Formalization and Tax Compliance of Microentrepreneurs in a Retail Market in Chorrillos - Peru

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DOI: https://doi.org/10.51244/IJRSI.2026.1310000127

Received: 08 October 2026; Accepted: 13 October 2026; Published: 04 November 2026

ABSTRACT

Formalization refers to conducting economic activities in accordance with the country's laws and regulations; in other words, it means being part of the country's commercial ecosystem and contributing to collective growth. The objective of this research is to determine the relationship between formalization and tax compliance in the San Pedro de Chorrillos market in Lima in 2024. The methodology employed corresponds to a non-experimental correlational design; a survey was conducted using a questionnaire administered to a sample of 50 microentrepreneurs in a retail market in Chorrillos. Among the results obtained is the fact that there is a correlation of 0.804 with a significance level of 0.000; therefore, the research hypothesis was accepted, namely that there is a significant correlation between the variables. It was concluded that there is a significant correlation between formalization and tax compliance among microentrepreneurs in a retail market in Chorrillos.

Keyword: Risk assessment, sustainability, business development, operational monitoring, risk identification

INTRODUCCIÓN

Microenterprises are often established informally out of necessity as a means of generating income and subsequently become important drivers of national economic activity (Moreno et al., 2024). Micro, small, and medium-sized enterprises (MSMEs) contribute to reducing unemployment, promoting entrepreneurship and family-owned businesses, stimulating economic growth, and improving citizens' quality of life. They also play a significant role in employment generation and the development of the national economy.

Informality remains a persistent problem among businesses, and governments have addressed it through various strategies. For example, a study conducted in Cambodia found that formalization had a significant positive effect on sales, value added, and the number of regularly employed workers; however, it did not have a positive effect on job performance (Tanaka, 2023).

Informality is present across various sectors of the national economy and negatively affects economic growth because it limits the State's capacity to maintain a stable economic environment, particularly as a result of a deficient tax culture (Maytan, 2023). In this context, informality remains a persistent feature of the Peruvian economy, and many businesses continue to operate outside the formal legal framework.

Villaverde (2022) argues that micro, small, and medium-sized enterprises (MSMEs) emerge within this context and that their rapid growth may hinder the formalization process. Although the government has implemented various legal measures aimed at improving the conditions and formalization of MSMEs, the results have been limited, despite evidence that formalization contributes to greater efficiency and improved administrative processes. Nevertheless, when formalization is not accompanied by adequate, clear regulations or sufficient incentives for businesses to enter the formal sector, it may generate inefficiencies and organizational difficulties. Consequently, some taxpayers may perceive formalization as an increase in their tax burden and may therefore fail to comply with their tax obligations (Pielago & Galindo, 2023).

In Jazar, it was found that formalization has a positive effect on income, worker safety, emotional well-being, and the personal development of traders (Polo et al., 2023). The reforms implemented in this context provide relevant data and indicators regarding the problem of informality, as well as a temporal analysis of changes that helps explain variations in macroeconomic variables.

In Peru, informality and tax education are increasingly being reconsidered. The existence of an informal economy is evident, particularly among street vendors whose commercial activities involve the sale of a wide variety of products, some of which may be of uncertain origin or may not meet the required quality standards (Chinchay Luna, 2021). However, the lack of adequate guidance and insufficiently trained personnel capable of providing personalized advice to taxpayers creates additional challenges for the formalization process (Pariona, 2024).

In the market located in Chorrillos, informality in the various commercial activities conducted by businesses has been identified as a significant problem. Many businesses do not issue payment receipts, some merchants do not possess a Taxpayer Identification Number (Registro Único de Contribuyentes, RUC), and others fail to submit their monthly tax returns to the National Superintendence of Customs and Tax Administration (SUNAT). When they do submit their declarations, some attempt to remain within the limits established for their respective tax categories. This situation negatively affects compliance with tax obligations and is attributable, among other factors, to inadequate tax awareness and the absence of tax regulations that effectively promote the formalization of these businesses. Furthermore, the tax system may be perceived as cumbersome and complex, thereby encouraging informality.

The consequences of this situation include adverse effects on the national economy, particularly through reduced tax revenues and limited government income. This reality can be observed in various economically disadvantaged areas of Lima, including markets in the district of Chorrillos, where street vending is prevalent and municipal and tax administration oversight remains limited.

