

Tax culture and compliance with tax obligations of micro-entrepreneurs in the central market, Jaen, Peru

Cultura tributaria y cumplimiento de las obligaciones tributarias de microempresarios del mercado central, Jaén, Perú

Cultura tributária e cumprimento das obrigações fiscais de microempreendedores no mercado central, Jaén, Peru

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ABSTRACT

The general objective was to determine the relationship between tax culture and compliance with tax obligations of microentrepreneurs in the central market, Jaen - 2021. In addition, applied research was used, with a non-experimental cross-sectional design, with a quantitative approach and correlational scope. Likewise, the survey was considered as a technique and as an instrument, a questionnaire composed of 18 items in its totality, which was applied to 40 micro-entrepreneurs of the central market, Jaen - 2021. Tax culture and compliance with tax obligations obtained a Spearman's Rho of 0.674, also, it was appreciated that the value of $p=0.001<0.05$, allowing to accept the positive hypothesis, and reject the null hypothesis. Concluding that there is a considerable positive correlation between tax culture and compliance with tax obligations, thus revealing that when the State provides adequate information about tax regulations, when microentrepreneurs seek additional information to reinforce their knowledge about tax violations, if they work on their value formation about their tax duties and are transparent in the economic information they assign in their payment vouchers, they will possibly comply with each of their tax obligations.

Keywords: culture, education, taxation, micro-entrepreneurs.

RESUMEN

Se utilizó como objetivo general determinar la relación entre la cultura tributaria y el cumplimiento de las obligaciones tributarias de los microempresarios del mercado central, Jaén – 2021. Además, se utilizó una investigación de tipo aplicada, con diseño no experimental de corte transversal, con enfoque cuantitativo y con alcance correlacional. Asimismo, se consideró como técnica a la encuesta y como instrumento el cuestionario conformado por 18 ítems en su totalidad, el cual, fue aplicado a 40 microempresarios del mercado central, Jaén – 2021. La cultura tributaria y el cumplimiento de las obligaciones tributarias obtuvieron un Rho de Spearman de 0.674, igualmente, se apreció que el valor de $p=0.001<0.05$, permitiendo aceptar la hipótesis positiva, y rechazar la hipótesis nula. Concluyendo que existe una correlación positiva considerable entre la cultura tributaria y el cumplimiento de las obligaciones tributarias, revelando de esta forma que cuando el Estado brinde información adecuada sobre las normas tributarias, cuando los microempresarios busquen información adicional para reforzar su conocimiento sobre las infracciones tributarias, si trabajan en su formación de valores sobre sus deberes tributarios y sean transparentes en la información económica que asignan en sus comprobantes de pago, posiblemente cumplan con cada una de sus obligaciones tributarias.

Palabras clave: cultura, educación, tributaria, micro emprendedores.

RESUMO

O objetivo geral foi determinar a relação entre a cultura tributária e o cumprimento das obrigações tributárias dos microempreendedores do mercado central, Jaén - 2021. Além disso, foi utilizado um tipo de pesquisa aplicada, com um desenho transversal não experimental, com abordagem quantitativa e escopo correlacional. Da mesma forma, a pesquisa foi considerada como técnica e como instrumento o questionário composto por 18 itens em sua totalidade, que foi aplicado a 40 microempreendedores do mercado central, Jaén - 2021. A cultura tributária e o cumprimento das obrigações fiscais obtiveram um Spearman's Rho de 0,674, da mesma forma, observou-se que o valor de $p=0,001<0,05$, permite aceitar a hipótese positiva e rejeitar a hipótese nula. Concluindo que existe uma correlação positiva considerável entre a cultura tributária e o cumprimento das obrigações tributárias, revelando assim que quando o Estado fornece informações adequadas sobre a regulamentação tributária, quando os microempreendedores buscam informações adicionais para reforçar seus conhecimentos sobre infrações tributárias, se trabalham em sua formação de valores sobre suas obrigações fiscais e sejam transparentes nas informações econômicas que atribuem em seus recibos de pagamento, eventualmente poderão cumprir com cada uma de suas obrigações fiscais.

Palavras-chave: cultura, educação, fiscal, microempreendedores.

I. INTRODUCTION

The international economy is linked to the individual economic growth of each nation, which is generated by the different productive sectors through their tax duties. At the international level, tax collection fell by 19% because some microentrepreneurs did not have tax knowledge, making them aware of the importance of complying with each tax obligation. (ECLAC, 2021). Also, the lack of communication between the tax authorities and taxpayers has led to continued alienation, leaving microentrepreneurs unable to obtain accurate information on the amounts they are required to pay. (Program for Social Cohesion, 2021). On the other hand, at the national level, the absence of tax talks has generated in times of pandemic that they do not issue payment vouchers in almost all their income, in order to reduce the amount of taxes due (Coronel et al. 2021). In the district of Jaén there are micro-entrepreneurs distributed in different commercial points of the central market, where it has been observed that they maintain unsuitable behaviors of tax responsibility because they do not present their monthly declarations, since they do not have a control record of their income and do not issue payment vouchers for each of their monetary income, obtaining in a determined time tax penalties by the tax regulatory entity, causing considerable economic problems in their businesses, which could lead to the definitive closing of their commercial establishment.

