

# General and Institutional Trust in the Tax System: A Religious Approach of Tax Evasion

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## Abstract

Tax evasion is a timeless and complex phenomenon that affects fiscal stability, social cohesion and trust in institutions. This paper examines tax evasion in the light of religion and social theology, focusing on the role that religious traditions play in shaping tax ethics. Through historical retrospective, the interaction of taxation and religion in different cultures is presented—from the theocratic societies of antiquity to modern secular states—and the theological positions of Judaism, Christianity, Islam, Hinduism, Buddhism and Confucianism are analyzed. At the same time, the study leverages sociological and psychological theories to explain attitudes of conformity or resistance, while examining tax evasion as a possible form of moral disobedience in conditions of injustice or corruption. The conclusions underline the need for cooperation between the state and religious institutions, transparency in the management of public funds and the use of religious ethics as a tool to enhance tax compliance.

**Keywords:** Shadow Economy, Tax Evasion, Religion, Trust

## 1. Introduction

Tax evasion is one of the most persistent and complex socio-economic phenomena of the modern world. Despite continuous improvements in control mechanisms, the introduction of advanced tax administration technologies, and international anti-tax avoidance agreements, it remains at high levels in many countries, including Greece (OECD, 2021). Tax evasion is not only about the loss of public revenues; it directly affects the state's ability to provide basic services, increases social inequalities, and undermines the legitimacy of the tax system in the eyes of citizens (Stasinopoulos & Kastanioti, 2025; Stasinopoulos et al, 2023).

### 1.1 The dominant economic view

In the field of economics, tax evasion has often been analyzed through the prism of the rational model of behavior. The classic model of Allingham and Sandmo (1972) treats the taxpayer as a rational "player" who weighs the expected benefit of hiding income against the risk of control and potential penalty. This model suggests that increasing the probability of scrutiny and the amount of fines can limit tax evasion.

However, a number of empirical research has shown that actual taxpayers' decisions are not fully explained by financial incentives and deterrence. In some cases, citizens comply even when the likelihood of control is negligible; in others, they break the law even under strict control (Torgler, 2007). This suggests that beyond economic logic, there are other factors—social, cultural, and ethical—that influence tax behavior.

### 1.2 The concept of tax ethics

The term "tax morale" describes the set of internalized values, beliefs and social norms that drive a citizen to comply with his tax obligations, regardless of external incentives or threats. Tax ethics is linked to trust in institutions, the sense of fairness of the tax system, but also to broader value parameters, such as social solidarity and the concept of the common good (Alm & Torgler, 2011).

The source of these values is not neutral or random. To a large extent, it is shaped by the cultural tradition of each society, in which religion often occupies a central position.

### **1.3 Religion and tax ethics**

Religion, as a system of beliefs and practices that connects the individual to the transcendent, offers a framework of moral rules and obligations. In many traditions, contributing to the commons through offerings, tithing, or other forms of contributions is not only a social duty but also a divine mandate. Non-compliance is tantamount to sin or rupture with the community of believers.

History is full of examples where religious institutions have functioned as tax collection mechanisms, often with greater efficiency and social acceptance than the state itself. In Mesopotamia and Egypt, temples gathered and redistributed resources. In Israel, tithing was institutionalized by the Mosaic Law. In Islam, zakat associates financial obligation with the purification of the soul.

### **1.4 The research gap**

Despite the wealth of these historical and cultural elements, the economic literature on tax evasion rarely systematically incorporates religion as a factor of analysis. Religion and social theology offer tools for understanding how the values promoted by a religious tradition translate into specific economic behaviors.

There are also cultural contradictions worth exploring: how can it be explained that societies with high declared religiosity also have high rates of tax evasion? The Greek case, where Orthodoxy is a strong cultural and identity element, but tax evasion is widespread, is a typical example of this contradiction.

### **1.5 Objectives and structure of the study**

This project aims to:

1. To map the historical interconnection of religion and taxation in different cultures.
2. To analyze comparatively basic religious traditions in terms of tax ethics.
3. To examine the sociological and psychological dimensions of tax evasion.
4. To explore how tax evasion can be perceived as moral resistance under certain circumstances.
5. To focus on the Greek experience, with reference to the Orthodox tradition.
6. Formulate policy proposals that leverage religious ethics to enhance tax compliance.

The methodology is interdisciplinary, combining analysis of primary religious texts, historical review, secondary literature and sociological models.

