REVISTA INVECOM
ISSN en línea: 2739-0063

Labor regime and formalization of MSE in Peruvian commerce

Régimen laboral y formalización de las MYPE en el comercio peruano

Received: 18/04/2025 - **Accepted:** 13/08/2025

Edilberto Wilfredo Saira Quispe
https://orcid.org/0000-0001-5872-7171
esairaq@unam.edu.pe
Universidad Nacional de Moquegua. Moquegua, Peru

Silvana Pacheco Fernández
https://orcid.org/0009-0002-9663-5045
spacheco241986@gmail.com
Universidad Nacional Jorge Basadre Grohmann. Tacna, Peru

Abstract

The present study aimed to determine the influence of the MSE labor regime on the labor formalization process in the commerce sector of the city of Tacna, Peru, during the year 2024. To this end, a quantitative approach with a hypothetical-deductive design was adopted. The sample consisted of 215 entrepreneurs in the commerce sector, who answered a structured questionnaire validated by experts and whose reliability was evaluated using Cronbach's alpha coefficient, obtaining a value that ensures the internal consistency of the instrument. The collected data were statistically analyzed to examine the relationship between the MSE labor regime and labor formalization. The results revealed a bilateral significance of p = 0.000, lower than the reference level of 0.05, and a high positive correlation (r = 0,897**), indicating a direct and significant relationship between both variables. Consequently, it is concluded that the MSE labor regime positively influences labor formalization in the commercial sector of Tacna, demonstrating that its implementation favors compliance with labor regulations and contributes to improving the quality and legality of employment in this region. These findings provide relevant evidence for the formulation of public policies aimed at promoting formalization and sustainable development of the commercial sector in the local context.

Keywords: formalization, MSE, labor regime.

Resumen

El presente estudio tuvo como objetivo determinar la influencia del régimen laboral MYPE en el proceso de formalización laboral en el sector comercio de la ciudad de Tacna, Perú, durante el año 2024. Para ello, se adoptó un enfoque cuantitativo con un diseño hipotético-deductivo. La muestra estuvo constituida por 215 empresarios del sector comercio, quienes respondieron un cuestionario estructurado, validado por expertos y cuya confiabilidad fue evaluada mediante el coeficiente Alfa de Cronbach, obteniendo un valor que asegura la consistencia interna del instrumento. Los datos recopilados se analizaron estadísticamente para examinar la relación entre el régimen laboral MYPE y la formalización laboral. Los resultados revelaron una significancia bilateral de p = 0,000, menor al nivel de referencia 0,05, y una alta correlación positiva (r = 0,897**), lo que indica una relación directa y significativa entre ambas variables. En consecuencia, se concluye que el régimen laboral MYPE influye de manera positiva en la formalización laboral en el sector comercio de Tacna, evidenciando que su aplicación favorece el cumplimiento de las normativas laborales y contribuye a mejorar la calidad y legalidad del empleo en esta región. Estos hallazgos aportan evidencia relevante para la formulación de políticas públicas orientadas a promover la formalización y el desarrollo sostenible del sector comercial en el contexto local.

Palabras clave: formalización, MYPES, régimen laboral.

Introduction

The constant changes in labor market dynamics clearly reflect the economic and social development process of a country. In this regard, formal employment is fundamental for fostering a growth pattern that positively impacts income distribution, which directly affects the material well-being of workers. Therefore, the labor market

should serve as a means to improve individuals' economic levels, emphasizing not only the creation of jobs but also the establishment of formal employment linked to the real growth of wages (Pérez, 2019).

However, globally, many companies operate informally, failing to register officially and evading their tax and legal obligations. This situation contributes to a breach of constitutional norms and undermines financial transparency, negatively affecting tax collection. Furthermore, informal trade has adverse consequences, as it not only limits economic and social development but also prevents workers from accessing the benefits provided by formal employment through various existing labor regimes (Olortino, 2023).

In Latin America, labor markets exhibit a particular dynamic compared to developed countries, yet they share the challenge of generating sufficient formal jobs to drive social growth. A significant portion of the workforce is engaged in the informal economy, which restricts access to labor benefits and minimum living conditions, despite the existence of labor regimes designed to address this issue.

