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# EXPLORING THE RELATIONSHIP BETWEEN INDIVIDUAL TAX CULTURE AND SCHWARTZ'S HIGHER-ORDER PERSONAL VALUES AMONG ACCOUNTANTS AS TAXPAYERS IN SLOVENIA

## Abstract

The OECD has called for a stronger and more dynamic sustainable tax-paying culture that countries must cultivate and a more robust ethical profile for individual taxpayers. The individual tax culture might vary in the significance attributed to values influencing taxpayers' perceptions toward taxation. As the hierarchy of values can be influenced through manipulation, policymakers can leverage knowledge of the relationship between higher-order personal values and individual tax culture to enhance tax revenue collection. This study aims to measure the relationship between Schwartz's higher-order personal values and taxpayers' culture, assessed through attitudes toward tax evasion, tax compliance, and the tax system. A survey was administered to the Slovene taxpayers (69 accountants and 130 non-accountants). The assumption was that the personal values system of accountants ought to underpin their ethical tax decision-making because of the professional accountants' ethical codes. As professional accountants play a crucial role in maintaining stability for businesses, they hold a significant position in ensuring the effective operation of taxation systems. Exploratory factor analysis was used, and the analysis was carried out using the principal component method. The findings indicate that some higher-order personal values, particularly self-transcendence ( $r = 0.244$ ) and self-enhancement ( $r = -0.403$ ), are significant in explaining ethical behavior. Within the self-enhancement value, power and achievement strongly influence the ethical behavior of accountants. The perception of power associated with their expertise makes accountants less tax-compliant. Conservation values are of greater importance for non-accountants ( $r = 0.280$ ). The results enhance comprehension of values' influence on ethical decision processes.

**Keywords** values, accountants, tax, culture, compliance, ethics, system

**JEL Classification** M41, D91, M19

## INTRODUCTION

Tax revenues help achieve the Sustainable Development Goals (SDGs), following the perspective of the OECD (2021, 2018) according to which countries should prioritize voluntary tax compliance; governments worldwide should strengthen the effectiveness of their taxation frameworks and cultivate a more robust and dynamic sustainable tax culture among taxpayers. To prevent non-compliance, governments must gain a deeper understanding of taxpayers' profiles (OECD, 2019) and understand their individuals' values. Given that the stability of values (in terms of levels and order) is not fixed, voluntary shifts in values are possible through manipulation (Russo et al., 2022).

A specific group of taxpayers under consideration are accountants. They have privileged access to sensitive financial data and are responsible for delivering reliable and trustworthy tax reports. But in the

past, accountants acknowledged their involvement in unethical practices, including manipulating accounting records for personal gain (Musbah, 2010). Still, their tax values and taxpayers' profiles, measured by their attitudes toward tax compliance, tax evasion, and tax system, hold immense significance within the professional community. Existing literature has examined accountants' personal values and accountants' ethical behavior (Mubako et al., 2021; Bobek et al., 2015). Since accountants are explicitly required to adhere to ethical principles in their practice with integrity and professional competence (IFAC, 2018), their personal values are expected to underpin their decisions, particularly when dealing with tax matters.

## 1. LITERATURE REVIEW

### 1.1. Personal values

Within ethical decision-making, it is widely recognized that culture influences various aspects of accounting behavior and practices and plays a significant role in shaping personal psychological characteristics, such as values, attitudes, behaviors, and beliefs (Matsumoto & Juang, 2008). Personal values are fundamental building blocks in shaping individuals' behavior (Gibb & Burns, 2018). Individuals who embrace a committed stance toward the tax system experience a moral duty to contribute their taxes willingly, as they perceive tax payment to benefit everyone. Despite potential dissatisfaction with the tax system, they view tax payment as an inherent aspect of life (Murphy & Byng, 2002).

The existing literature reveals a range of alternative approaches examining the individual values' impact on behavior. Numerous perspectives regarding content and methodology are available to define values and their significance for behavior (Schwartz, 2012; Hofstede, 2011; Radovanović et al., 2022). This study widely embraced and acknowledged Schwartz's basic human values theory, which proposes that personal values can be understood as significant life objectives that function as guiding principles in an individual's life (Schwartz, 2012). The values theory by Schwartz (2012) defines a universally acknowledged circular model where values are presented on two dimensions. The first dimension is self-enhancement versus self-transcendence, and the second is openness-to-change versus conservation (Feldman et al., 2015). All values are divided into ten categories (Feldman et al., 2015). Cultures can vary in significance attributed to values, but the relationship between values, whether neighboring or contrasting

within the circular structure, remains consistent (Schwartz & Bilsky, 1990).