## **2. Historical Approach to the Relationship between Taxation and Religion**

The relationship between taxation and religion is as old as the first organized civilizations. Taxation—whether in the form of money, goods, or services—often functioned as a religious obligation and was legalized by the divine. In theocratic societies, the distinction between "tax" and "religious offering" was almost non-existent: both were aimed at the maintenance of sanctuaries and social order.

### **2.1 Early civilizations of the Near East**

In Mesopotamia (Sumerians, Babylonians, Assyrians), economic life revolved around temples and palaces. The temples, as the residences of the gods, occupied vast tracts of land and collected the produce of the peasants' labor in the form of contributions. These contributions—in grain, oil, wool, or metals—were not seen as mere taxes, but as divine demands. Their non-payment was tantamount to sacrilege (Grierson, 1976).

In Pharaoh's Egypt, the concept of *ma'at*—divine balance and justice—required the observance of financial obligations to the pharaoh, who was considered the earthly incarnation of the god Horus. The collection of taxes was necessary for the maintenance of temples, irrigation works, and the army (Wilkinson, 2010). The bureaucratic mechanism was strict: even the flood of the Nile was recorded in order to determine the contributions.

### **2.2 Israelite tradition: tithing and social justice**

In ancient Israel, taxation took the form of *tithe*. According to the Mosaic Law (Leviticus 27:30-33, Deuteronomy 14:22-29), 10% of agricultural production and herds belonged to Yahweh and had to be offered for the maintenance of the Levites, who had no hereditary land, as well as for the care of the poor, orphans, and foreigners.

1. **Theological** – The tithing was part of the covenant between God and the people, reminding us that everything belongs to God.
2. **Social** – It ensured the redistribution of resources and social cohesion (Neusner, 1991).

Not paying tithing was not just a violation of the law; it was considered a sin that provoked God's wrath (Malachi 3:8-10).

### 2.3 The Greek city and its functions

In classical Athens, citizens rarely paid direct taxes. The main form of contribution was **functions** (functions)—private expenditures undertaken by wealthy citizens for public purposes, such as the financing of theatrical performances (sponsorship) or the equipping of triremes (trierarchy). This obligation was considered honorary and linked to the idea of participation in the common good. Although it was not religious in the strict sense, The services were associated with ceremonies and festivals dedicated to the gods, thus establishing a moral-religious symbolism in the act of financial contribution.

### 2.4 Roman Empire and Christianity

Rome developed a complex tax system that included direct and indirect taxes, as well as tribute taxes to the provinces. Taxation was very heavy in some areas, leading to revolts (e.g. the Jewish Revolt of 66 AD). Christianity, emerging in this environment, adopted an attitude of loyalty: Jesus' well-known phrase "render Caesar to Caesar" (Matthew 22:21) and the teaching of the Apostle Paul (Rom. 13:6-7) emphasized the obligation of believers to pay taxes, considering the principles "institutionalized by God."

### 2.5 Medieval Europe: ecclesiastical and secular taxation

During the Middle Ages, the Catholic Church collected the church tax (tithe), which usually corresponded to 10% of agricultural production. This contribution had theological legitimacy and social function, financing not only the clergy but also charitable works. At the same time, secular authorities imposed their own taxes, often causing conflicts of power.

### 2.6 The Islamic world: zakat and jizya

Zakat is one of the five pillars of Islam and is mandatory for any Muslim who meets certain economic criteria. It aims to purify wealth and relieve the poor. **Jizya** was a tax paid by non-Muslims (dhimmi) in exchange for protection and exemption from military service. The **waqf**, an institution of religious institution, functioned as a mechanism for the provision of public goods (Kuran, 2001).

### 2.7 East Asia: Confucianism and Chinese dynasties

In China, taxes were tied to the **Heavenly Mandate** (Tianming)—the legitimacy of the ruler on the condition that he ruled with virtue and justice. Excessive or unfair taxation was seen as an indication that the ruler had lost the Heavenly Commandment, justifying rebellion.

### 2.8 Modern times and secularization

The Reformation challenged church taxation, while the French Revolution and the liberal ideas of the 18th–19th centuries linked taxation to the principle of popular sovereignty. However, even in modern secular states, the moral dimension of taxation bears imprints of religious values.

