

Tax culture and formalization of MSES in Peru: challenges and opportunities in times of change

Cultura fiscal y formalización de las MYPE en Perú: retos y oportunidades en tiempos de cambio

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Abstract

Tax culture plays a fundamental role in the business formalization process. In this regard, the objective of this research was to determine the relationship between tax culture and the formalization of micro and small enterprises (MSEs) in the grocery sector in the department of Lambayeque, Peru. The study adopted a quantitative approach, with a non-experimental, descriptive, and cross-sectional design, employing analytical, synthetic, and hypothetical-deductive methods. The population consisted of 39,308 MSEs in the sector, from which a sample of 380 companies was selected using simple random sampling. A survey was used as the data collection technique and a structured questionnaire as the instrument. For inferential analysis, Spearman's Rho correlation test was applied, obtaining a coefficient of 0.739 and a significance level of 0.000 (<0.05), which demonstrates a moderate positive relationship between tax culture and business formalization. In conclusion, it is established that a stronger tax culture is significantly related to a higher degree of formalization of MSEs in the grocery sector in Lambayeque.

Keywords: groceries, commerce, tax culture

Resumen

La cultura fiscal desempeña un papel fundamental en el proceso de formalización empresarial. En este sentido, el objetivo de la presente investigación fue determinar la relación entre la cultura fiscal y la formalización de las micro y pequeñas empresas (MYPE) del rubro abarrotes, en el departamento de Lambayeque, Perú. El estudio adoptó un enfoque cuantitativo, con diseño no experimental, de tipo descriptivo y corte transversal, empleando métodos analítico, sintético e hipotético deductivo. La población estuvo conformada por 39 308 MYPE del sector,

y de las cuales se seleccionaron mediante muestreo aleatorio simple, obteniendo una muestra de 380 empresas. Se utilizó la encuesta como técnica de recolección de datos y un cuestionario estructurado como instrumento. Para el análisis inferencial se aplicó la prueba de correlación Rho de Spearman, obteniendo un coeficiente de 0.739 y un nivel de significancia de 0.000 (< 0.05), lo que evidencia una relación positiva y moderada entre la cultura fiscal y la formalización empresarial. En conclusión, se establece que una mayor cultura fiscal se relaciona de manera significativa con un mayor grado de formalización de las MYPE del sector abarrotes en Lambayeque.

Palabras clave: abarrotes, comercio, cultura fiscal

Introduction

The formalization of micro and small enterprises (MSEs) represents a fundamental pillar for economic and social development in developing countries, particularly in contexts of change. In the case of Peru, MSEs account for 99.2% of the business fabric (Ministerio de la Producción [MP], 2024). However, high levels of informality persist, largely due to a low level of tax culture, understood as the set of knowledge, attitudes, and behaviors necessary to fulfill tax obligations (Zumaeta-Julca, 2022).

Various studies have identified that the lack of tax awareness and education, combined with limited dissemination and guidance from state agencies, hinders tax compliance and discourages formalization (Avalo, 2024). This situation not only results in losses in tax revenue but also prevents entrepreneurs from accessing benefits such as financing, insurance, and legal security (Ojeda, 2025). Furthermore, Diez and Encalada (2023) indicate that organizations in the agricultural sector lack an adequate tax culture, leading to limitations arising from ignorance of their tax obligations. This situation exposes them to fines or penalties due to inadequate tax practices. Additionally, Mamani-Huilca and Mamani-Mamani (2023) assert that most entrepreneurs are unaware of aspects related to taxation, due to the absence of tax education and awareness, as well as limited state interest in promoting a business tax culture.

The situation is exacerbated by structural factors such as negative perceptions of the benefits of formalization, bureaucratic procedures, a high tax burden, and weak enforcement (CIAT, 2020; Lizarzaburu, 2025). In this regard, Feal-Zubimendi and Ventura (2023) argue that the main obstacles to business formalization are associated with institutional, cultural, and economic factors, whose impact varies depending on the size of the enterprises. Likewise, Edmore and Houdini (2024) maintain that the informal economy continues to represent a potential source of income. Consequently, low tax collection is influenced by various factors, including institutional factors, the absence of legal and regulatory frameworks, and limitations in governance and policy. According to data from the National Institute of Statistics and Informatics (INEI, 2021), more than 85% of MSEs in Peru operate informally. In Lambayeque, markets such as Moshoqueque and Modelo concentrate a significant number of informal MSEs, which adversely affects their formal counterparts by creating unfair competition.

