, where tax rates were deemed to be too high, or where there was an inability to pay<sup>12</sup>.

View Four holds that there is an affirmative duty or moral obligation to evade taxes. This argument has been supported by several different arguments or theories<sup>13</sup>. For example, if the regime is oppressive or tyrannical, there is a duty not to feed the beast with tax funds, which

would make it possible for the evil regime to perpetrate more evil.

Another argument that has been put forth to support the view that there is an affirmative moral duty to evade taxes is based on utilitarian ethics<sup>14</sup>. Since governments are inherently less efficient than the private sector, paying taxes to the government results in transferring assets from the more efficient private sector to the less efficient government sector. One can increase a society's total utility by keeping assets in the more efficient private sector. One way to do that is by not paying taxes.

A third argument to support the moral duty to evade taxes is based on the theory of justice. If one defines a just society as a society where injustice is absent<sup>15</sup>, and if taxation is considered to constitute an injustice, then evading taxes results in a more just society because the result is a society with less injustice<sup>16</sup>.

The question then arises as to when taxation should be considered unjust. If theft is defined as the involuntary transfer of property and if taxation consists of transferring property without the owner's consent, then taxation can be viewed as theft. One might protest that, in a democracy, taxation has the consent of the people, but such is not always the case. Just because someone is taxed does not mean that it is with that person's consent. In a democracy, the wishes of the 51 percent can be crammed down the throats of the 49 percent minority.

Another point that can be raised is that certain taxpayers might not approve of the way some of their tax money is spent. For example, if some government provides funds to pay for abortions, some taxpayers would feel justified in not paying taxes because they oppose abortion. Some of them might even argue that there is a moral duty *not* to pay taxes to a government that provides abortion services.

## **Literature Review**

There is a long and rich history of tax avoidance and evasion. Most studies on tax evasion look at the issue from a public finance or economics perspective, although ethical issues may be mentioned briefly, in passing. Even fewer studies have looked at tax evasion from a religious perspective<sup>17</sup>. The most comprehensive twentieth century work on the ethics of tax evasion was a doctoral thesis written by Martin Crowe<sup>18</sup>, titled "The Moral Obligation of Paying Just Taxes". This thesis reviewed the theological and philosophical debate that had been going on, mostly within the Catholic Church, over the previous 500 years. Some of the debate took place in the Latin language. Crowe introduced this debate to an English language readership. A more recent doctoral dissertation on the topic was written by Torgler<sup>19</sup>, who discussed tax evasion from the perspective of public finance but also touched on some psychological and philosophical aspects of the issue. Alfonso Morales<sup>20</sup> examined the views of Mexican immigrant street vendors and found that their loyalty to their

families exceeded their loyalty to the government.

A number of articles have been written from various religious perspectives. Cohn<sup>21</sup> and Tamari<sup>22</sup> discuss the Jewish literature on tax evasion and on ethics in general. Much of this literature is in Hebrew or a language other than English. McGee<sup>23</sup> commented on these two articles from a secular perspective. Another study, which used the same methodology as the present study, solicited the views of Orthodox Jews<sup>24</sup>. That study found that Orthodox Jews were generally opposed to tax evasion, but some arguments were more persuasive than others.

A few articles have been written on the ethics of tax evasion from various Christian viewpoints. Gronbacher<sup>25</sup> addresses the issue from the perspectives of Catholic social thought and classical liberalism. Schansberg<sup>26</sup> looks at the Biblical literature for guidance. Pennock<sup>27</sup> discusses just war theory in connection with the moral obligation to pay just taxes, and not to pay unjust or immoral taxes. Smith and Kimball provide a Mormon perspective<sup>28</sup>. McGee commented on the various Christian views from a secular perspective<sup>29</sup>. The Christian Bible discusses tax evasion and the duty of the citizenry to support the government in several places. Schansberg<sup>30</sup> and McGee<sup>31</sup> discuss the biblical literature on this point. When Jesus is asked whether people should pay taxes to Caesar, Jesus replied that we should give to Caesar the things that are Caesar's and give God the things that are God's<sup>32</sup>. But Jesus did not elaborate on the point. He did not say what we are obligated to give to the government or whether that obligation has limits.

There are passages in the Bible that may be interpreted to take an absolutist position. For example, Romans 13, 1–2 is read by some to support the Divine Right of Kings, which basically holds that whoever is in charge of government is there with God's approval and anyone who disputes that fact or who fails to obey is subject to damnation. It is a sin against God to break any law. Thus, according to this viewpoint, Mao, Stalin, and Hitler must all be obeyed, even though they were the three biggest monsters of the twentieth century, because they are there with God's approval.

A few other religious views are also addressed in the literature. Murtuza and Ghazanfar<sup>33</sup> discuss the ethics of tax evasion from the Muslim perspective. McGee comments on their article and also discusses the ethics of tax evasion under Islam citing Islamic business ethics literature<sup>34</sup>. DeMotive discusses the Baha'i perspective and cites the relevant literature to buttress his arguments<sup>35</sup>. McGee commented on the DeMotive article. McGee discusses these articles in a book from a philosophical perspective<sup>36</sup>.

If one were to summarize the views of the various religious groups in a few words, one could say that Jews and Baha'is are strongly opposed to tax evasion, whereas other Christians, including Catholics, and also Muslims take a more flexible approach. Jews, Muslims, and Baha'is all take

the position that one must obey the laws in the country in which one lives. The Jewish literature also says that one must never do anything to place another Jew in a bad light. If a Jew were found guilty of tax evasion, it would place shame on the entire Jewish community. Thus, Jews should not engage in tax evasion. The Christian literature<sup>37</sup> would consider tax evasion to be ethical where the tax system is perceived as unfair, where the government is corrupt or where the tax collector is engaged in an unjust war. According to the Muslim business ethics literature, Muslims believe that there is no duty to pay any tax that results in prices being raised, such as sales taxes, value added taxes, or tariffs. This literature also indicates that there is no duty to pay a tax that is based on income<sup>38</sup>. However, a conversation one of the present authors had with a Muslim scholar found that not all Muslims take this position. That scholar said that the literature cited in those Islamic business ethics books is a complete misreading of the Quran and that God commands Muslims to pay taxes. However, this absolute duty to pay taxes exists only in cases where the government follows Sharia law. In other cases, the moral duty to pay taxes is less than absolute. Thus, there is apparently room for discussion on the Muslim view<sup>39</sup>.

No theoretical or empirical studies could be found that address the issue of tax evasion under Buddhism and Hinduism, which are the major religions in Asia. Thus, there was a need to examine the views of Buddhists and Hindu on this issue.

## Methodology and data

### *The sample*

For the purpose of this paper, data were derived from the most recent wave of the World Values Surveys (WVS), conducted in the period of 2010-2014. The survey was administered to facilitate cross-national and religious comparison of basic values in a wide range of concerns and carried out through face-to-face interviews. The wording of the questions, answers, and sequencing were identical in all local languages<sup>40</sup>. The last version of the survey is referred to as Wave 6, which collected data from 57 countries with more than 85.000 respondents<sup>41</sup>. This study was focused on only six different religions: Christianity, Islam, Buddhism, the Bahai faith, Hinduism, and Judaism. This resulted in a substantial reduction of the sample size to 52.251 observations. Both dependent and independent variables for the analysis are constructed based on the relevant WVS questions.

### *The dependent variable*

In this study, one dependent variable was examined. The dependent variable of attitudes toward tax evasion was measured by the item

“Cheating on taxes if you have a chance”. A 10-point Likert Scale was used, where 1 = never justifiable and 10 = always justifiable. For logistic regression analysis the 10-point scale responses converted into dichotomous variables with 1 being “never justifiable” and 0 otherwise. This seemed more appropriate for two reasons. First, the distributions of the answers of dependent variable show that more than half the sample clearly stated that evasion of taxes was never justified (except Bahai), while the others are scattered over the rest of the categories. Second, it is preferred to have the dependent dummy variable stand for the denouncement of tax evasion behavior in order to interpret the coefficients of the independent variables.

