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## ECONOMIC ASPECTS OF SACRAL HERITAGE

### EKONOMICZNE ASPEKTY DZIEDZICTWA SAKRALNEGO

#### Abstract

The main purpose of the study was the perception of monuments of religious art by a social unit from the perspective of behavioral economics and behavioral finance. The specific purpose is to find an answer to the following question: Would a social unit be willing to pay a tax for the protection of monuments of religious art, and if “yes” then how much? The study was prepared on the basis of a review of the source literature and the results of the authors’ own empirical research. This study applied a secondary literature analysis, a qualitative method (a document analysis approach and an observation), and quantitative methods (surveys).

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A Kruskal-Wallis ANOVA test and a Pearson's chi-square test were used. A church is a structure that is the most commonly associated with a monument of religious art, the surveyed persons rated the highest the development of tourism by locating monuments of religious art in a given town, whereas the benefits of a social unit were rated the lowest. Economics and finance are seen here as areas influenced by the fact that a monument of religious art is part of a given locality – the development of religious tourism generates higher revenues for local government budgets and allows the development of cities or regions. At the same time, these material benefits apply to the macro level, whereas on the micro level (a unit, a person) there are spiritual and emotional benefits instead of material ones. Only 5% of the surveyed persons are willing to pay a tax for the preservation of monuments.

Keywords: behavioral economics; behavioral finance; economic; heritage, value

*Translated by Marek Robak-Sobolewski*

### **Streszczenie**

Głównym celem badania było postrzeganie zabytków sztuki sakralnej przez jednostkę społeczną z perspektywy ekonomii behawioralnej i finansów behawioralnych. Konkretnym celem jest znalezienie odpowiedzi na pytanie: czy jednostka społeczna byłaby skłonna płacić podatek za ochronę zabytków sztuki sakralnej i jeśli „tak”, to w jakiej wysokości? Opracowanie przygotowano na podstawie przeglądu literatury źródłowej oraz wyników własnych badań empirycznych autorów. W badaniu zastosowano analizę literatury wtórnej, metodę jakościową (podejście oparte na analizie dokumentów i obserwacji) oraz metody ilościowe (ankiety). Zastosowano test ANOVA Kruskala-Wallisa i test chi-kwadrat Pearsona. Kościół jest obiektem najczęściej kojarzonym z zabytkiem sztuki sakralnej, osoby badane najwyżej oceniły rozwój turystyki poprzez lokowanie zabytków sztuki sakralnej w danej miejscowości, zaś najniżej walory jednostki społecznej. Ekonomię i finanse postrzega się tu jako dziedziny, na które wpływ ma fakt, że zabytek sztuki sakralnej jest częścią danej miejscowości – rozwój turystyki religijnej generuje większe dochody dla budżetów samorządów lokalnych i pozwala na rozwój miast czy regionów. Jednocześnie te korzyści materialne dotyczą poziomu makro, podczas gdy na poziomie mikro (jednostka, osoba) zamiast materialnych występują korzyści duchowe i emocjonalne. Tylko 5% ankietowanych jest skłonnych płacić podatek za konserwację zabytków.

Słowa kluczowe: ekonomia behawioralna; finanse behawioralne; zabytki sakralne; wartość; dziedzictwo

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## Introduction

The issues of religion, religiosity and spirituality were shown in a scientific, interdisciplinary perspective as a fundamental dimension of economics including individual resources, social capital of modern society. Both the individual challenges of man's pursuit of self-realization and self-determination and the social fields of tension in ever-changing socio-cultural contexts, are one of the basic dimensions of the scientifically justified subject of reflection and action of economics.<sup>1</sup>

Humans live in an environment, have resources, are defined by certain living conditions, have certain needs, and make various decisions. Everyone is guided by the values they believe in. Values are linked to utility, that is, the ability of a good (tangible or intangible, spiritual, emotional) to satisfy needs.<sup>2</sup> It is utility that determines the subjective pleasure, benefit, or satisfaction derived from the consumed (or, alternatively, held) assets. In a broader sense, it is satisfaction and pleasure in relation to the benefits that social units derive from the use (consumption) of a good. Therefore, value and utility are usually considered from the perspective of social sciences, such as economics and finance.

At this point it is necessary to refer to the term "value" according to A. Smith citing the paradox of use value and exchange value in relation to the role of economics and religion.<sup>3</sup> Thus, this paradox also applies to abstract virtues and vices, to deeper and more sacred objects of value, and not just to ordinary commodities.<sup>4</sup> Sometimes we may place ideals or principles high on our scale of relative values not necessarily because we particularly favor them, but because of their rarity in our culture. Therefore, the most common answer to the question of what a value is, is to say that it is a projection of the feeling a subject has toward a particular object.<sup>5</sup> Thus, it follows that things are not valuable a priori, but must first be evaluated, subjected to a process of valuation. This is an approach that denies the objective character of values, which seeks the source of their being in the evaluating subject. Then we refer to behavioral theories. Human behavioral behaviors are the conduct of organisms relating to a given environment at a given time. They are also natural reactions to stimuli from the external environment. Thus, the value of

<sup>1</sup> J. Sroczyńska, *Wartość społeczna zabytków architektury w świetle wybranych dokumentów UNESCO, IOMOS, Rady Europy, kształtujących teorię ochrony dziedzictwa kulturowego*, "Wiomości Konserwatorskie", (2021) no. 65, p. 7–19; J.M. Moczyłowska, *Przedsiębiorczość – perspektywa behawioralna*, in: *Behawioralne determinanty rozwoju przedsiębiorczości w Polsce*, eds. Kulawczuk, A. Poszewicki, Gdańsk 2010, p. 134.

<sup>2</sup> R. Mason, E. Avrami, *Heritage Values and Challenges of Conservation Planning*, in: *Management Planning for Archeological Sites*, eds. J.M. Teutonico, G. Palumbo, Los Angeles 2002, p. 13–26.

<sup>3</sup> R. Douglas-Jones, J. Hughes, S. Jones, T. Yarrow, *Science, value and material decay in the conservation of historic environments*, "Journal of Cultural Heritage", (2016) no. 21, p. 823–833.

<sup>4</sup> R. Mason, *Assessing Values in Conservation Planning: Methodological Issues and Choices*, in: *Assessing the Values of Cultural Heritage*, ed. M. de la Torre, Los Angeles 2002, p. 5–30.

<sup>5</sup> T.C. Brown, *The Concept of Value in Resource Allocation*, "Land Economics", 60 (1984) no. 3, p. 231–246.

sacred monuments to a given social unit can be considered from the perspective of behavioral economics and behavioral finance.

The main purpose of the study is the perception of monuments of religious art by a social unit from the perspective of behavioral economics and behavioral finance. The specific purpose is to find an answer to the following question: Would a social unit be willing to pay a tax for the protection of monuments of religious art, and if “yes” then how much?

The study was prepared on the basis of a review of the source literature and the results of the authors’ own empirical research. This study applied a secondary literature analysis, a qualitative method (a document analysis approach and an observation), and quantitative methods (surveys). A Kruskal-Wallis ANOVA test and a Pearson’s chi-square test were used.

### **Behavioral economics and behavioral finance**

Behaviorism, behavioral, i.e. involving only observable stimulus-response behaviors of a social unit, i.e. behaviors that are acquired through the interaction of a specific social unit with the environment. It is sometimes said that “behavior is what living organisms do”. Human behavior cannot be analyzed and predicted on the basis of economics alone, but is done through the prism of emotions, moods, as well as instincts. A. Tversky and D. Kahneman, in their 1979 theory of perspectives, thus argue that people’s decisions are influenced by emotions, attitudes, perceptual errors, as well as situational context. This means that individuals are guided in their choices by heuristics that have worked under normal conditions, although these may lead to errors.<sup>6</sup> Despite using their mind to the fullest, human beings are susceptible to the influence of various internal and external factors: succumbing to emotions, the influence of others, fears, anxieties, different attitudes to risk, money, inclinations, and succumbing to temptations. This leads to a situation where a given individual does not always make an economically optimal choice, but satisfactory for themselves, whilst achieving maximum personal satisfaction.<sup>7</sup>

Behavioral means, therefore, subjective, individual, caring for its own usefulness, thinking outside the box, with specific views. Making the right (in their view) financial and non-financial decisions.<sup>8</sup>

The object of research and consideration of behavioral economics and behavioral finance is behavior, such as behavior of enterprises, entities, business units, and

<sup>6</sup> M. Brzeziński, M. Gorynia, Z. Hockuba, *Ekonomia a inne nauki społeczne na początku XXI w. Między imperializmem a kooperacją*, “*Ekonomista*”, (2008) no. 2, p. 2016.