It is estimated that there are approximately 263 million workers in Latin America and the Caribbean, of which around 140 million work in the informal market. This figure reveals that more than half are not protected by labor regulations and lack social security affiliation, a concerning fact as many belong to groups in poverty or extreme poverty. Additionally, informal workers often face excessive working hours, without respect for the limits established by legal frameworks (Llamas & Retamoza, 2023).

In Peru, micro and small enterprises (MSE) constitute the business sector with the greatest development potential and significantly contribute to the country's economic and social growth. To promote formalization within this sector, the government has implemented various regulations, such as the MSE labor regime, which facilitates the generation of formal jobs (Sinche, 2021). However, the Peruvian reality mirrors that of other Latin American countries: despite the adoption of this regime, a high level of informality persists, and many workers do not enjoy the labor benefits that formalization entails. This is confirmed by the 2019 National Household Survey (Enaho), conducted by the National Institute of Statistics and Informatics (INEI), which indicates a labor informality rate of 72.4%, only 1.3% lower than recorded five years prior. Informality is especially high in microenterprises, reaching 90%, while small and medium or large enterprises have rates of 50% and 19%, respectively (Instituto Peruano de Economía, 2019).

In the city of Tacna, Peru, informality also predominates in various companies, particularly in the trade sector, representing a significant problem that directly affects workers' labor benefits. Although some formal companies operate under a special labor regime, many fail to fully formalize their personnel, which undermines their economic stability, access to social insurance, and quality of life.

Silva (2022) emphasizes in his study that business formalization is crucial for guaranteeing workers' fair and necessary rights, ensuring an adequate standard of living and protection during their labor activities. Moreover, formalization contributes to employee motivation through decent wages, fair working hours, and bonuses, factors that positively impact their performance.

On the other hand, Huamán (2022) found that the adoption of the MSE regime by companies is linked to a reduction in labor costs, also facilitating the formalization of labor rights and social security. This benefits workers by improving their living conditions and fostering efficient performance, which in turn can lower the company's operational costs.

Consistently, Rubio et al. (2024) demonstrate that the implementation of the MSE labor regime entails a significant reduction in business labor costs, both in wages and obligations related to labor legislation. Comparing this special regime with the general regime, the authors report a cost reduction of approximately 19.88%, reflecting a favorable impact on business financial management.

Additionally, Pastor (2024) concludes that the special MSE labor regime positively influences labor formalization by facilitating contracts, social protection, and security for workers. The author emphasizes the importance of continuously evaluating and improving this regime to ensure greater satisfaction for both businesses and employees.

Complementarily, Sinche (2021) determined that this special regime enables affiliated companies to improve their profitability, increasing their productivity and financial capacity, which in turn allows them to offer more formal employment opportunities under fair conditions, such as adequate wages and reasonable working hours.

However, Melgarejo and Sánchez (2022) reported that the application of the MSE labor regime can negatively affect some labor benefits, particularly due to overtime work, as many companies do not respect the maximum hours established, exceeding the stipulated eight daily hours.

In this context, it was pertinent to develop the present study to analyze the influence of the MSE labor regime on the formalization of the trade sector in the city of Tacna during 2024. To this end, a thorough literature review was conducted, serving as a theoretical foundation to support the investigated variables and validate the

study's contribution to scientific knowledge in the accounting field. The consulted antecedents suggest that this regime contributes to companies formalizing their workers, offering them dignified conditions regarding working hours, wages, breaks, and bonuses, aspects that in turn generate greater motivation and operational efficiency.

Therefore, the following research question was posed: How does the MSE labor regime influence the formalization of the trade sector in the city of Tacna during 2024? Consequently, the general objective of the study was to determine the influence of this regime on formalization in this sector and temporal context. In line with this, the proposed hypothesis asserts that the MSE labor regime has a positive effect on labor formalization in the trade sector in Tacna during 2024.

Methodology

In this study, the MSE labor regime and its influence on labor formalization within the trade sector of the city of Tacna, Peru, during the year 2024 were analyzed. Therefore, the research was framed within a quantitative approach of a positivist nature. Consequently, the adopted method was hypothetical-deductive, as it addressed the study of the MSE labor regime and formalization in the trade sector from multiple perspectives, subsequently formulating hypotheses, testing them, and verifying their validity (Hernández & Mendoza, 2018).

Additionally, considering that the population consists of a group of individuals with common characteristics, which should be conceived not merely as a group but as an entity with its own qualities (Cerda, 2021), in this case, the population was composed of 215 entrepreneurs whose businesses belong to the MSE labor regime and are located in the city of Tacna.