This study was justified in a practical way, because it was based on taxpayers applying the principles, standards and the importance of compliance, use and practical application of the principles, laws and procedures established by SUNAT. Likewise, it was justified in a theoretical manner, because it was based on the theoretical knowledge of the tax culture and the regulatory framework for compliance with tax obligations, since this allowed for in-depth knowledge of the subject studied. In addition, the data achieved in this work were used as educational material, because they provided guidance to the entire business community and to all those students who wish to learn more about tax culture issues and all those benefits of its application in their daily lives. Also, it was justified in a methodological way, because it served as a reference or background for those who investigated one or both of the research variables, as well as its operationalization, as well as the methodological component, taking into account the design, level raised.

Subsequently, the general objective was considered: to determine the relationship between tax culture and compliance with tax obligations of microentrepreneurs in the central market, Jaén - 2021. Simultaneously, it was considered as an alternate research hypothesis that there is a significant relationship between tax culture and compliance with tax obligations of microentrepreneurs in the central market, Jaén - 2021.

II. THEORETICAL BASIS

After a thorough review of different journals indexed in Scopus, the contribution of Atuguba was considered. (2021) which analyzed the perspectives of the African state on tax culture, for which they considered using a mixed, descriptive and explanatory methodology, reaching the conclusion that the absence of tax information, transparency in the mobilization of tax revenues and low taxpayer satisfaction has caused them to have a low tax awareness, being the factors by which compliance with tax obligations has decreased in recent decades. In addition, there is the contribution of Saifudin et al. (2021) in their study, they chose to investigate the consequences of taxpayers' tax knowledge, motivation to pay and level of education on tax compliance. They used a questionnaire administered to 45 citizens to determine that tax knowledge, motivation to pay and level of compliance education have a significant and positive effect.

Also, Yoga et al. (2020) also resolved to provide greater understanding of compliance with VAT tax obligations. It was mixed, with case studies of 46 published scientific articles, resolving that the absence of a tax orientation plan has caused that taxpayers do not have adequate and necessary knowledge about the category of tax duties, being of vital importance to carry out an action plan immediately in order to correct this situation. On the other hand, Condori et al. (2020) decided to determine the importance of developing

knowledge and attitudes on tax culture. It was non-experimental with two interventions, they applied the survey to 60 people, they found that 63.3% do not demonstrate knowledge about tax culture, concluding that through the application of the educational program it allowed to positively increase tax knowledge in each one of the students.

Likewise, Cabrera et al. (2020) considered analyzing the behavior and tax culture of taxpayers, which was non-experimental, mixed and explanatory, found that the behavior and tax culture of taxpayers is low, for reasons that do not demonstrate tax awareness and values, causing them to contravene each of their tax duties. Finally, we have the contribution of Martinez (2020) through the evaluation of the tax culture as a deterrent to tax non-compliance that allows increasing tax collection in Panama. The study was mixed, with a cross-sectional, descriptive and documentary design, and it was found that the government is the only guarantor of elaborating and disseminating plans to guide the population in the tax duties being developed in a clear and precise manner, taking into account the obligations and rights of the subject of the obligation.

In the national background, different works were considered, starting with the study by Champi y Quispiroka (2021) because it determined the analogy between tax culture and compliance with tax obligations. They used a quantitative, descriptive and correlational methodology and applied the surveys to 44 taxpayers. They concluded that the relationship of the variables is deficient, in addition, the knowledge dimension does not correspond to the fulfillment of tax obligations since they reached a sigma of 0.178 and an $Rho=0.207$. Likewise, Copia et al. (2021) also sought to determine whether there is a link between the tax culture and the intention of wine entrepreneurs to formalize their business. Using a quantitative, non-experimental, correlational study, they surveyed 59 entrepreneurs and obtained an $Rho=0.165$, indicating that these variables have a low positive association.

But Coronel et al. (2021) decided to verify the occurrence of tax culture in the compliance with the payment of the RUS. They used a quantitative, applied and causal correlational work, they used the questionnaire to 85 microentrepreneurs, obtaining an $Rho=0.543$, thus revealing that these variables maintain a moderate degree of positive association. In this sense, the research by Mendoza and Vigo (2021) was considered because they decided to measure the degree of positive association between these variables. (2021) was considered because they decided to measure the degree of association between tax culture and tax compliance. Within the framework of the quantitative, applied and causal correlation study, they applied the questionnaire to 30 restaurants and achieved $Rho=0.845$, they obtained a positive link.

