



**Responsible Editor:** Rafael Barreiros Porto  
**Associate Editor:** Ricardo Limongi França Coelho  
**Evaluation Process:** Double Blind Review pelo SEER/OJS

## The Influence of Sales Tax Transparency and Political Trust on Brazilian Consumer Behaviour

### ABSTRACT

**Objective:** this study aimed to observe whether consumer behaviour is affected by sales tax transparency and political trust, considering the Theory of Planned Behavior model as the conceptual framework.

**Method:** the research was conducted using a quantitative methodology, with the use of multivariate data analysis. An online survey was conducted with 323 Brazilian consumers. We used Structural Equation Modeling with the Partial Least Squares technique.

**Originality/relevance:** the results contribute to filling in the gap in tax and consumer behavior literature, because there is no study with this approach making a connection between the tax and consumer behaviour area, and there is no study that used a sample with individuals who consume in a sales taxes system with tax-inclusive price.

**Results:** it was possible to observe that the consumer intention behavior is affected positively by Tax Transparency Attitude, Subjective Norm and Perceived Tax knowledge and negatively by Political Trust. Thus, it is possible to affirm the attitude towards fiscal transparency and political confidence influence the consumer behavior.

**Theoretical/Methodological contributions:** other contributions were noted that: consumers not only will avoid the tax payment, but also intended to use less the tax information when they do not have political trust; and the sales tax transparency in tax-inclusive price system can influence the consumers intention to use this information.

**Social/management contributions:** these results show that the fiscal transparency program used in Brazil is being used by the consumer and depend to some factors, as Perceived Tax knowledge.

**Keywords:** Tax. Tax Transparency; Political Trust; Consumer Behaviour.

#### How to Cite (APA)

Cabello, O. G., Moraes, G. H. S. M., Watrin, C., da Silva, H. M. R., & Spers, E. E. (2020). The Influence of Sales Tax Transparency and Political Trust on Brazilian Consumer Behaviour. *Journal of Accounting, Management and Governance*, 23 (1), 141-161. [http://dx.doi.org/10.21714/1984-3925\\_2020v23n1a9](http://dx.doi.org/10.21714/1984-3925_2020v23n1a9)

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Received: September 04, 2019

Revised: November 03, 2019

Accepted: November 13, 2019

Published: April 30, 2020



## 1 INTRODUCTION

In Brazil, tax burden is cumbersome, complex and dynamic. In 2016, tax burden reached 32.38% of the gross domestic product. There are 92 types of taxes in Brazil and as such the Brazilian tax legislation has constant modifications (Receita Federal do Brasil, 2017).

Most tax revenues, considering federal, state and municipal taxes, are from sales taxes (goods and services) represented by three federal taxes (Pis, Cofins and IPI - goods), one value-added state tax (ICMS - goods) and one municipal tax (ISSQN – services). According to the 2016 tax burden study from the Brazilian Federal Revenue Secretariat (2017), all these sales taxes represented 39.05% of all revenues collected in 2016. These collections represented 15.8% of the Gross Domestic Product in 2015, reaching second place on the ranking of tax burden on goods and services of Organisation for Economic Cooperation and Development (OECD) countries (RFB, 2017).

Previous studies assert that tax can affect consumer behaviour (e.g. Anderson, Fong, Simester & Tucker, 2009; Bernheim, 2002; Bobek & Hatfield, 2003; Chetty, Looney & Kroft, 2009; Olivola & Sussman, 2015; Stolle, Hooghe & Micheletti, 2005). The perspective on consumer behaviour in relation to tax payments has been widely discussed in the literature and involves several organisational players and the final consumer (Schmolders, 1959), as well as the determinants that influence this behaviour (Groenland & Van Veldhoven, 1983).

Regarding the final consumer, the approach may be collective, involving the power of the citizen and the interest groups (Battiston & Gamba, 2016), including taxes and public expenditures (Pellizzari & Rizzi, 2014), and the understanding of behaviour and factors that influence the individual. Dimensions involving the individual include transparency (Hustvedt & Kang, 2013), behaviour change, such as reduction in drug use (Austin & Tefft, 2018), corruption and trust (Zhang & Kim, 2018), compliance (Doerrenberg, 2015), and social (Jimenez & Iyer 2016) and moral norms (Cummings, Martinez-Vazquez, McKee & Torgler, 2009).

Studies have been conducted and books written on the topic of taxes and consumer behaviour related to Consumer Law (e.g. Costa, 1997; Silva, 2014) and Economics (Theory of Optimal Taxation and Microeconomics - e.g. Bernheim, 2002; Birdeman & Avarte, 2004; Frank, 2013; Olivola & Sussman, 2015). However, considering the Brazilian sales tax rules scenario, there is only one study attempting to observe whether tax in Brazil can influence consumer behaviour (Lima, Silva & Souza, 2018), but this study uses different statistic method, conceptual framework, hypotheses, variables and sample.

The Brazilian Federal Constitution predicts that: “The law will determine measures for consumers to be informed about taxes on goods and services”. Accordingly, Law 12.741 of December 2012 was created to regulate a constitutional provision, stating that legal entities must include, in fiscal documents or equivalent, information concerning the approximate value corresponding to all federal, state and municipal taxes, whose incidence influences the formation of the respective sales prices.

Currently, there is a bill to amend Law 12.741 of 2012 that proposes the inclusion of tax information on product packaging. This project has been available to the commission since March 2016 but without any outcome.

Separate bills have been processed in order to improve Law 12.741 of 2012, but with no success, such as Bill 3430 of 2015, which provided that information on tax incidences should be included alongside the products and not only after purchase in tax documents

presented in lowercase text. It should be noted that this provision already exists in Law 12.741 of 2012. However, companies are not obliged to do this.

Although tax transparency exists, according to a School of Federal Government Finance Administration (2010) study, one-third of Brazilian citizens believe that they do not pay anything in taxes, meaning that they do not consider the payment of taxes in their purchases. Considering tax transparency, Bradbury and O'Reilly (2018) shows that the OECD is making efforts to improve tax transparency and has contributed significantly to the political discourse on Inclusive Fiscal Reforms.