Achievement, hedonism, and power are values of self-enhancement (Schwartz, 1992). These values prioritize personal outcomes (Ponizovskiy et al., 2020). Achievement represents the acknowledgment of personal achievements and showing competence in accordance with societal norms. At the same time, power entails exercising control over individuals and resources, often associated with social status (Schwartz, 1992). Traditionally, Slovenians have exhibited lower levels of collectivism and a greater focus on individual orientation (Dabić et al., 2023). In accounting, auditors who favor self-enhancement, success, and dominance over others are more prone to tolerating unethical behavior (Kung & Li Huang, 2013).

Benevolence, next to universalism as part of self-transcendence, reflects how one's actions affect others (Ponizovskiy et al., 2020). Benevolence emphasizes caring for and improving the well-being of significant others within close social circles, such as family and friends, with whom individuals usually interact (Schwartz, 1992). Universalism represents extending concern for others to encompass all individuals and their diverse needs within the wider social context and nature expanding care for others and their varied needs within the broader social context (Ralston et al., 2011). The importance of the self-transcendence values orientation of managers in Slovenia has decreased over the 2002–2015 period, indicating that managers did not align with the EU principles concerning the development of self-transcendence values to be more collective-oriented for well-being, as noted by Dabić et al. (2023). Auditors with personal values favoring self-transcendence are less accepting of unethical behavior (Kung & Li Huan, 2013).

Openness to change represents the need for novelty, opportunities, and exploration (Ponizovskiy et al., 2020). It encompasses self-direction, representing the freedom of thought and action in their pursuit of autonomous mastery and control through choices, creativity, and exploration. Hedonism denotes their inclination toward seeking pleasurable and enjoyable experiences, while stimulation reflects their affinity for novelty, excitement, and embracing life's challenges (Schwartz, 2012). Openness to change is considered to positively impact general intention (Alsaad, 2018). Openness to change of managers in Slovenia between 2002 and 2015 shows positive influence and stability (Dabić et al., 2023). Kung and Li Huang (2013) found that auditors who possess personal values oriented toward openness to change are more accepting of unethical conduct when contrasted with their conservative-oriented counterparts.

Tradition, conformity, and security belong to the conservation dimension (Schwartz, 1992). These values reflect the human need for protection, order, and control. They encompass commitment, respect, confidence, and solidarity of society and interpersonal connections (Schwartz, 1992). Conservation of personal value orientation in Slovenia showed increased importance over 2002–2015 (Dabić et al., 2023). Kung and Li Huang (2013) found that auditors with personal values oriented toward conservation are more intolerant of unethical behavior.

Previous research indicates that the personal values of students-accountants aligned with the accountants' professional values, where the highest-ranked personal values were honesty, responsibility, capability, courage, love, and independence (Ariail et al., 2020). Self-transcendence was also the most prevalent and highly cherished student value, followed by openness to change, self-enhancement, and conservation (Darkwa & Darkoh, 2023). Those who prioritize self-enhancement values may engage in unethical behavior driven by their selfish interest for success at any cost, seeking recognition and control. This is why promoting openness to change next to conservation values is so important (Darkwa & Darkoh, 2023).

Accountants' personal values related to self-enhancement influence the level of acceptance to-

ward dysfunctional behavior. Those who lean toward the moral philosophy of idealism rather than relativism are accountants with personal values rooted in conservatism and self-enhancement, but the accountants who incline toward relativism hold personal values aligned with openness to change (Komalasari et al., 2019).

When personal values and ethical perceptions of accountants were compared to students-non-accountants, the majority, regardless of their field of study, highly agreed with having high levels of personal values, including honesty, intellectualism, and self-control. However, accounting students demonstrated lower intentions to participate in unethical behavior; a significant majority expressed strong alignment with honesty, intellectualism, and self-control, and they exhibited diminished inclinations to engage in unethical behaviors (Alleyne et al., 2013).