<sup>7</sup> D. Śmigielska, E. Grabarczyk, *Zasada rozdzielania zysków – teoria a rzeczywistość. Ekonomia behawioralna w praktyce*, “*Studia Prawno-Ekonomiczne*”, (2021) no. 118, p. 321–340. M.M Pom-pian, *Behavioral Finance and Wealth Management: How to Build Investment Strategies. That Account for Investor Biases*, Hoboken–New York 2012.

<sup>8</sup> G. Whitman, *Austrian behavioral economics*, “*Journal of Institutional Economics*”, 18 (2022) no. 3, p. 449–466; R.J. Daxhammer, M. Facsar, *Behavioral Finance: Limited Rationality in Financial Markets*, Dischingerweg 2018; *Advances in Behavioral Finance*, vol. II, ed. R.H. Thaler, Princeton 2005.

people.<sup>9</sup> Behavioral economics is a strand of economics that uses the contributions of other social sciences, including psychology,<sup>10</sup> to explain and interpret people's economic behavior.<sup>11</sup>

Modern economics does not completely reject the dogma of *homo oeconomicus*, but broadens the perspective of perception and interpretation of economic behavior. The behavioral view of economics is a response to the not-entirely-successful classical models.<sup>12</sup> Therefore, a broad reference to research on the human mind and thinking, on individual behavior, and decision-making seems to be crucial. According to Diamond and Vartiain (2007),<sup>13</sup> behavioral economics is a term that encompasses approaches that attempt to extend the standard framework of economics to account for relevant features of human behavior that are absent from the standard framework of economics. Behavioral economics deals with the limits of rationality – self-interest, self-control, intuition, aesthetics of human perception of a given phenomenon. It also includes social and individual emotional and cognitive tendencies. It deals with preferences, choices, decisions, and satisfying the material and spiritual needs of a person.

Behavioral finance, on the other hand, covers the behavior of financial markets, investors, and social units. We should agree with Weber and Carmer (1998)<sup>14</sup> that behavioral finance is a close combination of individual behavior and market phenomena that uses knowledge borrowed from both psychology and financial theory. Behavioral finance is defined as the analysis of the psychological aspects of the behavior of social units when making decisions, including financial ones.

Taken into account are emotional aspects of a social unit's preferences, susceptibility to the influence exerted by the collective, individual perception of values, a person's place in the collective, identity, utility and one's own needs, faith or lack thereof, and the social unit's relationships considered from different perspectives.

### **The concept of the social value of monuments, including monuments of social art in documents and legal acts**

A human being is a social being that lives amongst people and operates with people throughout their life. A social unit is defined by a sense of personal identity understood as an awareness of one's own coherence over time and space, across different periods of life, in a variety of social situations and roles performed.

<sup>9</sup> E.H. Brooks, *Pandemics and Behavior Finance Control Wall Street Volatility: Where Emotions Rule*, Meadville 2021; *The Behavioural Finance Revolution: A New Approach to Financial Policies and Regulations*, eds. R. Viale, S. Mousavi, B. Alemanni, U. Filotto, Cheltenham 2018.

<sup>10</sup> Moczyłowska, *Przedsiębiorczość – perspektywa behawioralna*, p. 134.

<sup>11</sup> H.K. Baker, V. Ricciardi, *Investor Behavior: The Psychology of Financial Planning and Investing*, Hoboken–New Jersey 2014; Pompian, *Behavioral Finance and Wealth Management*; S. Hersh, *Behavioral Corporate Finance: Decisions that Create Value*, Boston 2007.

<sup>12</sup> N. Artienwicz, *Rachunkowość behawioralna*, Warszawa 2018, p. 22–24.

<sup>13</sup> *Behavioral Economics and Its Applications*, eds. P. Diamond, H. Vartiainen, Princeton 2007, p. 1.

<sup>14</sup> M. Weber, C.F. Camerer, *The Disposition Effect in Securities: An Experimental Analysis*, "Journal of Economic Behavior and Organization", 33 (1998) no. 2, p. 167–185.

It is created by the appreciation of its own distinctiveness, individuality, uniqueness. Every person who is aware of their own existence has the ability to shape themselves and takes full responsibility for who they are, what they do, and what values they profess.<sup>15</sup>

Man-made objects or nature-made objects are carriers of certain values. Value may be defined according to various criteria.<sup>16</sup> We differentiate between exchange and utility value, intrinsic and derived value, human values and value of things, fixed and variable,<sup>17</sup> and cognitive, emotional, or spiritual value.<sup>18</sup> Man-made objects and nature-made objects that carry spiritual values may be called cultural objects.<sup>19</sup> Monuments of religious art are classified as cultural objects. A monument, according to the Act of July 23,<sup>20</sup> 2003 on the monument protection and monument care defines the term as follows: "(...) immovable or movable property, parts or complexes thereof, being the work of a human being or related to their activities and constituting a testimony of a bygone era or event, the preservation of which is in the public interest due to its historical, artistic or scientific value."<sup>21</sup> The value of monuments is multidimensional and can be measured on many scales. Some heritage values are universal, transcendent, objective, and unconditional.<sup>22</sup> Other values will be relativized to the specific social or cultural context of their recipient.

Social value is a concept related to the preservation of monuments, cultural heritage, works of art, architecture. Cultural heritage refers to the value, either tangible or intangible, passed down by ancestors.<sup>23</sup> Heritage can have a variety of meanings. The same element may be of important value for some, whereas for

<sup>15</sup> M. Melchior, *Spoleczna tożsamość jednostki (w świetle wywiadów z Polakami pochodzenia żydowskiego w latach 1944–1955)*, Warszawa 1990, p. 26.

<sup>16</sup> M. Pronobis-Gajdzis, *Analiza wartościująca zabytkowych kodeksów, księgozbiorów i bibliotek podstawą projektu konserwatorskiego*, "Śląski Kwartalnik Naukowy", 1 (2017) no. 47, p. 55–77.

<sup>17</sup> S. Hońko, *Wycena w rachunkowości. Znaczenie, podstawy, parametry i zasady*, Szczecin 2013, p. 13–62.

<sup>18</sup> S. Buchanan, S. Coleman, *Deterioration Survey of the Stanford University Libraries Green Library Stack Collection, Unpublished Report, Stanford University Libraries, 1979*, w: *Preservation Planning Program. Resource Notebook, Revised Edition*, Washington 1987, p. 189–222; J. Havermans, P. Marres, P. Defize, *The Development of a Universal Procedure of Archive Assessment*, "Restaurator", 20 (1999) no. 1, p. 48–55.

<sup>19</sup> T.Z. Mine, *Adaptive re-use of monuments "restoring religious buildings with different uses"*, "Journal of Cultural Heritage", 14 (2013) no. 3, p. S14–S19; M. Demas, *Planning for Conservation and Management of Archeological Sites, A Values-Based Approach*, in: *Management Planning for archeological sites*, p. 27–54. Z. Kobyliński, *Czym jest, komu jest potrzebne i do kogo należy dziedzictwo kulturowe?*, "Mazowsze. Studia Regionalne", (2011) no. 7, p. 21–47.

<sup>20</sup> Act of 23 July 2003 on the Protection and Care of Monuments, Art. 3, par. 1, "Journal of Laws", 162 (2003) no. 1568.

<sup>21</sup> Tamże; *Convention for the Protection of the Architectural Heritage of Europe*, <https://rm.coe.int/168007a087> (access: 2.08.2025); *Council of Europe Framework Convention on the Value of Cultural Heritage for Society*, <https://rm.coe.int/1680083746> (access: 2.08.2025).

<sup>22</sup> R.A. Etlin, *In Defence of Humanism: Value in the Arts and Letters*, Cambridge 1996.

<sup>23</sup> M. Cassar, *Sustainable Heritage: Challenges and Strategies for the Twenty-First Century*, "Journal Preservation Technologies", 40 (2009) no. 1, p. 3–11.

others it may be something completely incomprehensible and foreign.<sup>24</sup> A typical conservation discourse usually ignored social values as a factor supporting the protection of monuments.<sup>25</sup> The need to open up access for people to the values derived from history, art and heritage determines the individual and collective identity of individuals.<sup>26</sup>

The collective identification of people with a place or real property expressed through the assignment of meanings and values by the community associated with that place (real property) is referred to as social value. The concept of the social value of monuments, including monuments of religious art in documents and legislation is shown in Table 1.

**Table 1. The social value of monuments, including monuments of religious art in selected documents and legislation**

No.	Document/legislation	Reference to the “social value of monuments of religious art”
1	Convention for the Protection of the Architectural Heritage of Europe adopted in Amsterdam in 1975	<ul style="list-style-type: none"> <li>– irreplaceable capital of spiritual, cultural, social, and economic values</li> <li>– the pressure of the economic development of the region in the absence of social support for the preservation of monuments may contribute to their destruction</li> <li>– public participation in the conservation process</li> </ul>
2	The Burra Charter, Australia, 1979	<ul style="list-style-type: none"> <li>– pro-social reference to monuments</li> <li>– the interpretation of values has been put into the hands of the public based on local beliefs and traditions</li> <li>– the social value includes the qualities for which a given place has become the subject of spiritual, political, national, or other cultural feelings held by the majority or minority of society</li> <li>– the social value denotes the symbolism of the place, thus contributing to<sup>27</sup> the emotional connection of a given place with people</li> <li>– places may be of different value to different persons or groups</li> </ul>

<sup>24</sup> G.J. Ashworth, *From History to Heritage – From Heritage to History*, in: *Building a New Heritage: Tourism, Culture and Identity in the New Europe*, eds. G.J. Ashworth, P.J. Larkham, London 1994, p. 13–30.