Considering the Brazilian tax environment, consisting of numerous citizens who are unaware that they are paying taxes (School of Federal Government Finance Administration, 2010), and widespread political corruption (Ministério Público Federal (MPF), 2019), we believe that social influence and political trust could contribute to different consumer behaviour. This contrasts Chetty et al. (2009), which addresses the saliency of taxes on consumer behaviour in a controlled environment with price tags both with and without taxes. Thus, it is noted that there is a gap in Brazilian research concerning whether a tax on goods and services could affect consumer behaviour in this environment.

Indeed, depending on the way these taxes affect goods and services, it could lead to different behaviours, since in Brazil indirect taxes are calculated "inside", that is, they are incorporated in the price of goods and services. However, there are countries where these taxes are added to the value of the goods and services at the time of purchase.

By analysing beliefs and behaviours, this research used the Theory of Planned Behaviour (TPB) as a base, considering tax transparency attitude, tax knowledge, subjective norms, political trust and the gap on tax and consumer behaviour research in Brazil, to answer the following research question: How do sales tax transparency and political trust influence consumer behaviour?

The main objective is to observe whether consumer behaviour is affected by sales tax transparency and political trust. The TPB was chosen because it presents a model compatible with the objectives of the research, and because it is a consistent and recognised theory and has already been used in other contexts related to tax (e.g. Bobek & Hatfield, 2003; Bokek et al. (2007); Hanno & Violette, 1996).

This theme is justified by the extent to which every citizen is a taxpayer and has the right to know how much tax they are paying when making purchases (e.g. School of Federal Government Finance Administration, 2010), and the literature's knowledge of taxes and the environment (social and political) can contribute to different consumer behaviours as suggested by Groenland and Van Veldhoven (1983) and Stolle et al. (2005). Stolle et al. (2005) strongly suggested the measurements of political consumerism together with other emerging forms of activism in future population surveys on political participation. Our research does not use forms of activism, however, to test this variable in the context of sales tax transparency.

The Brazilian tax system is regressive due to the high incidence of indirect taxes on consumption (e.g. Costa, 2018) and, therefore, research on the subject is relevant and can contribute to the improvement of the tax system. Companies have a high cost of compliance with laws (PWC, 2017) to meet legal and consumer expectations. Thus, research relating to regulation and consumption is essential for companies (e.g. Srivastava & Mishra, 2018).

Not only considering all justifications presented (sales tax burden, the gap in tax and consumer behaviour literature in a tax-inclusive price, the tax ignorance of one third of the population and cases of corruption) a research of tax transparency and consumer behaviour in a Brazilian context have relevance considering the consumption potential. Brazil is one of the major emerging economies in the world (eight biggest economy in the world in 2016 (World

Bank, 2018)) and has been getting a remarkable economic growth and development during the last three decades, with a real GDP of more than USD 1.8 trillion (2018 prices), which amount to 2.9% of the global GDP (World Bank, 2018). According to Solarin and Bello (2019) “this is not surprising given the fact that the country has experienced an average of about 3% economic growth rate over the past three decades”.

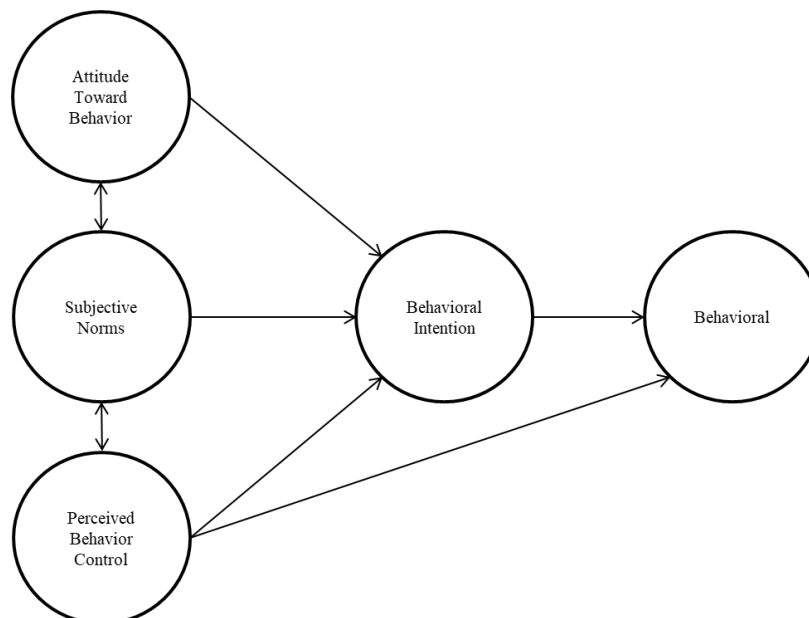
We hope to disseminate the results of this research to (a) retail companies (greater representativeness towards consumers) aiming to deliver data for better business strategies; (b) to the government, aiming to offer data to improve current laws; (c) to academies, through publication in scientific journals, aiming to contribute to advance research on consumer behaviour and taxation; and (d) to society in general, through the dissemination of research in means of mass circulation, aiming to provide further visibility on the subject by raising greater social awareness and critical sense.

**2. BACKGROUND**

The theoretical review of the research is separated into two topics. The first topic presents the TPB and the second investigates the theoretical foundation of political trust.

**2.1 TPB**

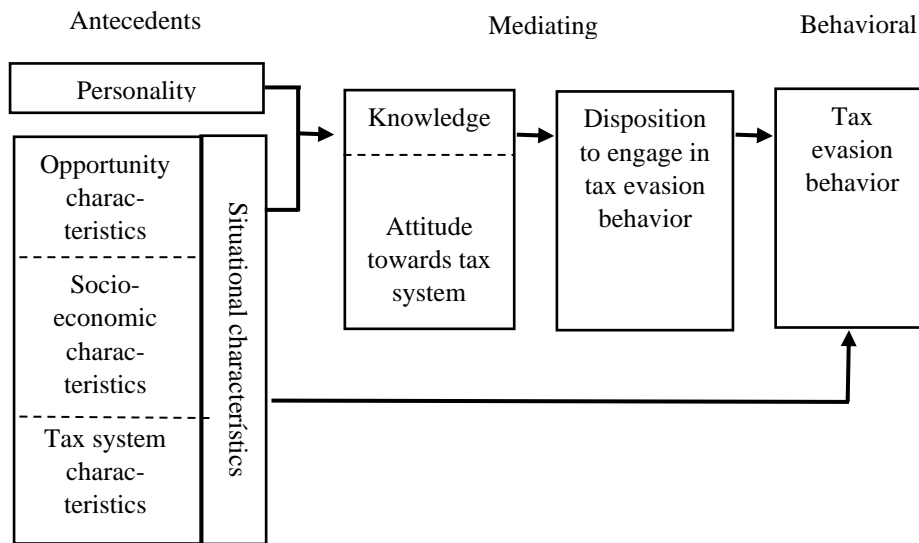
The development of the TPB by Ajzen (1991) will be used to support our model. TPB’s behavioural intention considers three factors: (a) attitude toward the behaviour; (b) subjective norms; and (3) perceived behavioural control. Each element determines the “behavioural intention”, and each is a function of an individual’s salient beliefs. Figure 1 illustrates the TPB.