## 1.2. Individual tax culture

Tax culture refers to a set of social, economic, and cultural factors that influence the understanding, acceptance, and respect for tax laws and methods of taxation in a specific society or country. The tax culture concept by Nerré (2008) is a holistic consolidation of formal and informal institutions intricately linked to a nation's tax system and its real-world implementation. These institutions are deeply rooted within the country's cultural framework, encompassing the interdependencies and connections that stem from their continuous interplay (Nerré, 2008). This concept is not limited to taxpayers, as individual taxpayers are just players among other groups. But culture often includes values, norms, attitudes, and behaviors of individuals regarding the payment of taxes. This study follows Hlastec et al.'s (2023) definition of individual tax culture, which proposes that individual tax culture can be understood as individual taxpayers' attitude toward tax compliance, tax evasion, and tax system.

The tax behavior of individuals is influenced not solely by economic advantages but also by their personal and societal values (OECD, 2010). Tax compliance is an attitude of the taxpayer's ingenuity in minimizing their tax payments (Kirchler & Maciejovsky, 2001) and can be examined in

different combinations (Palil, 2010; Vincent et al., 2023; Güzel et al., 2019; Kirchler et al., 2008). The first type of extension focused on researching the economics-of-crime model, while the second type of extension introduced aspects of behavioral economics (Alm & Kasper, 2022). Therefore, it is crucial for policymakers, if they aim to enhance tax compliance, to consider not only economic variables (such as tax rate, penalty amount, audit rate, etc.) but also non-economic factors (Kirchler et al., 2008) and behavioral aspects like tax consciousness, tax ethics, power dynamics, social factors, demographic factors, perception of tax justice, trust in government, religious beliefs, loyalty, changes in tax laws, and complexity of the system (Güzel et al., 2019). Tax compliance can also be impacted by socio-demographic factors such as education, gender, marital status, age, religiosity, work record, industry, culture, and ethnicity (Vincent et al., 2023). Tax compliance can be attained through two approaches: voluntary or enforced (Kirchler et al., 2008). While voluntary compliance refers to taxpayers willingly fulfilling their primary responsibilities without tax authority intervention, timely declaring and paying taxes following laws and values, enforced compliance is achieved by the tax administration intervention (Randlane, 2016).

Non-compliant behavior is mainly linked with tax evasion, an illegal action (Kirchler et al., 2008). Some authors claim that behind tax non-compliance is a comprehensive perspective, not just evading taxes but also avoiding taxes by decreasing them (Kirchler et al., 2008). Tax evasion can be conceptualized as a variant of organized crime involving multiple participants, including taxpayers, legal professionals, financial institutions, and multinational corporations (Ramírez-Álvarez, 2023). Three perspectives exist regarding the ethical justification of tax evasion from the individuals' perspective (McGee & Lingle, 2006). The first perspective posits that tax evasion is always unethical, as individuals are responsible to the state to fulfill their tax obligations as demanded, given their duty to fellow community members (McGee & Lingle, 2006). Opposite to this perspective is the view that individuals have no duty to pay taxes, the legitimacy of the state is questionable, and the last view sees tax evasion as under some circumstances, sometimes unethical, sometimes not (McGee & Lingle, 2006).

Individuals' perception of tax systems is that they should be effective, efficient, clear, transparent, measurable, and allocable (Richardson, 2007). These qualities reflect the integrity of each country's tax structures and aim to achieve fiscal, economic, and social objectives (Richardson, 2007). Motivational postures, including capture, resistance, disengagement, commitment, and game-playing, signify how individuals position themselves vis-à-vis tax administration (Braithwaite et al., 2001). Commitment and capture signal a cooperative intention and are two postures that reflect a positive orientation toward the tax authority (Murphy & Byng, 2002). Taxpayers who adopt resistance, disengagement, defiance, and game-playing are more likely to be non-compliant, believe that tax administration must be challenged, and view them with antagonism (Murphy & Byng, 2002). When individuals perceive that a tax authority is actively striving to achieve fairness and treat them justly, they place trust in the intentions of that authority (Murphy & Byng, 2002).

