

The effect of self-esteem on the willingness to pay tax

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Abstract

Many studies examine the relationship between money and self-esteem, two factors that people tend to aspire for. In addition, there are studies in the special literature on the examination of low self-esteem and greater risk of breaking the law. If we consider the concealment of income, the payment of less tax than owed or the complete avoidance of tax payment to be a form of gaining money, we can assume that there is a direct link between tax evasion and self-esteem, similar to the relationship between money and self-esteem. Based on this assumption, we investigated the direct relationship between self-esteem and tax evasion, tax avoidance and tax denial and, using Rosenberg's self-esteem scale, in order to find out whether the degree of self-esteem of an individual can affect their joining the hidden economy. The aim of the research was to compile a questionnaire that explores unethical business behaviour, addressing the causes of the black economy from an economic psychological aspect. The results of the evaluation of the questionnaire are presented in the study.

Keywords

self-esteem, self-respect, attitude, tax moral, tax evasion, willingness to pay tax, behavioural economics, economic psychology

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Introduction

There are several economic models in the literature that investigate the relationship between human behaviors, attitudes, tax evasion and risk, and their institutional background. The causes of unethical business behavior and hidden economy are widely studied through a variety of research methods. The aim of the investigations is to extend the classical economics statements, according to which tax evasion is a factor depending on the number of controls, the level of penalty, the individuals' income level and the level of tax rates, to the broadest possible understanding of the phenomenon, that is, to sociology and behavioral sciences as well. The choice of variables in the classical model is very logical, and the theoretical direction of the effect of these variables on taxpayers' behavior is usually based on reasonable theoretical considerations; the results of empirical tests that test the theory, sometimes do not go in the expected direction and often even contradict each other. To understand and manage the operation of economies, we need to understand the thought patterns that invoke people's ideas and feelings, that is, the psychological factors. It is impossible to truly understand important economic events unless we face the fact that they are mostly psychological in nature (Akerlof and Shiller, 2011). During research, from the taxpayer's individual decision about the risk in the "classical model", the emphasis shifts to newer and more complex approaches, allowing for the representation of conflicts between individual and social interests and taxpayer heterogeneity, taking into account the different motivations of different individuals and the psychological aspects determining taxpayer behavior (Semjén, 2017). Against this background, it is also essential to understand the behavioral considerations underlying the decision to meet tax compliance when developing policies to reduce tax fraud. It is advisable to develop tax policies that encourage tax compliance within the existing tax system. If individual attitudes towards compliance are dependent on social and cultural norms, then improving these standards may be a desirable policy option. Recently, we have seen that governments increasingly use behavioral science techniques to change individual behavior in order to achieve their political goals. Government-approved "nudge" interventions without coercion or economic incentives can also change people's decisions. Calculations show that the costs of these interventions, such as tax allowance or other financial incentives, can often be even more

favorable than traditional policy instruments. For this reason, it is certainly worthwhile to increase investment in behavioral policies to complement traditional policies both within and outside governments (Benartzi et al., 2017).

Aims

Based on the findings of several previous studies, we have assumed that both cultural environment and demographic factors (gender, age, marital status, education and income) have an impact on tax morale, moreover, national pride, citizens' trust in government, tax authorities and other legal institutions are also beneficial. In addition, the friendly and respectful treatment of taxpayers, their treatment as partners, improves their willingness to pay taxes, and the citizens' direct political participation and involvement in political decisions and democracy have a significant impact on tax morale. The aim of our research was to develop a questionnaire survey, which examines unethical business behavior and the causes of the development of black economy from an economic psychological point of view, the questionnaire being supplemented by the Rosenberg self-esteem scale used in international research for measuring self-esteem to search for the answer to whether the degree of self-esteem can influence an individual to join the hidden economy. Thus, in our research, beyond the microeconomic analysis of tax evasion, we studied willingness to pay tax from an economic point of view, investigating the reasons that lead individuals to tax avoidance decisions and the measures that can be taken to reduce hidden economy. Our goal is to explore tax practices, tax evasion, tax denial, tax evasion and its underlying techniques, causes, behaviors, as well as attitudes, to investigate tax morale based on international literature analysis and questionnaire surveys. The present study describes the impact of self-esteem on willingness to pay tax based on the findings of the questionnaire survey.