<sup>25</sup> M. de la Torre, *Values and Heritage Conservation*, “Heritage Sociology”, 6 (2013) no. 2, p. 155–166; E. Pye, D. Sully, *Evolving challenges, developing skills*, “The Conservator”, (2007) no. 30, p. 19–37; M. Vecco, *A definition of cultural heritage: From the tangible to the intangible*, “Journal Cultural Heritage”, (2010) no. 11, p. 321–324.

<sup>26</sup> Cassar, *Sustainable Heritage*, p. 3–11. Brooks, *Pandemics and Behavior Finance Control Wall Street Volatility*; Brown, *The Concept of Value in Resource Allocation*.

<sup>27</sup> M. Walker, P. Marquis-Kyle, *The Illustrated Burra Charter: good practice for heritage places*, Burwood 2004.

No.	Document/legislation	Reference to the “social value of monuments of religious art”
3	The Dresden Declaration, 1982	<ul style="list-style-type: none"> <li>– the historical buildings reconstructed after the end of World War II identified symbolic spiritual values, which, according to the authors of the declaration, was supposed to change the society’s attitude toward monuments<sup>28</sup></li> <li>– the values of monuments were equated with national values</li> </ul>
4	The Declaration of Tlaxcala, Mexico, 1982	<ul style="list-style-type: none"> <li>– the social values of a given place</li> <li>– places that “embody local social relations, giving residents an identity” may be spared extinction and stimulate the participation of the population in the process of revitalization of monuments, including those of religious art, and in the identification and ways of protecting values<sup>29</sup></li> </ul>
5	The Convention for the Protection of the Architectural Heritage of Europe, Grenada, 1985	<ul style="list-style-type: none"> <li>– the key role of society in the protection of monuments (including monuments of religious art)</li> <li>– the postulate of social participation should be rarely used in conservation practice<sup>30</sup></li> </ul>
6	The Charter For The Conservation Of Historic Towns And Urban Areas (Washington Charter), 1987	<ul style="list-style-type: none"> <li>– the harmony of the life of individuals and communities while maintaining the values that create the historical value of a town</li> <li>– social participation was henceforth also to involve local community members in the process of managing monuments; social values were strongly linked to economic ones</li> </ul>
7	The Declaration of Oaxaca (Mexican UNESCO Committee), 1993	<ul style="list-style-type: none"> <li>– the role of the local community in assigning meanings and values to a given place was emphasized</li> </ul>
8	The Nara Document on Authenticity, 1994	<ul style="list-style-type: none"> <li>– the cultural tradition of societies should be the basis for formulating criteria for the evaluation of historic values inherent in a given place. The basis for the valorization of historical sites, in addition to traditional material values, is to be based on intangible values, such as function, tradition, and mood and expression, i.e. those that make up the social values of a place</li> </ul>

<sup>28</sup> *Declaration of Dresden (1982)*, <http://orcp.hustoj.com/declaration-of-dresden-1982/> (access: 30.07.2025).

<sup>29</sup> *Council of Europe Framework Convention on the Value of Cultural Heritage for Society*, <https://rm.coe.int/1680083746> (access: 2.08.2025).

<sup>30</sup> *Convention for the Protection of the Architectural Heritage of Europe*, <https://rm.coe.int/168007a087> (access: 2.08.2025).



No.	Document/legislation	Reference to the “social value of monuments of religious art”
9	The Declaration of San Antonio, 1996	<ul style="list-style-type: none"> <li>– the social values of a given monument have been associated with spiritual values, customs, tradition, beliefs, myths, language, religion, and traditional narrative</li> <li>– their valorization was to take place during the mediation between conservation doctrines and the needs of the cultural manifestation of the social memory of a place</li> <li>– establishing the rules for the conservation and management of the monument was returned to specialists who were to consult their decisions with the public</li> </ul>
10	The European Landscape Convention, 2000	<ul style="list-style-type: none"> <li>– establishing procedures for the participation of the entire community, local and regional authorities, and other parties interested in the conservation of the cultural landscape<sup>31</sup></li> <li>– valorization of monuments should be undertaken by all interested parties, including the “population” affected</li> </ul>
11	The Convention on the Value of Cultural Heritage for Society, 2005, Faro	<ul style="list-style-type: none"> <li>– all place values are the result of social evaluation</li> <li>– recognition of the public interest related to a given monument, depending on its importance to society<sup>32</sup></li> </ul>
12	The Ename Charter, 2005	<ul style="list-style-type: none"> <li>– the experienced monument values of heritage are to stimulate people to come into further contact with those values</li> <li>– programs should be open to changes in public perception of values and made in consultation with the local community</li> </ul>
13	The Paris Declaration, 2011	<ul style="list-style-type: none"> <li>– the important role of educating young people on the role of historical, cultural, and social values</li> </ul>
14	The Florence Declaration, 2014	<ul style="list-style-type: none"> <li>– heritage and landscape as a human value</li> <li>– a role of tradition and customs of local communities</li> <li>– a significant role of the local community in the process of identifying the value of monuments</li> </ul>

Source: own study based on: J. Sroczyńska, *Wartość społeczna zabytków architektury w świetle wybranych dokumentów UNESCO, IOMOS, Rady Europy; kształtujących teorię ochrony dziedzictwa kulturowego*, “Wiadomości Konserwatorskie”, (2021) no. 65, p. 7–19; Ch. Johnston, *What is Social Value?*, Canberra 1992.

Value is the source and motivation of all human behavior. A social unit seeks to obtain the highest utility from the consumption of a good.<sup>33</sup> For many people, a monument of religious art is a good that is consumed from a behavioral perspective

<sup>31</sup> The European Landscape Convention (Florence, 2000), <https://www.coe.int/en/web/landscape/the-european-landscape-convention> (access: 1.08.2025).

<sup>32</sup> *Council of Europe Framework Convention on the Value of Cultural Heritage for Society*, <https://rm.coe.int/1680083746> (access: 2.08.2025).

<sup>33</sup> Y. Ahmad, *The Scope and Definitions of Heritage: From Tangible to Intangible*, “International Journal of Heritage Studies”, 12 (2006) no. 3, p. 292–300; Vecco, *A definition of cultural heritage*. K. Rokeach, *The Role of Values in Public Opinion Research*, “The Public Opinion Quarterly”, 32 (1968) no. 4, p. 547–559.

– it is the satisfaction of interacting with a monument that evokes emotions, a sense of belonging to a historical place, a bygone time.<sup>34</sup>

The social value of the monuments of religious art is one of the essential elements of the valorization of historical heritage sites. Social values determine the theories and the practice of protecting those monuments.

**The social value of the monuments of religious art in Poland – the results of an empirical study**

In the study took part 275 people. The average age of the surveyed persons was 25. The youngest surveyed person was 17 years old, whereas the oldest person was 69. Most people were aged 21 (58 respondents). The coefficient of variation indicates a fairly diverse group in terms of age  $V_z = 33\%$ . There is a right asymmetry in the age distribution, which means that the study group was dominated by people below the average age (i.e. under 25), as shown in Tables 2 and 3.

**Table 2. Basic age statistics of the study group**

	N	Mean	Me	Mo	N <sub>Mo</sub>	Min.	Max.	Std. dev.	V <sub>z</sub>	Skewness
Age (in years)	275	25	22	21	58	17	69	8	33	2

Source: own study based on survey research, n = 275.

**Table 3. Characteristics of the study group**

	Category	Numerous-ness (N)	Percentage (%)
Sex	Women	219	80
	Men	56	20
Locality of residence	Town	191	69
	Village	84	31
Attitude toward religion	Believer and religion-practicing person	93	34
	Believer and non-practicing person	135	49
	Non-believer	47	17

<sup>34</sup> R. Volzone, O. Niglio, P. Becherini, *Integration of knowledge – based documentation methodologies and digital information for the study of religious complex heritage in the South of Portugal*, “Digital Applicatios in Archeology and Cultural Heritage”, (2022) no. 24, p. 00208.