Accountants' tax compliance behavior is sometimes impacted by the behavior exhibited by the groups they identify with. Nevertheless, they are motivated to establish and uphold their social identity by affiliating with respected tax organizations (Kportorgbi et al., 2023). Ethically upright accountants are especially drawn to prestigious organizations with a strong ethical orientation (Kportorgbi et al., 2023). However, empirical research shows that the personal values of accounting professionals can be compromised and frequently interrupted by other groups, such as tax experts. These interruptions can undermine the quality of accountants' professional judgments (Long & Basoglu, 2016). Task interruptions significantly impact accountants' perceptions, increasing their tendency to perceive aggressive tax compliance and compromising their capacity to see potential tax evasion risks (Long & Basoglu, 2016).

Policymakers can attain higher levels of tax revenues by altering taxpayers' values and influencing their behaviors. Previous studies suggest variable components for measuring Schwartz's (2012) personal values, while individual tax culture can be measured according to Hlastec et al.'s (2023) definition.

From the analysis of existing literature, this study puts forward the following hypotheses for testing the model (Figure 1):

- H1: *Schwartz’s higher-order personal value of self-enhancement relates to accountants’ individual tax culture.*
- H2: *Schwartz’s higher-order personal value of self-transcendence relates to accountants’ individual tax culture.*
- H3: *Schwartz’s higher-order personal value of openness to change relates to accountants’ individual tax culture.*
- H4: *Schwartz’s higher-order personal value of conservation relates to accountants’ individual tax culture.*
- H5: *Differences exist between Schwartz’s higher-order personal values and individual tax culture among accountants and non-accountants.*

## 2. METHOD

Schwartz’s circular (Schwartz, 1992) designed model encompasses the variables specified in Table 1.

The study utilized a structured questionnaire that was developed based on previous empirical studies by Schwartz (1992) for personal values, McGee and Lingle (2006) for tax evasion, Murphy and Byng (2002) for the tax system, and Palil (2010) for tax compliance. The measurement scales were changed to a 5-point Likert scale. The empirical research was limited to the Republic of Slovenia area and conducted within 2018 (July–December). The population for sampling was restricted to actively employed individuals with at least a secondary school education, divided into two groups: accountants and non-accountants. To ensure sample diversity, all statistical regions within the territory of the Republic of Slovenia were included. Data were collected using the snowball sampling method, or progressive duplication method. The study encompassed 69 accountants and 130 non-accountants. It was found that 60.7% of the participants in the study were females, and 39.3% were males. Among accountants, 76.8% were females, and 23.2% were males. Among non-accountants, 52% were females and 48% were males. The age structure of the individuals included in the sample shows that the highest proportion belongs to those born between 1970 and 1979, accounting for 38.2% of accountants and 27.9% of non-accountants. Those born between 1980 and 1989 are followed by 23.5% of accountants and 24.8% of non-accountants. 65.85% of the surveyed indi-

**Table 1.** Explanation of variables

Values/Source	Variable	Values explanation
Personal Values (Schwartz, 1992; Feldman et al., 2015)	Self-Enhancement	Hedonism Power Achievement Promote personal gains by disadvantaging other
	Self-Transcendence	Universalism Benevolence Express motivation for empathy, fairness, and truthfulness with others
	Openness to change	Stimulation Self-direction Reflects open-mindedness and action and includes encouragement of individual interests
	Conservation	Conformity Tradition Security Demonstrates an individual’s behavior aligning with expectations and motivation for self-control
Personal Tax Culture (Hlastec et al., 2023)	Tax compliance	Measured through an individual’s tax-compliant behavior
	Tax evasion	Measured through attitude towards the ethics of tax evasion (the morally questionable aspect of tax evasion within a particular setting)
	Tax system	Measured by the individual’s attitude towards the tax system Tax system must be effective and efficient, clear and transparent, measurable and allocable