Similarly, Mayhური et al. (2020) decided to study the link between tax culture and tax obligations. They used a positivist descriptive correlation method, surveyed 78 merchants and found that these variables reached 51% at the moderate level, again, the $Rho=0.749$, indicating that these variables remain highly positively correlated. Likewise, the study by Ordoñez and Chapoñan (2020) was also considered because they decided to study the link between tax culture and tax obligations. By means of applied, descriptive and correlational methods, they applied the questionnaire to 80 merchants and obtained $Rho=0.943$, maintaining a high positive link, thus demonstrating that by improving the willingness to learn more about taxation on the part of the Pirias merchants, they increase their tax knowledge, substantially improving compliance with tax obligations. In addition, Ludeña (2020) determined the association between tax culture and tax compliance. With a mixed, non-experimental, correlational methodology, 04 workers were surveyed. It reached an $Rho=0.577$ and a sigma of 0.423, concluding that the null hypothesis is accepted, demonstrating that there is no relationship between these variables.

The definition of tax culture according to García (2017) is the existing interrelation between knowledge of taxes, tax attitudes and the need to appreciate tax values that promote good living in the community. Likewise, they define it as the behavior of a specific group of people, and assume what should and should not be done when paying taxes in a country, being necessary that the State through its orientation plans increases tax knowledge, tax attitudes and the need to appreciate tax values that propitiate good community living (Andrade and Cevallos, 2020). Considering the definitions of the aforementioned authors, we can argue that tax culture is the values that are promoted from family education and promoted by the actions of the State, since it depends on this whether the beliefs and attitudes of people are in favor or against complying with their tax duties. For this reason, it is of utmost importance that the government propose

viable solutions through a tax system that is easily understood by the owners of microenterprises and that the tax advisors hired by SUNAT should establish a point of balance between the interests of the taxpayer and the tax administration.

In order to adequately foster a tax culture in all citizens from the childhood stage, the State must work on different points, such as educational training, tax values and tax attitudes, because it is through them that the level of tax compliance improves (Fernández et al. 2020). Thus, tax culture is necessary for every nation, because it is a form of coexistence. It shapes thoughts, images and behaviors so that taxpayers can voluntarily fulfill their tax obligations (Teye et al. 2019). That is why the tax culture is based on the principles established in the tax code, such as the principle of legality, justice, uniformity, mandatory nature, certainty, economy in collection and, above all, the principle of equality (Vite et al. 2021).

Three dimensions were considered: tax knowledge, tax values and tax attitudes (Coronel et al. 2021). Tax knowledge, according to Coronel et al. (2021), refers to the fact that obligated subjects should be aware of the exact types of taxes to be taken into account in calculating the value to be paid for taxes, since failure to do so may result in monetary penalties or even the destruction of the organization's or individual's assets or property. On the other hand, tax values, according to Coronel et al. (2021), indicate that they are those tax obligations imposed on natural persons and legal entities for carrying out commercial activities that generate a profit or benefit. For the income that the organizations obtain, they must file their tax returns and proceed to comply with the payment deadlines established in the due date schedule (Nurlela et al. 2021).

With respect to tax attitudes, according to Coronel et al. (2021), it is mentioned that the taxpayer has this behavior in various circumstances, such as the use of the resources collected, the tax investment made and the tax periods established by the government. It is extremely important for the regulator to be transparent in all the tax information it maintains, because it is through these measures that the perception and tax attitudes of each person are improved (Alharbi et al. 2020).

The definition of compliance with the tax obligations according to Hien (2021) which is the exposure of the affidavit containing complete and truthful information of all its business activities. Also, it is the proper filing of affidavits containing economic information of the organization (Le et al. 2021). In addition, Taing and Chang (2021) indicate that it is based on the needs of the state and consents anyone to contribute to the government.

Considering the contributions of the authors mentioned in the previous paragraph, we can affirm that compliance with tax obligations are those actions carried out by the taxpayer who obtains wealth through business activities, having to proceed to comply with its formal obligations (Registration to the RUC) and with its substantial obligations (Filing the affidavit and paying its tax) being necessary and mandatory to consider what the tax system establishes. In the sale of goods, the tax obligation arises in the issuance of the payment receipt or when the company receives the money (Bibler et al. 2021). Once the actual budget is established by law, the powers manifest themselves in various forms, such as tax obligations between participants and the government (Capasso et al. 2021). Even if its fulfillment is confirmed by existing sureties or prerogatives, this obligation is a personal bond (Lee et al. 2019).