A limitation was that the one dependent variable was used in terms of a single item of a global attitude towards tax evasion. Although the single global item has its limitation in gauging attitudes toward tax evasion, it was reported to be fairly stable over time, and they were also highly correlated with more specific attitudes<sup>42</sup>.

### ***The independent variables***

In order to determine how religions affect attitudes toward the ethics of tax evasion, there are several variables included as control variables in the analysis. These variables, accordingly, were classified into four groups: socioeconomic variables, social bond variables, attitudinal variables, and religiosity variables.

**Socioeconomic variables:** Six variables were included in the analysis. Age was measured as a respondents’ reported age in the year of the survey. Gender was a binary variable where male = 0 and female = 1. Education level was assessed with the available data in the survey as an ordinal variable, where No formal education = 1 and University-level education with a degree = 9. Social class was assessed with a single item (reverse coded): “People sometimes describe themselves as belonging to one of the range of responses used to lower class = 1 to upper class = 5.” Literate situation was a binary variable where illiterate = 0 and literate = 1. Scale of income was assessed with subjective judgment about the respondent’s own relative standing where lowest group = 1 and highest group for the socioeconomic status = 10.

**Social bond variables:** Three social bond variables were included in the analysis. Marriage was a dummy variable where married, living together as married, and widowed =1; all other non-marital statuses = 0. Employment status was measured as a dichotomized variable where paid employment, retired/pensioned, housewife, and student = 1; unemployed = 0. Sector of employment was measured as a dichotomized variable where government or public institution =1 and private business or industry,

private non-profit organization, and other (autonomous/informal) sector = 0.

**Attitudinal variables:** Five attitudinal variables were included in the analysis. Happiness was assessed with a single item (reverse coded): "Taking all things considered, would you say you are not at all happy = 1, not very happy = 2, quite happy = 3 and very happy = 4". Political scale was measured by the item: "In political matters, people talk of "the left" and "the right." How would you place your views on this scale, generally speaking?" The range of responses used a 10-point Likert Scale where Left = 1 and Right = 10. Government responsibility was assessed with by item: "How would you place your views on this scale? The range of responses used a 10-point Likert Scale where Government should take more responsibility to ensure that everyone is provided for = 1 and people should take more responsibility to provide for themselves = 10." Importance of democracy was measured with a single item: "How important is it for you to live in a country that is governed democratically? The range of responses used a 10-point Likert Scale where not at all important = 1 and absolutely important = 10." Confidence in government was assessed with a single item (reverse coded): "How much confidence do you have in government? Not at all = 1, Not very much = 2, Quite a lot = 3, and a great deal = 4."

**Religiosity variables:** Five religiosity variables were included in the analysis. Attendance at religious services was measured by item (reverse coded): "Apart from weddings and funerals, about how often do you attend religious services these days? Never, practically never = 1, less often = 2, once a year = 3, only on special holy days = 4, once a month = 5, once a week = 6, and more than once a week = 7. Religious person was measured as a dichotomized item: "Independently of whether you attend religious services or not, would you say you are? A religious person = 1 and not a religious person and an atheist = 0. Belief in God was assessed with a binary item: Yes = 1 and No = 0. God Importance was measured with by item: "How important is God in your life? The range of responses used a 10-point Likert Scale where Not at all important = 1 to very important = 10." Praying was assessed with the item (reverse coded): "Apart from weddings and funerals, about how often do you pray? Never, practically never = 1, Less often = 2, once a year = 3, only on special holy days = 4, only when attending religious services = 5, several times each week = 6, Once a day = 7 and several times a day = 8."

## Results

Table 1 (see in Annex) reported the results of the descriptive analyses of all the variables in this study. The Christian sample consists of Anglican



(N= 1763), Armenian Apostolic Church (N= 1212), Assembly of God (N= 1704), Baptist (N= 421), Evangelical (N= 831), Jehovah witnesses (N= 54), Orthodox (N= 7140), Pentecostal (N= 79), Presbyterian (N= 111), Protestant (N= 5016), Roman Catholic (N= 12527), The Church of Sweden (N= 689), Dutch Reformed (N= 126), and Reformed Churches in the Netherlands (N= 75). The Muslim sample consists of Shia (N= 51), Sunni (N= 3185) and Muslim (N=13879). The other religions are Buddhist (N= 2026), Bahai (N= 583), Hindu (N= 4040) and Jew (N= 375).

The mean score for justifiability of cheating on taxes was 0.71 in Buddhist, 0.68 in Hindu, 0.67 in Muslim, 0.64 in Jew, 0.61 in Christian, and 0.40 in Bahai, respectively, where “never justifiable” = 1 and “justifiable” = 0. Thus, it appears that, overall, Buddhists were most opposed to tax evasion and Baha’is are least opposed. This result is interesting; given the fact that the religious literature for the Baha’i religion is emphatic that tax evasion is never justified, with the sole exception being in cases where members of the Baha’i faith are persecuted<sup>43</sup>. Apparently, the members of the Baha’i faith have views that differ from that of their official religious literature.

Model fitting via logistic regression is sensitive to the collinearity among the independent variables<sup>44</sup>. Tolerance (TOL) and variance inflation factor (VIF) are two important indexes for the multi-collinearity diagnosis. A TOL value smaller than 0.2 is an indicator of Multicollinearity between independent variables, and a TOL value smaller than 0.1 suggests serious Multicollinearity<sup>45</sup>. In this study, both indexes were calculated (Table 2 – see in Annex), and variables with VIF > 2 and TOL < 0.4 were excluded from the logistic analysis<sup>46</sup>.

After the multi-collinearity analysis and the exclusion of highly correlated independent variables such as Age, Education level, Attendance at Religious Services, God importance and praying, the sample datasets were then used to input to the logistic regression algorithm within the Statistical Package for Social Science (SPSS).

Table 3 (see in Annex) presented the results of logistic regression on attitudes towards tax evasion from six different religions. The first column presented the results of explanatory variables in predicting Christian respondents’ attitudes toward tax evasion. Twelve variables; age, gender, scale of income, happiness, political scale, government responsibility, importance of democracy, confidence in government, attendance at religious services, religious person, believe in God and God’s importance were significantly associated with the attitudes towards tax evasion. According to the socioeconomic variables, the elderly, females, and respondents who rated themselves as a lower social class tended to report stronger opposition to cheating on taxes. Moreover, none of the social bond variables were statistically significant. In addition, higher scores in happiness, importance of democracy and left side of political scale significantly increased respondents’ rejection of cheating on taxes, while

the lower scores in government responsibility and confidence in government increased respondents' acceptance of cheating on taxes. Regarding the religiosity variables, higher scores in God's importance tended to indicate stronger opposition to cheating on taxes, while the less religious people and respondents who rarely attend religious services were significantly less opposed to cheating on taxes.

The second column presented the results of explanatory variables in predicting Muslim respondents' attitudes toward tax evasion. Eleven variables; gender, scale of income, employment, sector of employment, political scale, government responsibility, importance of democracy, attendance at religious services, religious person, and God's importance were significantly associated with the attitudes towards tax evasion. According to the socioeconomic variables, males and respondents who rated themselves in a lower social class tended to report stronger opposition to cheating on taxes. In addition, employed people and respondents who were employed in government or public intuitions were significantly associated with the attitudes towards tax cheating. The higher score of importance of democracy and left side of political scale were significantly more opposed to cheating on taxes, while the lower scores in government responsibility indicated less opposition to cheating on taxes. Regarding the religiosity variables, higher scores in God's importance tended to report stronger opposition to cheating on taxes, while the less religious people and respondents who rarely attend religious services were significantly less opposed to cheating on taxes.

The third column presented the results of explanatory variables in predicting Hindu respondents' attitudes toward tax cheating. None of independent variables were significantly associated with the attitudes towards tax cheating.

The fourth column presented the results of explanatory variables in predicting Bahai respondents' attitudes toward tax cheating. Four variables; marital status, importance of democracy, God's importance, and scale of income were significantly associated with the attitudes towards tax cheating. The married, higher scores in importance of democracy and God's importance respondents' tended to be more strongly opposed to cheating on taxes, while respondents who rated themselves in a lower social class tended to report more acceptance of cheating on taxes.