**Figure 1. TPB**  
Source: Ajzen (1991)

The TPB factors were adapted in this study according to the proposed objective but without, however, changing the main intention: observe individuals’ salient beliefs.

In Groenland and Van Veldhoven (1983), a behavioural tax evasion model was developed to understand the situational characteristics that led individuals to evade taxes. Figure 2 presents the conceptual model of tax evasion behaviour.



**Figure 2.** The conceptual model of tax evasion behaviour  
Source: Groenland and Van Veldhoven (1983)

The purpose of this study is not related to tax evasion; however, it is possible that some consumer behaviour, in the context of sales tax transparency, could be affected by a number of factors illustrated by Groenland and Van Veldhoven (1983), such as socioeconomic characteristics, tax system characteristics, and knowledge and disposition, related to tax information.

The first construct of the TPB model is the attitude toward behaviour, and it refers to the degree to which a person has a favourable or unfavourable evaluation of the behaviour of interest. It entails a consideration of the outcomes of performing the behaviour (Ajzen, 1991).

In the case of this study, the attitude is related to tax transparency attitudes, and whether the citizen has a favourable or unfavourable evaluation of the behaviour related to sales tax transparency.

Krishna and Slemrod (2003) observed the design of the U.S. tax system by analysing evidence from marketing research about the price presentation of consumer products. The authors assert that, in most situations in the U.S. context, the designers of the tax system try to minimise the perceived burden of any given amount of tax, as well as that if sales tax were presented separately, consumers would be of the opinion that they were paying a lower price for the product, and thus be more inclined to purchase it. One of the trials of the study is: “Do people respond in the same way to the non-tax part of a price as to the tax part?” Thus, considering the TPB model and Krishna and Slemrod (2003), the first hypothesis of the study is:

H1: Tax Transparency Attitudes positively influence Consumer Behaviour Intention.

The subjective norms are the second construct and refer to whether most people approve or disapprove of the behaviour. It relates to a person's beliefs about whether their peers and influential friends and colleagues think he or she should engage in the behaviour (Ajzen, 1991).

Bobek and Hatfield (2003), Bokek et al. (2007) and Hanno and Violette (1996) conducted empirical investigations that support the role of subjective norms in tax compliance. These studies suggest that, among others, reciprocity, fairness and social norms potentially shape the outcome of decisions. However, no studies concerning taxes using the subjective norms in sales tax transparency consider consumer behaviour in purchases.

According to Weber and Herrman (2014, p. 16), deciding whether to pay taxes represents a social dilemma where private and communal interests go against each other, as paying taxes is individually costly but benefits society: taxation is strongly linked to the provision of public goods and services. Thus, social influence can pressure customers to display contrasting behaviour.

The second hypothesis of the study is:

H2: Subjective norms positively influence Consumer Behaviour Intention.

As mentioned earlier, the School of Federal Government Finance Administration (2010) illustrated that one-third of Brazilian citizens believed that they did not pay anything in taxes.

Perceived Behaviour Control is the third construct in TPB's model, and it refers to a person's perception of the ease or difficulty of performing the behaviour of interest. Perceived behavioural control varies across situations and actions, which results in a person having varying perceptions of behavioural control depending on the situation (Ajzen, 1991). In this study, the perceived behavioural control refers to the person's perception of tax knowledge.

Chetty, Looney and Kroft (2009) asserts that consumer behaviour is affected when tax information is not available. The results indicate that posting price tags that explicitly state the amount of tax the consumer will need to pay reduces demand by 8 percent relative to incorporating the tax into the final price paid once the consumer reaches the register. On the other hand, the authors observe that when individuals are well informed about tax, many of them choose not to compute tax-inclusive prices when making consumption decisions. In other words, the individual will not calculate the taxes included in the final price. In this case, tax knowledge can affect attitudes toward behaviour, too.

Anderson, Fong, Simester and Tucker (2009) concluded that customers and companies could change their behaviour as a result of sales taxes. In terms of customers and companies' locations, the study considered that a firm is obligated to collect sales taxes on all internet and catalogue orders shipped to that state, and they conclude that consumers look for retailers located in low-tax states and that retailers avoid opening their first store in high-tax states.

The study of Malik and Younus (2019) test determinants of tax-compliance behaviour using Slippery Slope and TPB as conceptual framework and small business as sample. The results indicate that Tax Knowledge dimensions, personal knowledge, legal knowledge and technical knowledge also had significant values with good beta values with Tax-Knowledge. These results indicate that tax knowledge can influence positively Intention towards Tax Compliance.

Because consumer behaviour is affected when tax information is not available (Chetty et al. 2009), that consumer tax knowledge can change their behaviour (Fong et al. (2009) and the tax knowledge can influence positively Intention towards Tax Compliance (Malik & Younus (2019) the third and fourth hypotheses of the study are:

H3: Perceived Tax Knowledge positively influences Consumer Behaviour.

H4: Perceived Tax Knowledge positively influences Tax Transparency Attitudes

The behavioural intention is the fourth construct of TPB's model, and it refers to the motivational factors that influence a given behaviour in which the stronger the intention to perform the behaviour, the more likely the behaviour will be performed (Ajzen, 1991).

In this study, behavioural intention is related to the intention of consumers to verify tax information in the invoices of their purchases in the future. Consequently, the fifth hypothesis of the study is:

H5: Behavioural Intention positively influences Consumer Behaviours.

Our intention is to measure whether consumers' intention of observing tax information is confirmed by their real-life behaviours.

## **2.2 Political Trust**

Trust is also a determining factor in user perceptions and links ordinary citizens to the institutions that are intended to represent them (Bianco, 1994).