Substantial obligations according to Coronel et al. (2021), state that the system is designed for individuals who sell products or services directly to consumers. The new RUS may also benefit those who develop commerce. For these taxpayers, issuing invoices and other evidence granting tax credit is prohibited, and there are restrictions on the maximum monthly and/or annual income, as well as the performance of certain prohibited activities. Also, Hendayana et al. (2021) define it as the monthly fee payable by natural or legal entities, which is obtained through the development of commercial activities. Taxpayers must issue a proof of payment mandatorily on each income and reflect their purchases to determine if they have a tax credit in favor of the organization (Areo et al. 2020).

Formal obligations, according to Coronel et al. (2021), indicate that compliance is the effort a person makes to comply with the law. Likewise, SUNAT (2021), those who start operating during the fiscal year are eligible only if they are registered in the Single Taxpayers Registry. However, if taxpayers of the general system, special system or RMT are involved, changes can only be made during the January income tax and payment. Thus, paying taxes is a good example of a formal obligation, as it serves as a mechanism to

formally establish why a larger tax obligation, a substantive obligation, must be fulfilled (Aktas et al. 2019). The official duty of the taxpayer is to register with SUNAT, file affidavits, issue payment receipts, report external information, comply with requirements, and register in the applicable tax system. (Tarmidi, 2019).

III. METHODOLOGICAL PROCEDURES

An applied type of study was used, since its purpose was to discover the means by which a recorded need could be compensated through scientific judgment (CONCYTEC, 2018). How design was used non-experimental cross-sectional because the sample obtained was analyzed in a single moment and space (Ñaupas et al. 2018). Also, it was correlational because this type of work is used to decree the relationship of variables (Ñaupas et al. 2018). The population and sample consisted of 40 microentrepreneurs who were found located in the central market of Jaén. According to Ñaupas et al. (2018), it is the group of elements with more frequent peculiarities. A survey technique was used, in which both study variables took into account the realities of this work. As a tool, the questionnaire consisted of 18 items in the variables.

Because it allowed knowing the internal consistency and the magnitude of the items considered in this work, Cronbach's alpha coefficient was used in a pilot test with 10 microentrepreneurs for reliability. A Cronbach's alpha of 0.910 was obtained for tax culture and a Cronbach's alpha of 0.886 was obtained for tax compliance, revealing that each of the questions posed in both variables has an acceptable reliability. The validity of the instrument was established through the validation of experts in accounting with a doctorate degree, since this allowed the verification of the reliability of the questions posed. For this purpose, several indicators were taken into account for each of the variables, which are shown in the following tables:

Table 1

Indicators of tax culture dimensions

Variable	Dimensions	Indicators	Definition
Variable 1 Tax culture	Knowledge tax	Tax education	It is the most effective ability to promote a tax culture, based on the concept of tax nature, which means considering tax compliance as a necessary complement to the legitimate exercise of citizenship. (SUNAT, 2020)
		Tax information	It is based on the proper application of tax regulations in the company's transactions, such as IGV, on income and others. (Secretaría Distrital de Hacienda, 2019).
		Tax training	It is a type of learning that requires the population and taxpayers to acquire new knowledge on an ongoing basis, as well as raising awareness of tax awareness that the State must provide directly and indirectly to the population and taxpayers, so that the taxpayer in particular is one of those who do not comply correctly. (JEZL, 2022).
	Taxable values	State	Refers to a type of social organization with sovereign institutions that govern the life of a specific group of people within a national territory. (Defensoría del Contribuyente y Usuario Aduanero, 2017).
		Tax flexibility	The government has control over the tax coefficient (f), but not over the definition of the tax rate to be collected. (SUNAT, 2020).
		Improvement of public services	It is the one provided by the government, either directly or through its supervision and regulation. (MEF, 2020)
	Tax attitudes	Tax laws	They are the rules governing the direction of taxes. (Defensoría del Contribuyente y Usuario Aduanero, 2017)..
		Tax benefits	These are savings in the equity of a person or natural entity as a result of paying less taxes. (Secretaría Distrital de Hacienda, 2019).
		Garnishment of assets	A punitive measure imposed on the property of someone who has failed to fulfill a legal obligation or who owes money to another. (Defensoría del Contribuyente y Usuario Aduanero, 2017).

Table 2

Indicators of the dimensions of compliance with tax obligations

Variable	Dimensions	Indicators	Definition
Variable 2 Compliance with tax obligations	Substantial obligations	Financial income	It is the amount of monetary resources, or money, allocated to each factor in exchange for its contribution to the manufacturing process. (Defensoría del Contribuyente y Usuario Aduanero, 2017).
		Tax deduction	It is a reduction of the total tax liability of an individual or organization when they discover a payment that reduces their tax liability. (Defensoría del Contribuyente y Usuario Aduanero, 2017).
		Tax debt	It is that fiscal duty that a person considered as a taxpayer has by the tax administration. (MEF, 2020)
		Tax omissions	Any act involving a violation of the tax laws, unless otherwise specified in this Title. (Defensoría del Contribuyente y Usuario Aduanero, 2017).
		Tax penalties	It is a legal economic penalty imposed by the tax authorities on taxpayers when they do not comply with their tax obligations voluntarily or spontaneously, or when they do so incorrectly. (MEF, 2020)
	Formal obligations	Single Taxpayer Registry	It is the process by which a natural or legal person registers its economic activities with SUNAT and obtains the tax regime that corresponds to its expected income levels. (SUNAT, 2021)
		Tax regime	A natural person or legal entity that owns or intends to create a business must register with SUNAT in one of these categories. (SUNAT, 2020)
		Proof of payment	It is the instrument that certifies the transfer of goods, provision of services or delivery for use. (SUNAT, 2020)