It is important to highlight that, to define the population, inclusion and exclusion criteria were applied. The inclusion criteria considered all entrepreneurs under the MSE labor regime located in Tacna who agreed to participate by signing informed consent, thus ensuring compliance with ethical aspects of the research. Conversely, those entrepreneurs who refused to participate or to sign such consent were excluded.

Similarly, the sample corresponds to a representative part of the population, consisting of sampling units that are the objects of study to be analyzed (Otzen & Monterola, 2017). Given that the aim was to analyze the influence of the MSE labor regime on formalization, a census sampling was chosen, including the entire selected population, that is, the 215 entrepreneurs located in Tacna and encompassed by this regime (Rojas & Rojas, 2019).

On the other hand, for data collection, the survey technique was employed, which allows for the collection of information through a questionnaire directed at the specific sample (Cisneros et al., 2022). In this case, a structured questionnaire was applied to the 215 entrepreneurs to obtain information related to the study variables. The application of the instrument lasted between 10 and 15 minutes, following the signing of informed consent that ensured voluntary participation and the veracity of the data provided.

Finally, for data processing and analysis, Microsoft Excel and SPSS version 29 statistical software were used. In this process, descriptive statistics were applied to summarize and present the results through bar graphs, and inferential statistics were used to test the general hypothesis posed in the study.

Results

To present the results of the data processing obtained through the questionnaire, various tables were created summarizing the responses of entrepreneurs whose businesses are part of the MSE labor regime and are located in the city of Tacna during the year 2024. The verification of the proposed general hypothesis is also presented. Below are the descriptive and inferential results corresponding to this study:

Descriptive results

General data of the companies

According to the survey results, general data of the various commercial enterprises in the city of Tacna were obtained. Table 1 presents these data related to labor formalization: 76.28% of entrepreneurs indicate that all their workers are formal; 13.49% state that there is partial formalization; while 10.23% assert that their workers are not formalized.

Table 1

General data of the companies regarding formality

Formality	No.	%
Yes	164	76.28 %

No	22	10.23 %
Partially	29	13.49 %
Total	**215**	**100.00 %**

Note. Data corresponding to companies in the trade sector

Similarly, Table 2 shows the distribution of annual incomes of the surveyed companies. Thus, 66.51% indicate that their income is less than 150 UIT, 28.84% declare income between 150 UIT and 1700 UIT, while 4.65% report income exceeding 1700 UIT.

Table 2
Annual income of companies in the trade sector

Annual income	No.	%
Less than 150 UIT	143	66.51 %
From 150 UIT to 1700 UIT	62	28.84 %
More than 1700 UIT	10	4.65 %
Total	**215**	**100.00 %**

Note. Data corresponding to companies in the trade sector

Regarding the results related to the MSE labor regime, Table 3 shows that 89.77% of workers receive the minimum vital remuneration, 5.58% receive it partially, and 4.65% do not receive this income. On the other hand, concerning the bonus system, 86.51% of companies provide this benefit, while 9.77% offer it partially, and 3.72% do not provide it.

Table 3
Remuneration

Minimum Vital Remuneration	No.	%	Bonuses	No.	%
Yes	193	89.77 %	Yes	186	86.51 %
No	10	4.65 %	No	8	3.72 %
Partially	12	5.58 %	Partially	21	9.77 %
Total	**215**	**100.00 %**	**Total**	**215**	**100.00 %**

Note. Results obtained from the applied questionnaire

Regarding working hours, Table 4 shows that 94.42% of companies comply with the hours established by the MSE regime, 4.19% do so partially, and only 1.40% violate this regulation. Additionally, 72.56% strictly adhere to the eight or forty-eight hours (8/48) workweek, while 20.47% do so partially, and 6.98% do not comply with this benefit.

Table 4
Working hours

Compliance with working hours	No.	%	Eight or 48-Hour Workweek	No.	%
Yes	203	94.42 %	Yes	156	72.56 %
No	3	1.40 %	No	15	6.98 %
Partially	9	4.19 %	Partially	44	20.47 %
Total	**215**	**100.00 %**	**Total**	**215**	**100.00 %**

Note. Results obtained from the applied questionnaire

Similarly, regarding weekly rest, Table 5 shows that 74.88% of companies comply with granting the corresponding rest, 10.70% do so partially, and 14.42% do not respect this right. In terms of vacations, 60.93% of companies provide this benefit, 8.37% offer it partially, and 30.70% do not comply.