Chinchay Luna (2023) conducted a study on formalization, focusing specifically on commercial formalization and tax collection in the district of Los Olivos. The study adopted a quantitative approach and a non-experimental design, with a sample of 74 merchants who were administered an 18-item questionnaire. The results revealed a significant correlation coefficient of 0.537 at a significance level of 0.000. The study concluded that the main factors contributing to low tax collection were merchants' limited tax awareness, tax regulations, and insufficient resources, all of which discouraged business formalization.

The aforementioned problem affects not only Peru but also broader regional indicators in South America. Consequently, this study is important because it contributes to a deeper understanding of the factors associated with business formalization and tax compliance among micro-entrepreneurs. This situation may become more complex when institutional or market conditions generate unequal opportunities among merchants.

Therefore, the general research question is formulated as follows: What is the relationship between formalization and tax compliance among micro-entrepreneurs in a market in Chorrillos, Peru?

The specific research questions are: a) What is the relationship between formalization and compliance with formal obligations among micro-entrepreneurs in a market in Chorrillos, Peru? b) What is the relationship between formalization and compliance with substantive tax obligations among micro-entrepreneurs in a market in Chorrillos, Peru? c) What is the relationship between formalization and compliance with other tax obligations among micro-entrepreneurs in a market in Chorrillos, Peru?

Theoretical Justification. This research examines the existing theoretical foundations of formalization and analyzes them in relation to tax compliance among merchants in a wholesale market in Chorrillos (Cavotta & Dalpiaz, 2022). It also seeks to contribute to the existing body of literature concerning the variables of formalization and tax compliance.

Methodological Justification. Two research instruments were developed for this study and validated by three university experts, who approved their content and applicability. In addition, Cronbach's alpha was used to

assess the instruments' internal consistency and reliability (Hernández & Mendoza, 2023). The results indicated satisfactory reliability. Therefore, these instruments may serve as useful references for future researchers seeking to examine similar problems in comparable business contexts.

Practical Justification. This research provides an overview of the situation of micro-entrepreneurs in the Chorrillos retail market, particularly their level of formalization and degree of tax compliance. The findings may provide a basis for decision-making regarding strategies to address the problem of informality and strengthen formalization processes in retail markets throughout the country (Van Huong et al., 2022).

Theoretical Framework

Alvarez and Alvarez (2023) conducted a study to analyze the activities of informal vendors operating in public spaces in the municipality of Rionegro. The research employed a descriptive model with an exploratory sequential design. The population consisted of 235 informal vendors, from whom a representative sample of 198 participants was selected. A questionnaire was administered, and the data were processed using Stata statistical software. The results indicated that age, economic dependence, and access to credit influenced the decision to formalize a business. The authors concluded that formalization depends on specific conditions and determining factors associated with individuals' living and working conditions. These factors are also related to educational attainment and may influence compliance with tax obligations.

Aviles (2025) conducted a study to determine the level of knowledge regarding tax regulations and obligations among micro-entrepreneurs in the canton of Jipijapa. The methodology involved surveying 34 micro-entrepreneurs. The results showed that 85% of respondents were aware of their tax obligations, while 94% used the website of the Internal Revenue Service (SRI). However, 41% had been subject to fines or tax penalties, and only 26% had received adequate accounting advice. The study concluded that deficiencies in accounting management were associated with non-compliance with tax obligations. Factors such as inadequate professional advice and low levels of tax awareness negatively affected taxpayers' compliance.

In Ecuador, Morejón-Santisteban and Garcia-Rodriguez (2025) conducted a study examining tax compliance among members of the Ecuadorian Chamber of Commerce. The research adopted a correlational, qualitative, and non-experimental approach and involved 108 members of the chamber. The results showed that 68% of participants had a low level of tax literacy, 54% did not understand tax regulations, and 47% experienced difficulties using digital platforms. The study concluded that greater training in tax regulations is necessary because participants perceived tax legislation as extensive and difficult to understand. The authors also found that adequately trained personnel were more likely to comply fully with tax regulations.