## 3. Religious Traditions and Tax Ethics

Tax ethics, i.e. the set of moral and social values that influence attitudes towards taxation, takes on different forms within each religious context. Despite theological and cultural differences, almost all major religions include the concept of financial contribution to the community as a fundamental duty of the believer. In the following sections we examine the most important traditions.

### 3.1 Judaism

In Judaism, tax ethics is inextricably linked to the concept of the **covenant** between God and the people of Israel. God is the absolute owner of the land and goods, and man is a steward who must return a portion of the blessings he receives.

### 3.1.1 *The tithe (Ma'aser)*

The tithing (Leviticus 27:30-33, Deuteronomy 14:22-29) stipulated the yield of 10% of agricultural production and herds to support the Levites and the needs of the community. Failure to pay tithing was considered a sin, as emphasized in the book of Malachi (3:8-10): "Will man rob God?"

### 3.1.2 *Almsgiving and Tzedakah*

**tzedakah** is not just charity, but an act of justice. The obligation to help the poor is legal and moral in nature. Thus, non-contribution is not just a lack of kindness, but an injustice.

### 3.1.3 *The Sabbath and Jubilee Year*

Cancelling debts and returning land every 50 years (Leviticus 25) reinforces the idea that wealth should be recycled in the community. A broader tax philosophy of redistribution can be seen here.

## 3.2 Christianity

Christianity inherited Jewish morality for financial contribution, but redefined it in the context of the teachings of Jesus and the Apostles.

### 3.2.1 *Teaching of Jesus*

The saying "render Caesar to Caesar and God's things to God" (Matthew 22:21) underlines the separation of obligations to the state and to God. Christ did not question the payment of taxes, but he did prioritize moral responsibility to God.

### 3.2.2 *Paul's teaching*

In Romans 13:1-7, the Apostle Paul recognizes secular principles as "instituted by God" and urges the repayment of taxes.

### 3.2.3 *Medieval and modern Christian thought*

The Catholic Church has developed a social doctrine that considers taxation to be an instrument of public utility and justice (Compendium of the Social Doctrine of the Church, 2004). In Protestant Ethics, work and the honest payment of taxes are associated with the concept of calling (Beruf).

## 3.3 Islam

In Islam, the payment of certain taxes has a religious dimension and is mandatory for every believer.

### 3.3.1 *Zakat*

It is the third of the five pillars of Islam. It is an annual levy (usually 2.5% of net wealth) intended for the poor and other categories mentioned in the Qur'an (9:60). Non-payment is considered a serious sin.

### 3.3.2 *Khums and Waqf*

Khums (20% on some profits) is mainly applied to Shia Islam. The **waqf** is a charitable foundation funded by donations and functions as a mechanism for the provision of social services.

### 3.3.3 *Jizya*

Historically, **jizya** was a tax paid by non-Muslims in Islamic states in exchange for protection and exemption from military obligations.

## 3.4 Hinduism

In Hinduism, economic behavior is regulated by **Dharma** (moral duty) and **Arthashastra** (political and economic governance).

### 3.4.1 *Fair taxation*

The Arthashastra (4th century B.C.E.) emphasizes that the king should tax "as a bee takes the nectar—without destroying the flower." Excessive taxation is considered immoral and destructive to society.

### 3.4.2 *Dāna*

Voluntary giving (dāna) is considered a virtue and a means of spiritual progress.

## 3.5 Buddhism

Buddhism has no institutionalized taxes, but it places great emphasis on voluntary giving and avoiding unfair economic practice.

### 3.5.1 *Dana*

**Dana** (generosity) is one of the ten fairy tales and is considered a fundamental virtue. Offering to the community and the monks is a moral obligation.

### 3.5.2 Ethics in the acquisition of wealth

Acquiring wealth through unrighteousness produces bad karma, while fair management of wealth leads to spiritual well-being (Harvey, 2000).

## 3.6 Confucianism

Confucianism, although not a religion in the Western sense, offers a moral framework for governance and taxation.

### 3.6.1 Heavenly Command (*Tianming*)

The legitimacy of the ruler depends on his moral integrity. Unfair or excessive taxation is considered a sign of the loss of the Heavenly Commandment.

### 3.6.2 Duty of the ruler

The ruler must tax in moderation and ensure that taxes are used for the common good.

## 4. Sociological and Psychological Dimensions

The understanding of tax behavior cannot be limited to economic cost-benefit calculations. Sociological and psychological theories offer a richer framework for explaining why people do or do not comply with their tax obligations, regardless of fear of punishment.