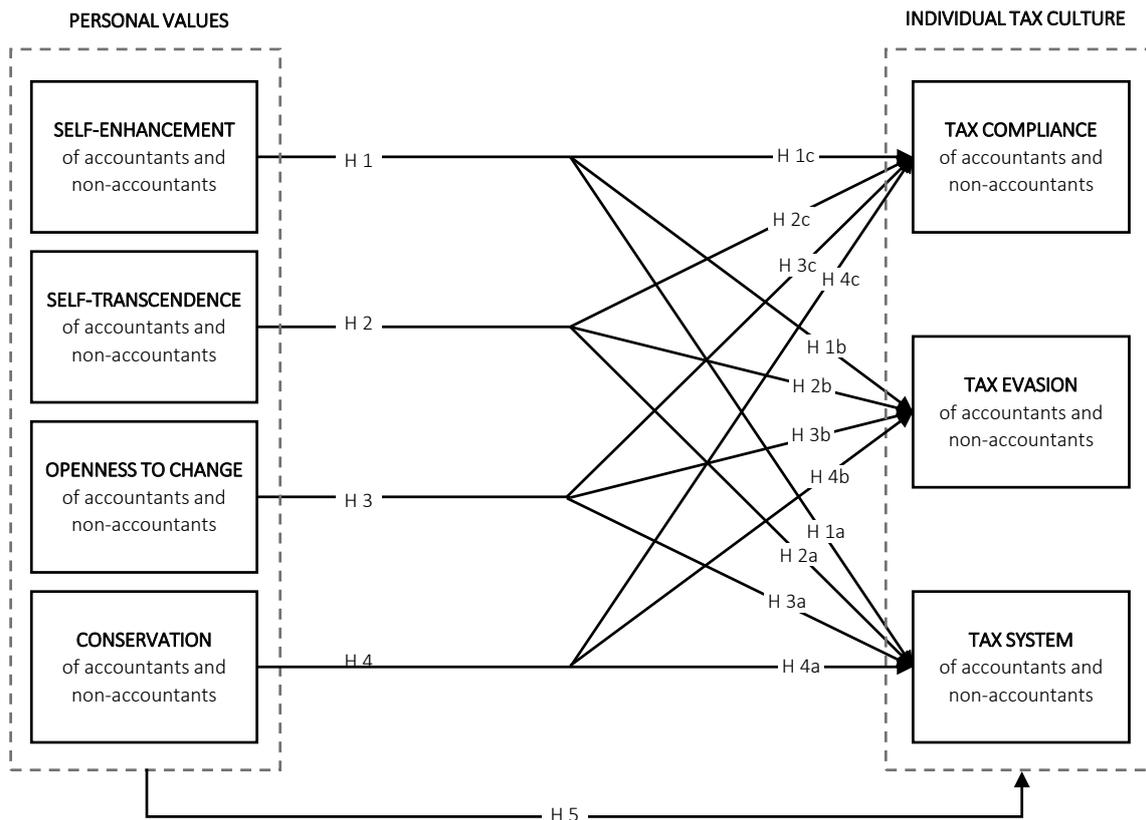


Figure 1. Designed research model

viduals from the sample had completed higher education or obtained a master’s degree under the Bologna system. Among accountants, 56.5% had completed higher education or obtained a university degree, while among non-accountants, it was 49.6%.

### 3. RESULTS

#### 3.1. Descriptive statistics and exploratory factor analysis results

The results reveal that tax-compliant behavior was more prevalent among non-accountants, as the average value was 3.75, while among accountants, the average value of responses was 3.45. The average value of the attitude toward the tax system in Slovenia was 3.47 for non-accountants and 2.99 for accountants, indicating that non-accountants rated their attitude higher than accountants. Regarding personal values, the group of self-transcendence values prevailed among non-accountants, with an average value of 4.36. Similarly,

among accountants, the average value was 4.36 for self-transcendence values. The least represented group of personal values among non-accountants was self-enhancement, with an average value of 2.85. Likewise, among accountants, the average value was 3.15 for self-enhancement values. Table 2 presents the results of the statistics.

The collected data were further analyzed using quantitative statistical methods. Since the study measured constructs with many individual statements, to test hypotheses, exploratory factor analyses (EFA) were used based on the principal component method to form factors. Through EFA, the items were determined from the rotated matrix and meaningfully grouped into the assumed factors or scales for personal values. The study established four factors (self-enhancement, self-transcendence, openness to change, and conservatism) for personal values, along with their corresponding items, and calculated Cronbach’s alpha coefficient for these factors, which indicated satisfactory scale reliability. The four-factor model accounted for 61.036% of the total variance of the variables. The same procedure was done to meas-