The questionnaires were developed and validated by expert professionals with doctoral degrees and extensive research and academic experience. The surveys were administered in person to the subjects involved in the sample, and the data were entered into Excel and SPSS V 26 to produce the results of the study. In addition, data normality testing was completed, allowing determination of the correlation coefficient used in this study, as well as the level of significance of the variable findings.

It was considered to use the descriptive statistical method since this allowed us to know the degree of perception of the microentrepreneurs of the tax culture and tax compliance, and of each of its dimensions that make up both study variables. In addition, inferential statistics was used since it provided us with a data test, which allowed us to know the type of association coefficient to be used, and the degree of linkage between the variables considered according to the job position. Similarly, Cronbach's Alpha revealed the level of confidence in each item that makes up the dimensions of each variable studied.

According to Hernández et al. (2014), is the science that is empowered by the morals and human behavior that are observed when they are developed in science, it is so it mentions that researchers should consider objectivity, respect and responsibility, being able to use others that they consider convenient. This work considered objectivity in mind since the attestation, adjudication and expression of all the information obtained during the investigation of the microentrepreneurs has been completed. In addition, the value of respect was used, since the data emanated from the participants were rigorously preserved and erased once the whole study was approved. Also, the importance of responsibility was considered, since my commitment to carrying out this research allowed me to achieve my professional objectives. Likewise, the principle of scientific integrity was used because good practices were applied throughout the elaboration of this work because the results were used as the microentrepreneurs responded in the surveys. At the same time, the principle of beneficence was used because at all times the good of all the microentrepreneurs who participated in this work was sought, since they were given informed consent so that they would know how the information obtained was used, being eliminated after the analysis and interpretation of the results.

IV. RESULTS AND DISCUSSION

Descriptive statistical results

Table 3

Level of tax culture of microentrepreneurs in the central market, Jaén - 2021.

Variable / Dimensions	Levels	f	%
Tax culture	Low	24	60
	Medium	16	40
	High	0	0
	Total	40	100
Tax knowledge	Low	22	55
	Medium	4	10
	High	14	35
	Total	40	100
Taxable values	Low	23	58
	Medium	17	42
	High	0	0
	Total	40	100
Tax attitudes	Low	25	63
	Medium	11	27
	High	4	10
	Total	40	100

Source: SPSS v.26.

Taking into account Table 3, it can be seen that tax culture achieved 60% in the low level. On the other hand, of its three dimensions, the one that achieved discouraging results was tax attitudes, with 63% at the low level. The next one is the tax values dimension, with 58% at the low level. Lastly, the tax knowledge dimension obtained 55% at the low level, demonstrating that failure to provide additional information on individuals to microentrepreneurs causes them to be unable to differentiate between monthly installments and monthly tax payment.

Table 4

Level of compliance with tax obligations of micro-entrepreneurs in the central market, Jaén - 2021

Variable / Dimensions	Levels	f	%
Compliance with tax obligations	Low	23	58
	Medium	16	40
	High	1	2
	Total	40	100
Substantial obligations	Low	24	60
	Medium	16	40
	High	0	0
	Total	40	100
Formal obligations	Low	24	60
	Medium	12	30
	High	4	10
	Total	40	100

Source: SPSS v.26.

Taking into account the data shown in Table 4, it can be seen that compliance with tax obligations reached 58% at the low level, thus revealing that failure to provide additional information on individuals to microentrepreneurs causes them to be unable to differentiate between monthly installments and monthly payments of their taxes, seriously impacting their compliance with their tax obligations. Likewise, it is evident that the two dimensions substantial obligations and formal obligations reached 60% at the low level, thus demonstrating that as long as microentrepreneurs have difficulties in differentiating between the tax credit and their income, and when they do not know how to obtain the RUC and properly calculate their taxes, they will not be able to properly comply with their tax obligations.