### 4.1 Social contract theory

The theory of the social contract (Hobbes, Locke, Rousseau) and its version by Rawls (1971) argue that the legality of laws, including tax laws, is based on the consent of citizens. People accept to restrict certain freedoms (e.g., to withhold part of their income) in exchange for the protection and provision of public goods. Religion can reinforce this contract, presenting compliance not only as a policy but also as a moral obligation.

### 4.2 Social legitimacy and trust in institutions

Durkheim (1893) emphasized that social cohesion results from a sense of common values and norms. Tax compliance depends to a large extent on whether citizens consider the state to be trustworthy and fair. Research (Torgler, 2007) shows that high trust in institutions is associated with higher tax ethics, while the pervasive perception of corruption undermines it. Religion can play a role in building trust when religious institutions align themselves with the principles of fairness and transparency.

### 4.3 Social identity theory

Social identity theory (Tajfel & Turner, 1979) holds that people determine their behavior based on the group they feel they belong to. If the state or tax authority is considered "outside" of that group, compliance may decrease. Religion, as a strong factor of group identity, can act as either reinforcing or inhibiting:

- **Reinforcement**, when the state is considered a protector or exponent of the values of the religious community.
- **Inhibitive**, when the state is considered an adversary or unjust towards the community.

### 4.4 Ethical Internalization and Stages of Moral Development

Kohlberg (1981) proposed that moral development proceeds from the stage of obedience due to fear of punishment, to the stage of conformity for social acceptance, and finally to the stage of internalized moral principles. Religion can accelerate this transition by teaching principles that transcend individual utility. Thus, a religious citizen can pay his taxes not because he is afraid of control; but because he believes that this is morally right.

### 4.5 Cultural dimensions

Hofstede's (2001) analysis of cultural dimensions explains why societies with different cultural characteristics exhibit different levels of tax evasion:

- **Uncertainty avoidance**: Societies with high uncertainty avoidance may seek stability through compliance.
- **Collectivity vs. individualism**: In collectivist societies, a sense of solidarity can enhance compliance, as long as taxation is considered fair.

- **Distance of power:** In societies with a high distance of power, citizens may accept unequal distributions, but also see taxation as imperative and therefore "legal" to avoid it.

#### 4.6 Religion as a mechanism of social control

Religion can function as a complementary mechanism of social control. To the extent that it promotes honesty, integrity and solidarity, it can increase tax ethics. Conversely, when religious leaders or communities distance themselves from the state or exercise preferential treatment, compliance can be weakened.

### 5. Tax Evasion as Moral Resistance

Tax evasion, although usually considered an illegal and immoral act that undermines society, in some historical and cultural contexts has been interpreted as a form of "moral resistance" or even civil disobedience. The evaluation of this attitude depends on the perception of the legality and justice of the state and its tax policies.

#### 5.1 The theoretical basis of tax disobedience

The concept of civil disobedience, as analyzed by Thoreau (1849), involves the refusal to obey laws that are considered unjust, in order to exert pressure for change. Applied in the field of taxation, this means that citizens avoid or refuse to pay taxes when they consider that:

1. The tax system is unfair or abusive.
2. Public revenues are used for immoral purposes (e.g. wars, corruption).
3. The state lacks legitimacy.

#### 5.2 Historical examples

- **Boston Tea Party (1773):** American colonists refused to pay the tea tax imposed by Britain, as they had no representation in Parliament ("no taxation without representation").
- **Mahatma Gandhi and salt tax:** In India, Gandhi led a campaign against the monopoly and tax on salt, considering it an oppression of the poor.
- **South Africa under Apartheid:** Black civil rights movements refused to pay taxes that funded the racial discrimination regime.

#### 5.3 Religious dimension of resistance

Religions have played a dual role:

- **Support compliance:** For example, Christianity in the New Testament urges obedience to taxes, even under Roman Occupation.
- **Legalization of resistance:** In cases where taxes are considered contrary to God's law, some religious communities have urged disobedience. The Anabaptists of the 16th century refused to pay taxes that financed military operations.

#### 5.4 Ethical dilemmas

The moral legitimacy of tax evasion as resistance depends on the assessment of the harm:

- If non-payment of taxes undermines society as a whole more than the unjust system denounced, this attitude can be considered immoral.
- On the contrary, when taxation directly supports repressive policies, disobedience can be understood as a form of superior moral responsibility.