**Table 2.** Descriptive statistics

Variable	Accountants/ Non-accountants	N	Min	Max	Mean	SD
Tax-compliant behavior	Accountants	69	1.13	5.00	3.45	0.975
	Non-accountants	130	1.50	5.00	3.75	0.676
Attitude toward the ethics of tax evasion	Accountants	69	1.20	5.00	3.80	1.078
	Non-accountants	130	1.53	5.00	3.97	0.853
Attitude toward the tax system	Accountants	69	1.00	5.00	2.99	1.053
	Non-accountants	130	1.50	5.00	3.47	0.778
Personal tax culture	Accountants	69	1.30	4.76	3.59	0.836
	Non-accountants	130	2.19	4.95	3.85	0.579
Self-enhancement	Accountants	69	1.00	4.75	3.15	0.895
	Non-accountants	130	1.00	5.00	2.85	0.813
Openness to change	Accountants	69	2.50	5.00	3.87	0.599
	Non-accountants	130	2.50	5.00	4.00	0.613
Self-transcendence	Accountants	69	2.50	5.00	4.36	0.510
	Non-accountants	130	2.50	5.00	4.36	0.568
Conservation	Accountants	69	2.00	5.00	3.95	0.727
	Non-accountants	130	2.00	5.00	3.80	0.709
Perception of tax system fairness	Accountants	69	1	5.00	3.35	1.122
	Non-accountants	130	1	5.00	3.42	0.920

ure accountants' and non-accountants' tax culture based on EFA using the principal component method. Consequently, three factors with their corresponding items were formed. Cronbach's alpha coefficients were calculated for these factors to demonstrate adequate scale reliability. Factors were named as attitude toward the ethics of tax evasion, tax-compliant behavior, and attitude toward the tax system. The 3-factor model explained 57.137% of the variance in the variables. All data were analyzed using SPSS Statistics 24.

### 3.2. Results of Spearman's and Pearson's rho

Table 3 presents the results of hypotheses testing for accountants and non-accountants.

Regarding H1 for accountants, the correlation between the self-enhancement and accountants' tax culture was confirmed as statistically significant ( $p < 0.01$ ;  $r = -0.403$ ). The same relationship for non-accountants was statistically non-significant ( $p > 0.05$ ) and negative ( $r = -0.059$ ). H1a was rejected as the correlation was not statistically significant ( $p > 0.05$ ). The Spearman's coefficient shows a negative and weak correlation ( $r = -0.133$ ). H1a was rejected for both accountants and non-accountants. H1b was confirmed for accountants as the correlation was statistically significant ( $p < 0.01$ ), negative, and weak ( $r = -0.347$ ), and re-

jected for non-accountants, as it was statistically non-significant ( $p > 0.05$ ). The correlation analysis for accountants shows a statistically significant correlation ( $p < 0.05$ ) between self-enhancement values and tax-compliant behavior (H1c). The correlation was negative and weak ( $r = -0.287$ ), indicating that accountants who prioritize personal values of power and achievement tend to exhibit reduced readiness to meet tax obligations and vice versa. Due to the statistically significant correlation, H1c for accountants was confirmed. For non-accountants, there was no statistically significant correlation ( $p > 0.05$ ), therefore H1c was rejected.

Correlation analysis for H2 revealed a statistically significant and positive relationship between self-transcendence and accountants and non-accountants' tax culture. Spearman's correlation coefficient for accountants indicated a positive and weak relationship ( $r = 0.244$ ), suggesting that accountants who prioritize values of benevolence and universalism also possess an elevated degree of personal tax culture and vice versa. Similarly, for non-accountants, this correlation was positive but moderate ( $r = 0.422$ ), indicating a stronger relationship within the non-accountants. Thus, H2 for both accountants and non-accountants was confirmed. For the group of accountants and non-accountants, there was no statistically significant relationship ( $p > 0.05$ ) for H2a; therefore, the study rejected this sub-hypothesis. Correlation for