Table 5
Weekly rest and vacation

Weekly rest	No.	%	Vacation	No.	%
Yes	161	74.88 %	Yes	131	60.93 %
No	31	14.42 %	No	66	30.70 %
Partially	23	10.70 %	Partially	18	8.37 %
Total	**215**	**100.00 %**	**Total**	**215**	**100.00 %**

Note. Results obtained from the applied questionnaire

Likewise, regarding insurance, Table 6 highlights that 73.49% of companies offer health insurance to their employees, 7.44% do so partially, and 19.07% do not provide this benefit. In relation to life insurance, 46.05% of companies offer it, 9.30% do so partially, and 44.65% do not provide it.

Table 6
Insurance program

Health insurance	No.	%	Life insurance	No.	%
Yes	158	73.49 %	Yes	99	46.05 %
No	41	19.07 %	No	96	44.65 %
Partially	16	7.44 %	Partially	20	9.30 %
Total	**215**	**100.00 %**	**Total**	**215**	**100.00 %**

Note. Results obtained from the applied questionnaire

Finally, regarding the pension system, Table 7 indicates that 75.81% of companies provide such a system (either AFP or ONP), 18.60% do so partially, and 5.58% do not offer it. In terms of the Compensation for Time of Services (CTS), 44.19% make the corresponding deposit, 6.98% do so partially, and 48.84% do not comply with this obligation.

Table 7
Pension system

Pension system (AFP/ONP)	No.	%	Compensation for Time of Services (CTS)	No.	%
Yes	163	75.81 %	Yes	95	44.19 %
No	12	5.58 %	No	105	48.84 %
Partially	40	18.60 %	Partially	15	6.98 %
Total	**215**	**100.00 %**	**Total**	**215**	**100.00 %**

Note. Results obtained from the applied questionnaire

Results on labor formalization

According to the survey results related to labor formalization, Table 8 shows that 86.05% of companies have formal contracts, while 8.37% reported having partially formal contracts and 5.58% indicated they do not

possess any. Regarding the inclusion of workers in payroll, 76.74% of companies in the trade sector provide this benefit; however, 13.02% offer it partially and 10.23% do not provide it.

Table 8
Formalization of contracts and workers

Formal contracts	No.	%	Workers on payroll	No.	%
Yes	185	86.05 %	Yes	165	76.74 %
No	12	5.58 %	No	22	10.23 %
Partially	18	8.37 %	Partially	28	13.02 %
Total	**215**	**100.00 %**	**Total**	**215**	**100.00 %**

Note. Results obtained from the applied questionnaire

Regarding the formalization of remuneration and bonuses, Table 9 reveals that 83.26% of companies in the trade sector provide remuneration in accordance with the law, 9.30% do so partially, and 7.44% do not offer this benefit. In terms of bonuses, 74.42% of companies provide them to their employees, while 16.28% do so partially and 9.30% do not provide them.

Table 9
Formalization of remuneration and bonuses

Remuneration	No.	%	Bonuses	No.	%
Yes	179	83.26%	Yes	160	74.42%
No	16	7.44%	No	20	9.30%
Partially	20	9.30%	Partially	35	16.28%
Total	215	100.00%	**Total**	215	100.00%

Note. Results obtained from the applied questionnaire

Regarding working hours and the vacation system, Table 10 shows that 74.88% of companies offer their workers a fair schedule in accordance with the law, 10.70% do so partially, and 14.42% do not comply with this aspect. On the other hand, regarding vacations, 61.86% of these companies provide them, 9.30% do so partially, and 28.84% do not comply with this benefit.

Table 10
Formalization of working hours and vacation rest

Work schedule	No.	%	Vacation	No.	%
Yes	161	74.88 %	Yes	133	61.86 %
No	31	14.42 %	No	62	28.84 %
Partially	23	10.70 %	Partially	20	9.30 %
Total	**215**	**100.00 %**	**Total**	**215**	**100.00 %**

Note. Results obtained from the applied questionnaire

Similarly, regarding social security, Table 11 indicates that 73.02% of companies in the trade sector located in Tacna do offer health insurance to their workers, 9.30% do so partially, and 17.67% do not provide it. In relation to life insurance, 45.12% offer it, another 9.30% do so partially, and 45.58% do not provide it.