Literature review

Relationship between money and self-esteem

The concept of the self and its evaluative component, self-esteem, is one of the most researched phenomena of personality and social psychology, which has significant health-psychological aspects as well. It is a general assumption that people are strongly motivated to maintain and protect their high self-esteem (V. Komlósi, 2007). Self-esteem is a relatively stable, trait-like characteristic that may be related, for example, to age or gender, but also to a number of health indicators. Another longitudinal study found that low levels of self-esteem, as measured by the Rosenberg Self-Esteem Scale, predicted some aspects of adult health and behavior, such as poor financial prospects, poorer physical and mental health, and increased risk of crime (Trzesniewski et al., 2006).

Numerous studies examine the relationship between money and self-esteem, two of the factors that people usually desire. The relationship between money and self-esteem can be: increase, substitution and competition. The augmentation effect shows that excellent payment ability increases self-esteem. In view of the substitution effect, money and self-esteem can partially compensate one another. The symbolic meaning of money, individual differences, and the extent to which money is needed, affect the way money and self-esteem can replace one another. Competition emphasizes people's choice between money and self-esteem. Money and self-esteem compete with one another when decision-makers have to choose between the two. These theories can help to bridge the gap between psychology and economics and offer an integrative perspective on understanding human decision-making (Zhang, 2009). In the literature there are studies on both the relationship between money and self-esteem and on the higher risk of low self-esteem and breaking the law (Trzesniewski et al., 2006; Zhang, 2009; Hanley and Wilhelm, 1992; Norvilitis et al., 2006). If we consider income concealment, paying less tax than owed, or completely avoiding paying taxes as a way of gaining money, we can assume that there is a direct relationship between tax fraud and self-esteem, similar to money and self-esteem. Based on this assumption, the aim of the research is to investigate the direct relationship between self-esteem and tax evasion, tax avoidance,

and tax denial and, using the Rosenberg Self-esteem Scale, to determine whether an individual's level of self-esteem can influence their joining the hidden economy.

Rosenberg's Self-Esteem Scale, RSES

The questionnaire was developed by Rosenberg (Rosenberg, 1965; 1989) to measure so called "global" self-esteem. Today, this is the most commonly used trait estimation questionnaire. It consists of ten (5 positive and 5 negative) statements concerning self-worth and self-acceptance. Using a four-step Likert scale (1 – Totally disagree, 2 – Disagree, 3 – Agree, 4 – Totally agree), the respondents can express the extent to which they agree with the statements. The reliability and validity of the scale has been demonstrated by research findings in a number of test samples (e.g. adolescents, elderly, psychiatric patient populations) and across cultures. There are several translation versions in Hungary. The later ones are linguistically simpler than the previous versions of the translations, but we can say that the scale has proven to be reliable and valid in all cases, regardless of translation differences. The factor structure of the instrument has also been investigated in numerous domestic and international studies, and the results mostly support the validity of the one-dimensional factor structure, but also indicate that positive and negative statements are differentiated. The two-dimensional structure results from the method bias that items with positive and negative content result in systematic variance, which is due to the style-distorting effect of the response rather than the construct (V. Komlósi et al., 2017). In our questionnaire we use the version translated by Sallay et al. (Sallay et al., 2014).