Voivodeship (The highest-level administrative division of Poland)	West Pomeranian Voivodeship	191	69
	Subcarpathian Voivodeship	44	16
	Pomeranian Voivodeship	20	7
	Masovian Voivodeship	6	2
	Kuyavian-Pomeranian Voivodeship	4	1
	Lubuskie Voivodeship	4	1
	Lesser Poland Voivodeship	3	1
	Greater Poland Voivodeship	2	1
	Świętokrzyskie Voivodeship	1	0

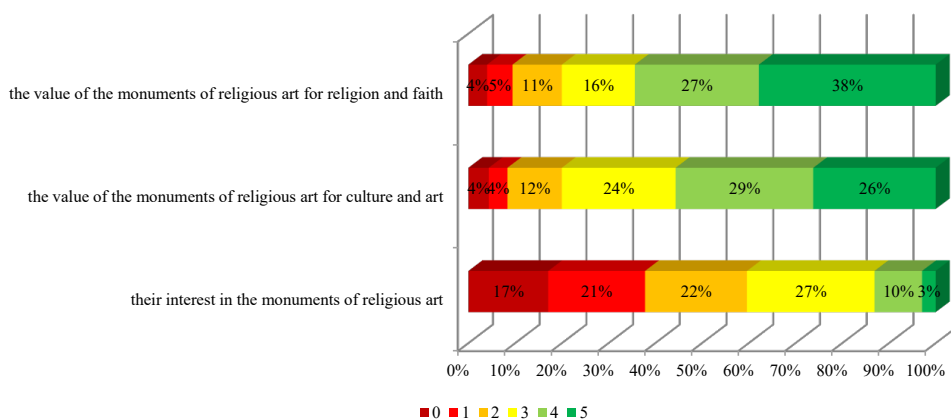
Source: own study based on survey research, n = 275.

*The surveyed persons were asked to rate on a scale from 0 to 5 (where 0 means: “I am not interested at all” and 5 means: “I am very interested”):*

- 1. their interest in the monuments of religious art,*
- 2. the value of the monuments of religious art for culture and art,*
- 3. the value of the monuments of religious art for religion and faith.*

The results of the study are shown in Figure 1 and Table 4.

**Figure 1. The surveyed persons' interest in the monuments of religious art, the assessment of the value of the monuments of religious art for religion and faith, and for culture and art and**



Source: own study based on survey research, n = 275.

*The rating on a scale from 0 to 5 where: 0 means: “I am not interested at all” and 5 means “I am very interested” or 0 means “no value” and 5 means “very high value”.*

**Table 4. The surveyed persons' interest in the monuments of religious art, the assessment of the value of the monuments of religious art for religion and faith, and for culture and art**

	0	1	2	3	4	5	Mean
My interest in the monuments of religious art	47	57	60	75	28	8	2.0
The value of the monuments of religious art for culture and art	12	11	32	67	81	72	3.4
The value of the monuments of religious art for religion and faith	11	15	29	43	73	104	3.7

Source: own study based on survey research, n = 275.

The respondents rated the highest the value of the monuments of religious art for religion and faith (average rating of 3.7), whereas their own interest in the monuments of religious art was rated the lowest (average rating of 2.0). In addition, it was examined whether there were differences in the evaluation of one's own interests, the evaluation of the value of the monuments of religious art for culture and art, and the evaluation of the value of the monuments of religious art for religion and faith vs. **age, sex, locality of residence and attitude toward faith**. The study was conducted at a significance level of  $\alpha = 0.05$ .

The conducted research shows that the locality of residence does not affect the studied areas. In contrast, age influences one's own interest in the monuments of religious art  $p < \alpha$  ( $p = 0.0000$ ), as does sex  $p < \alpha$  ( $p = 0.0131$ ). Attitude toward faith influences the assessment of all areas. The results of the study are presented in Table 5 and Figures 2, 3, 4.

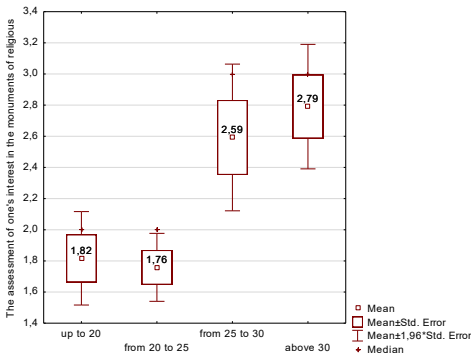
**Table 5. Results of the Kruskal-Wallis ANOVA test. Age, sex, locality of residence, attitude toward faith, and the evaluation of the studied values**

	Category	My interest		Value for culture		Value for religion	
		x	p	x	p	x	p
Age	up to 20	1.82	0.0000	3.32	0.0567	3.47	0.3323
	from 20 to 25	1.76		3.40		3.63	
	from 25 to 30	2.59		3.74		3.93	
	above 30	2.79		3.88		4.02	
Sex	Women	2.11	0.0131	3.54	0.2688	3.70	0.8499
	Men	1.63		3.29		3.63	
Locality of residence	Town	2.04	0.6485	3.45	0.4525	3.72	0.3595
	Village	1.95		3.60		3.61	
Attitude toward religion	Believer and religion-practicing person	2.70	0.0000	3.90	0.0024	4.16	0.0004
	Believer and non-practicing person	1.84		3.28		3.53	
	Non-believer	1.17		3.28		3.19	

Source: own study based on survey research, n = 275.

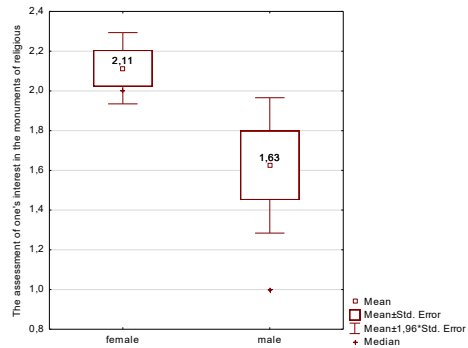
The youngest people aged up to 25 are least interested in the monuments of religious art, whereas the oldest people aged over 30 are the most interested (average score of 2.79). Sex also influences the assessment of one's interest in the monuments of religious art. Women are more interested in them than men.

**Figure 2. Age vs. the assessment of one's interest in the monuments of religious art**



Source: own study based on survey research, n = 275.

**Figure 3. Sex vs. the assessment of one's interest in the monuments of religious art**



Source: own study based on survey research, n = 275.

One's attitude toward faith influences one's own interest in the monuments of religious art, one's assessment of the value of monuments for culture and art, and for religion and faith. The studied areas are rated the highest by believers and religion-practicing persons, whereas non-believers rate them the lowest.

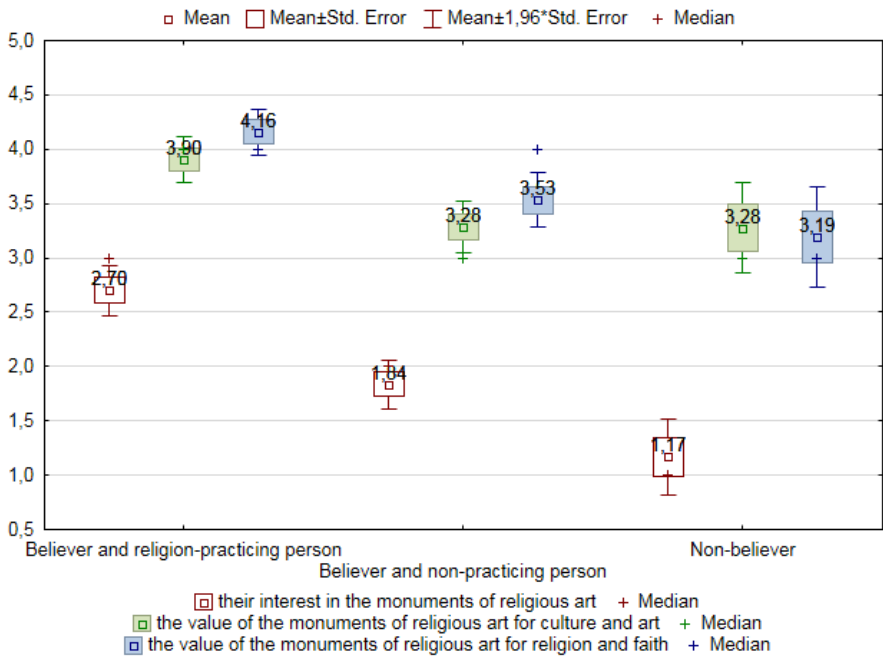
The surveyed persons were then asked what their first thought was on the phrase "a monument of religious art." And they were asked to mark two answers. Most often, according to the surveyed persons, they associate a church with a monument of religious art. 231 people gave this answer. The results of the study are shown in Figure 5.

It also examined whether there were differences in the first association of the word "a monument of religious art" vs. age, sex, locality of residence and attitude toward faith. The analyses conducted showed that any differences in the first thought, and associations concerning a monument of religious art occurred only with respect to sex and church  $p < \alpha$  ( $p = 0.0427$ ) and canonicals  $p < \alpha$  ( $p = 0.0435$ ). The results are presented in Figures 6 and 7.