Table 11
Formalization in social security

Health insurance	No.	%	Life insurance	No	%
Yes	157	73.02 %	Yes	97	45.12 %
No	38	17.67 %	No	98	45.58 %
Partially	20	9.30 %	Partially	20	9.30 %
Total	**215**	**100.00 %**	**Total**	**215**	**100.00 %**

Note. Results obtained from the applied questionnaire

Finally, regarding formalization in pensions and compensations, Table 12 reflects that 92.56% of companies provide their workers with a pension system, 4.19% do so partially, and 3.26% do not offer it. On the other hand, 42.33% provide the Compensation for Time of Services (CTS), 8.84% do so partially, and 48.84% do not comply with this benefit.

Table 12
Formalization in the pension system and compensation

Pension system	No.	%	Compensation for Time of Services	No.	%
Yes	199	92.56 %	Yes	91	42.33 %
No	7	3.26 %	No	105	48.84 %
Partially	9	4.19 %	Partially	19	8.84 %
Total	**215**	**100.00 %**	**Total**	**215**	**100.00 %**

Note. Results obtained from the applied questionnaire

Inferential results

Normality test

The normality test was applied to determine the distribution of the collected data and to define the appropriate statistical coefficient for hypothesis testing. The Kolmogorov-Smirnov test was used, considering that the number of surveyed subjects was greater than 50 (215 entrepreneurs). The results showed a significance of less than 0.05, indicating that the data do not follow a normal distribution but are skewed. Therefore, it was concluded that the appropriate test for hypothesis testing would be Spearman's rank correlation coefficient (see Table 13).

Table 13
Normality test

Variable	Statistic	df	Sig.
MSE Labor Regime	0.093	215	0.003
Labor Formalization	0.112	215	0.000

Note. Data obtained from SPSS processing

Hypothesis testing

Table 14

Influence of the MSE labor regime on labor formalization

Variables	Correlation Coefficient (Spearman's Rho)	Sig. (two-tailed)
MSE Labor Regime and Labor Formalization	0.897**	0.000

Note. Data obtained from SPSS processing

As observed in Table 14, the obtained two-tailed significance was 0.000, which is below the threshold of 0.05, and the correlation found was very high (0.897**). Therefore, it is assumed that the MSE labor regime positively influences the labor formalization of the analyzed companies.

Discussion of results

This research successfully achieved its objective, determining that the MSE labor regime has a significant influence on formalization within the trade sector of the city of Tacna during 2024. This regime enables companies to provide their workers with fair rights and remuneration aligned with their needs. In this context, Silva (2022) found similar results, highlighting the importance of formalization to guarantee fair working hours and benefits such as bonuses, which positively impact employee performance.

Additionally, it was identified that the MSE labor regime facilitates access to social insurance for workers in the trade sector, including health (73.49% of companies) and life insurance (46.05%). These findings align with the results of Huamán (2022), who concluded that the regime promotes the formalization of labor rights and social security, significantly benefiting workers.

Furthermore, it was evident that the regime allows these companies to provide decent labor contracts and ensure that some workers are on payroll, which guarantees benefits associated with the regime, such as lawful remuneration and appropriate working hours. In this regard, Pastor (2024) indicates that the special MSE labor regime positively influences labor formalization by providing better working conditions, including formal contracts, social security, and protection. Similarly, Sinche (2021) also found that companies affiliated with this regime can offer their employees benefits such as fair remuneration and appropriate working hours.

Conclusions

This research determined the influence of the MSE labor regime on labor formalization within the trade sector of the city of Tacna in 2024. It was found that this regime allows workers in the studied companies to access various benefits, such as lawful remuneration, an insurance system that protects their well-being, and fair working hours that include breaks and vacations—elements that significantly contribute to labor motivation.

However, it is important to note that not all analyzed companies provide such benefits to their employees comprehensively. Therefore, it is crucial to recommend that the organizations under study implement periodic evaluations to verify that all their workers are duly formalized and have full access to the labor benefits established by current legislation.

Additionally, it is suggested that the government develop effective strategies to inform and raise awareness among companies regarding the advantages offered by the MSE labor regime. These actions would facilitate companies reflecting on the importance of labor formalization and adequately adapting their workers to this regime, thus promoting better working conditions and a fairer, more protected work environment.

References

Cerda, H. (2021). *Los elementos de investigación*. Editorial Magisterio.