Inferential statistical results

Table 5

Data normality test

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistician	gl	Sig.	Statistician	gl	Sig.
Tax culture	,390	40	,000	,623	40	,000
Tax knowledge	,353	40	,000	,683	40	,000
Taxable values	,377	40	,000	,629	40	,000
Tax attitudes	,383	40	,000	,687	40	,000
Compliance with tax obligations	,367	40	,000	,687	40	,000
Substantial obligations	,390	40	,000	,623	40	,000
Formal obligations	,369	40	,000	,704	40	,000

a. Lilliefors significance correction:

Since there was a sample of 40 microentrepreneurs, the results obtained in the Shapiro Willk data normality test were considered, where it can be seen that in the variables and in the dimensions, it obtained a bilateral significance of less than 0.05, resolving that these data do not follow a normal distribution, using a nonparametric statistic Spearman's Rho.

Specific hypothesis testing 1

Table 6

Level of relationship between tax knowledge and compliance with tax obligations of micro-entrepreneurs in the central market, Jaén - 2021

			Tax knowledge	Compliance with tax obligations
Spearman's Rho	Tax knowledge	Correlation coefficient	1,000	,355
		Sig. (bilateral)	,025	,025
		N	40	40
	Compliance with tax obligations	Correlation coefficient	,355	1,000
		Sig. (bilateral)	,025	,025
		N	40	40

Source: SPSS v.26.

In Table 6, the demonstration of the data obtained from the non-parametric statistical analysis, showed the presence of a Spearman's Rho of 0.355 between tax knowledge and compliance with tax obligations, also shows that the value of $p=0.025 < 0.05$, allowing the researcher to accept the alternative hypothesis and reject the null hypothesis, ratifying that they maintain an average positive correlation, which means that as long as microentrepreneurs maintain a pertinent level of tax education they will be able to voluntarily comply with their tax obligations.

Specific hypothesis testing 2

Table 7

Level of relationship between tax values and compliance with tax obligations of micro-entrepreneurs in the central market, Jaén - 2021

		Taxable values	Compliance with tax obligations
Spearman's Rho	Taxable values	Correlation coefficient	1,000
		Sig. (bilateral)	,685
		N	,002
	Compliance with tax obligations	Correlation coefficient	,685
		Sig. (bilateral)	1,000
		N	,002

Source: SPSS v.26

Table 7 shows the data obtained from the non-parametric statistical analysis, demonstrating the presence of a Spearman's Rho of 0.685 between the tax values and the fulfillment of tax obligations, as well as the value of $p=0.02 < 0.05$, allowing to accept the positive hypothesis and reject the null hypothesis, demonstrating that both maintain a considerable positive correlation, indicating in this way that if the State is transparent in the use of economic resources, the promptness and veracity in the disclosure of the data of the executed expenses allows to increase the fulfillment of the tax obligations.

Specific hypothesis testing 3

Table 8

Level of relationship between tax attitudes and compliance with tax obligations of microentrepreneurs in the central market, Jaén – 2021

		Tax attitudes	Compliance with tax obligations
Spearman's Rho	Tax attitudes	Correlation coefficient	1,000
		Sig. (bilateral)	,589
		N	,000
	Compliance with tax obligations	Correlation coefficient	,589
		Sig. (bilateral)	1,000
		N	,000

Source: SPSS v.26.

Table 8 reveals that tax attitudes and tax compliance obtained a Spearman's Rho of 0.589. Also, the value of $p=0.000 < 0.05$, accepting the positive hypothesis and rejecting the null hypothesis that corroborates that there is a considerable positive correlation, thus revealing that if microentrepreneurs increase their knowledge about the tax period that exists in our country, obtain additional information to know the use of the resources collected by way of taxes from the government, no longer present inaccuracies when receiving tax information and do not have difficulties in reviewing public investment, then compliance with tax obligations will increase.

General hypothesis testing

Table 9

Relationship between tax culture and compliance with tax obligations of microentrepreneurs in the central market, Jaén - 2021.

			Tax culture	Compliance with tax obligations
Spearman's Rho	Tax culture	Correlation coefficient	1,000	,674
		Sig. (bilateral)	,001	,001
		N	40	40
	Compliance with tax obligations	Correlation coefficient	,674	1,000
		Sig. (bilateral)	,001	,001
		N	40	40

Source: SPSS v.26

Table 9 shows the data obtained from the non-parametric statistical study, demonstrating the presence of a Spearman's Rho of 0.674 between the tax culture variable and compliance with tax obligations, also, the value of $p=0.001 < 0.05$, thus, the positive hypothesis was accepted, while the null hypothesis was rejected, confirming that there is a considerable positive correlation, thus indicating that if the State provides information on tax regulations, if micro-entrepreneurs seek additional information to reinforce their knowledge on tax violations, if they work on their value formation on their tax duties and are transparent in the economic information they assign in their payment vouchers, they will efficiently comply with their formal and substantial tax obligations.