Men are more likely to associate a church with a monument of religious art (93%) than women. Similarly, men are more likely to associate canonicals with a monument of religious art (13%) than women.

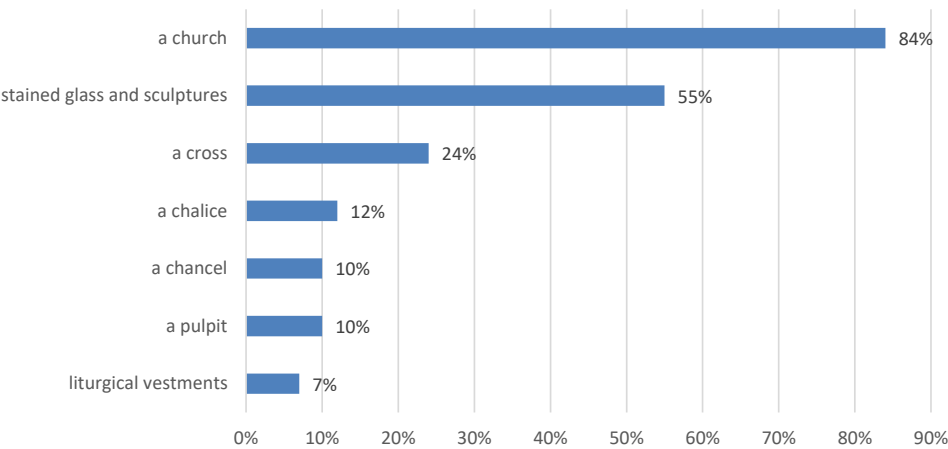
The surveyed persons were also asked about the frequency of their interactions with the monuments of religious art. The surveyed persons very rarely have contact with monuments of religious art. Only 55 people responded that they come into contact with the monuments of religious art very often, including through a cross hanging in their home or a picture of the Pope. The results of the study are shown in Figure 8.

**Figure 4. Attitude to faith vs. assessment of one’s own interest in the monuments of religious art, the assessment of the value of the monuments of religious art for culture and art, and for religion and faith**

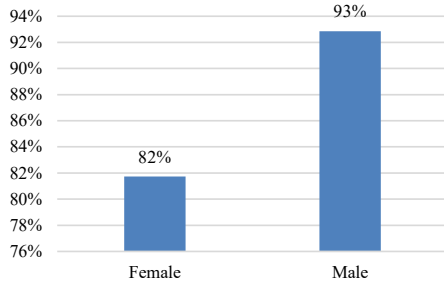


Source: own study based on survey research, n = 275.

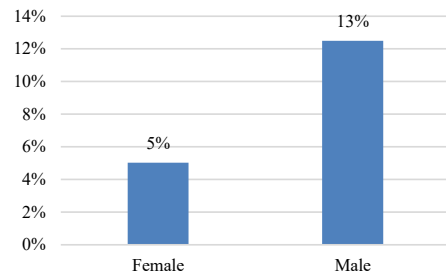
**Figure 5. First thought on the phrase “a monument of religious art”**



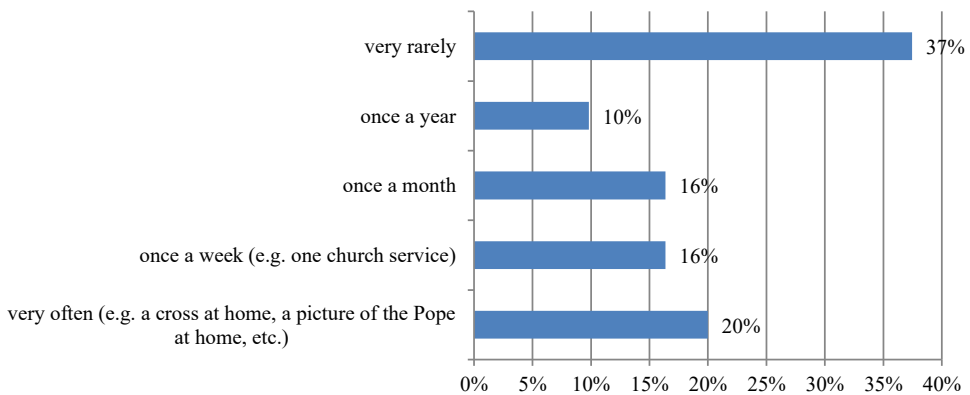
Source: own study based on survey research, n = 275.

**Figure 6. Sex vs. association with the church**

Source: own study based on survey research, n = 275.

**Figure 7. Sex vs. the association with canonicals**

Source: own study based on survey research, n = 275.

**Figure 8. Contact with the monuments of religious art**

Source: own study based on survey research, n = 275.

It also examined whether there were differences in the evaluation of the contact with the monuments of religious art vs. age, sex, locality of residence, and attitude toward faith. The analysis shows that age and sex have no effect on contact with the monuments of religious art for the surveyed persons. By contrast, the locality of residence and attitude toward faith do influence the frequency of contact with the monuments of religious art, as illustrated in Table 6.

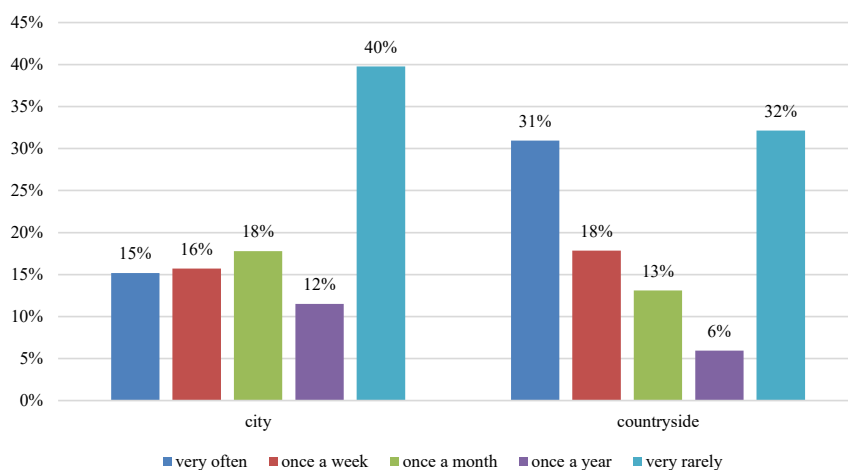
**Table 6. The results of the Pearson's chi-square test of independence The locality of residence and attitude toward faith vs. frequency of contact with the monuments of religious art**

	How often do you come into contact with monuments?
	p – value
Locality of residence	0.0278*
Attitude toward religion	0.0000***

Source: own study based on survey research, n = 275.

The locality of residence is associated with the frequency of contact with the monuments of religious art  $p < \alpha$  ( $p = 0.0278$ ). People living in the countryside have contact with the monuments of religious art much more often, almost every third person has contact with them very often, and 18% of people come into such contact once a week. Among those living in a city, 40% of people say they come into contact with the monuments of religious art very rarely and 12% only once a year (Figure 9).

**Figure 9. The locality of residence vs. the frequency of contact with the monuments of religious art**



Source: own study based on survey research,  $n = 275$ .

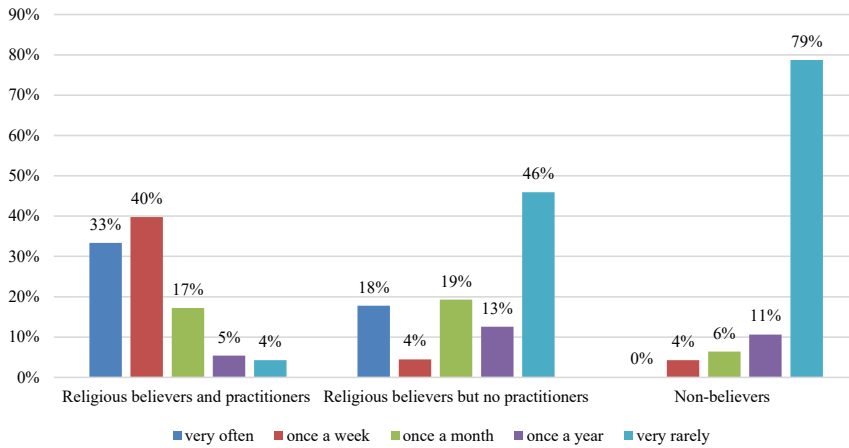
The frequency of contact with the monuments of religious art is also influenced by attitude toward faith  $p < \alpha$  ( $p = 0.0000$ ). Religious believers and practitioners are most likely to deal with sacred monuments, with one in three people interacting with them very often and 40% of the surveyed persons once a week. Non-believers have the least contact with the monuments of religious art – 79% have contact with the monuments of religious art very rarely, and 11% only once a year (Figure 10).