In Africa, Ndzana and Mvogo (2023) examined the role of formality in innovation and the moderating effect of formalization on the relationship between innovation and business performance. Their research employed a non-experimental design and surveyed 1,369 small and medium-sized enterprises (SMEs) in Cameroon and Senegal. The findings indicated that although formalization provides several advantages, it may also create certain risks if the expected outcomes are not achieved. The study concluded that formal businesses demonstrate greater innovative capacity and that formalization positively moderates the relationship between innovation and business performance.

Hoyos (2023) conducted a study on tax formalization with the objective of determining its effect on tax evasion. A correlational, non-experimental design was employed, using a questionnaire administered to 40 hardware stores in Las Malvinas. The results indicated a significant relationship between formalization and tax evasion, with a correlation coefficient of 0.970 and a significance level of 0.000. The research hypothesis was therefore accepted. The study concluded that formalization explained 94% of the variation in tax evasion, suggesting that lower levels of business formalization are associated with substantially higher levels of tax evasion.

Villaverde (2022) conducted a study to determine the impact of business formalization on small businesses in Chorrillos. The methodology consisted of an applied, correlational, cross-sectional, non-experimental design involving a sample of 80 SMEs. Data collection techniques included document analysis, surveys, and interviews. The calculated chi-square value ($\chi^2 = 40.92$) exceeded the corresponding theoretical value. The results indicated that formalization contributes to improved financial performance among SMEs. The study concluded that many

business owners do not choose to formalize their businesses because they are insufficiently aware of the benefits associated with formalization. Consequently, the study recommended implementing more effective tax education policies, including visits to SME establishments, given the importance of this sector to the national economy.

Pariona (2024), in a study on tax compliance, sought to determine the relationship between tax culture and compliance with tax obligations. The study employed a quantitative, correlational, non-experimental design. A survey was administered to 16 employees of a company. The results indicated that 75% of respondents perceived both Tax Culture (V1) and Tax Compliance (V2) to be at a moderate level. The study concluded that tax culture is significantly related to tax compliance within the company.

Paucar and Caycho (2024) conducted a study to determine the relationship between tax culture and compliance with tax obligations. The research adopted a quantitative, correlational, non-experimental design and involved a sample of 48 industrial companies that completed a questionnaire. The results showed a strong and positive correlation between the study variables ($r = 0.670$), with a significance level of 0.001. The authors concluded that tax culture, which encompasses tax awareness, attitudes, and knowledge, promotes compliance with tax obligations.

Variable 1: Formalization. Formalization is defined as the process through which a business complies with government requirements, including legal, tax, and commercial registration procedures, thereby gaining access to markets and financing opportunities (Cavotta & Dalpiaz, 2022). Accordingly, formalization involves integrating informal businesses into the formal sector through institutional strengthening, access to factor markets, and compliance with legal regulations, thereby improving institutional capacity and economic conditions (Galdino et al., 2022).

Micro and Small Enterprises. According to Supreme Decree No. 013-2013-PRODUCE (2013), which establishes the Law for the Promotion of Productive Development and Business Growth, a micro or small enterprise (MSE) is a business unit established by a natural or legal person that engages in extractive, productive, transformation, commercial, and/or service activities. These enterprises must have at least one employee.

For registration purposes, businesses must access the Ministry of Labor's online platform using their Taxpayer Identification Number (RUC) and SUNAT password, complete the required information regarding the business and its employees, and select the corresponding business category according to annual sales volume: (a) small enterprises, with annual sales of up to 1,700 Tax Units (UIT); and (b) microenterprises, with annual sales of up to 150 UIT.

Likewise, through the tax administration website, businesses must log in using their SUNAT credentials, register information concerning their employees and employment dates, and submit the monthly PDT 601–PLAME within the established deadlines.

According to the Municipality of Chorrillos (2024), the requirements for obtaining an operating license and formalizing a business include the following:

Completing the Sworn Statement for the Operating License in full.

Completing the Sworn Statement of Building Safety Conditions.

Providing proof of power of attorney, when applicable to legal entities.

Providing the relevant sectoral resolutions for specific economic activities.

Providing a copy of the professional degree, when applicable to healthcare establishments, including pharmacies.

Providing a certificate of professional competence, when applicable to healthcare establishments, including pharmacies.

Providing proof of payment of the corresponding processing fees.