The fifth column presented the results of explanatory variables in predicting Buddhist respondents' attitudes toward tax cheating. Five variables; age, education level, scale of income, government responsibility and confidence of democracy were significantly associated with the attitudes towards tax cheating. The elderly, well-educated, and those who had strong support for democracy tended to be more strongly opposed to cheating on taxes, while lower scores in government responsibilities and respondents who rated themselves in a lower social class tended to report more acceptance of cheating on taxes.

The final column presented the results of explanatory variables in predicting Jewish respondents' attitudes toward tax cheating. Only one variable, the importance of democracy was significantly associated with the attitudes towards tax cheating. Those who believed that democracy was important tended to be more strongly opposed to tax evasion, while none of the other variables were statistically significant.

## Conclusion

The main conclusion that can be drawn from this study is that religion sometimes does make a difference. In general, members of the Baha'i faith are the least opposed to tax evasion, whereas Buddhists are most opposed, with the other religions falling somewhere in between. However, it cannot be said that there is little or no variation between or among the individual members of a religion.

Several empirical studies have found that the various factions of the Christian religion have differing views on the ethics of tax evasion<sup>47</sup>. Members of the Church of Jesus Christ of Latter-Day Saints (Mormons) tend to be significantly more opposed to tax evasion than are Catholics and other Christians, for example<sup>48</sup>. Baptists also tend to be more opposed to tax evasion than Catholics<sup>49</sup>. But Catholics in some countries tend to be more opposed to tax evasion than Catholics in other countries<sup>50</sup>.

The conclusion to be drawn is that, although religion plays a role in determining attitude toward tax evasion, other variables are also at work. One might reasonably conclude that in cases where a person is very religious, religion plays a more important role in determining the attitude toward tax evasion than in cases where religion plays a relatively minor role in the person's life. In secular societies, religion likely plays a lesser role in determining attitude toward tax evasion than is the case for religious societies.

A comparison of variables in the different religions reveals that variables that are significant for some religions are not always significant for other religions. Several studies have found that women are significantly more opposed to tax evasion than are men<sup>51</sup>, while other studies have found that there is no significant difference<sup>52</sup>. Most studies that have examined the age variable have found that older people tend to be more opposed to tax evasion than younger people<sup>53</sup>. The findings in those studies are confirmed by the present study.

There are several areas where further research would yield positive results. Comparisons of attitudes toward tax evasion between members of the same religion in different countries could be made to determine how significant a factor religion is compared to other factors. For example, Muslims who live in Western Europe, North America or Australia might have views that are significantly different from Muslims who live in the

Middle East. Buddhists who live in the west might have views that are significantly different from Buddhists who live in Asia. The various Christian sects might differ significantly in attitude toward tax evasion. Sunni Muslims might have views that are significantly different from Shia Muslims.

The importance of other demographic variables could also be explored, as could geographic location. Once differences have been empirically identified, it would be interesting to conduct studies to determine the reasons for the differences. Psychological and sociological differences likely account for some of the differences, in addition to religion.

## Notes

<sup>1</sup> Charles Adams, *Fight, Flight and Fraud: The Story of Taxation*, (Curacao: Euro-Dutch Publishers, 1982); Charles Adams, *For Good or Evil: The Impact of Taxes on the Course of Civilization*, (London, New York: Lanham: Madison Books, 1993).

<sup>2</sup> Martin Timothy Crowe, *The moral obligation of paying just taxes*, (Catholic University of America Press, No. 84, 1944); Robert W. McGee, *The Philosophy of Taxation and Public Finance*, (Norwell, MA and Dordrecht: Kluwer Academic Publishers, 2004); Benno Torgler, "Speaking to Theorists and Searching for Facts: Tax Morale and Tax Compliance in Experiments", *Journal of Economic Surveys* 16, 5 (2002): 657 ; Benno Torgler, "Tax Morale, Rule-Governed Behaviour and Trust", *Constitutional Political Economy* 14, 2 (2003): 119; Benno Torgler, "To evade taxes or not to evade: that is the question", *The Journal of Socio-Economics* 32 (2003): 283; Benno Torgler, "Beyond Punishment: A Tax Compliance Experiment with Taxpayers in Costa Rico", *Revista de Análisis Económico* 18, 1 (2003): 27.

<sup>3</sup> James Alm, and Benno Torgler, "Culture differences and tax morale in the United States and in Europe", *Journal of Economic Psychology* 27, (April 2006), 224.

<sup>4</sup> Robert W. McGee, "Is It Unethical to Evade Taxes in an Evil or Corrupt State? A Look at Jewish, Christian, Muslim, Mormon and Baha'i Perspectives." *Journal of Accounting, Ethics & Public Policy* 2, 1 (1999): 149; Robert W. McGee, "Why People Evade Taxes in Armenia: A Look at an Ethical Issue Based on a Summary of Interviews." *Journal of Accounting, Ethics & Public Policy* 2, 2 (1999): 408; Robert W. McGee, "Taxation in the Republic of Armenia: An Overview and Discussion from the Perspectives of Law, Economics and Ethics." *ILSA Journal of International & Comparative Law* 7, 1 (2000): 97; Robert W. McGee, and Tatyana B. Maranjyan, "Opinions on Tax Evasion in Armenia", in *Taxation and Public Finance in Transition and Developing Economies*, ed. Robert W. McGee, (New York: Springer, 2008), 277; Alfonso Morales, "Income Tax Compliance and Alternative Views of Ethics and Human Nature", *Journal of Accounting, Ethics & Public Policy* 1, 3 (1998): 380; Gueorgui Smatrakalev, "Walking on the Edge: Bulgaria and the Transition to a Market Economy", in *The Ethics of Tax Evasion*, ed. Robert W. McGee, (Dumont, NJ: The Dumont Institute for Public Policy Research, 1998), 316.

<sup>5</sup> Robert W. McGee, "Is Tax Evasion Unethical", *University of Kansas Law Review* 42, 2 (1994): 411; Robert W. McGee, "Three Views on the Ethics of Tax Evasion." *Journal of Business Ethics* 67,1 (2006): 15; Robert W. McGee, *The Ethics of Tax Evasion*:

*Perspectives in Theory and Practice*, (New York: Springer, 2012). In order to better understand the benefits of integrating ethics into the business sector, see Monica Petcu, Eduard Dinu, "The Integration of the Ethical Dimension into Business", *Amfiteatru Economic* 16 (37) (2014): 917-931.

<sup>6</sup> Gordon Cohn, "The Jewish view on paying taxes", *Journal of Accounting, Ethics & Public Policy* 1, 2 (1998): 109; Wig DeMerville, "The ethics of tax evasion: A Baha'i perspective", *Journal of Accounting, Ethics & Public Policy* 1, 3 (1998): 356; McGee, "The Ethics of Tax Evasion: Perspectives in Theory and Practice" 181.; Sheldon R. Smith, and Kevin C. Kimball, "Tax Evasion and Ethics: A Perspective from Members of The Church of Jesus Christ of Latter-Day Saints", *Journal of Accounting, Ethics & Public Policy* 1, 3 (1998): 337; Meir Tamari, "Ethical Issues in Tax Evasion: A Jewish Perspective", *Journal of Accounting, Ethics & Public Policy* 1, 2 (1998): 121.

<sup>7</sup> Crowe, 27; Cohn, 110; McGee, "The Ethics of Tax Evasion: Perspectives in Theory and Practice" 183; Tamari, 122.

<sup>8</sup> Cohn, 120; DeMerville, 356-368; Smith, and Kimball, 337-348; Tamari, 132.

<sup>9</sup> Walter Block, "The Justification of Taxation in the Public Finance Literature: An unorthodox View", *Journal of Public Finance and Public Choice*, 3 (1989): 141; Walter Block, "Public finance texts cannot justify government taxation: a critique." *Canadian Public Administration* 36, 2 (1993): 225.

<sup>10</sup> Spooner, Lysander. *No Treason: The Constitution of No Authority*, (Boston: Spooner, 1870).