Material and method

The questionnaire survey was chosen to measure the factors and attitudes that motivate joining the black economy. In addition to the factors examined so far, the survey has been extended to include the impact of self-esteem on tax morale, applying the Rosenberg self-esteem scale used in international research to measure self-esteem. The aim of the research was to develop a questionnaire that examines unethical business behavior, including the reasons for the development of black economy from an economic psychological point of view. The survey covered, among others, the following factors:

- impact of demographic factors (gender, age, marital status, place of residence, education, number of children, income level) on tax morale
- the effect of tax increases, tax reductions and rigor on the willingness to pay taxes
- the impact of tax simplification on tax morale
- the impact of the role of correct information on willingness to pay taxes
- the effect of national pride on willingness to pay taxes
- the friendly and respectful treatment of taxpayers and the effect of treating them as partners on their willingness to pay taxes
- direct political participation of citizens, involvement in political decision-making, impact of democracy on tax morale
- the impact of self-esteem on tax morale

The questions asked in the questionnaire were close questions, with pre-defined answers, and participants had to choose the one that suited them. The sample was selected by theoretical (expert) sampling, specifically selecting a special group that can provide valuable information on tax decisions from a theoretical point of view, i.e. the survey was conducted among competent managers of Hungarian small and medium-sized enterprises. Trial questioning was paper based and conducted under supervision, independently and individually. After testing and making any necessary changes, an online questionnaire was sent out to obtain a larger sample. The questionnaire was available in the autumn of the year 2018 with a two-month time frame, during which 345 responses were received. The questionnaire was compiled on the basis of the findings of the international literature, supplemented with self-developed questions and questions of the Rosenberg Self-esteem Scale. The first part of the questionnaire contains questions about the importance and components of hidden economy, based on earlier studies by Senjén and Tóth (2004) and Balogh et al. (2014). The questions asked respondents to consider the frequency of sales without invoices, employing undeclared employees, fictitious cost account purchase, or personal consumption as business expense both among business partners and competitors as well as the Hungarian economy, and how they view these phenomena. In addition, they were asked to refer to the extent they are affected if their competitors are participants in the black economy

and to express their opinion concerning those who pay less tax than owed, and who they believe will be harmed by tax evasion. They were also asked to what extent tax increases, rigor, accurate information, improvement of tax culture, simplifying the tax system, and tax cuts are means for increasing willingness to pay taxes. In the second part, we examined the relationship between the taxpayer and the government, legal institutions, and control bodies and their impact on willingness to pay taxes. The questions were compiled based on the study of Semjén and Tóth (2004), supplemented with self-developed questions. In this section we covered the effect of national pride on tax morale. The third part contains the questions of the Rosenberg Self-esteem Scale, translated into Hungarian by Sallay et al. (2014). It contains significantly different questions. A special feature of the Rosenberg Self-esteem Scale is that 5 positive and 5 negative statements about self-esteem interchange with each other. The fourth section contains demographic questions such as gender, age, marital status, number of children living in the same household, place of residence, highest educational level, average monthly net income per capita, citizenship, status (position) in the enterprise and company's activity domain.

The questionnaire survey was conducted with the participation of managers competent in tax decisions of Hungarian small and medium-sized enterprises. We received 345 responses to the survey, 2 were excluded from the evaluation due to incorrect answers, leaving our sample number 343. In terms of demographics, there were 223 men and 120 women among the respondents. In terms of their age, one person is between 18 and 26 years of age, 25 people are between 26 to 35 years old, 80 people are between 36 and 45 years old, 92 people are between 46 and 55 years old and 145 are over 56 years old. 234 of the respondents, are married, 22 are single, 27 are divorced, 12 are widows and 48 are living in a partnership. In terms of the number of children living in the same household, 13 have no children, 148 have 1 child, 72 have 2 children, 86 have three children and 24 have more than 4 children. 106 persons live in towns, 141 in the capital city, 55 in county seats, 27 in townships and 14 in villages. In terms of education, 1 person does not have a completed education, 8 people have a basic education, 59 have a secondary education, 28 have higher education and 247 have a higher degree qualification. Their per capita net income is as follows: 21 people under 100 HUF, 88 people between 100-200 thousand HUF, 87 people between 200-300

thousand HUF, 56 people between 300-400 thousand HUF, 22 people between 400-500 thousand HUF and 69 people over 500 thousand HUF. In terms of their responsibilities within the company, 183 are owners and managers at the same time, 33 are owners, 34 are executives, 8 are CFOs, 42 are financially competent executives and 43 are self-employed. In terms of activities, a significant number of respondents came from the fields of trade, information and other services.