The next question concerned the subjective feelings of the surveyed persons caused by contact with the monuments of religious art. 141 people indicated that those were the feelings of the time going by (aging) related to the passing of history. Few respondents (35 people) are satisfied that they are part of a community that possesses a given monument of religious art, e.g. the Sanctuary in Licheń. The results of the study are shown in Figure 11.

It was examined whether there were any differences in the feelings evoked by the monuments of religious art vs. age, sex, locality of residence, and attitude toward faith. Pearson's chi-square test of independence was used for analysis. The analysis shows that age has no effect on the feelings evoked by the monuments of religious art. In contrast, sex, the locality of residence, and the attitude toward faith influence the feelings evoked by the monuments of religious art. Sex was

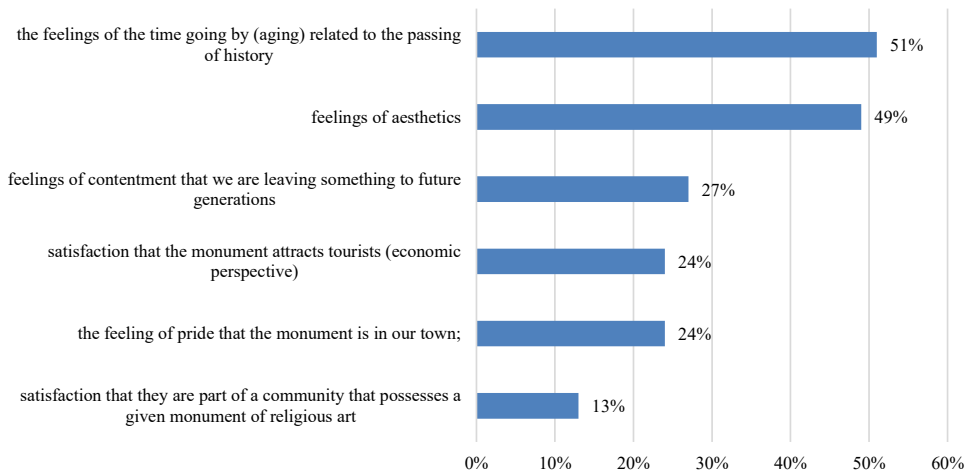


**Figure 10. The attitude toward faith vs. frequency of contact with the monuments of religious art**



Source: own study based on survey research, n = 275.

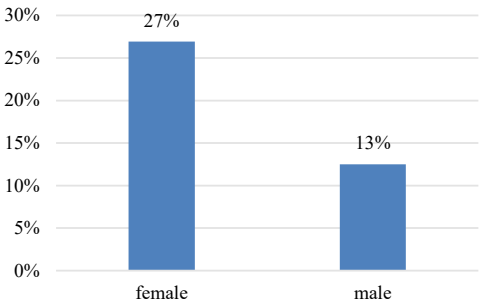
**Figure 11. Feelings that the monuments of religious art evoke in the surveyed persons**



Source: own study based on survey research, n = 275.

related to feelings of pride that a monument was in the surveyed person's locality  $p < \alpha$  ( $p = 0.0239$ ). It is women who more often feel proud that they live in a locality where there is a monument of religious art – this was indicated by 27% of women, whereas only 13% of the male surveyed persons concurred with such a statement (Figure 12).

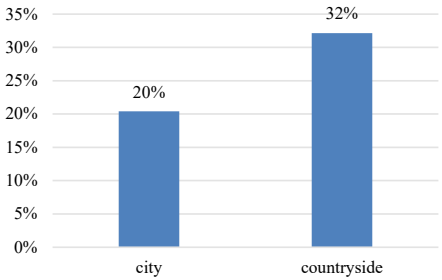
**Figure 12. Sex vs. the feeling of pride that a given monument is in a locality where a surveyed person lives**



Source: own study based on survey research, n = 275.

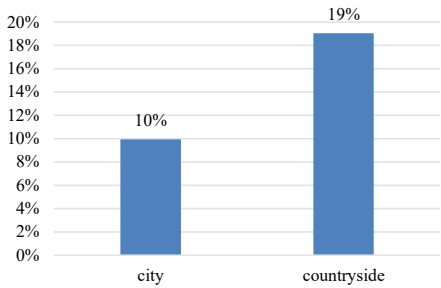
The locality of residence influenced the feeling of pride that the monument was located in the surveyed person's locality of residence  $p < \alpha$  ( $p = 0.0360$ ). People who live in the countryside (32%) are more proud of it than those living in the city (20%). The locality of residence also differentiates feelings of satisfaction, i.e. that we leave something to future generations  $p < \alpha$  ( $p = 0.0370$ ). Again, people living in the countryside are more often proud of it. The results are shown in Figures 13 and 14.

**Figure 13. The locality of residence vs. feeling of pride that a given monument is in the surveyed person's locality of residence**



Source: own study based on survey research, n = 275.

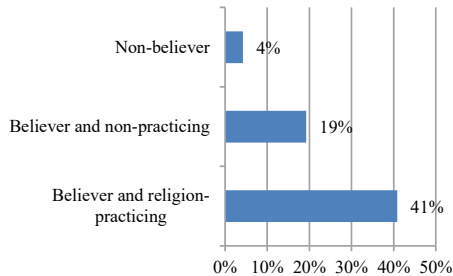
**Figure 14. The locality of residence vs. feelings of satisfaction that we leave something for future generations**



Source: own study based on survey research, n = 275.

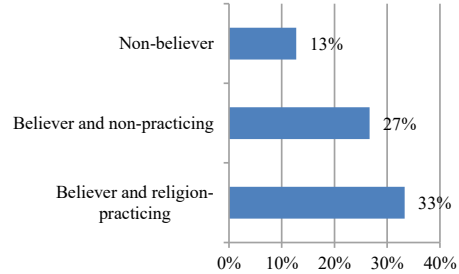
The research showed that the attitude toward faith influences the feeling of pride that a given monument is located in the locality where the surveyed person lives  $p < \alpha$  ( $p = 0.0000$ ). Believers and religion-practicing persons are the most satisfied (41% – indicated this very feeling), while non-believers were the least likely to indicate it (only 4%). The results are presented in Figures 15 and 16.

**Figure 15. The attitude toward faith vs. feelings of pride that a given monument is in our locality**



Source: own study based on survey research, n = 275.

**Figure 16. The attitude toward faith vs. feelings of satisfaction that we leave something to future generations**



Source: own study based on survey research, n = 275.

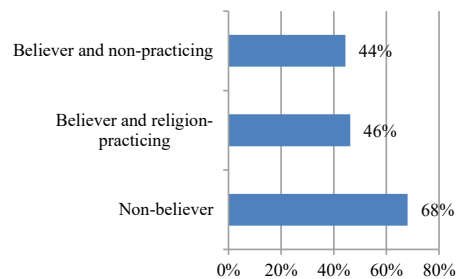
Attitude toward faith was also related to the satisfaction that the surveyed person is part of the community that has a given monument of sacred art  $p < \alpha$  ( $p = 0.0066$ ). One in five believers and religion-practicing persons indicated this answer. Attitude toward faith also influenced the response regarding aesthetics  $p < \alpha$  ( $p = 0.0161$ ). Most often, non-believers (68%) only experienced aesthetic feelings in the presence of monuments of religious art (Figure 17 and 18).

**Figure 17. Attitude toward faith vs. satisfaction that I am part of a community that has a given monument of religious art**



Source: own study based on survey research, n = 275.

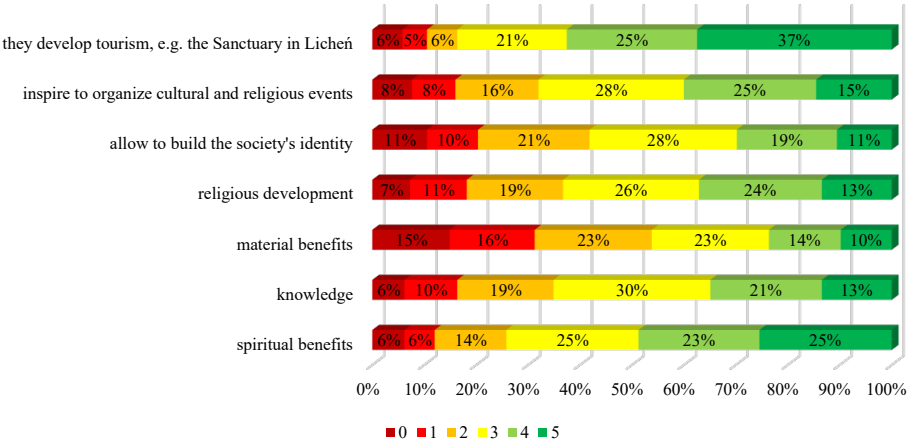
**Figure 18. The attitude toward faith vs. the feeling of aesthetics**



Source: own study based on survey research, n = 275.