<sup>11</sup> Apostolos A. Ballas, and Haridimos Tsoukas, "Consequences of distrust: the vicious circle of tax evasion in Greece", *Journal of Accounting, Ethics & Public Policy* 1, 4 (1998): 572-596; Crowe, 27-77; Gregory MA Gronbacher. "Taxation: Catholic social thought and classical liberalism", *Journal of Accounting, Ethics & Public Policy* 1, 1 (1998): 91; Robert W. McGee, *The ethics of tax evasion*, Dumont, NJ: The Dumont Institute for Public Policy Research. (1998); McGee, "Christian Views on the Ethics of Tax Evasion", *Journal of Accounting, Ethics & Public Policy* 1, 2 (1998): 210-225; Robert W. McGee, "When Is Tax Evasion Unethical?" in *The Ethics of Tax Evasion*, ed. Robert W. McGee, (Dumont, NJ: The Dumont Institute for Public Policy Research. 1998), 5; McGee, "Is It Unethical to Evade Taxes in an Evil or Corrupt State? A Look at Jewish, Christian, Muslim, Mormon and Baha'i Perspectives", 149-181; McGee, "Why People Evade Taxes in Armenia: A Look at an Ethical Issue Based on a Summary of Interviews," 408-416.

<sup>12</sup> Robert W. McGee, "A Survey of International Business Academics on the Ethics of Tax Evasion", *Journal of Accounting, Ethics & Public Policy* 6, 3 (2006): 301-352; McGee, Robert W. and Arkadiusz Bernal. "The Ethics of Tax Evasion: A Survey of Business Students in Poland", in *Global Economy -- How It Works*, ed. Mina Balamounne-Lutz, Alojzy Z. Nowak & Jeff Steagall, (Warsaw: University of Warsaw & Jacksonville: University of North Florida, 2006), 155-174; Robert W. McGee, and Christopher Lingle, "The Ethics of Tax Evasion: A Survey of Guatemalan Opinion", in *Taxation and Public Finance in Transition and Developing Economies*, ed. Robert W. McGee, (New York: Springer, 2008), 481-495; Robert W. McGee, and Carlos Noronha, "The Ethics of Tax Evasion: A Comparative Study of Guangzhou (Southern China) and Macau Opinions", *Euro Asia Journal of Management* 18, 2 (2008): 133-152; Robert W. McGee, and Galina G. Preobragenskaya, "A Study of Tax Evasion Ethics in Kazakhstan", in *Taxation and Public Finance in Transition and Developing Economies*, ed. Robert W. McGee, (New York: Springer, 2008), 497-510.

<sup>13</sup> McGee, *The Ethics of Tax Evasion: Perspectives in Theory and Practice*, 181-183.

<sup>14</sup> McGee, *The Ethics of Tax Evasion: Perspectives in Theory and Practice*, 182.

<sup>15</sup> Frédéric Bastiat, *The Law*. Irvington-on-Hudson, (New York: Foundation for Economic Education, 1968).

<sup>16</sup> McGee, *The Ethics of Tax Evasion: Perspectives in Theory and Practice*, 183.

<sup>17</sup> An article that performs a similarly complex analysis of religious and economic factors can be read in Bogdan Vasile Ileanu, A. Isaic-Maniu, Catalin Vasile Bobb, "The Economic Factors and Religious Behavior. A Survey in Romania", *Economic Computation and Economic Cybernetics Studies and Research* 3 (2012): 59-78.

<sup>18</sup> Crowe, 27-82.

<sup>19</sup> Benno Torgler, "Tax morale: Theory and empirical analysis of tax compliance", 154-171.

<sup>20</sup> Morales, 380-399.

<sup>21</sup> Cohn, 109-120.

<sup>22</sup> Tamari, 121-132.

<sup>23</sup> Robert W. McGee, "Jewish Views on the Ethics of Tax Evasion", *Journal of Accounting, Ethics & Public Policy* 1,3 (1998): 323-336; McGee, "Is It Unethical to Evade Taxes in an Evil or Corrupt State? A Look at Jewish, Christian, Muslim, Mormon and Baha'i Perspectives", 149-181.

<sup>24</sup> Robert W. McGee, and Gordon M. Cohn, "Jewish Perspectives on the Ethics of Tax Evasion", *Journal of Legal, Ethical and Regulatory Issues* 11, 2 (2008): 1-32.

<sup>25</sup> Gronbacher, 91-100.

<sup>26</sup> D. Eric Schansberg, "The Ethics of Tax Evasion within Biblical Christianity: Are There Limits to "Rendering Unto Caesar"?", *Journal of Accounting, Ethics & Public Policy* 1, 1 (1998): 77-90.

<sup>27</sup> Robert T. Pennock, "Death and Taxes: On the Justice of Conscientious War Tax Resistance", *Journal of Accounting, Ethics & Public Policy* 1, 1 (1998): 58-76.

<sup>28</sup> Sheldon R. Smith, and Kevin C. Kimball, "Tax Evasion and Ethics: A Perspective from Members of The Church of Jesus Christ of Latter-Day Saints", *Journal of Accounting, Ethics & Public Policy* 1, 3 (1998): 337-348.

<sup>29</sup> McGee, "Christian Views on the Ethics of Tax Evasion", 210-225; McGee, "Is It Unethical to Evade Taxes in an Evil or Corrupt State? A Look at Jewish, Christian, Muslim, Mormon and Baha'i Perspectives", 149-181.

<sup>30</sup> Schansberg, 77-90.

<sup>31</sup> McGee, Robert W. "Is Tax Evasion Unethical." *University of Kansas Law Review* 42, 2 (1994): 411-435; McGee, Robert W. *The ethics of tax evasion*. Dumont, NJ: The Dumont Institute for Public Policy Research. (1998); McGee, Robert W. *The Ethics of Tax Evasion: Perspectives in Theory and Practice*. New York: Springer, 2012.

<sup>32</sup> Matthew 22:17, 21

<sup>33</sup> Athar Murtuza and S.M. Ghazanfar, "Taxation as a Form of Worship: Exploring the Nature of Zakat", *Journal of Accounting, Ethics & Public Policy* 1, 2 (1998): 134-161.

<sup>34</sup> Robert W. McGee, "The Ethics of Tax Evasion and Trade Protectionism from an Islamic Perspective", *Commentaries on Law & Public Policy*, 1, (1997): 250-262.

<sup>35</sup> DeMerville, 356-368.

<sup>36</sup> McGee, "The Philosophy of Taxation and Public Finance", 254.

<sup>37</sup> Crowe, 1944; Gronbacher, 91-100; McGee, "When Is Tax Evasion Unethical?", 5-35; Pennock, 58-76; Schansberg, 77-90; McGee, "The Ethics of Tax Evasion: Perspectives in Theory and Practice", 2012.

<sup>38</sup> Mushtaq Ahmad, *Business Ethics in Islam*, (Islamabad, Pakistan: The International Institute of Islamic Thought & The International Institute of Islamic

Economics, 1995), 131 ; McGee, "The Ethics of Tax Evasion and Trade Protectionism from an Islamic Perspective", 250-262; McGee, "Is It Unethical to Evade Taxes in an Evil or Corrupt State? A Look at Jewish, Christian, Muslim, Mormon and Baha'i Perspectives", 149-181; S.M. Yusuf, *Economic Justice in Islam*, (Lahore: Sh. Muhammad Ashraf, 1971).

<sup>39</sup> Ali Reza Jalili, "The Ethics of Tax Evasion: An Islamic Perspective", in *The Ethics of Tax Evasion*, ed. Robert W. McGee, (New York: Springer, 2012), 167-199.

<sup>40</sup> WVS, World Values Survey Data.2014. [www.wvsevsdb.com/](http://www.wvsevsdb.com/)

<sup>41</sup> WVS, World Values Survey Data.2014. [www.wvsevsdb.com/](http://www.wvsevsdb.com/)

<sup>42</sup> Benno Torgler, "The importance of faith: Tax morale and religiosity", *Journal of Economic Behavior & Organization* 61, 1 (2006): 81-109.

<sup>43</sup> DeMerville, 356-368.