Stolle et al. (2005) stated that both anecdotal and case-study evidence has long suggested that consumer behaviour, such as buying or boycotting products and services for political and ethical reasons, may have political significance. The authors conducted a study with 1,015 Canadian, Belgian and Swedish students to determine if political consumerism is a sufficiently consistent behavioural pattern able to be measured and studied meaningfully. The results indicate that political consumerism is primarily a tool of those who are distrustful of political institutions. The study also indicates negative coefficients for belief in the effectiveness of conventional participation and for trust in political institutions related to the attitudes of political consumers.

In Marien and Hooghie (2011, p. 282), 'Legal Permissiveness', used as the dependent variable, was assessed by asking respondents a number of statements related to cheating on taxes given the chance, claiming government benefits to which they are not entitled and paying cash in order to avoid paying sales tax. The authors conclude that low levels of political trust are associated with less support for compliance with law within a society. In other words, when citizens do not trust the government, they are less willing to pay taxes and are more likely to develop ways to avoid this.

Malik and Younus (2019) study assert that Tax compliance intention portray partial mediation between trust in Tax-Authorities and tax compliance behaviour. This result indicates that trust in authorities can influence behaviour. It is important to mention that in the Malik and Younus (2019) research, the sample was small business and the interest variable was tax compliance. However, the study was conducted using TPB and PLS models and it was found a relation between trust and a tax behaviour.

Researchers have used the dimension of political trust in behavioural models (e.g. Stolle et al., 2005; Xie et al., 2017; Neilson, 2010), however, there is still a theoretical gap in this context, considering specifically the intention of sales tax transparency in the sphere of political trust. Despite this, in light of Marien and Hooghie (2011), Stolle et al. (2005) and Malik and Younus (2019), it is possible to assert that political trust can influence consumers in their intention to use tax information, because if a customer wishes to avoid paying taxes due to governmental mistrust, they are unlikely to use tax information.

H6: Political trust negatively influences Consumer Behavioural Intention

Based on this literature review, Figure 3 presents the research design and Table 1 presents the description and the theoretical basis of each of the study hypothesis.

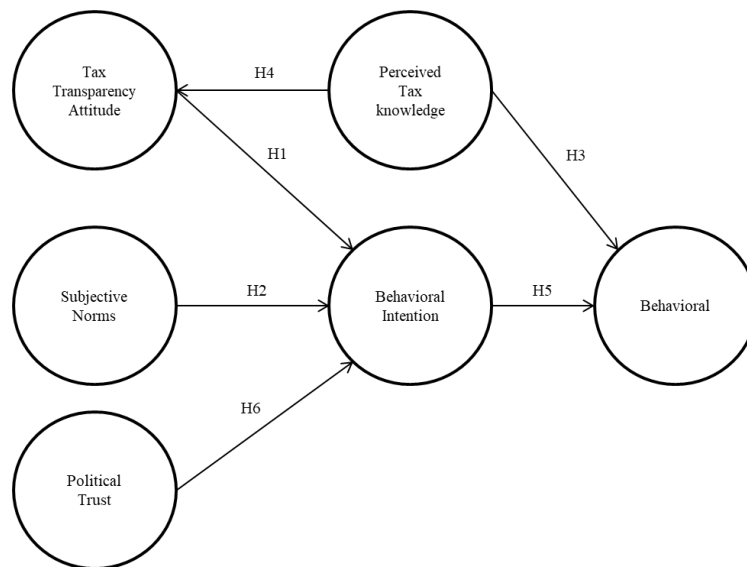


Figure 3. Research Design

Table 1  
Study hypotheses

Hypotheses	Description	Theoretical Basis
H1	Tax Transparency Attitude positively influences consumer' Behavioural Intention	Ajzen (1991) adapt; Krishna and Slemrod (2003)
H2	Subjective Norms positively influence consumers' Behavioural Intention	Ajzen (1991) adapt; Bobek and Hatfield (2003); Bokek et al. (2007); Hanno and Violette (1996)
H3	Perceived Tax Knowledge positively influences consumers' Behaviour	Anderson, Fong, Simester and Tucker (2009); Chetty, Looney and Kroft (2009)
H4	Perceived Tax Knowledge positively influences Tax Transparency Attitude	Chetty, Looney and Kroft (2009); Malik and Younus (2019)
H5	Behavioural Intention positively influences consumers' Behaviour	Ajzen (1991) adapt
H6	Political Trust negatively influences Behavioural Intention	Ajzen (1991) adapt; Marien and Hooghe (2011); Malik and Younus (2019); Stolle et al. (2005)

### 3. METHODOLOGICAL ASPECTS

The research was conducted using a quantitative methodology, alongside a multivariate data analysis. Since the objectives are to predict and explain the presented constructs, in accordance with the suggestions of Hair et al. (2017), we used Structural Equation Modelling in conjunction with the Partial Least Squares (PLS-SEM) technique. The model developed for the survey presents reflective and formative indicators, which is another reason to use PLS-SEM (Chin & Newsted, 1999; Hair et al., 2017).



To assess the face validity of the questionnaire, a pre-test was conducted with 110 potential respondents in February 2018. In a supplementary form, the questionnaire was scrutinised by specialists in this research area to assess the validity of the assertions (Netemeyer, Bearden & Sharma, 2003). The scales were adapted from previous studies (Appendix I); the questions relating to Tax Transparency Attitude, Tax Knowledge, Subjective Norms, Behavioural Intention and Behaviour were adapted from Ajzen (1991) and the questions pertaining to Political Trust were adapted from Stolle et al. (2005) and Marien and Hooghie (2011).

To evaluate the sample size and statistical power of the analyses, we used G\*Power 3.1 software (Faul et al., 2009), as per the recommendations of Chin and Newsted (1999), Cohen (1988) and Hair et al. (2017). The largest number of arrows that point to a latent variable is 10 (largest number of predictors – formative construct). Considering 10 predictors, a significance level of 5%, a statistical power of 0.8 and the average effect size ( $f^2 = 0.15$ , which is equivalent to  $r^2 = 13\%$ ), the minimum size of the sample is 118. The final sample that was used (323 people) is suitable for estimation by Partial Least Squares Path Modelling (PLS-PM). A posteriori (post hoc) analyses for the sample obtained indicated that: (a) any  $r^2$  higher than 4.92% would be significant, retaining the power of 0.8 and the significance level of 5%; and (b) for the average effect size, the power is 0.999, which is above 0.8; this is value recommended by Chin and Newsted (1999) and Hair et al. (2017).