ISSN No. 2321-2705 | DOI: 10.51244/IJRSI |Volume XIII Issue X October 2026

Dimension 1: Tax Formalization. Tax formalization refers to the extent to which taxpayers comply with tax requirements, including the filing of tax returns and maintenance of accounting records. Businesses are more likely to comply when they perceive the tax system as fair. Conversely, high levels of informal competition may encourage formal businesses to seek ways to reduce or evade their tax obligations (Damayanti et al., 2021; Durán-Fernández & Torres-Negrete, 2024).

Dimension 2: Employment Formalization. Employment formalization occurs when businesses comply with their legal labor obligations, ensuring that workers have legally recognized contracts, access to social security, at least the legally established minimum wage, safe working conditions, and recognized labor rights. In addition, equal treatment and access to employment benefits should be guaranteed for all workers (Niranjan, 2023; Guseva & Klepalova, 2022; Rosaldo, 2023).

Dimension 3: Business Formalization. Business formalization is the process through which a business transitions from the informal to the formal sector by complying with the legal requirements established by the State to operate in a recognized and regulated manner. This process involves business registration, compliance with regulatory obligations, and access to the rights and benefits associated with the formal sector (Cavotta & Dalpiaz, 2022; Thoto et al., 2024; Polo et al., 2023).

Variable 2: Tax Compliance. Tax compliance refers to the extent to which taxpayers consciously and voluntarily comply with tax laws, including the accurate declaration and timely payment of taxes in accordance with current regulations (Cytowanie Obłąkowska, 2024; Rahmi et al., 2024). It represents the degree to which taxpayers comply with the tax regulations established in a country (San et al., 2024). Tax compliance includes understanding tax laws and regulations, correctly completing tax forms, accurately calculating tax liabilities, and paying the corresponding taxes within the established deadlines (Didipu, 2024).

Several authors identify the following factors as determinants of tax compliance:

a) Economic factors. Income levels, tax rates, and the perceived fairness of the tax system are key determinants of tax compliance. In addition, taxpayers' attitudes, trust in government institutions, and perceptions of the benefits derived from public expenditure influence compliance behavior (Judijanto, 2024).

b) Institutional factors. The efficiency of tax administration and the quality of the legal framework are essential for promoting taxpayer compliance (Judijanto, 2024).

c) Awareness and understanding. Taxpayers' awareness and understanding of tax laws are fundamental to improving compliance with tax obligations (Arini & Ernandi, 2024).

d) Service quality and sanctions. The quality of tax administration services and the sanctions imposed for non-compliance also influence taxpayers' behavior (Arini & Ernandi, 2024; Rahmi et al., 2024).

Therefore, preventing tax non-compliance requires taxpayers to identify the tax regimes applicable to their businesses and understand the corresponding requirements. This knowledge can help micro-entrepreneurs organize their businesses and recognize the benefits of formalization in relation to tax knowledge. The New Simplified Single Tax Regime, known as NRUS and administered by SUNAT, is intended to facilitate tax compliance among micro-entrepreneurs. Furthermore, micro-entrepreneurs should assess the risks associated with their businesses in order to promote adequate and sustainable business development (Lopez Galan, 2026).

This regime allows small businesses to issue payment receipts and sales tickets, among other documents; however, the issuance of invoices is not permitted under this regime. There are also restrictions based on annual and monthly income levels (Supreme Decree No. 402-2016-EF, New Simplified Single Regime, 2016).

In accordance with the Regulations of Law No. 29664, approved by Supreme Decree No. 048-2011, regional and local governments are responsible for identifying and assessing risks associated with buildings according to the activities carried out within them. They must also verify the safety of the facilities with technical support from the Risk Prevention Center. In this regard, municipalities issue the corresponding safety certificate, which must be displayed in a visible location within the business premises.

Dimension 4: Formal Tax Compliance

Formal tax compliance refers to compliance with the administrative obligations established by the tax authority. These obligations include registration in tax records, issuance of payment receipts, submission of sworn tax returns, and maintenance of electronic accounting records (Villafuerte et al., 2024).

Dimension 5: Substantive Tax Compliance. Substantive tax compliance refers to the timely payment of the taxes for which taxpayers are liable. The direct and timely payment of tax liabilities constitutes a substantive obligation of merchants toward the tax authority and represents the fulfillment of their tax responsibilities (García & Lopez, 2023).