Results

The findings of the questionnaire “Examining tax habits in Hungary” supported our assumption that the hidden economy phenomenon is still dominant in Hungary. According to 60.1% of the respondents, sales without invoices are frequent in the Hungarian economy, and 57.4% of them consider that employment of undeclared employees is also frequent. 50.1% think that fictitious cost account purchase is also a widespread practice. The dimensions of the large data set of the questionnaire were reduced by principal component analysis to the extent that it retains the present variance as much as possible (Sajtos and Mittev, 2007). The Bartlett test was used to examine the correlation of variables within a population, using the Kaiser-Meyer-Olkin (KMO) criterion to determine the number of principal components. The analysis was continued with the main components thus obtained (Table 1).

In our analysis, Pears on's linear correlation test was used to determine whether there was a significant correlation between self-esteem and willingness to pay taxes.

According to the level of significance of the “Moral dilemma” (Sig = 0.007 <0.05), there is a significant correlation between the variables. Based on the correlation coefficient ($r = -0.144 *$), there is a weak negative correlation between "Moral Dilemma" and "Negative Self-image".

Based on the significance level of “Fictitious Cost Account Purchase” (Sig = 0.008 <0.05), there is a significant correlation between the variables. The value of the correlation coefficient ($r = 0.143 *$) indicates that there is a weak positive correlation between “Fictitious Cost Account Purchase” and “Negative Self-image” (Table 2).

There is a significant correlation between the variables based on the significance level of “Tax fraud in the Hungarian economy” (Sig = 0.039 <0.05). The correlation coefficient ($r = 0.112 *$) in this case means that there is a weak positive correlation between “Tax fraud in the Hungarian economy” and “Positive self-image”.

According to the significance level (sig = 0.035 <0.05) of the “Effect of correct information and the improvement of tax culture”, the null hypothesis is rejected; there is a significant correlation between the variables. According to the correlation coefficient ($r = 0.114 *$), there is a weak positive correlation between “Effect of correct information and improvement of tax culture” and “Positive self-image”.

According to the significance level of “Personal consumption as business expense” (Sig = 0.044 <0.05), there is also a significant correlation between the variables. On the basis of the correlation coefficient ($r = 0.109 *$), there is a weak positive correlation between “Personal consumption as a business expense” and “Positive self-image” (Table 3).

In the following, we used two sample t-tests to find out whether women or men had a higher “Negative self-image” mean, that is, whether there was a significant difference between the mean of the male or female group responses. In fact, the two independent sample t-tests compare the mean of two samples and determine whether there is a significant difference between them. When using a two sample t-test, the samples must be of normal distribution and have the same standard deviation. The standard deviation of the samples, i.e. the prerequisites for the two-sample t-test, were tested with the Levene test.

- $H_0: \sigma_{\text{female}} = \sigma_{\text{male}}$, if sig > 0,05 → scatter homogeneity is met
- $H_1: \sigma_{\text{female}} < \sigma_{\text{male}}$, if sig < 0,05 → scatter homogeneity is not met

The significance level of the Levene test is $0.198 > 0.05$, so H_0 is accepted, i.e. the standard deviation of the two samples is the same (Table 4). There is a great difference between the mean values, so we can assume that there will be a significant difference between them (Table 5).