In light of this scenario, it is necessary to promote public policies that foster tax culture from an educational perspective and institutional support, in order to reverse high levels of informality and consolidate formal business development.

Internationally, various studies have shown that ignorance of tax duties and limited tax education directly influence business informality. In this vein, Ávila (2024) highlights the need to include tax culture from early stages of the educational system. Barron and Belso-Martinez (2020) suggest that simplified policies and training can counteract the negative effects of informality on tax collection.

In the Peruvian context, Ortega (2019) reinforces the positive correlation between tax culture and formalization. However, Chávez-Inga (2025) also suggests that the intention to formalize may exist even with low levels of tax knowledge, which introduces nuances in the relationship between culture and formalization intent.

In Lambayeque, studies by Carranza (2020) and Cumpa (2020) confirm the significant influence of tax culture on the formalization of MSEs. Statistical correlation results indicate that tax knowledge and appropriate guidance motivate formal registration. Hernández and Walter (2021) also note that educational programs have a positive, albeit limited, impact due to distrust toward the state and a lack of clear incentives. Ramírez (2023) argues that the compliance with taxes, whether managed by the Superintendence of Customs and Tax Administration or local governments, is not difficult to fulfill. In this sense, tax policy maintains a significant relationship with the formalization of micro and small enterprises. Similarly, Pirela (2022) states that tax obligation subjects demonstrate a low willingness to comply with tax payments, reflecting a low level of tax culture, which is directly evident in collection levels.

Tax culture encompasses both the fulfillment of tax obligations and the internalization of ethical and civic values regarding the tax system (Armas & Colmenares, 2010). It is founded on trust, social commitment, and

responsible participation in the sustainability of the state. However, according to Roca (2012), social resistance to tax payment persists in Latin America, associated with perceptions of corruption and poor public management.

Gálvez (2007) and Bonilla (2014) understand the concept as the level of citizen understanding and acceptance of the tax system. Chicas (2011) emphasizes that this duty should be assumed not only as a legal obligation but also as a civic responsibility. Cárdenas (2012) highlights tax awareness as the initial element that conditions fiscal behavior, which can range from noncompliance to voluntary payment.

Bonilla (2014) proposes that tax culture should be promoted through structured programs backed by institutions that encourage voluntary tax compliance. Valero et al. (2009) add that values such as cooperation, solidarity, and responsibility are fundamental in this process. Finally, Mogollón (2014) warns that the lack of tax education limits the development of a solid tax consciousness, and that ethical training is crucial for reinforcing tax compliance.

Business formalization is defined as the process by which businesses enter the formal economic system, with legal registration, access to social protection, and regulatory compliance (OIT, 2015). According to the Ministry of Commerce, Industry, and Tourism of Colombia, this process generates social benefits such as increased social security, improved regulatory compliance, and increased tax collection, while informality leads to unfair competition and evasion.

Varo (2013) argues that formalization can be a gradual and natural process linked to business growth, although it is also influenced by changes in management. Thus, formalization not only represents legal compliance but also serves as a mechanism for social and economic integration for MSEs, strengthening sustainability and competitiveness.

According to Article 74 of the Political Constitution of Peru, the tax system must be governed by the principles of legality, equity, and respect for fundamental rights (Constitución Política del Perú, 1993). Law 28015 establishes the regulatory framework for the promotion and regularization of these enterprises (Ley 28015, 2003). It defines micro and small enterprises as economic units that can operate under various legal forms and participate in different productive activities. The state, at all three levels of government, must ensure a conducive environment for their formalization, development, and competitiveness (Articles 2 and 4).

The law establishes strategic actions such as: promoting entrepreneurship, facilitating access to financing, reducing regulatory barriers, strengthening business articulation, and ensuring equal opportunities (Article 5). Law No. 30056 defines the ranges of MSEs based on their annual income in tax units (UIT): up to 150 UIT (microenterprise), from 151 to 1700 UIT (small enterprise), and up to 2300 UIT (medium enterprise) (Ley N.º 30056, 2013). This regulation aims to incentivize investment, boost growth, and facilitate business formalization through simplified mechanisms and programs such as CODEMYPE.