**Table 3.** Hypotheses testing

Hypothesis (H)	ACCOUNTANTS			NON-ACCOUNTANTS		
	Spearman's rho (r)	Pearson's rho (r)	p-value	Spearman's rho (r)	Pearson's rho (r)	p-value
1	-0.403	-	p<0.01	-0.059	-	p>0.05
1a	-	-0.231	p>0.05	-	-0.051	p>0.05
1b	-0.347	-	p<0.01	-0.034	-	p>0.05
1c	-0.287	-	p<0.05	-0.071	-	p>0.05
2	0.244	-	p<0.05	0.244	-	p<0.05
2a	0.216	-	p>0.05	0.129	-	p>0.05
2b	0.194	-	p>0.05	0.339	-	p<0.01
2c	0.223	-	p>0.05	0.361	-	p<0.01
3	-0.029	-	p>0.05	0.124	-	p>0.05
3a	-	-0.061	p>0.05	0.255	-	p<0.01
3b	-0.096	-	p>0.05	0.065	-	p>0.05
3c	0.131	-	p>0.05	0.086	-	p>0.05
4	0.075	-	p>0.05	0.280	-	p<0.01
4a	-0.121	-	p>0.05	-0.061	-	p>0.05
4b	0.085	-	p>0.05	0.229	-	p<0.01
4c	0.120	-	p>0.05	0.282	-	p<0.01

H2b was rejected, as it was not statistically significant for accountants. However, for the non-accountants, it was statistically positive and significant ( $r = 0.339$ ); thus, the study accepted H2b for non-accountants. The correlation for H2c among accountants was rejected, as it appears not statistically significant ( $p > 0.05$ ). For non-accountants, it was positive, weak, and statistically significant ( $p < 0.01$ ;  $r = 0.361$ ); thus, the paper accepted H2c. This means that the more critical self-transcendence values are to non-accountants, the more their behavior tends to be tax-compliant, and vice versa.

H3 tested the relationship between openness to change and personal tax culture. The results of the correlation analysis for accountants and non-accountants showed that both correlations were statistically non-significant ( $p > 0.05$ ). The results of the Pearson correlation coefficient for H3a show accountants' statistically non-significant correlation ( $p > 0.05$ ), leading to reject H3a. For non-accountants, the correlation between the personal value of openness to change and their attitude toward the tax system was statistically significant ( $p < 0.01$ ), positive, and weak ( $r = 0.255$ ). This implies that the more non-accountants prioritize the personal value of openness to change, the more positive their attitude toward the tax system becomes, and vice versa. H3a was confirmed for non-accountants. For accountants and non-accountants, H3b was rejected as it was statistically non-significant ( $p > 0.05$ ). H3c was statistically not significant ( $p > 0.05$ ) for accountants and non-accountants, rejecting H3c.

The correlation in H4 for accountants is not statistically significant ( $p > 0.05$ ) as it is for non-accountants ( $p < 0.01$ ;  $r = 0.280$ ), positive but weak. H4a was rejected for the accountants and non-accountants as the correlation was statistically non-significant ( $p > 0.05$ ) in both cases. A statistically significant correlation ( $p < 0.01$ ), positive and weak ( $r = 0.229$ ), was observed for H4b for the non-accountants and opposite ( $p > 0.05$ ) for accountants. This indicates that the ethical attitude toward tax evasion tends to be stronger among non-accountants who prioritize conservative values and vice versa. H4c was also statistically ( $p < 0.01$ ) significant and weakly ( $r = 0.282$ ) positive for non-accountants but not for accountants ( $p > 0.05$ ). Non-accountants who prioritize conservative values tend to exhibit more tax-compliant behavior.

## 4. DISCUSSION

The first set of hypotheses measured whether Schwartz's higher-order personal value self-enhancement has a relationship with accountants' personal tax culture. The results show that H1 for accountants was confirmed, but for non-accountants, it was rejected. Within H1, it was also further examined whether there is a relationship between self-enhancement and tax system (H1a), tax evasion (H1b), and tax-compliant behavior (H1c). For accountants and non-accountants, H1a was rejected. H1b and H1c were confirmed for accountants but rejected for non-accountants. This implies a

connection between accountants who prioritize personal values of power and achievement having a reduced willingness to meet tax obligations and vice versa. Other authors have reached similar findings. According to Dabić et al. (2023), Slovenes have a traditional tendency to be less collectivistic and more individually oriented, making self-enhancement values highly significant for them. Kung and Li Huang (2013) discovered the same positive correlation, showing that auditors who exhibit a stronger preference for self-enhancement, success, and dominance over others are more inclined to tolerate unethical behavior. Gruenfeld et al. (2008) defined social power as the ability to impact others by controlling and dispensing rewards and punishments. This is in line with the results of this analysis, where values of self-enhancement are important to Slovene accountants and influence their personal tax culture.