- Mean of “Negative Self-image” for men = -0.133
- Mean of “Negative Self-image” for women = +0,248
- $H_0: \mu_{\text{female}} = \mu_{\text{male}}$, if sig > 0,05 → no significant difference

- H₁: $\mu_{\text{female}} < \mu_{\text{male}}$, if sig < 0,05 → there is significant difference

Based on the significance level (Sig = 0.001 < 0.05), we accept the alternative hypothesis, so there is a significant difference between the mean of the "Negative self-image" of women and the mean of the "Negative self-image" of men. The mean of women's "Negative Self-image" is positive and that of men is in the negative range (Figure 1). This study does not aim at exploring the causes of the degree of self-esteem between men and women, but it is certainly worthwhile to extend the study in this direction in the later stages of research, as it may help to explore the topic more broadly and deeply. Indeed, although there is a growing emphasis on solving gender inequalities on European and global level (Bisnode, 2017), even nowadays prints of male-female role models developed throughout history are still to be noticed. The United Nations' Convention on the Elimination of All Forms of Discrimination against Women (CEDAW Convention), published in 1982, provides for equal rights in the field of employment (Newsletter, 2017). Although women are increasingly present in both diplomacy and politics, and in Hungary there is at least one female executive in every third company, their number is still small if we take into account that more than half of the economically active population is made up of women. In 2018, the gap between women's and men's earnings is on average 11-20% in different regions (CSO, 2018) but the difference between salaries for senior positions can be up to twice that. Together, these factors can contribute to the conformation of women's self-image mean.

Conclusions

Among other factors, we included in our investigation concerning willingness to pay tax as a whole new area, the taxpayers' self-esteem degree. To do this, we applied the Rosenberg self-esteem scale used in international research to measure self-esteem in order to see whether the extent of an individual's self-esteem may influence their joining hidden economy. Several studies have dealt with the relationship between money and self-esteem. The interaction between them proves that excellent payment options increase self-esteem, or money and self-esteem can partially compensate one another. Moreover, there can be a competitive effect between them where money and self-esteem

compete against one another if decision-makers have to choose between them. In addition, we have come across a number of studies searching for a link between low self-esteem and a higher risk for breaking the law. Based on these findings, we have assumed that, if tax avoidance, tax denial, and tax evasion are seen as a form of making money, there is a direct relationship between willingness to pay tax and self-esteem, similar to the relationship between money and self-esteem. Taking this assumption into consideration, we investigated the direct relationship between self-esteem and tax morale.

Using the Rosenberg Self-Esteem Scale, we have demonstrated that the degree of an individual's self-esteem, which is a stable personality trait, has an impact on tax compliance.

Research findings have confirmed our hypothesis that self-esteem has a positive effect on tax morale. However, we believe that this study provides only a brief insight into the effect of self-esteem on willingness to pay tax. Thus, in the future, we would like to analyze this area in greater detail by selecting other target groups or other sampling methods, or by using other scales to measure self-esteem (Janis-Field Emotional Impairment Scale (1959); Coopersmith Self-Assessment Questionnaire (1967); Texas Social behavioral questionnaire (Helmreich et al., 1974); Ziller's Social Self-Assessment Scale (Ziller et al., 1969). In the following, we used two sample t-tests to find out whether women or men had a higher "Negative self-image" mean, that is, whether there was a significant difference between the mean of the male or female group responses. The analysis has shown that women have a positive self-image mean, i.e. women have lower self-esteem than men. The role played by women over the centuries, the value of women in the family, their place in marriage, and the demands of the society concerning women, are clearly reflected in the sample under study. It may take decades or centuries for the provisions of the various equal opportunities conventions to really come into force. In the future, it would certainly be worthwhile to extend the study to the components that influence the success of businesses, including the degree of self-esteem as a determining factor.

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Table 1.

Results of main component analysis

Notation	Name
F1.1	Moral dilemma
F1.2	Relationship between business and business competitors with black economy
F1.3	Tax evasion in Hungarian economy
F1.4	The effect of correct information and improvement of tax culture
F1.5	Personal consumption as business expense
F1.6	Fictitious cost account purchase
F1.7	Means of increasing willingness to pay taxes
F1.8	Impact of black economy on the competitive position of other companies
F2.1	Relationship between citizens and government
F2.2	Relationship between tax payers and tax authority
F2.3	Impact of tax system
F3.1	Negative self-image
F3.2	Positive self-image

(Source: own editing)

Table 2.