In line with the above, this study had the central question: What is the relationship between tax culture and the formalization of MSEs in the commerce sector, specifically in grocery stores, in the department of Lambayeque in 2021? The general objective was to determine this relationship; and the specific objectives were to analyze the relationship of tax awareness, tax education, tax dissemination and guidance, as well as the set of attitudes and behaviors, with the degree of formalization of these enterprises. In this way, the research seeks to demonstrate how strengthening these aspects can positively impact the formalization process, contributing to the economic development and sustainability of MSEs in the region.

Methodology

The study adopts a quantitative approach, as it allows for the collection of numerical data to verify and explain the hypothesis of the phenomenon under investigation (Hernández et al., 2014). Additionally, it is non-experimental, as the information was obtained without controlling or manipulating the variables, and was gathered at a specific moment, being transversal and correlational in nature (Kerlinger, 2002). Deductive, analytical, synthetic, and hypothetical-deductive methods were employed as processes for the objective collection of data (Jiménez & Pérez, 2017).

The study population comprised 39,308 micro and small enterprises (MSEs) in the grocery sector in the Lambayeque region. Tamayo (2003) states that the population represents the totality of units involved in the studied phenomenon. The sample was determined using stratified random sampling among the MSEs. A sample size calculation formula was applied with a confidence level of 95% and a margin of error of 5%, resulting in a sample size of 380 enterprises (Arias, 2006). Of this total, 76% were selected from informal enterprises located in the districts of Chiclayo, José Leonardo Ortiz, La Victoria, Lambayeque, Ferreñafe, Pimentel, Olmos, Monsefú, and Pomalca, while 24% were formal enterprises. The selection process was based on stratified sampling, supplemented by random sampling within each stratum, as indicated by Arias (2006).

The survey technique was employed with the heads of MSEs to collect quantitative data on the variables of tax culture and formalization. The survey allows for the collection of standardized information for statistical analysis (García, Ibáñez, & Francisco, 2002). The instrument used was a structured questionnaire on a 5-point Likert scale, ranging from "strongly disagree" to "strongly agree," enabling numerical measurement and comparison. Its content validity was determined through expert judgment, demonstrating a high level of relevance and coherence concerning the research objective (Meneses, 2016). Furthermore, the instrument's reliability was measured using Cronbach's Alpha, achieving satisfactory levels for both segments (formal and informal). According to George and Mallery (1995), values between 0.8 and 0.9 are considered satisfactory. Additionally, the data were processed using SPSS software, generating tables and graphs. The relationship between variables was analyzed using Spearman's coefficient, suitable for ordinal data.

Results and discussion

Table 1

Level of tax culture and the formalization of MSEs

		Formalization MSEs			Total	
		Low	Medium	High		
Tax Culture	Low	Count	158	33	1	192
		% of total	54.7%	11.4%	0.3%	66.4%
	Medium	Count	42	45	3	90
		% of total	14.5%	15.6%	1.0%	31.1%
	High	Count	1	4	2	7
		% of total	0.3%	1.4%	0.7%	2.4%
Total	Count	201	82	6	289	
	% of total	69.6%	28.4%	2.0%	100.0%	

Note. The table presents three levels of the tax culture variable with formalization.

Table 2

Relationship between tax culture and the formalization of MSEs

			Tax Culture	Formalization MSEs
Spearman's Rho	Tax Culture	Coefficient of correlation	1,000	0,739**
		Sig. (two-tailed)	.	0,000
		N	289	289
	Formalization MSEs	Coefficient of correlation	0,739**	1,000
		Sig. (two-tailed)	0,000	.
		N	289	289

Note. The table presents the Spearman's Rho test of the relationship degree between variables.

According to the results of the general objective shown in Tables 1 and 2, there is a significant and positive relationship between tax culture and the formalization of MSEs in the grocery sector in Lambayeque. The majority of respondents exhibited low levels in both tax culture (66.4%) and formalization (69.6%), indicating a concerning situation. The chi-square test confirmed this association ($p=0.000$), and the Spearman coefficient ($\rho=0.739$) indicated a high positive correlation. This means that as merchants strengthen their tax culture in aspects such as awareness, education, dissemination, and attitudes, the likelihood of their businesses being formalized increases.