DISCUSSION

Tax culture is indispensable in every nation, because it is a form of coexistence. It shapes thoughts, images and behaviors so that taxpayers can voluntarily fulfill their tax obligations. That is why García (2017), states that it is the existing interrelation between the knowledge of taxes, tax attitudes and the need to appreciate tax values that promote good community living. In addition, Hien (2021), reveals that compliance with tax commitments, is the one that contains the exposure of tax returns on time, including accurate information to check tax responsibilities. Bibler et al. (2021), mentions that the tax duty is born, at the moment that the companies carry out their business activities since by means of it they obtain profits for each activity carried out. In order to know the levels of each variable and dimension, descriptive data were obtained, finding that the tax culture achieved 60% at the low level; on the other hand, of its three dimensions, the one that achieved unfavorable results was tax attitudes, since it obtained 63% at the low level. The next one is the tax values dimension, which scored 58% at the low level. Finally, the tax knowledge dimension scored 55% at the low level.

With respect to the descriptive results of compliance with tax obligations and its dimensions, it was found that compliance with tax obligations reached 58% at the low level, and it is also evident that the two dimensions of substantial obligations and formal obligations reached 60% at the low level. These results are defended by Atuguba (2021), he came to resolve that the absences of tax information, of transparency in the mobilization of tax revenues and the low satisfaction of the taxpayer has caused that these have a low tax awareness, being the factors by which the compliance with tax obligations has decreased in these last decades. Saifudin et al. (2021) also found that tax knowledge, motivation to comply with payment and the level of compliance education have a significant and positive effect on compliance with all tax obligations of microentrepreneurs.

In this way, it is revealed that the failure to provide additional information on natural persons to microentrepreneurs causes them to be unable to differentiate between the monthly installment and the monthly payment of their taxes, seriously impacting the compliance of their tax duties. Likewise, as long as microentrepreneurs have difficulties in differentiating between the tax credit and their income, and when they do not know how to obtain the RUC and properly calculate their taxes, they will not be able to properly comply with their tax obligations. In addition, Table 9 shows the data obtained from the non-parametric statistical study, demonstrating the presence of a Spearman's Rho of 0.674 between the variable tax culture and the fulfillment of tax obligations, likewise, it can be seen that the value of $p=0.001<0.05$, thus, the positive hypothesis was accepted, while the null hypothesis was rejected, confirming that there is a considerable positive correlation, thus indicating that if the State provides information on tax regulations, if micro-entrepreneurs seek additional information to reinforce their knowledge on tax violations, if they work on their value formation on their tax duties and are transparent in the economic information they assign in their payment vouchers, they will efficiently comply with their formal and substantial tax obligations.

The findings of the general objective are protected by Mayhouri et al. (2020), found that both variables reached 51% at the moderate level, again, the $Rho=0.749$, indicating that these variables remain highly positively correlated. These results are not supported by Ludeña (2020), since he used a mixed methodology, non-experimental, correlational level, surveyed 04 workers. He reached an $Rho=0.577$ and a sigma of 0.423, concluding that the null hypothesis is accepted, demonstrating that there is no relationship between these variables.

These findings reveal that upon learning about the tax laws, microentrepreneurs committed tax infractions, causing the tax administration to impose tax penalties on each of these taxpayers. In addition, there is no transparent dissemination of economic information and the formation of values in citizens is not adequately worked on, so these people will lack ethical principles and do not have a tax education plan aimed at students and microentrepreneurs, the tax culture will improve in all taxpayers.

Considering the first specific hypothesis, the contribution of Hien (2021) was considered, where he states that taxpayers must know exactly the tax rates, they must take into account to calculate the amount they must pay for taxes, because failure to do so may result in financial penalties, including the seizure of their assets or properties owned by the organization or individual. Table 6 shows the data obtained from the non-parametric statistical analysis, which showed the presence of a Spearman's Rho of 0.355 between tax knowledge and compliance with tax obligations, in addition, it can be seen that the value of $p=0.025<0.05$, allowing the researcher to accept the alternative hypothesis and reject the null hypothesis, ratifying that they maintain an average positive correlation, this means that as long as the microentrepreneurs maintain a pertinent level of tax education they will be able to voluntarily comply with their tax obligations.

The results are protected by the work of Mendoza and Vigo (2021), because they achieved a $Rho=0.845$, resolving that between these research variables there is a high positive association. Likewise, Ordoñez and Chapoñan (2020), because they achieved a $Rho=0.943$, exposing that the associativity between these variables is very high positive. These data are not supported by the study of Champi and Quispiroka (2021), because they determined that the knowledge dimension is not related to the fulfillment of tax obligations since they reached a sigma of 0.178 and a $Rho=0.207$. On the other hand, the second specific hypothesis, the contribution of Malézieux and Torgler (2021) was taken into account, because it refers that tax values are

those tax duties that natural persons or legal entities have for carrying out commercial activities that generate some profit or utility.