#### 5.5 Modern manifestations

Today, the concept of "tax resistance" appears mainly in political movements that react to the feeling that the state is wasting or corruptly managing resources. In some countries, groups of citizens choose to channel their due contributions to alternative projects of public interest, outside the state apparatus, as a form of parallel solidarity.

### 6. Orthodoxy and the Greek Experience

Greece presents a particular paradox in the global survey on tax evasion: while it records consistently high rates of declared religiosity and Orthodoxy remains a central element of national identity, it also exhibits persistently high rates of tax evasion (Stasinopoulos et al, 2022). This contradiction makes the Greek case ideal for the study of the intersection of religious values and tax ethics.

### **6.1 Historical roots**

The relationship of the Orthodox Church with the state in Greece was largely shaped during the Ottoman period. The Church played the role of an institutional mediator between the faithful and the Ottoman administration, managing not only religious but also socio-economic issues. Taxation on Christians often took the form of special taxes (e.g. haratsi), which were considered symbols of submission. This has left a cultural legacy of suspicion of the tax mechanism.

### **6.2 Orthodoxy and the concept of offering**

Orthodox theology emphasizes voluntary giving and almsgiving as an expression of love and social solidarity. The act of giving (whether monetary or material) has a spiritual character, as it is considered participation in the work of the Church and the community. However, this offer is often not directly linked to state taxation, which is treated as a secular rather than a religious obligation.

### **6.3 Cultural narratives and tax legitimacy**

The perception "the state is another" is pervasive in Greek society. Research shows that Greek taxpayers tend to view taxes less as a means of collective benefit and more as an imposed burden (Sotiropoulos, 2014). In this context, tax evasion is often interpreted as an act of "balancing" against a state that is considered wasteful, unfair or corrupt.

Orthodoxy, although it does not explicitly teach tax avoidance, has not developed systematic social teaching around tax compliance, as is the case in the Catholic Church. This leaves room for cultural interpretations that do not link the payment of taxes to moral or religious obligation.

### **6.4 Relationship between Church and State**

The special constitutional position of the Orthodox Church in Greece (Article 3 of the Constitution) and its economic relations with the state have been the subject of debate and criticism. The exemption from certain taxes and the state payroll of the clergy have reinforced the perception that the Church is in a privileged position, which may undermine its ability to convincingly promote tax compliance to citizens.

### **6.5 Challenges and prospects**

To strengthen tax ethics in Greece, the Orthodox Church could:

- Formulate a theological position on the importance of fair taxation and transparency in the use of public funds.
- Collaborate with state bodies to promote campaigns that link the payment of taxes with the concept of social justice and solidarity.
- He highlights examples from the Patristic Tradition that emphasize responsibility towards the common good.

## **7. Conclusions**

This study highlighted that tax evasion, beyond being an economic and legal phenomenon, is deeply rooted in cultural, moral and religious structures. Historically, religions have functioned as important factors in legitimizing financial contribution to the community, either through institutionalized mechanisms (tithing, zakat, waqf) or through moral exhortations for generosity and justice.

In modern times, religious influence can strengthen tax ethics if:

- The state is considered fair and trustworthy.
- Tax policies are linked to transparent and fair redistribution.
- Religious institutions project positive standards of compliance.

### **7.1 Main conclusions**

1. **Historical continuity:** From antiquity to the present day, the financial contribution to the community is considered a moral and social obligation, with or without a state framework.
2. **Differences between traditions:** Each religion interprets tax compliance based on its own theological principles and social practices.
3. **The Role of Religion in Greece:** Orthodoxy, although a central element of Greek identity, has not developed a systematic theological teaching on taxation, leaving room for cultural perceptions that justify delinquency.

## 7.2 Policy proposals

1. Cooperation between the state and religious institutions Religious leaders can contribute to information campaigns that present tax compliance as an act of social solidarity and moral responsibility.
2. Theological education and catechism Integration of issues of social justice and fair taxation into catechism and theological education.
3. Transparency and accountability The state must ensure that the use of tax revenues is transparent, in order to strengthen citizens' trust.
4. Social Responsibility Programs Creating joint social welfare programs funded by taxes and religious donations, to make the benefit of compliance visible.

Tax evasion is not only a problem of laws, but also of values. Understanding and utilizing religious ethics can be a powerful tool for enhancing tax compliance and, ultimately, for building a society with greater trust and justice.

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