The data for this survey were collected using a questionnaire made up of closed-ended questions on a 10-point Likert scale. The online version of the questionnaire was made available in Google® Forms from 12<sup>th</sup> March, 2018 to 10<sup>th</sup> May, 2018.

SmartPLS software 3.0. M3 (Ringle, Wende & Becker, 2015) was used to calculate and validate the statistical tests, and was developed using structural equation modelling multivariate analysis techniques.

## 4. DESCRIPTION AND ANALYSIS OF RESULTS

The online survey resulted in 323 respondents. The characterisation of the study sample is illustrated in Table 2.

When viewing the sample, it is possible to affirm that most of the research participants are single, with a good family income, no children and a high-level education.

The model features reflective indicators (Tax Transparency Attitude (TTA), Perceived Tax Knowledge (TK), Political Trust (PT), Subjective Norm (SN) and Behaviour Intention (BI) and a formative indicator Behaviour (BH)), thus each indicator will be evaluated in accordance with the appropriate criteria.

### 4.1 Confirmatory Factor Analysis

A first step in the empirical analysis involves the evaluation of measures included in the conceptual model. As the scales used in the research are adapted from previous studies, Confirmatory Factor Analysis (CFA) was used to evaluate the psychometric properties of constructs, with SmartPLS 3 software (Ringle et al., 2015). All measures were tested in the same model and were restricted to load on their respective factor (Brady & Cronin, 2001).

Measurements with a factor load greater than 0.4 and less than 0.7 are also likely to be maintained in the model (Hair, Hult, Ringle & Sarstedt, 2017). In this case, we evaluated the impact of the exclusion of these measures on the mean extracted variance (AVE) and the composite reliability. Only measures that compromise AVE and composite reliability were

excluded from the model, as recommended by Hair et al. (2017). Thus, TTA2, TK4, and PT1 were excluded. The results of the CFA and the descriptive statistics are presented in Table 3.

**Table 2**  
**Study Sample**

Gender	Male	47,3%
	Female	52,7%
Marital status	Single	55,4%
	Married	35,9%
	Others	8,7%
Family Income	0 to R\$ 1,405	6,5%
	>R\$ 1,405 to R\$ 2,811	11,8%
	>R\$ 2,811 to R\$ 4,216.50	17,0%
	>R\$ 4,216.50 to R\$ 5,622	13,9%
	>R\$ 5,622 to R\$ 9,370	23,2%
	>R\$ 9,370 to R\$ 28,110	26,3%
	>R\$ 28,110	1,2%
Children	No	67,8%
	Yes	32,2%
Schooling	Basic Education Incomplete	0,62%
	Basic Education complete	7,74%
	Superior Education incomplete	27,24%
	Superior Education complete	20,74%
	<i>Lato-sensu</i> complete	21,67%
	<i>Stricto-sensu</i> complete	21,98%

Note: R\$ - Reais (Brazilian currency)

## 4.2 Evaluation of Formative Measurement Models

The criteria for the evaluation of formative measurement models are convergent validity, multicollinearity analysis and significance and relevance (Hair et al., 2017).

Convergent validity was accomplished using redundancy analysis. This analysis was conducted using the correlation of variables of the formative construct with global indicator measurements. The construct was modelled as the independent variable and the global measure as the dependent variable. According to Hair et al. (2017), a path coefficient above the threshold of 0.80 provides support for the convergent validity of the formative construct. In the case of the BH construct, the value was 0.90, providing support for convergent validity.

To test the collinearity of the indicators, the tolerance values and VIF values were each analysed; the tolerance values were above 0.20 and the VIF values were below 5.

The bootstrapping technique provided by SmartPLS was used to analyse the significance and relevance. According to the t-statistics of the outer weights, all of the indicators were significant.

## 4.3 Evaluation of Reflective Measurement Models

The criteria for evaluating reflective measurement models, according to Hair et al. (2017), are internal consistency (composite reliability), reliability of the indicator, convergent validity (average variance extracted) and discriminant validity.

Table 3  
Standardized CFA path loadings and descriptive statistics

Questions	Standardized path loading	Critical ratio	P-value	Mean	Standard deviation
<b>Tax Transparency Attitude</b>					
(TTA1) The tax information shown in the tax document is useful to know how much tax I pay in my purchases	0.600	11.314	0.000	4.266	0.795
(TTA3) I believe that the tax information shown in the tax document helps me in my future purchase decisions	0.817	32.383	0.000	4.127	0.797
(TTA4) The tax information shown in the tax document is used by me in daily shopping	0.843	45.942	0.000	4.009	0.861
<b>Tax Knowledge</b>					
(TK1) I have enough knowledge to understand the tax paid in my purchases	0.883	37.756	0.000	6.192	0.881
(TK2) I clearly understand the federal, state and municipal taxes shown in the tax document	0.902	34.907	0.000	5.211	2.965
(TK3) I understand that taxes are reflected in the price of goods and services bought	0.653	12.621	0.000	9.266	1.628
<b>Subjective Norm</b>					
(SN1) People who I respect advise me to observe the taxes shown in the tax document	0.745	20.795	0.000	4.560	3.209
(SN2) Considering the influence of my friends and relatives, I always observe the federal, state and municipal taxes in my purchases	0.841	39.988	0.000	4.195	2.771
(SN3) I always view tax information before purchasing because of the influence of people I trust	0.820	40.027	0.000	3.443	2.584
(SN4) In the tax coupon, I note information about the taxes that I pay when I make purchases because of the influence of people I respect	0.841	38.931	0.000	4.489	2.908
<b>Political Trust</b>					
(PT2) Because of the misappropriation of public money, I do not observe federal, state and municipal taxes on my purchases	0.798	16.879	0.000	3.167	2.693
(PT3) Considering my trust in the government, buying a product or service with no tax information is not a problem for me	0.612	6.585	0.000	2.542	2.327
(PT4) The transparency of tax information on the products and services I buy is not relevant to me, as the government does not inspire confidence	0.805	15.714	0.000	4.279	3.191
<b>Behavioural Intention</b>					
(BI1) I want to verify the tax information in the invoices of my purchases in the coming months	0.872	53.535	0.000	6.703	2.825
(BI2) Before making future purchases, I will analyse the federal, state and municipal taxes presented in the invoices	0.802	33.596	0.000	4.923	3.105
(BI3) Considering my trust in the government, I will analyse the tax information on products and services that I buy	0.795	23.987	0.000	7.111	2.748
(BI4) My future purchases may be affected based on the tax information contained in the tax document	0.896	77.747	0.000	5.985	2.945

Note: Likert scale responses from 1 (totally disagree) to 10 (totally agree). The consumer responded how much they agreed with the statements

The convergent and discriminant validities were assessed at the level of the indicators and the latent variables. Most of the indicators presented factor loadings in their latent variables greater than 0.70 (convergent validity), but some presented values lower than this. According to Hair et al. (2017, p. 113) “indicators with outer loading between 0.40 and 0.70 should be considered for removal from the scale only when deleting the indicator leads to an increase in the composite reliability or the average variance extracted”. We realised some

tests excluded the indicators with low factor loading and so we analysed the composite reliability and Cronbach's Alpha indicators of the constructs of these variables. No other indicator needed to be excluded from the model.