<sup>44</sup> David W. Hosmer and Stanley Lemeshow S, *Applied Regression Analysis* (New York: Wiley, 1989), 307.

<sup>45</sup> Scott Menard, *Applied logistic regression analysis*. (SAGE Publication, 1995).

<sup>46</sup> Paul D. Allison *Logistic regression using the SAS system: theory and application*. (New York, Wiley Interscience, 2001), 288

<sup>47</sup> McGee, "The Ethics of Tax Evasion: Perspectives in Theory and Practice", 2012.

<sup>48</sup> Robert W. McGee, and Sheldon R. Smith, "Opinions on the Ethics of Tax Evasion: A Comparative Study of Utah and New Jersey", *Proceedings of the 39<sup>th</sup> Annual Meeting of the Decision Sciences Institute*, (Baltimore, 2008): 3981-3986; Robert W. McGee and Sheldon R. Smith, "Ethics and Tax Evasion: A Comparative Study of Utah and Florida Opinion," in *Readings in Accounting Ethics*, ed. Robert W. McGee, (Hyderabad, India: ICAI University Press, 2009), 343-364.

<sup>49</sup> McGee, "The Ethics of Tax Evasion: Perspectives in Theory and Practice".

<sup>50</sup> Robert W. McGee and Silvia López Paláu, "Tax Evasion and Ethics: A Comparative Study of the USA and Four Latin American Countries", in *Taxation and Public Finance in Transition and Developing Economies*, ed. Robert W. McGee, (New York: Springer, 2008), 185-224.

<sup>51</sup> McGee, "A Survey of International Business Academics on the Ethics of Tax Evasion", 301-352; Robert W. McGee and Zhiwen Guo, "A Survey of Law, Business and Philosophy Students in China on the Ethics of Tax Evasion", *Society and Business Review* 2, 3 (2007): 299-315.

<sup>52</sup> Robert W. McGee and Yuhua An, "A Survey of Chinese Business and Economics Students on the Ethics of Tax Evasion", in *Taxation and Public Finance in Transition and Developing Economies*, ed. Robert W. McGee, (New York: Springer, 2008), 409-421.

<sup>53</sup> Robert W. McGee, "The Ethics of Tax Evasion: Perspectives in Theory and Practice", 441-451.

## References

Adams, Charles. *Fight, Flight and Fraud: The Story of Taxation*. Curacao: Euro-Dutch Publishers, 1982.

Adams, Charles. *For Good or Evil: The Impact of Taxes on the Course of Civilization*. London, New York: Lanham: Madison Books, 1993.

Ahmad, Mushtaq. *Business Ethics in Islam*. Islamabad, Pakistan: The International Institute of Islamic Thought & The International Institute of Islamic Economics, 1995.

Allison, Paul D. *Logistic regression using the SAS system: theory and application*. New York, Wiley Interscience, 2001.

Alm, James and Benno Torgler. "Culture differences and tax morale in the United States and in Europe." *Journal of Economic Psychology* 27, (April 2006), 224-246.

Ballas, Apostolos A., and Haridimos Tsoukas. "Consequences of distrust: the vicious circle of tax evasion in Greece." *Journal of Accounting, Ethics & Public Policy* 1, 4 (1998): 572-596.

Bastiat, Frédéric. *The Law*. Irvington-on-Hudson, New York: Foundation for Economic Education, 1968.

Block, Walter. "The Justification of Taxation in the Public Finance Literature: An unorthodox View", *Journal of Public Finance and Public Choice*, 3 (1989): 141-158.

Block, Walter. "Public finance texts cannot justify government taxation: a critique." *Canadian Public Administration* 36, 2 (1993): 225-262.

Cohn, Gordon. "The Jewish view on paying taxes." *Journal of Accounting, Ethics & Public Policy* 1, 2 (1998): 109-120.

Crowe, Martin Timothy. *The moral obligation of paying just taxes*. Catholic University of America Press, No. 84, 1944.

DeMerville, Wig. "The ethics of tax evasion: A Baha'i perspective." *Journal of Accounting, Ethics & Public Policy* 1, 3 (1998): 356-368.

Gronbacher, Gregory MA. "Taxation: Catholic social thought and classical liberalism." *Journal of Accounting, Ethics & Public Policy* 1, 1 (1998): 91-100.

Hosmer, David W. and Stanley Lemeshow S. *Applied Regression Analysis*. New York: Wiley, 1989.

Jalili, Ali Reza. "The Ethics of Tax Evasion: An Islamic Perspective." In *The Ethics of Tax Evasion*, edited Robert W. McGee, 167-199. New York: Springer, 2012.

McGee, Robert W. "Is Tax Evasion Unethical." *University of Kansas Law Review* 42, 2 (1994): 411-435.

McGee, Robert W. "The Ethics of Tax Evasion and Trade Protectionism from an Islamic Perspective." *Commentaries on Law & Public Policy*, 1, (1997): 250-262.



McGee, Robert W. *The ethics of tax evasion*. Dumont, NJ: The Dumont Institute for Public Policy Research. (1998).

McGee, Robert W. "Christian Views on the Ethics of Tax Evasion." *Journal of Accounting, Ethics & Public Policy* 1, 2 (1998): 210-225.

McGee, Robert W. "When Is Tax Evasion Unethical?" In *The Ethics of Tax Evasion* edited by Robert W. McGee, 5-35. Dumont, NJ: The Dumont Institute for Public Policy Research. (1998).

McGee, Robert W. "The Ethics of Tax Evasion in Islam." In *The Ethics of Tax Evasion* edited by Robert W. McGee, 214-219 Dumont, NJ: The Dumont Institute for Public Policy Research (1998)

McGee, Robert W. "Jewish Views on the Ethics of Tax Evasion." *Journal of Accounting, Ethics & Public Policy* 1,3 (1998): 323-336.

McGee, Robert W. "Is It Unethical to Evade Taxes in an Evil or Corrupt State? A Look at Jewish, Christian, Muslim, Mormon and Baha'i Perspectives." *Journal of Accounting, Ethics & Public Policy* 2, 1 (1999): 149-181.

McGee, Robert W. "Why People Evade Taxes in Armenia: A Look at an Ethical Issue Based on a Summary of Interviews." *Journal of Accounting, Ethics & Public Policy* 2, 2 (1999): 408-416.

McGee, Robert W. "Taxation in the Republic of Armenia: An Overview and Discussion from the Perspectives of Law, Economics and Ethics." *ILSA Journal of International & Comparative Law* 7, 1 (2000): 97-109.

McGee, Robert W. *The Philosophy of Taxation and Public Finance*. Norwell, MA and Dordrecht: Kluwer Academic Publishers, 2004.

McGee, Robert W. "Three Views on the Ethics of Tax Evasion." *Journal of Business Ethics* 67,1 (2006): 15-35.

McGee, Robert W. "A Survey of International Business Academics on the Ethics of Tax Evasion." *Journal of Accounting, Ethics & Public Policy* 6, 3 (2006): 301-352.

McGee, Robert W. and Arkadiusz Bernal. "The Ethics of Tax Evasion: A Survey of Business Students in Poland". In *Global Economy -- How It Works*, edited by Mina Balamoune-Lutz, Alojzy Z. Nowak & Jeff Steagall, 155-174. Warsaw: University of Warsaw & Jacksonville: University of North Florida, 2006.

McGee, Robert W. and Zhiwen Guo. "A Survey of Law, Business and Philosophy Students in China on the Ethics of Tax Evasion." *Society and Business Review* 2,3 (2007): 299-315.

McGee, Robert W. and Yuhua An. "A Survey of Chinese Business and Economics Students on the Ethics of Tax Evasion." In *Taxation and Public*

*Finance in Transition and Developing Economies*, edited by Robert W. McGee, 409-421. New York: Springer, 2008.

McGee, Robert W. and Gordon M. Cohn. "Jewish Perspectives on the Ethics of Tax Evasion." *Journal of Legal, Ethical and Regulatory Issues* 11, 2 (2008): 1-32.