The surveyed persons were asked: What benefits (values) can society obtain from having monuments of religious art in the locality where they live (on a scale of 0 to 5 where 0 means no value and 5 means very high value). The results of the study are shown in Table 7 and Figures 19 and 20.

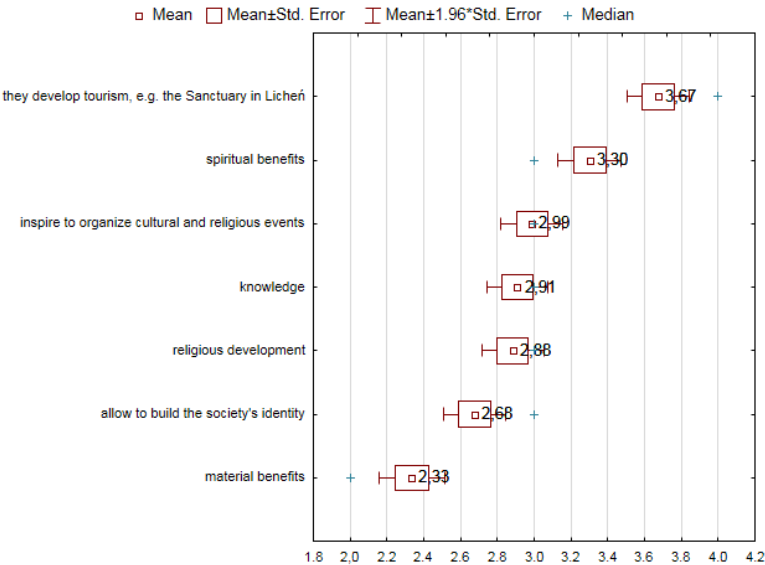
**Figure 19. Benefits that society can obtain from having monuments of religious art in a locality where a given surveyed person lives**



Source: own study based on survey research, n = 275.

The surveyed persons rated the highest the development of tourism by locating monuments of religious art in a given locality (average rating of 3.67), while spiritual values were rated slightly lower (3.30). Material benefits were rated the lowest (average rating of 2.33).

**Figure 20. The average rating of benefits that society can obtain from having monuments of religious art in a locality where a given surveyed person lives**



Source: own study based on survey research, n = 275.

It was examined whether there were differences in the assessment of the benefits that society can obtain if it has some monuments of religious art vs. age, sex, locality of residence, and attitude toward faith. The ANOVA Kruskal-Wallis test was used for analysis. The analysis shows that sex and the locality of residence do not affect the assessment of individual benefits. By contrast, age and attitude toward faith affect the assessment of the benefits that society can obtain from possessing monuments of religious art. The results are shown in Tables 7 and 8 and Figure 21.

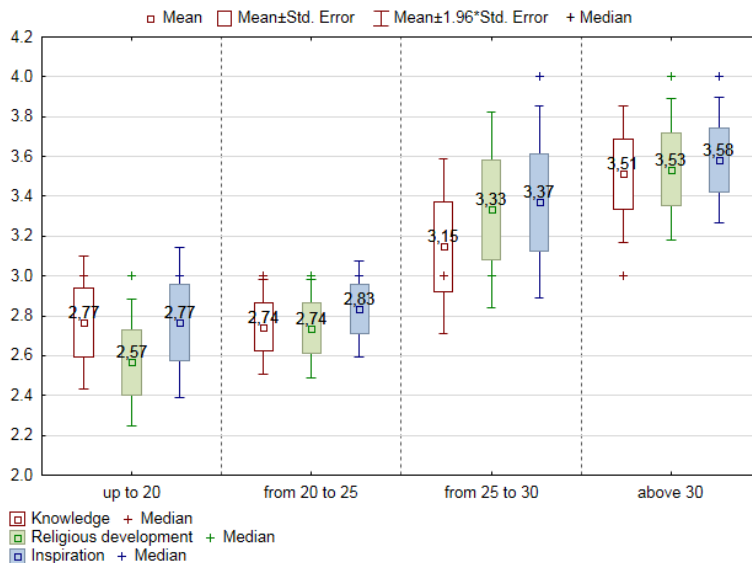
**Table 7. Results of the Kruskal-Wallis ANOVA test. Age and an assessment of the benefits that society can obtain from possessing monuments of religious art**

	Category	Knowledge		Religious development		Inspiration	
		$\bar{x}$	p	$\bar{x}$	p	$\bar{x}$	p
Age	up to 20	2.77	0.0121*	2.57	0.010*	2.77	0.0028**
	from 20 to 25	2.74		2.74		2.83	
	from 25 to 30	3.15		3.33		3.37	
	above 30	3.51		3.53		3.58	

Source: own study based on survey research, n = 275.

Age influenced knowledge ratings  $p < \alpha$  ( $p = 0.0121$ ), religious development  $p < \alpha$  ( $p = 0.010$ ) and inspiration ratings  $p < \alpha$  ( $p = 0.0028$ ). The older people are, the higher they rate knowledge, religious development and inspiration.

**Figure 21. Average ratings of knowledge, religious development, and inspiration broken down by age**



Source: own study based on survey research, n = 275.

The attitude toward faith also diversified the assessment of the benefits that society can obtain from the possession of monuments of religious art. Attitude toward faith differentiated the evaluation of spiritual benefits  $p < \alpha$  ( $p = 0.0000$ ), knowledge  $p < \alpha$  ( $p = 0.0000$ ), religious development  $p < \alpha$  ( $p = 0.0000$ ), identity development  $p < \alpha$  ( $p = 0.0000$ ) and inspiration  $p < \alpha$  ( $p = 0.0001$ ).

**Table 8. Results of the Kruskal-Wallis ANOVA test. Attitude toward religion and an assessment of the benefits that society can obtain from possessing monuments of religious art**

Category		Benefits spiritual benefits		Knowledge		Religious development		Identity development		Inspiration	
		$\bar{x}$	p	$\bar{x}$	p	$\bar{x}$	p	$\bar{x}$	p	$\bar{x}$	p
Attitude toward faith	Believer and religion-practicing person	0.0000***		0.0000***		0.0000***		0.0000***		0.0001***	
	Believer and non-practicing person										
	Non-believer										

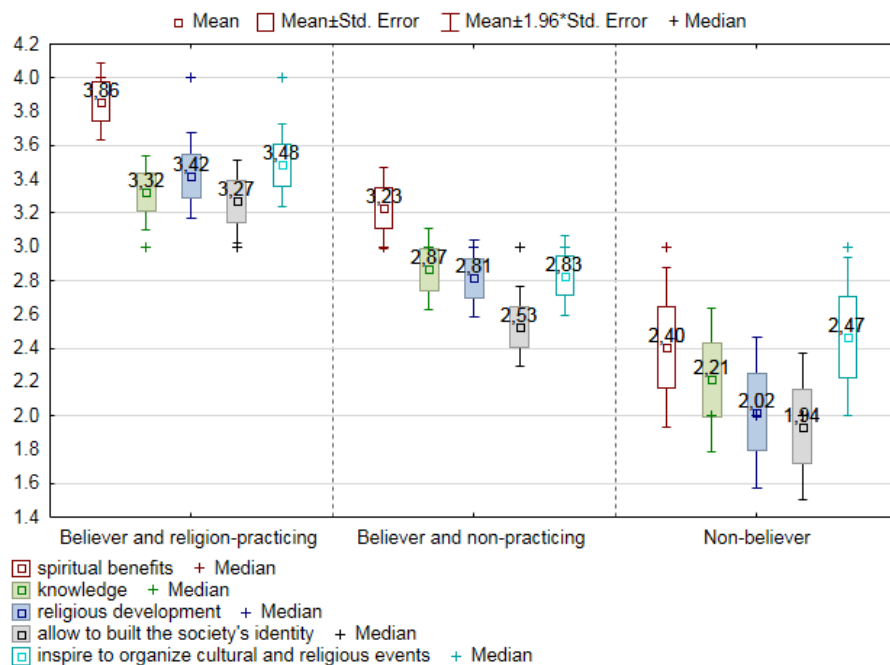
The studied benefits are rated the highest by believers and religion-practicing persons, whereas non-believers rate them the lowest. The highest rating in all groups was given to spiritual benefits, whereas the lowest was given to the fact that they help build the identity of society (Figure 22).

Surveyed persons were asked if they would be willing to pay a tax to protect monuments of religious art. The results are shown in Figure 23.

It was examined whether there were differences in willingness to pay tax for the preservation of monuments of religious art in relation to age, sex, locality of residence, and attitude toward faith. Pearson's chi-square test of independence was used for analysis. The analysis shows that only attitude toward faith differentiates willingness to pay tax on the monuments of religious art  $p < \alpha$  ( $p = 0.0000$ ).