Another indicator used for the convergent validation of the model is the value of the average extracted variance (AVE), which must present a value greater than 0.5 as a validation criterion (Hair, Ringle & Sarstedt, 2011). Table 4 shows that after the elimination of the indicators with low factor load, the AVE values were adequate.

To evaluate the measurement model, besides examining the loading for each indicator, the main measurement used is the composite reliability of each construct (Hair et al., 2009; Hair et al., 2017). Composite reliability describes the degree to which the indicators represent the common latent construct. An acceptable and commonly used reference value for reliability is 0.70.

To analyse the reliability, internal consistency was verified. A high value of internal consistency in the construct indicates that all the variables represent the same latent construct. Internal consistency is evaluated through Cronbach's Alpha, which varies from 0 to 1, with high values indicating a higher level of consistency. For exploratory studies, values between 0.60 and 0.70 are considered acceptable, but for studies at more advanced stages, values between 0.70 and 0.90 are satisfactory (Hair et al., 2017; Nunally & Berstein, 1994).

Another indicator of discriminant validity between the constructs is to calculate the square root of the average variance extracted from the constructs; this value must be greater than the correlation between the latent variables (Fornell & Larcker, 1981).

All the aforementioned indicators are presented in Table 4 and are within the values established by the authors, except for the value of Cronbach's Alpha for Attitude and Subjective Norm, which presents values just below the adequate. However, according to Hair et al. (2017), Cronbach's Alpha is sensitive to the number of scale items and usually tends to underestimate the internal consistency, being more appropriate to evaluate composite reliability and rho, in which the indicators presented adequate values. The value presented diagonally, in bold, is the square root of the average variance extracted.

Table 4  
**Summary of the evaluation of measurement models**

Constructs	PT	TK	SN	BI	BH	TTA
<b>PT</b>	<b>0.743</b>					
<b>TK</b>	0.191	<b>0.759</b>				
<b>SN</b>	0.120	0.311	<b>0.813</b>			
<b>BI</b>	0.265	0.156	0.543	<b>0.843</b>		
<b>BH</b>	0.296	0.405	0.509	0.462	Formative	
<b>TTA</b>	0.285	0.318	0.611	0.633	0.567	<b>0.753</b>
<b>Cronbach's Alpha</b>	0.593	0.602	0.828	0.863	Formative	0.610
<b>Composite Reliability</b>	0.785	0.789	0.886	0.907	Formative	0.793
<b>Average extracted variance (AVE)</b>	0.552	0.575	0.661	0.710	Formative	0.567
<b>rho</b>	0.693	0.731	0.836	0.873	Formative	0.684

Note: PT – Political Trust; TK – Perceived Tax Knowledge; SN – Subjective Norm; BI - Behavioural Intention; BH – Behaviour; TTA – Tax Transparency Attitude

**4.4 Evaluation of the Structural Model**

Before evaluating the structural model, it is necessary to scrutinise its collinearity. The tolerance and VIF values for each subpart of the structural model were analysed for this purpose. The values are within those established by Hair et al. (2017), which state a tolerance above 0.2 and a VIF below 5.

To analyse the significance of the indicators, the bootstrapping technique was used (Efron & Tibshirani, 1998). The use of the bootstrapping technique to explain the significance of the loadings obtained for the observable variables is not only based on a model estimation, but calculates the estimates of the parameters and their confidence intervals based on multiple estimates (Hair et al., 2017).

The Student's t-statistic analyses the hypothesis stating that the significance of the path coefficient is equal to zero. If the results of this test indicate values greater than 1.96, the hypothesis is rejected and the path coefficient is significant at 5% (Efron & Tibshirani, 1998; Hair et al., 2017).

Table 5 presents the values of the coefficients between the constructs and their respective Student's t-statistics. The values were estimated using the bootstrapping technique. All relationship values presented Student's t-statistic values greater than 1.96 (significance level = 5%).

Table 5  
**Coefficients of the structural model – between constructs**

Path	Average	Standard Error	T-value	P-value
<b>PT -&gt; BI</b>	-0.115	0.052	2.078	0.038
<b>TK -&gt; BH</b>	0.351	0.057	5.964	0.000
<b>TK -&gt; TTA</b>	0.322	0.051	6.285	0.000
<b>SN -&gt; BI</b>	0.259	0.061	4.233	0.000
<b>BI -&gt; BH</b>	0.421	0.054	7.507	0.000
<b>TTA -&gt; BI</b>	0.446	0.062	7.209	0.000

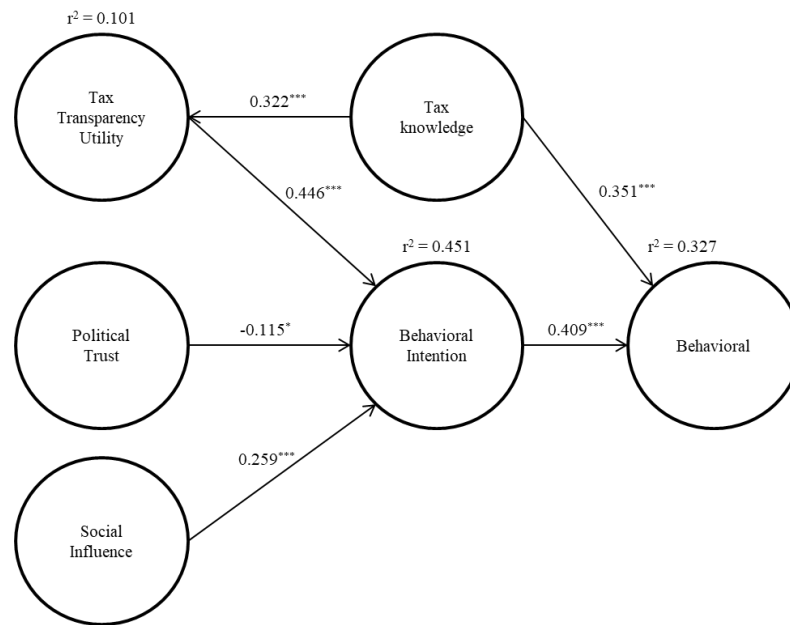
Note: PT – Political Trust; TK – Perceived Tax Knowledge; SN – Subjective Norm; BI - Behavioural Intention; BH – Behaviour; TTA – Tax Transparency Attitude