McGee, Robert W. and Christopher Lingle. "The Ethics of Tax Evasion: A Survey of Guatemalan Opinion." In *Taxation and Public Finance in Transition and Developing Economies*, edited by Robert W. McGee, 481-495. New York: Springer, 2008.

McGee, Robert W. and Silvia López Paláu. "Tax Evasion and Ethics: A Comparative Study of the USA and Four Latin American Countries." In *Taxation and Public Finance in Transition and Developing Economies*, edited by Robert W. McGee, 185-224. New York: Springer, 2008.

McGee, Robert W. and Tatyana B. Maranjyan. "Opinions on Tax Evasion in Armenia." In *Taxation and Public Finance in Transition and Developing Economies*, edited by Robert W. McGee, 277-307. New York: Springer, 2008.

McGee, Robert W. and Carlos Noronha. "The Ethics of Tax Evasion: A Comparative Study of Guangzhou (Southern China) and Macau Opinions". *Euro Asia Journal of Management* 18, 2 (2008): 133-152.

McGee, Robert W. and Galina G. Preobragenskaya. "A Study of Tax Evasion Ethics in Kazakhstan", In *Taxation and Public Finance in Transition and Developing Economies*, edited by Robert W. McGee, 497-510. New York: Springer, 2008.

McGee, Robert W. and Sheldon R. Smith. "Opinions on the Ethics of Tax Evasion: A Comparative Study of Utah and New Jersey." *Proceedings of the 39<sup>th</sup> Annual Meeting of the Decision Sciences Institute*, (2008) Baltimore: 3981-3986.

McGee, Robert W. and Sheldon R. Smith. "Ethics and Tax Evasion: A Comparative Study of Utah and Florida Opinion." In *Readings in Accounting Ethics*, edited by Robert W. McGee, 343-364. Hyderabad, India: ICAI University Press, 2009.

McGee, Robert W. *The Ethics of Tax Evasion: Perspectives in Theory and Practice*. New York: Springer, 2012.

Menard, Scott. *Applied logistic regression analysis*. SAGE Publication, 1995.

Morales, Alfonso. "Income Tax Compliance and Alternative Views of Ethics and Human Nature." *Journal of Accounting, Ethics & Public Policy* 1, 3 (1998): 380-399.

Murtuza, Athar and S.M. Ghazanfar. "Taxation as a Form of Worship: Exploring the Nature of Zakat." *Journal of Accounting, Ethics & Public Policy* 1, 2 (1998): 134-161.

Pennock, Robert T. "Death and Taxes: On the Justice of Conscientious War Tax Resistance." *Journal of Accounting, Ethics & Public Policy* 1, 1 (1998): 58-76.

Petcu, Monica, and Eduard Dinu. "The Integration of the Ethical Dimension into Business". *Amfiteatru Economic* 16 (37) (2014): 917-931.

Schansberg, D. Eric. "The Ethics of Tax Evasion within Biblical Christianity: Are There Limits to "Rendering Unto Caesar"?", *Journal of Accounting, Ethics & Public Policy* 1, 1 (1998): 77-90.

Smatrakalev, Gueorgui. "Walking on the Edge: Bulgaria and the Transition to a Market Economy." In *The Ethics of Tax Evasion*, edited by Robert W. McGee, 316-329. Dumont, NJ: The Dumont Institute for Public Policy Research, 1998.

Smith, Sheldon R. and Kevin C. Kimball. "Tax Evasion and Ethics: A Perspective from Members of The Church of Jesus Christ of Latter-Day Saints." *Journal of Accounting, Ethics & Public Policy* 1, 3 (1998): 337-348.

Spooner, Lysander. *No Treason: The Constitution of No Authority*, Boston: Spooner, 1870.

Tamari, Meir. "Ethical Issues in Tax Evasion: A Jewish Perspective." *Journal of Accounting, Ethics & Public Policy* 1, 2 (1998): 121-132.

Torgler, Benno. "Speaking to Theorists and Searching for Facts: Tax Morale and Tax Compliance in Experiments." *Journal of Economic Surveys* 16, 5 (2002): 657-683.

Torgler, Benno. "Tax morale: Theory and empirical analysis of tax compliance." Diss. University of Basel, 2003.

Torgler, Benno. "Tax Morale, Rule-Governed Behaviour and Trust." *Constitutional Political Economy* 14, 2 (2003): 119-140.

Torgler, Benno. "To evade taxes or not to evade: that is the question." *The Journal of Socio-Economics* 32 (2003): 283-302.

Torgler, Benno. "Beyond Punishment: A Tax Compliance Experiment with Taxpayers in Costa Rico." *Revista de Análisis Económico* 18, 1 (2003): 27-56.

Torgler, Benno. "The importance of faith: Tax morale and religiosity." *Journal of Economic Behavior & Organization* 61,1 (2006): 81-109.

WVS, World Values Survey Data.2014. [www.wvsevsdb.com/](http://www.wvsevsdb.com/)

Yusuf, S.M. *Economic Justice in Islam*. Lahore: Sh. Muhammad Ashraf, 1971.