Correlation table

	F3.1 Negative self-image	Sig. (2-tailed)	Hypothesis analysis
F1.1 Moral dilemma	-,144**	,007	H1
F1.2 Relationship between business and business competitors with black economy	-,005	,933	H0
F1.3 Tax evasion in Hungarian economy	,037	,494	H0
F1.4 The effect of correct information and improvement of tax culture	,086	,114	H0
F1.5 Personal consumption as business expense	,078	,150	H0
F1.6 Fictitious cost account purchase	,143**	,008	H1
F1.7 Means of increasing willingness to pay taxes	-,071	,192	H0
F1.8 Impact of black economy on the competitive position of other companies	-,056	,300	H0
** <i>. Correlation is significant at the 0.01 level (2-tailed).</i>			
* <i>. Correlation is significant at the 0.05 level (2-tailed).</i>			

(Source: own editing)

Table 3.

Correlation table

	F3.2 Pozitive self-image - Pearson correlation	Sig. (2-tailed)	Hipotesis analysis
F1.1 Moral dilema	-,073	,176	H0
F1.2 Relationship between business and business competitors with black economy	-,024	,657	H0
F1.3 Tax evasion in Hungarian economy	,112*	,039	H1
F1.4 The effect of correct information and improvement of tax culture	,114*	,035	H1
F1.5 Personal consumption as business expense	,109*	,044	H1
F1.6 Fictitious cost account purchase	-,021	,694	H0
F1.7 Means of increasing willingness to pay taxes	,027	,624	H0
F1.8 Impact of black economy on the competitive position of other companies	-,054	,317	H0
** . Correlation is significant at the 0.01 level (2-tailed).			
* . Correlation is significant at the 0.05 level (2-tailed).			

(Source: own editing)

Table 4.

Two sample t-test

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
F3.1 Negative self-image	Equal variances assumed	1,663	,198	-3,418	341	,001
	Equal variances not assumed			-3,297	219	,001

(Source: own editing)

Table 5.

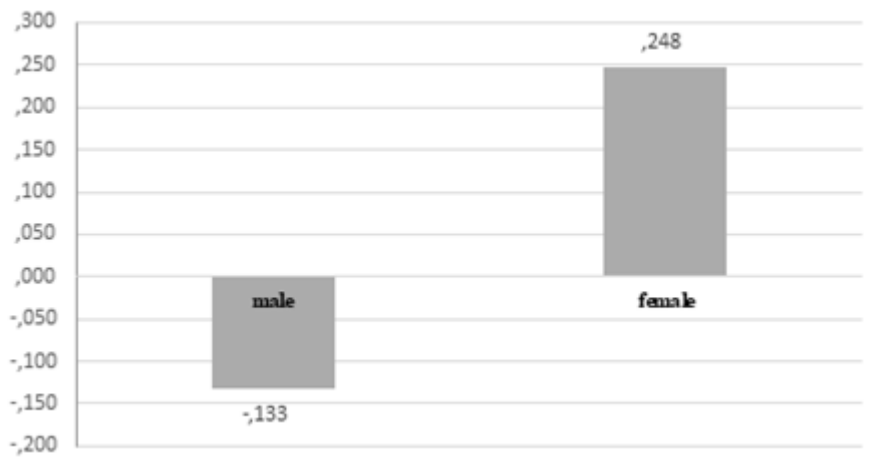
Group statistics

K4.1 Your gender		N	Mean	Std. Deviation
F3.1 Negative self-image	male	223	-,133	,941
	female	120	,248	1,061

(Source: own editing)

Figure 1.

"Negative self-image" gender distribution



(Source: own editing)

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