To evaluate the coefficient of determination ( $r^2$ ), Cohen (1988) and Faul, Erdfelder, Lang and Buchner (2007) were used, which concluded that  $f^2$  values equal to 0.02, 0.15 and 0.35 are considered as small, medium and large effects, respectively. These  $f^2$  values represent  $r^2$  values equal to 2%, 13% and 25%, respectively.

According to the responses, the Behavioural Intention construct presented an  $r^2$  of 0.451, considered high; the Behaviour construct presented an  $r^2$  of 0.327 considered high; and the Tax Transparency Attitude construct presented a  $r^2$  of 0.101, considered medium.

The model resulting from the research is presented in Figure 2.

Besides evaluating the magnitude of the  $r^2$  values as a criterion of predictive accuracy, it is necessary to evaluate the  $q^2$  value, which is an indicator of the predictive relevance of the model. The  $q^2$  measure re-uses the sample but omits part of the data matrix and uses the model estimates to predict the omitted part. Specifically, when a PLS-SEM model presents predictive relevance, it accurately predicts the data points of the indicators in measuring the reflective models. Table 6 presents the  $r^2$ , adjusted  $r^2$  and  $q^2$  values. As the procedure does not apply to formative constructs, the  $q^2$  value for the Behaviour construct is not presented.



**Figure 4.** Model resulting from research

Note: \* = significant at 5%; \*\* = significant at 1%; \*\*\* = significant at 0.1%; NS = not significant.

**Table 6**  
**Results of the  $r^2$  and  $q^2$  values**

Indicator	$r^2$	$r^2$ adjusted	$Q^2$
<b>Behavioral Intention</b>	0.451	0.445	0.296
<b>Behavioral</b>	0.327	0.323	0.149
<b>Tax Transparency Utility</b>	0.101	0.098	0.053

For SEM models,  $q^2$  values greater than zero for a specific reflective endogenous latent variable indicate the predictive relevance of the path model. In the case of this study, the values were 0.296, 0.149 and 0.053.

## 5. RESULTS DISCUSSION

The synthesis of the study hypotheses tests (Table 7) was obtained with validations obtained from the structural model.

The Behavioural Intention indicator was explained for the most part by the Tax Transparency Attitude indicator, indicating that customers observe utility in sales tax transparency and intend to use this information. This result fills a gap in the tax and consumer behaviour literature because it reveals that sales tax transparency in tax-inclusive price systems can influence consumers' intention to use this information. Chetty, Looney and Kroft (2009) and Krishna and Slemrod (2003) both indicate different behaviours in a different sales tax system (tax-excluded price). The study of Lima et al. (2018), despite having used different research structure, but using a sample of Brazilian consumers, indicates similar results, because the tax information reveals a positive effect in consumer behaviour.

Table 7  
**Hypotheses Validation**

Hypotheses	Description	Validation
H1	Tax Transparency Attitude positively influences consumers' Behavioural Intention	Confirmed
H2	Subjective Norms positively influences consumers' Behavioural Intention	Confirmed
H3	Perceived Tax Knowledge positively influences consumer Behaviour	Confirmed
H4	Perceived Tax Knowledge positively influences Tax Transparency Attitude	Confirmed
H5	Behavioural Intention positively influences consumer Behaviour	Confirmed
H6	Political Trust negatively influences Behavioural Intention	Confirmed

Political Trust negatively influences Behavioural Intention, confirming the hypothesis and also contributing to the gap in the tax and consumer behaviour literature, showing that consumers not only avoid tax payments (Malik & Yonus, 2019; Marien & Hooghe, 2011), but also intend to use less tax information when they lack political trust.

Subjective Norm is the other indicator that explains the Behavioural Intention, confirming the hypothesis and showing that Subjective Norms can explain customers' behavioural intention of using tax information. This result is aligned with Weber and Herrman's (2014) deductions: social influence can pressure customers to have contrasting behaviours when considering the social dilemma of taxes.

The hypothesis that Perceived Tax Knowledge positively influences Tax Transparency Attitude was confirmed demonstrating that knowledge of sales tax can contribute to the utility of tax information. This result is aligned with Chetty et al.'s (2009, p. 3) affirmation: "most individuals are well informed about commodity tax rates when their attention is drawn to the subject". This considers that "most individuals are well informed about commodity tax rates" cannot be applied in the Brazilian scenario, considering research by the School of Federal Government Finance Administration (2010); however, an individual with knowledge of sales taxes knows where they can find tax information in fiscal documents and intends to use this information. Another factor that can contribute to this result is the sample profile, formed in the most part by high-level education individuals.

The confirmed hypothesis that Perceived Tax Knowledge positively influences consumers' Behaviour; in other words, an individual who has knowledge of sales taxes actually uses this information in fiscal documents. This result shows that tax knowledge contributes not only to tax evasive behaviour, as the conceptual model made by Groenland and Van Veldhoven (1983) proves, but also to consumer behaviour. The sample profile may have contributed to this result.

The hypothesis stating that Behavioural Intention positively influences (40.9%) consumer Behaviour was confirmed, showing that behavioural intention is realised in behaviour, as the TPB model advocates.

## 6. CONCLUSION

This study aimed to observe whether consumer behaviour is affected by sales tax transparency and political trust, considering the TPB model as the conceptual framework. The

TPB model is already a recognised model in the literature and the hypotheses that were adapted from it were validated (H1, H2, H3, H4 and H5). It was possible to observe that consumers' intentions are positively affected by Tax Transparency Attitude, Subjective Norm and Perceived Tax Knowledge. The new construct of political trust, which was incorporated into the TPB model, and which in the context of Brazil had the hypotheses presented alongside the negative influence of behavioural intention, was also confirmed.