Table 3

Level of tax awareness and the formalization of MSEs

		Formalization MSEs			Total	
		Low	Medium	High		
Tax Awareness	Low	Count	147	25	0	172
		% of total	50.9%	8.7%	0.0%	59.5%
	Medium	Count	45	46	3	94
		% of total	15.6%	15.9%	1.0%	32.5%
	High	Count	9	10	4	23
		% of total	3.1%	3.5%	1.4%	8.0%

Total	Count	201	81	7	289
	% of total	69.6%	28.0%	2.4%	100.0%

Note. Three levels of tax awareness and formalization are presented.

Table 4
Relationship between tax awareness and the formalization of MSEs

			Tax Awareness	Formalization MSEs
Spearman's Rho	Tax Awareness	Coefficient of correlation	1,000	0,704**
		Sig. (two-tailed)	.	0,000
		N	289	289
	Formalization MSEs	Coefficient of correlation	0,704**	1,000
		Sig. (two-tailed)	0,000	.
		N	289	289

Note. The table presents the Spearman's Rho test of the relationship between awareness and formalization.

Regarding specific objective 1, concerning tax awareness (Tables 3 and 4), it is observed that 59.5% of respondents exhibited a low level of awareness, and 69.6% showed low formalization. The relationship between both variables was statistically significant ($p=0.000$), and the Spearman coefficient ($p=0.704$) showed a high positive correlation. These results suggest that ignorance or lack of appreciation for the importance of fulfilling tax obligations directly influences the low formalization of MSEs. Therefore, improving tax awareness is crucial for promoting business formalization.

Table 5
Level of tax education and the formalization of MSEs

		Formalization MSEs			Total	
		Low	Medium	High		
Tax Education	Low	Count	174	53	229	
		% of total	60.2%	18.3%	0.7%	79.2%
	Medium	Count	27	27	5	59
		% of total	9.3%	9.3%	1.7%	20.4%
	High	Count	0	1	0	1
		% of total	0.0%	0.3%	0.0%	0.3%
Total	Count	201	81	7	289	
	% of total	69.6%	28.0%	2.4%	100.0%	

Note. Three levels of tax education and formalization are displayed.

Table 6
Relationship between tax education and the formalization of MSEs

			Tax Education	Formalization MSEs
Spearman's Rho	Tax Education	Coefficient of correlation	1,000	0,597**
		Sig. (two-tailed)	.	0,000
		N	289	289
	Formalization MSEs	Coefficient of correlation	0,597**	1,000
		Sig. (two-tailed)	0,000	.
		N	289	289

Note. The Spearman test measures the degree of relationship between the dimension and variable 2.

According to the results of specific objective 2, shown in Tables 5 and 6, it was revealed that 79.2% of merchants have a low level of tax education, while 69.6% have low formalization. The relationship between both variables was significant ($p=0.000$), and the Spearman coefficient ($p=0.597$) indicated a medium positive association. This implies that while tax education is related to formalization, its impact is not as high as that of other components of tax culture. Nonetheless, it is clear that training and access to information about tax regulations and benefits can contribute to increasing formalization levels in the sector.

Table 7*Level of tax dissemination and guidance with the formalization of MSEs*

			Formalization MSEs			Total
			Low	Medium	High	
Tax Dissemination and Guidance	Low	Count	156	32	1	189
		% of total	54.0%	11.1%	0.3%	65.4%
	Medium	Count	44	44	6	94
		% of total	15.2%	15.2%	2.1%	32.5%
	High	Count	1	5	0	6
		% of total	0.3%	1.7%	0.0%	2.1%
Total	Count	201	81	7	289	
	% of total	69.6%	28.0%	2.4%	100.0%	

Note. The table presents three levels of the dissemination and guidance dimensions with formalization.

Table 8*Relationship between tax dissemination and guidance with the formalization of MSEs*

			Tax Dissemination and Guidance	Formalization MSEs
Spearman's Rho	Tax Dissemination and Guidance	Coefficient of correlation	1,000	0,648**
		Sig. (two-tailed)	.	0,000
		N	289	289
	Formalization MSEs	Coefficient of correlation	0,648**	1,000
		Sig. (two-tailed)	0,000	.
		N	289	289

Note. The table presents the statistical test of Spearman's Rho.

According to specific objective 3, regarding tax dissemination and guidance (Tables 7 and 8), it is evident that 65.4% of respondents showed low levels, and 69.6% exhibited low formalization. The relationship was statistically significant ($p=0.000$), and the Spearman coefficient ($\rho=0.648$) reflected a medium positive correlation. This indicates that the dissemination and guidance actions by competent entities influence the decision to formalize a business. Greater access to tax dissemination and advisory programs could increase the number of formalized MSEs.