Annex

| Table : 1<br>Descriptive Statistics of the Sample by Religions (N=52251) |                     |       |        |                  |       |        |                   |       |        |               |       |        |               |       |        |             |       |        |
|--------------------------------------------------------------------------|---------------------|-------|--------|------------------|-------|--------|-------------------|-------|--------|---------------|-------|--------|---------------|-------|--------|-------------|-------|--------|
| Variables                                                                | Christian (N=31748) |       |        | Muslim (N=17115) |       |        | Buddhist (N=2026) |       |        | Bahai (N=583) |       |        | Hindu (N=404) |       |        | Jew (N=375) |       |        |
|                                                                          | Range               | Mean  | SD     | Range            | Mean  | SD     | Range             | Mean  | SD     | Range         | Mean  | SD     | Range         | Mean  | SD     | Range       | Mean  | SD     |
| <b>Dependent Variable</b>                                                |                     |       |        |                  |       |        |                   |       |        |               |       |        |               |       |        |             |       |        |
| Cheating on taxes                                                        | 0- 1                | 0.61  | 0.487  | 0- 1             | 0.67  | 0.471  | 0- 1              | 0.71  | 0.453  | 0- 1          | 0.40  | 0.490  | 0- 1          | 0.68  | 0.468  | 0- 1        | 0.64  | 0.481  |
| Otherwise                                                                | 11763(37.05%)       |       |        | 5509(32.18%)     |       |        | 554(27.34%)       |       |        | 347(59.51%)   |       |        | 127(31.43%)   |       |        | 131(34.93%) |       |        |
| Never justifiable                                                        | 18601(58.58%)       |       |        | 11067(64.66%)    |       |        | 1367(67.47%)      |       |        | 228(39.10%)   |       |        | 266(65.84%)   |       |        | 230(61.33%) |       |        |
| Don't know and no answer                                                 | 1384(4.37%)         |       |        | 539(3.16)        |       |        | 105(5.19%)        |       |        | 8(1.39%)      |       |        | 11(2.73%)     |       |        | 14(3.74%)   |       |        |
| <b>Independent Variables</b>                                             |                     |       |        |                  |       |        |                   |       |        |               |       |        |               |       |        |             |       |        |
| <b>Socioeconomic variables</b>                                           |                     |       |        |                  |       |        |                   |       |        |               |       |        |               |       |        |             |       |        |
| Age                                                                      |                     | 44.29 | 17.531 |                  | 37.57 | 14.176 |                   | 50.42 | 16.675 |               | 35.19 | 14.285 |               | 44.70 | 16.239 |             | 44.14 | 17.611 |
| Gender (Female =1)                                                       |                     | 0.56  | 0.496  |                  | 0.51  | 0.499  |                   | 0.52  | 0.499  |               | 0.59  | 0.490  |               | 0.56  | 0.497  |             | 0.50  | 0.500  |
| Education Level                                                          |                     | 5.81  | 2.253  |                  | 5.27  | 2.614  |                   | 6.23  | 2.190  |               | 5.95  | 1.757  |               | 5.01  | 2.190  |             | 7.00  | 2.326  |
| Social Class                                                             |                     | 2.70  | 0.973  |                  | 2.79  | 1.005  |                   | 2.70  | 0.873  |               | 2.05  | 1.051  |               | 2.64  | 0.959  |             | 2.96  | 0.936  |
| Literate Situation (Literate= 1)                                         |                     | 0.96  | 0.195  |                  | 0.86  | 0.350  |                   | 0.98  | 0.130  |               | 0.86  | 0.347  |               | 0.94  | 0.243  |             | 0.94  | 0.230  |
| Scale of Income                                                          |                     | 4.77  | 2.039  |                  | 5.17  | 2.095  |                   | 4.64  | 2.336  |               | 5.26  | 2.079  |               | 5.12  | 1.971  |             | 5.38  | 1.963  |
| <b>Social bond variables</b>                                             |                     |       |        |                  |       |        |                   |       |        |               |       |        |               |       |        |             |       |        |
| Marital Status (Married=1)                                               |                     | 0.70  | 0.458  |                  | 0.70  | 0.460  |                   | 0.79  | 0.406  |               | 0.48  | 0.500  |               | 0.73  | 0.446  |             | 0.68  | 0.466  |
| Employment (Employed =1)                                                 |                     | 0.91  | 0.282  |                  | 0.92  | 0.278  |                   | 0.96  | 0.192  |               | 0.63  | 0.482  |               | 0.93  | 0.247  |             | 0.95  | 0.211  |
| Sector of Employment (Government=1)                                      |                     | 0.31  | 0.461  |                  | 0.33  | 0.471  |                   | 0.14  | 0.352  |               | 0.11  | 0.312  |               | 0.23  | 0.424  |             | 0.22  | 0.414  |
| <b>Attitudinal variables</b>                                             |                     |       |        |                  |       |        |                   |       |        |               |       |        |               |       |        |             |       |        |
| Happiness                                                                |                     | 3.17  | 0.723  |                  | 3.18  | 0.745  |                   | 3.20  | 0.638  |               | 3.10  | 0.850  |               | 3.39  | 0.720  |             | 3.19  | 0.591  |
| Political Scale                                                          |                     | 5.70  | 2.299  |                  | 6.22  | 2.337  |                   | 5.63  | 2.010  |               | 6.54  | 1.966  |               | 6.51  | 2.392  |             | 5.14  | 2.176  |
| Government Responsibility                                                |                     | 4.54  | 2.910  |                  | 4.37  | 3.033  |                   | 4.47  | 2.660  |               | 5.83  | 2.663  |               | 6.04  | 2.859  |             | 5.43  | 2.754  |
| Importance of Democracy                                                  |                     | 8.37  | 2.036  |                  | 8.27  | 2.133  |                   | 8.53  | 1.795  |               | 7.84  | 2.033  |               | 8.51  | 2.073  |             | 8.80  | 1.695  |
| Confidence in Government                                                 |                     | 2.35  | 0.914  |                  | 2.53  | 1.062  |                   | 2.47  | 0.812  |               | 2.60  | 0.936  |               | 2.75  | 0.865  |             | 2.41  | 0.793  |
| <b>Religiosity variables</b>                                             |                     |       |        |                  |       |        |                   |       |        |               |       |        |               |       |        |             |       |        |
| Attendance at Religious Services                                         |                     | 4.42  | 1.950  |                  | 4.05  | 2.287  |                   | 3.59  | 1.584  |               | 5.58  | 1.574  |               | 4.27  | 1.876  |             | 3.21  | 1.801  |
| Religious person (Religiosity Person=1)                                  |                     | 0.78  | 0.412  |                  | 0.76  | 0.424  |                   | 0.48  | 0.500  |               | 0.89  | 0.309  |               | 0.80  | 0.400  |             | 0.48  | 0.500  |
| Believe in God (Yes= 1)                                                  |                     | 0.93  | 0.263  |                  | 0.99  | 0.097  |                   | 0.78  | 0.416  |               | 0.97  | 0.173  |               | 0.98  | 0.148  |             | 0.88  | 0.322  |
| God importance                                                           |                     | 8.03  | 2.566  |                  | 9.25  | 1.626  |                   | 6.28  | 2.526  |               | 8.28  | 2.125  |               | 9.00  | 1.921  |             | 6.46  | 2.685  |
| Praying                                                                  |                     | 5.71  | 2.293  |                  | 5.95  | 2.711  |                   | 4.85  | 2.177  |               | 6.52  | 1.921  |               | 6.78  | 1.838  |             | 4.81  | 2.279  |

| Table 2: The Multicollinearity Diagnosis Indexes for Independent Variables |           |       |        |       |       |       |       |       |          |       |       |       |
|----------------------------------------------------------------------------|-----------|-------|--------|-------|-------|-------|-------|-------|----------|-------|-------|-------|
| Independent variables                                                      | Christian |       | Muslim |       | Hindu |       | Bahai |       | Buddhist |       | Jew   |       |
|                                                                            | TOL       | VIF   | TOL    | VIF   | TOL   | VIF   | TOL   | VIF   | TOL      | VIF   | TOL   | VIF   |
| Socioeconomic variables                                                    |           |       |        |       |       |       |       |       |          |       |       |       |
| Age                                                                        | 0.766     | 1.306 | 0.768  | 1.302 | 0.494 | 2.025 | 0.506 | 1.978 | 0.588    | 1.700 | 0.540 | 1.853 |
| Gender                                                                     | 0.966     | 1.035 | 0.946  | 1.057 | 0.795 | 1.258 | 0.882 | 1.134 | 0.943    | 1.060 | 0.792 | 1.263 |
| Education Level                                                            | 0.728     | 1.373 | 0.643  | 1.555 | 0.493 | 2.028 | 0.643 | 1.556 | 0.753    | 1.329 | 0.602 | 1.661 |
| Social Class                                                               | 0.752     | 1.330 | 0.756  | 1.322 | 0.704 | 1.421 | 0.663 | 1.509 | 0.748    | 1.336 | 0.712 | 1.404 |
| Literate Situation                                                         | 0.895     | 1.117 | 0.774  | 1.291 | 0.706 | 1.417 | 0.715 | 1.398 | 0.923    | 1.084 | 0.780 | 1.282 |
| Scale of Income                                                            | 0.768     | 1.302 | 0.824  | 1.213 | 0.660 | 1.515 | 0.687 | 1.456 | 0.679    | 1.473 | 0.615 | 1.626 |
| Social bond variables                                                      |           |       |        |       |       |       |       |       |          |       |       |       |
| Marital Status                                                             | 0.859     | 1.164 | 0.797  | 1.255 | 0.648 | 1.544 | 0.581 | 1.720 | 0.721    | 1.387 | 0.641 | 1.561 |
| Employment                                                                 | 0.960     | 1.041 | 0.978  | 1.023 | 0.800 | 1.250 | 0.757 | 1.321 | 0.929    | 1.076 | 0.762 | 1.312 |
| Sector of Employment                                                       | 0.856     | 1.169 | 0.872  | 1.147 | 0.776 | 1.289 | 0.878 | 1.139 | 0.928    | 1.077 | 0.826 | 1.211 |
| Attitudinal variables                                                      |           |       |        |       |       |       |       |       |          |       |       |       |
| Happiness                                                                  | 0.911     | 1.098 | 0.943  | 1.060 | 0.685 | 1.459 | 0.852 | 1.173 | 0.896    | 1.116 | 0.749 | 1.334 |
| Political Scale                                                            | 0.951     | 1.052 | 0.945  | 1.059 | 0.619 | 1.617 | 0.904 | 1.106 | 0.890    | 1.124 | 0.866 | 1.155 |
| Government Responsibility                                                  | 0.948     | 1.055 | 0.952  | 1.050 | 0.781 | 1.280 | 0.863 | 1.159 | 0.883    | 1.133 | 0.826 | 1.211 |
| Importance of Democracy                                                    | 0.959     | 1.043 | 0.938  | 1.066 | 0.801 | 1.249 | 0.675 | 1.482 | 0.915    | 1.092 | 0.791 | 1.264 |
| Confidence in Government                                                   | 0.966     | 1.035 | 0.934  | 1.071 | 0.836 | 1.197 | 0.905 | 1.105 | 0.891    | 1.122 | 0.866 | 1.155 |
| Religiosity variables                                                      |           |       |        |       |       |       |       |       |          |       |       |       |
| Attendance at Religious Services                                           | 0.553     | 1.810 | 0.633  | 1.579 | 0.558 | 1.792 | 0.445 | 2.247 | 0.741    | 1.350 | 0.638 | 1.568 |
| Religious person                                                           | 0.717     | 1.395 | 0.823  | 1.215 | 0.656 | 1.525 | 0.893 | 1.120 | 0.754    | 1.326 | 0.618 | 1.619 |
| Believe in God                                                             | 0.730     | 1.370 | 0.946  | 1.057 | 0.563 | 1.778 | 0.944 | 1.060 | 0.609    | 1.643 | 0.820 | 1.220 |
| God importance                                                             | 0.578     | 1.731 | 0.884  | 1.132 | 0.396 | 2.526 | 0.638 | 1.567 | 0.585    | 1.710 | 0.572 | 1.748 |
| Praying                                                                    | 0.484     | 2.068 | 0.586  | 1.707 | 0.435 | 2.298 | 0.433 | 2.309 | 0.645    | 1.550 | 0.577 | 1.733 |