These results contribute: (a) to filling the gap in the tax and consumer behaviour literature because there are no existing studies that have taken this approach, nor are there any studies that have used a sample with individuals living in a sales tax system with tax-inclusive prices with the same conceptual framework and methodological structure; (b) to demonstrate, including the fact that consumers will not only avoid tax payments (Malik & Younus, 2019; Marien & Hooghe, 2011), but also that they intended to use tax information less often when they do not have political trust; (c) to demonstrate that sales tax transparency in tax-inclusive price systems can influence consumers' intention to use this information; (d) to show that the fiscal transparency programme used in Brazil is being used by consumers and depends on a number of factors, such as Perceived Tax Knowledge. If the sample consisted of largely uneducated individuals, the results may have indicated that the programme was not being used and needed more transparency by moving with global trends, as the OECD recently put it (Bradbury & O'Reilly, 2018); and, finally (e) to demonstrate, considering that a third of the population believes that they do not pay any type of taxes, the sales tax transparency programme must be reviewed by the government.

As in all scientific research, operational and methodological limitations were perceived: the sample was intentional and of a nonprobability type, which limits the generalisability of the findings to Brazilian citizens participating in the research. Most respondents were from the Southeast region. Moreover, the survey was conducted with a single cross-section, limited to a short period of time.

Considering the result, the following suggestions are recommended: to use a representative sample from Brazil and other countries, with respondents from all regions; longitudinal studies that involve political trust in consumer behaviour models; to test other tax factors on consumer behaviour; to conduct laboratory studies showing consumer behaviour in both tax-inclusive price systems and tax-excluded price systems.

## APPENDIX

### Survey questions

#### ***Tax Transparency Attitude***

TTA1 – The tax information shown in the tax document is useful to know how much tax I pay in my purchases.

TTA2 – I believe that the tax information must be presented in the tax document for population awareness.

TTA3 – I believe that the tax information shown in the tax document helps me in my future purchase decisions.

TTA4 – The tax information shown in the tax document is used by me in daily shopping.

#### ***Tax Knowledge***

TK1 – I have enough knowledge to understand the tax paid in my purchases.

TK2 – I clearly understand the federal, state and municipal taxes shown in the tax document.

TK3 – I understand that taxes are reflected in the price of goods and services bought.



TK4 – I understand that when a tax increases, the price of the goods and services also increases.

***Subjective Norm***

SN1. People who I respect advise me to observe the taxes shown in the tax document.

SN2. Considering the influence of my friends and relatives, I always observe the federal, state and municipal taxes in my purchases.

SN3. I always view tax information before purchasing because of the influence of people I trust.

SN4. In the tax coupon, I note information about the taxes that I pay when I make purchases because of the influence of people I respect.

***Political Trust***

PT1. Because of my trust in the government, I do not look at the tax information on my purchases.

PT2. Because of the misappropriation of public money, I do not observe federal, state and municipal taxes on my purchases.

PT3. Considering my trust in the government, buying a product or service with no tax information is not a problem for me.

PT4. The transparency of tax information on the products and services I buy is not relevant to me, as the government does not inspire confidence.

***Behavioural Intention***

BI1. I want to verify the tax information in the invoices of my purchases in the coming months.

BI2. Before making future purchases, I will analyse the federal, state and municipal taxes presented in the invoices.

BI3. Considering my trust in the government, I will analyse the tax information on products and services that I buy.

BI4. My future purchases may be affected based on the tax information contained in the tax document.

***Behaviour***

Consider your daily purchases and how you observe taxes on goods and services. On a scale of 1 to 5, select the goods and services on which you always observe tax information; choose 1 for never observing, 2 for sometimes observing, 3 for indifferent, 4 for most of the time and 5 for observing frequently.

- (a) Electronics;
- (b) Gas;
- (c) Car;
- (d) Meals in restaurants (launch and dinner);
- (e) Drinks and snacks in bars and/or restaurants
- (f) Products in the supermarket;
- (g) Repair and/or maintenance services;
- (h) Other: \_\_\_\_\_

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## A Influência da Transparência dos Tributos sobre Vendas e Confiança Política no Comportamento do Consumidor Brasileiro

### RESUMO

**Objetivo:** este estudo objetivou verificar se o comportamento do consumidor é afetado pela transparência dos tributos sobre vendas e confiança política, considerando-se o modelo da Teoria do Comportamento Planejado como arcabouço conceitual.

**Método:** a pesquisa foi realizada utilizando-se uma metodologia quantitativa, por meio de análise multivariada de dados. Foi feita uma pesquisa online com 323 consumidores brasileiros, e foi utilizada a Modelagem de Equações Estruturais com a técnica Partial Least Squares.

**Originalidade/relevância:** os resultados contribuem para preencher uma lacuna na literatura tributária e do comportamento do consumidor, já que não há estudo com essa abordagem que tenha feito uma ligação entre a área de tributos e o comportamento do consumidor, nem que tenha utilizado uma amostra com indivíduos que consomem em um sistema de tributos sobre vendas com preço inclusivo.

**Resultados:** observou-se que o comportamento de intenção do consumidor é afetado, positivamente, pela Atitude da Transparência Tributária, pela Norma Subjetiva e pelo Conhecimento do Tributo Percebido e é, negativamente, afetada pela Confiança Política. Infere-se, assim, que a atitude em relação à transparência fiscal e à confiança política influencia o comportamento do consumidor.

**Contribuições teóricas/metodológicas:** outras contribuições do estudo indicam que os consumidores não apenas evitam o pagamento de impostos, como também pretendem usar menos as informações fiscais quando não tiverem confiança política, e que a transparência dos tributos sobre vendas no sistema de preços com tributos inclusivos pode influenciar a intenção dos consumidores de usar essas informações.

**Contribuições sociais/para a gestão:** os resultados da pesquisa mostram que o Programa de Transparência Fiscal do Brasil está sendo utilizado pelo consumidor e depende de alguns fatores, como o Conhecimento do Tributo Percebido.

**Palavras-chave:** Tributo; Transparência Tributária; Confiança Política; Comportamento do Consumidor.

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Recebido: Setembro 04, 2019

Revisado: Novembro 03, 2019

Aceito: Novembro 13, 2019

Publicado: Abril 30, 2020