The data obtained from the non-parametric statistical analysis are shown, demonstrating the presence of a Spearman's Rho of 0.685 between the tax values and the fulfillment of tax obligations, as well as the $p=0.02<0.05$, allowing to accept the positive hypothesis and reject the null hypothesis, demonstrating that both maintain a strong positive correlation, thus indicating that if the State is transparent in the use of economic resources, the promptness and truthfulness in the disclosure of the data of the executed expenses allows to increase the fulfillment of the tax obligations. These results are supported by the research of Copia et al. (2021), because they obtained a Spearman's Rho of 0.165, indicating that these variables maintain a low positive association. Regarding the third specific hypothesis, the theory of Cristea et al. (2021) was considered, revealing that tax attitudes, it is mentioned that it is the behavior of the taxpayer in different circumstances such as what the State is executing, such as the use of the resources collected, the tax investment it carries out and the tax periods that the government has established.

It reveals that tax attitudes and tax compliance obtained a Spearman's Rho of 0.589. Also, the value of $p=0.000<0.05$, accepting the positive hypothesis and the null hypothesis that corroborates that there is a considerable positive correlation is rejected, thus revealing that if microentrepreneurs increase their knowledge about the tax period that exists in our country, obtain additional information to know the use of the resources collected by way of taxes from the government, no longer present inaccuracies at the time of receiving tax information and do not have difficulties to perform the review of public investment then compliance with tax obligations will increase. These results are supported by Coronel et al. (2021) obtaining a Rho= 0.543, thus revealing that these variables maintain a moderate degree of positive association.

CONCLUSIONS

1. Considering the general hypothesis, it is concluded that the statistical analysis reached was non-parametric, achieving a Spearman's Rho of 0.674 between the variable tax culture and compliance with tax obligations, likewise, it is appreciated that the value of $p=0.001<0.05$, thus, the positive hypothesis was accepted, while the null hypothesis was rejected, indicating that if the State provides information on tax regulations, if micro-entrepreneurs seek additional information to reinforce their knowledge on tax violations, if they work on their value formation on their tax duties and are transparent in the economic information they assign in their payment vouchers, they will efficiently comply with their formal and substantial tax obligations. For this reason, it is recommended that SUNAT prepare diptychs and tax triptychs where it should establish clear and precise information on the benefits and risks of not paying taxes in the face of the tax regime for individuals, since this allows micro-entrepreneurs to increase their tax knowledge, reinforces their knowledge of their tax duties and considerably increases their tax attitudes.
2. With respect to the first specific hypothesis, a Spearman's Rho of 0.355 was reached between tax knowledge and compliance with tax obligations, in addition, it can be seen that the value of $p=0.025<0.05$, allowing the researcher to accept the alternative hypothesis and reject the null hypothesis, ratifying that they maintain a positive average correlation, this means that while microentrepreneurs maintain a relevant level of tax education they will be able to voluntarily comply with their tax obligations. It is suggested that microentrepreneurs get advice from an accountant about the tax regulations that exist in our country because this allows them to increase their knowledge about the tax infractions they have committed and later be fined for not having fully complied with the payment of their monthly quota according to the reality of their monetary income that they have obtained in the accounting period.
3. Considering the second specific hypothesis, it is concluded that when performing the non-parametric statistical analysis, a Spearman's Rho of 0.685 between the tax values and the fulfillment of tax obligations, likewise it can be appreciated that the value of $p=0.02<0.05$, allowing us to accept the positive hypothesis and reject the null hypothesis, demonstrating that both maintain a strong positive

correlation, thus indicating that if the State is transparent in the use of economic resources, the promptness and truthfulness in the disclosure of the data of the executed expenses allows increasing the fulfillment of the tax obligations. Microentrepreneurs are advised to issue their payment vouchers according to the level of their income, and it is necessary that they write down each sale executed in a control notebook that they can prepare themselves, taking into account the date of the sale, the client's name, the client's document and the amount collected, because this allows them to know exactly the total amount to be considered in the sales receipt at the end of the day.

4. Considering the third specific hypothesis in the verification of the data obtained through the nonparametric statistical analysis, a Spearman's Rho of 0.589 was reached. Also, the value of $p=0.000 < 0.05$, accepting the positive hypothesis and rejecting the null hypothesis that corroborates that there is a considerable positive correlation, thus revealing that if micro-entrepreneurs increase their knowledge about the tax period that exists in our country, obtain additional information to know the use of the resources collected by way of taxes from the government, no longer present inaccuracies at the time of receiving tax information and do not have difficulties in reviewing public investment, then compliance with tax obligations will increase. Therefore, it is recommended that the State, through SUNAT, develop a plan of visits to micro-entrepreneurs where they can offer guidance and collaboration in all tax matters pertaining to them, since this will increase their tax knowledge and improve their tax behavior, which will have a positive impact on their compliance with their tax obligations.

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