Hernández, R., & Mendoza, C. (2018). *Metodología de la investigación: Las rutas cuantitativa, cualitativa y mixta*. McGraw Hill.

Huamán, J. (2022). *Régimen laboral de las MYPES y costos laborales en el centro comercial Vía 7 del distrito Ayacucho 2021* [Tesis de pregrado, Universidad Peruana de Ciencias e Informática]. Repositorio institucional. https://repositorio.upci.edu.pe/bitstream/handle/upci/679/HUAMAN%20CASTRO%2C%20JOEL.pdf?sequence=1&isAllowed=y

Instituto Peruano de Economía. (2019, 15 de mayo). *Encuesta de Enaho: La informalidad laboral se incrementó en el 2018*. https://www.ipe.org.pe/portal/encuesta-de-enaho-la-informalidad-laboral-se-incremento-en-el-2018/

Llamas, R., & Retamoza, R. (2023). Informalidad laboral, crecimiento económico y gasto público en México, 2005-2019. *Ensayos Revista de Economía, 42*(1), 57-82. https://ensayos.uanl.mx/index.php/ensayos/article/view/233/316

Melgarejo, H., & Sánchez, P. (2022). *El régimen laboral especial MYPE y la afectación a los beneficios laborales en el centro comercial La Bellota, Lima, 2022* [Tesis de pregrado, Universidad Privada del Norte]. Repositorio institucional. https://repositorio.upn.edu.pe/bitstream/handle/11537/31390/Melgarejo%20Galarreta%20Hern%C3%A1n%20Humberto%20-%20S%C3%A1nchez%20Mateo%20Pablo%20Cecilio.pdf?sequence=1&isAllowed=y

Olortino, K. (2023). La informalidad: Un problema de nunca acabar en el Perú. *Revista Cuadernos de Trabajo, 25*, 25-32. https://revistas.caen.edu.pe/index.php/cuadernodetrabajo/article/view/90/87

Otzen, T., & Monterola, C. (2017). Técnicas de muestreo sobre una población a estudio. *International Journal of Morphology, 35*(1), 227-232. https://www.scielo.cl/pdf/ijmorphol/v35n1/art37.pdf

Pastor, G. (2024). *El régimen laboral especial MYPE y la formalidad laboral de las empresas comerciales de Cajamarca año 2022* [Tesis de doctorado, Universidad Nacional de Cajamarca]. Repositorio institucional. https://repositorio.unc.edu.pe/bitstream/handle/20.500.14074/6522/Tesis%20Grosman%20Pastor.pdf?sequence=1&isAllowed=y

Pérez, J. (2019). Tendencias del empleo formal privado de Perú: Un análisis con planilla electrónica (2008-2018). *Revista Latinoamericana de Desarrollo Económico, 32*, 33-55. http://www.scielo.org.bo/pdf/rlde/n32/n32_a03.pdf

Rojas, M., & Rojas, M. (2019). Centros de investigación universitarios, una mirada desde la ecología del desarrollo humano. *Educere, 23*(76), 723-735. https://www.redalyc.org/journal/356/35660459005/35660459005.pdf

Rubio, E., Rodríguez, R., Ruiz, A., & Ruiz, P. (2024). Régimen especial laboral de la micro y pequeña empresa y sus costos laborales. *Revista Arbitrada Interdisciplinaria Koinonía, 9*(1), 171-180. https://doi.org/10.35381/r.k.v9i1.3682

Silva, Y. (2022). *Formalización laboral en las empresas sociales del Estado del nivel territorial Hospital Eduardo Arredondo Daza de la ciudad de Valledupar y la capacidad del Estado para prestar el servicio de salud* [Tesis de maestría, Escuela Superior de Administración Pública]. Repositorio institucional. https://repositoriocdim.esap.edu.co/bitstream/handle/20.500.14471/28432/SILVA%20CASTRILL%C3%93N%20YIMMY%20ALFONSO.pdf?sequence=1&isAllowed=y

Sinche, R. (2021). *El régimen laboral MYPE y su impacto en la rentabilidad de la empresa Inversiones y Representaciones Juntos S.A.C., 2017* [Tesis de pregrado, Universidad Peruana Los Andes]. Repositorio institucional. https://repositorio.upla.edu.pe/bitstream/handle/20.500.12848/2351/T037_48421770_T.pdf?sequence=1&isAllowed=y