**Table 3**  
Logistic Regressions Results of Religions and Attitudes towards Tax Evasion

| Variables                             | Christian       |        | Muslim           |        | Hindu           |         | Bahai           |         | Buddhist         |        | Jew            |        |
|---------------------------------------|-----------------|--------|------------------|--------|-----------------|---------|-----------------|---------|------------------|--------|----------------|--------|
|                                       | b (SE)          | Exp(B) | b (SE)           | Exp(B) | b (SE)          | Exp(B)  | b (SE)          | Exp(B)  | b (SE)           | Exp(B) | b (SE)         | Exp(B) |
| <b>Socioeconomic variables</b>        |                 |        |                  |        |                 |         |                 |         |                  |        |                |        |
| Age                                   | 0.015(0.001)**  | 1.016  | 0.004 (0.002)    | 1.004  | --              | --      | -0.013(0.013)   | 0.987   | 0.042 (0.006) ** | 1.043  | -0.006 (0.015) | 0.994  |
| Gender (Female -1)                    | 0.094(0.033)*   | 1.099  | -0.322 (0.058)** | 0.725  | -0.135(0.414)   | 0.873   | -0.252(0.257)   | 0.777   | 0.117 (0.154)    | 1.124  | 0.366 (0.364)  | 1.442  |
| Education level                       | -0.016(0.009)   | 0.984  | 0.023 (0.015)    | 1.024  | --              | --      | 0.118(0.099)    | 1.125   | 0.112 (0.042) ** | 1.119  | 0.053 (0.102)  | 1.055  |
| Social class                          | 0.012(0.019)    | 1.012  | 0.020 (0.032)    | 1.020  | -0.350(0.238)   | 0.705   | -0.037(0.148)   | 0.963   | -0.007 (0.098)   | 0.993  | -0.237 (0.215) | 0.789  |
| Literate situation (Literate= 1)      | 0.150(0.095)    | 1.161  | -0.235 (0.135)   | 0.791  | 1.664(1.158)    | 5.278   | -0.585(0.427)   | 0.557   | 0.894 (0.588)    | 2.445  | -0.960 (1.521) | 0.383  |
| Scale of income                       | -0.052(0.009)** | 0.950  | -0.063 (0.015)** | 0.939  | 0.108(0.125)    | 1.115   | -0.170(0.068)*  | 0.844   | -0.081 (0.041) * | 0.922  | -0.253 (0.112) | 0.776  |
| <b>Social bond variables</b>          |                 |        |                  |        |                 |         |                 |         |                  |        |                |        |
| Marital status (Married-1)            | 0.027(0.039)    | 1.027  | 0.061 (0.072)    | 1.063  | -0.161(0.439)   | 0.852   | 0.832(0.321)**  | 2.298   | -0.015 (0.199)   | 0.985  | -0.135 (0.430) | 0.874  |
| Employment (Employed -1)              | -0.003(0.059)   | 0.997  | 0.425 (0.128)**  | 1.529  | 20.653(2.815E4) | 9.321E8 | -0.299(0.274)   | 0.742   | 0.217 (0.387)    | 1.243  | 0.740 (0.875)  | 2.095  |
| Sector of employment (Government-1)   | 0.030(0.039)    | 1.031  | 0.203 (0.063)**  | 1.225  | -1.050(0.577)   | 0.350   | -0.584(0.447)   | 0.558   | -0.031 (0.218)   | 0.970  | 0.509 (0.421)  | 1.663  |
| <b>Attitudinal variables</b>          |                 |        |                  |        |                 |         |                 |         |                  |        |                |        |
| Happiness                             | 0.094(0.023)**  | 1.098  | -0.026 (0.040)   | 0.974  | 0.261(0.347)    | 1.298   | -0.034(0.142)   | 0.966   | 0.227 (0.126)    | 1.255  | 0.211 (0.317)  | 1.235  |
| Political scale                       | -0.022(0.007)*  | 0.978  | -0.032(0.012)**  | 0.969  | -0.022(0.099)   | 0.978   | -0.063(0.062)   | 0.939   | -0.039 (0.040)   | 0.961  | -0.096(0.082)  | 0.909  |
| Government responsibility             | -0.012(0.006)*  | 0.988  | -0.037(0.010)**  | 0.964  | 0.077(0.083)    | 1.080   | 0.018(0.048)    | 1.019   | -0.075 (0.0301)* | 0.928  | -0.056 (0.065) | 0.946  |
| Importance of democracy               | 0.149(0.008)**  | 1.160  | 0.106 (0.014)**  | 1.111  | 0.051(0.116)    | 1.052   | 0.268(0.076)**  | 1.307   | 0.169 (0.044)**  | 1.184  | 0.229 (0.112)* | 1.258  |
| Confidence in government              | -0.065(0.018)** | 0.937  | 0.010 (0.029)    | 1.010  | -0.406(0.272)   | 0.667   | -0.249(0.138)   | 0.780   | -0.011 (0.102)   | 0.989  | 0.297 (0.208)  | 1.345  |
| <b>Religiosity variables</b>          |                 |        |                  |        |                 |         |                 |         |                  |        |                |        |
| Attendance at religious services      | -0.040(0.010)** | 0.961  | -0.057 (0.016)** | 0.944  | 0.058(0.119)    | 1.059   | --              | --      | 0.176 (0.052)    | 1.193  | -0.049 (0.110) | 0.952  |
| Religious person (Religious person-1) | -0.149(0.048)*  | 0.862  | -0.519 (0.074)** | 0.595  | -0.726(0.516)   | 0.484   | 0.959(0.724)    | 2.609   | -0.254 (0.171)   | 0.776  | 0.119 (0.407)  | 1.126  |
| Believe in God (Yes= 1)               | -0.573(0.083)** | 0.564  | -0.319 (0.268)   | 0.727  | 0.086(1.248)    | 2.371   | 19.355(2.227E4) | 2.545E8 | -0.330 (0.242)   | 0.719  | -1.035 (0.913) | 0.355  |
| God importance                        | 0.118(0.008)**  | 1.125  | 0.256 (0.016)**  | 1.292  | --              | --      | 0.313(0.084)**  | 1.368   | -0.012 (0.039)   | 0.988  | -0.143 (0.093) | 0.867  |
| Praying                               | --              | --     | -0.002 (0.015)   | 0.998  | --              | --      | --              | --      | -0.067 (0.045)   | 0.935  | 0.092 (0.105)  | 1.096  |
| Pseudo R <sup>2</sup> (Nagelkerke)    | 0.080           |        | 0.125            |        | 0.221           |         | 0.280           |         | 0.203            |        | 0.213          |        |
| R <sup>2</sup> (Cox & Snell)          | 0.060           |        | 0.091            |        | 0.166           |         | 0.202           |         | 0.147            |        | 0.157          |        |