Table 9*Level of attitudes and behaviors with the formalization of MSEs*

			Formalization MSEs			Total
			Low	Medium	High	
Tax Attitudes and Behavior	Low	Count	185	64	5	254
		% of total	64.0%	22.1%	1.7%	87.9%
	Medium	Count	16	16	2	34
		% of total	5.5%	5.5%	0.7%	11.8%
	High	Count	0	1	0	1
		% of total	0.0%	0.3%	0.0%	0.3%
Total	Count	201	81	7	289	
	% of total	69.6%	28.0%	2.4%	100.0%	

Note. The table presents three levels of attitudes and behaviors with formalization.

Table 10*Relationship of attitudes and behaviors with the formalization of MSEs*

			Tax Attitudes and Behavior	Formalization MSEs
Spearman's Rho	Tax Attitudes and Behavior	Coefficient of correlation	1,000	0,585**
		Sig. (two-tailed)	.	0,000

	N	289	289
Formalization MSEs	Coefficient of correlation	0,585**	1,000
	Sig. (two-tailed)	0,000	.
	N	289	289

Note. The table presents the statistical test demonstrating the relationship of the dimension with variable 2.

Finally, Tables 9 and 10 present results corresponding to specific objective 4. Regarding tax attitudes and behaviors, the results showed that 87.9% of respondents were at a low level, and 69.6% exhibited low formalization. The relationship between both variables was significant ($p=0.000$), and the Spearman coefficient ($\rho=0.585$) revealed a medium positive correlation. This indicates that perceptions, habits, and predisposition toward tax compliance influence business formalization. Promoting positive attitudes toward tax obligations and responsible behavior regarding taxes could have a favorable impact on the formalization process of the MSEs in the studied sector.

In general terms, the majority of participants exhibited low levels in both tax culture (66.4%) and formalization (69.6%), and the Spearman correlation ($\rho=0.739$, $p=0.000$) confirmed a moderate positive association between both variables. This is in line with previous studies, such as those by Carranza (2020) and Cumpa (2020), which confirm the significant influence of tax culture on the formalization of MSEs. This also coincides with Ortega (2019), regarding tax education, where 79.2% demonstrated a low level, and a medium positive association was found ($\rho=0.597$, $p=0.000$). This result aligns with Chávez-Inga (2025), who suggests that the intention to formalize may exist even with low levels of tax knowledge, introducing nuances in the relationship between culture and formalization intent—a finding that coincides with Hernández and Walter (2021), who indicate that educational programs have a positive, albeit limited, impact due to distrust toward the state.

Similarly, the results are consistent with those found by Ramírez (2023), who indicates that tax policy maintains a significant relationship with the formalization of micro and small enterprises. On the other hand, it aligns with Pirela (2022), who asserts that a low level of tax culture is evident, reflected in low tax collection. Finally, tax attitudes and behaviors registered the highest proportion of low levels (87.9%) and exhibited a medium positive relationship ($\rho=0.585$, $p=0.000$) with formalization.

Conclusions

The conclusions of the study indicate that, first, tax culture presents a positive and significant relationship with the formalization of MSEs in the grocery sector in Lambayeque, demonstrating that the greater the strengthening of this culture, the higher the degree of formalization.

Second, tax awareness is significantly associated with formalization, indicating that promoting greater understanding and fiscal responsibility among entrepreneurs can contribute to increasing their formal status.

Third, tax education also significantly influences formalization, reflecting that access to information and training on tax matters favors compliance with obligations and business formalization.

Fourth, tax dissemination and guidance are determining factors, as adequate communication and advisory from competent entities facilitate the incorporation of MSEs into the formal framework.

Fifth, attitudes and behaviors toward tax compliance are related to formalization, highlighting the importance of fostering positive values and practices regarding tax payment and legality in commercial activity.

Finally, strengthening tax culture in the grocery sector is essential to promote the formalization of MSEs in Peru, particularly in a context of business transformation. This requires implementing strategies for tax education, regulatory dissemination, and personalized support that not only facilitate tax compliance but also promote the sustainability and competitiveness of businesses in the face of new challenges and market opportunities.

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