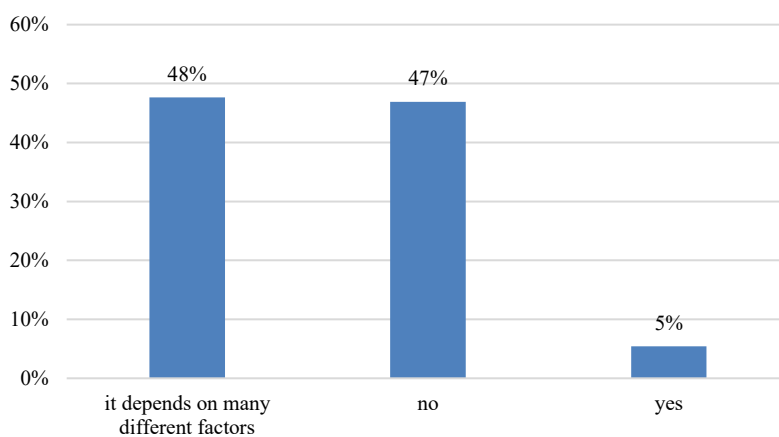
Believers and religion-practicing persons most often answered that it depends on a number of factors (59%), with 13% declaring their willingness to pay such a tax immediately. In contrast, believers and non-practicing persons and non-believers were most likely to answer this question in the negative, whereas amongst non-believers this was as high as 66% of surveyed persons. The results of the study are shown in Figure 24.

**Figure 22. Attitude toward faith vs. the evaluation of spiritual benefits, knowledge, religious development, identity development, and inspiration for organizing cultural and religious events**



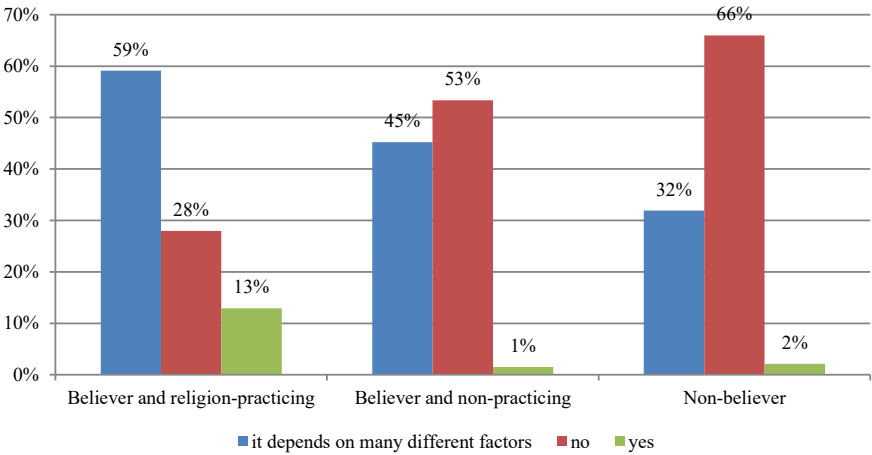
Source: own study based on survey research, n = 275.

**Figure 23. Willingness to pay tax for the protection of monuments of religious art**



Source: own study based on survey research, n = 275.

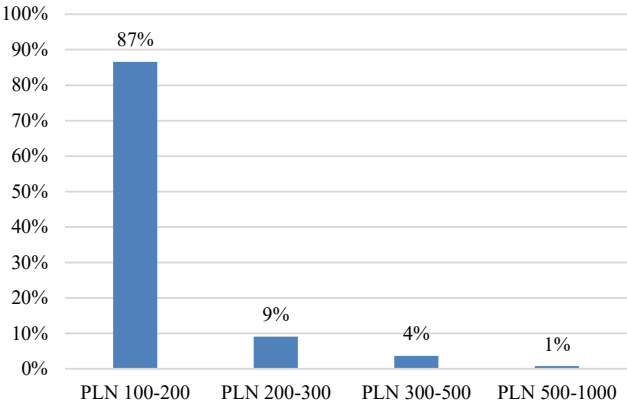
**Figure 24. Attitude to faith vs. willingness to pay tax to protect monuments of religious art**



Source: own study based on survey research, n = 275.

Next, the surveyed persons were asked the question: “How much money would you be willing to pay annually to preserve the value of the monuments of religious art that are important to you?” The results of the study are presented in Figure 25 and Table 14.

**Figure 25. The amount of money the surveyed persons are willing to pay annually to ensure that the value of the monuments of religious art is preserved**

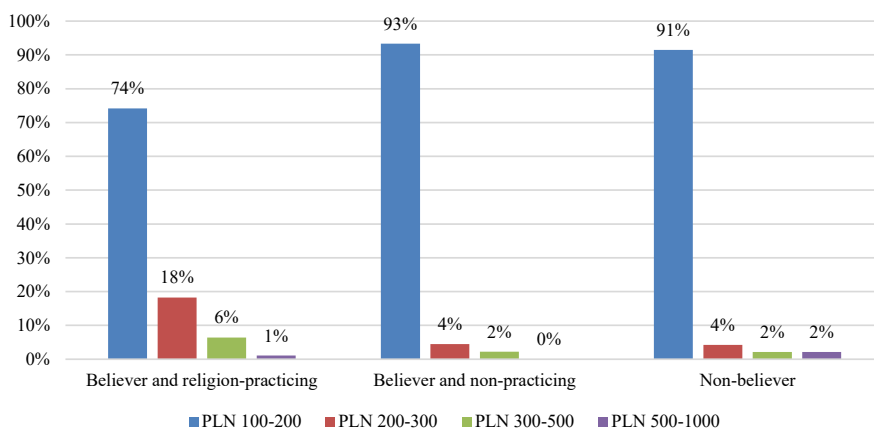


Source: own study based on survey research, n = 275.

It was examined whether there are differences in the amount of money the surveyed persons are willing to pay to preserve the value of the monuments of religious art in relation to age, sex, locality of residence, and attitude toward faith. Pearson’s chi-square test of independence was used for analysis (Figure 26).



**Figure 26. The attitude toward faith vs. the amount of money the surveyed persons are willing to pay annually to ensure that the value of the monuments of religious art is preserved**



Source: own study based on survey research,  $n = 275$ .

The analysis shows that only the attitude toward faith differentiates the amount of money that the surveyed persons are willing to pay in order to maintain the value of the monuments of religious art  $p < \alpha$  ( $p = 0.0018$ ). In all groups, the dominant amount is between PLN 100 and PLN 200. In contrast, 18% of believers and religion-practicing persons are willing to spend between PLN 200 and PLN 300, whereas 6% between PLN 300 and PLN 500.

### Summary, conclusions and recommendations

The value of monuments of religious art is of importance primarily to believers. People are interested in monuments because they find historical, architectural, and cost value in them. Monuments of religious art evoke in society feelings of passing time, aesthetics, and history. The main purpose of the study was the perception of monuments of religious art by a social unit from the perspective of behavioral economics and behavioral finance. The specific purpose, in turn, was to answer the question: Would a social unit be willing to pay a tax for the protection of monuments of religious art, and if “yes” then how much? The literature studies and own research carried out in the study lead to the following conclusions:

1. a church is a structure that is most often associated with a monument of religious art,
2. the surveyed persons very rarely had contact with monuments of religious art,
3. the behaviorism of the monuments of religious art and the perception of their value is manifested mainly in the passing time (aging) related to the passing history – treated as a subjective feeling of a social unit,
4. women are more likely to have a sense of pride that they live in a locality with a monument of religious art,
5. the perspective of behavioral economics and behavioral finance is reflected in the results of our own research: the surveyed persons rated the highest the

development of tourism by locating monuments of religious art in a given town, whereas the benefits of a social unit were rated the lowest. Economics and finance are seen here as areas influenced by the fact that a monument of religious art is part of a given locality – the development of religious tourism generates higher revenues for local government budgets and allows the development of cities or regions. At the same time, these material benefits apply to the macro level, whereas on the micro level (a unit, a person) there are spiritual and emotional benefits instead of material ones. Thus, we see here a certain duality in the perspective of behavioral economics and behavioral finance,

6. as only 5% of the surveyed persons are willing to pay a tax for the preservation of monuments of religious art. It follows that despite the fact that monuments of religious art constitute a specific value for society, from the behavioral point of view surveyed persons are not willing to spend their own funds on their protection,
7. a person is willing to spend an average of PLN 100–200 for the protection of monuments.

From an economic point of view, society highly appreciates the value of monuments of religious art, sees the need for their protection, and acknowledges that monuments of religious art are of high usefulness to society. Thus, the financial aspects are already defined very carefully, even conservatively.

It is recommended to conduct an information campaign about the role and importance of monuments of religious art, including international activities in this area. There should be an information campaign about church taxes applicable internationally, and efforts should be made to raise external funds for the preservation of monuments of religious art. It is equally important to conduct scientific research and fill research gaps about the role and importance of monuments of religious art, their correlation with the country's cultural heritage, and the economic, financial, and, above all, behavioral (spiritual, emotional) consequences of losing such monuments of historical memory.

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