Within H2, the attitude (H2a, H2b, H2c) in correlation with self-transcendence was further tested. For non-accountants, all three sub-hypotheses were confirmed, while for accountants, H2a was confirmed, but H2b and H2c were rejected. This indicates that the greater the significance of self-transcendence values for non-accountants, the more likely their behavior tends to conform to tax compliance and vice versa. Findings suggest that accountants with higher self-transcendence have a better personal tax culture. According to a study by Dabić et al. (2023) among managers in Slovenia, values associated with self-transcendence exhibited a decline between 2002 and 2015.

The correlation between openness to change and personal tax culture (H3) was tested. The results for accountants and non-accountants showed that both correlations were statistically non-significant, so the hypothesis was rejected.

The results of the Pearson correlation coefficient showed that all hypotheses (H3a, H3b, and H3c) were rejected for both accountants and non-accountants, except H3a, which was confirmed for non-accountants. Alsaad (2018) points out that openness to change exerts the most favorable impact on overall intention. Steenhaut and Van Kenhove (2006) suggested that openness to change values conform to an unethical disposition. This study indicated no statistically significant correlation. Conclusions do not follow previous research by Nedelko and Potočan (2019), which indicates that openness to change positively impacts behavior.

The correlation between conservative values and individual tax culture (H4) for accountants was rejected and confirmed for non-accountants. This means that the more non-accountants are oriented toward conservative values, the better their individual tax culture tends to be, and vice versa. For accountants, all three sub-hypotheses – H4a, H4b, and H4c – were rejected, while for non-accountants, hypotheses H4b and H4c were confirmed, whereas H4a was also rejected. The results of this study reveal no correlation among accountants, which is surprising given that conservatism could be aligned with an ethical inclination (Steenhaut & Van Kenhove, 2006). Furthermore, a heightened inclination toward conservatism, tradition, and stability among auditors was confirmed to make them more prone to disapprove of unethical conduct demonstrated by clients (Kung & Li Huang, 2013).

Differences in personal values between accountants and non-accountants in Slovenia, as well as in their personal tax culture, have been demonstrated through the comparative results; therefore, H5 is confirmed.

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## CONCLUSION

The premise of this study posited that the personal values system of accountants should serve as the foundation for their ethical tax decision-making. Given professional accountants' pivotal role in upholding stability in businesses and the economy, they wield significant influence in ensuring the effective functioning of robust and efficient taxation systems. It was hypothesized that, owing to the ethical codes governing their profession, accountants should demonstrate elevated levels of ethical tax conduct rooted in their personal values compared to individuals outside the accounting field.

The findings of this study revealed a strong connection between some personal values and the accountants' ethical attitudes. Self-enhancement among accountants in Slovenia is significant. Accountants' tax culture is lower when they prioritize values, power, and achievement than non-accountants who prioritize other personal values. Self-transcendence, universalism, and benevolence influence a better personal tax culture among Slovene accountants. Personal values such as openness to change and conservatism are less critical for them, as no statistically significant correlations were found.

Some significant differences were identified when accountants' values were compared to non-accountants' values. Firstly, conservation did exhibit statistical significance among non-accountants. This suggests that non-accountants tend to lean more toward conservatism in their tax decisions due to their limited tax knowledge, which is why they are more tax-compliant. Secondly, self-enhancement was not statistically significant for non-accountants. Obviously, accountants tend to prioritize power and achievement on their value scale, and the perception of power, combined with their knowledge, makes them less tax-compliant. Therefore, policymakers and professional bodies should aim to strengthen the personal value of conservation among accountants, as conservation is considered an ethical and socially oriented value that reflects the human need for order and control. It is also vital to reduce the emphasis on success and achievement and limit the prioritization of the personal value of self-enhancement in accountants' work to achieve a higher ethical tax attitude among accountants.

Ethical dilemmas should be eliminated with a stronger accounting education in business ethics to build a better taxpayer's culture. Policymakers should strengthen and work on ethical professional rules to achieve a more tax-compliant society, a cornerstone for the sustainable tax system. The study's limitations open the door to potential avenues of future research. Future studies might refine this approach by scrutinizing how personal value variables impact individual tax culture through other alternative methods in other nations. Further, target groups can be modified, e.g., categorizing accountants into public or private sectors. Further studies may also incorporate additional personal values or explore the relationship using different scales of personal values.

## AUTHOR CONTRIBUTIONS

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