Dimension 6: Other Tax Obligations. Other tax obligations refer to various complementary responsibilities associated with tax compliance. These include responding to requests from the tax authority, preserving supporting documentation, and avoiding tax violations or penalties (Noa, 2023).

One of the theoretical approaches underlying this variable is the Theory of Planned Behavior (TPB). Originating in the field of social psychology, this theory explains individual behavioral patterns and how they are influenced by attitudes, subjective norms, and perceived behavioral control (Ordoñez et al., 2021). This Theory, proposed by Ajzen (1991), posits that human behavior is primarily determined by behavioral intention, which is influenced by three main components: attitude toward the behavior, subjective norms, and perceived behavioral control. Attitude refers to an individual's favorable or unfavorable evaluation of a particular action; subjective norms reflect perceived social pressure, while perceived behavioral control refers to an individual's perception of their ability to perform that action.

In the business context, this theory provides a theoretical foundation for examining the relationship between business formalization and tax compliance, as decisions made by micro and small enterprise (MSE) owners may depend on their perceptions, motivations, and available resources. Bani-Khalid et al. (2022) examined tax compliance intentions using this theoretical approach, while Hikmah et al. (2024) highlighted the relevance of attitudes, subjective norms, and behavioral intentions in tax compliance behavior. Similarly, Harinurdin et al. (2024) applied this perspective to the study of intentions to improve corporate tax compliance. In the Peruvian context, Pintado-Castillo and Quispe-Mendoza (2024) found a positive relationship between tax culture and business formalization. Therefore, the TPB suggests that favorable attitudes toward formalization, social support, and the perceived availability of sufficient resources and knowledge may encourage compliance with tax obligations. Nevertheless, this relationship must be empirically tested, as business formalization does not automatically guarantee tax compliance.

The theory provides an appropriate framework for explaining tax compliance because individuals' decisions to comply with tax obligations may be influenced by their perceptions of the benefits associated with formalizing their businesses, as well as by social expectations and their perceived ability to comply with regulatory requirements.

Research Objectives. This study aimed to determine the relationship between formalization and tax compliance among micro-entrepreneurs in the San Pedro Market in Chorrillos, Peru. The specific objectives were: a) To determine the relationship between formalization and compliance with formal tax obligations among micro-entrepreneurs in a market in Chorrillos, Peru. b) To determine the relationship between formalization and compliance with substantive tax obligations among micro-entrepreneurs in a market in Chorrillos, Peru. c) To determine the relationship between formalization and compliance with other tax obligations among micro-entrepreneurs in a market in Chorrillos, Peru.

METHODO

Research Type and Design

The study adopted a quantitative approach and was classified as applied research with a correlational scope, as correlational studies seek to determine the relationship between study variables without establishing causal

ISSN No. 2321-2705 | DOI: 10.51244/IJRSI |Volume XIII Issue X October 2026

relationships between them (Hernández & Mendoza, 2023).

The research design was non-experimental and cross-sectional, since the study variables were not manipulated, and the data were collected at a single point in time, regardless of the specific date on which the research instruments were administered (Guevara et al., 2020).

Population, Sample, and Sampling

The population is defined as the "set of people, records, objects, documents, etc. with which one wishes to investigate something, whereas the sample is part of the population with which the research is carried out; it is recommended that it be representative of the population" (De la Cruz, 2022, párr. 19).

The study population consisted of 155 micro-entrepreneurs located in and around the San Pedro Market in the district of Chorrillos, Lima, Peru. Each participant operated an individual grocery stall within the market. The study sample comprised 50 micro-entrepreneurs exclusively engaged in the sale of groceries at the market. A non-probability convenience sampling method was employed, since not all members of the population had an equal probability of being selected. Instead, participants were selected based on their accessibility and willingness to participate in the study (Hernández & Mendoza, 2023).

The inclusion criteria established for sample selection were as follows: merchants operating formally in the retail market in the district of Chorrillos who were exclusively engaged in the sale of groceries; participants had to be of legal age, provide informed consent to participate in the survey, and be registered with the Tax Administration (Miranda et al., 2024). The exclusion criteria were established to identify individuals who would not be included in the sample (Guelimi et al., 2025). These criteria included merchants engaged in activities other than grocery sales, informal merchants, and individuals who were not registered with the Tax Administration.

Research Hypotheses

General Hypothesis (HG). Formalization is significantly related to tax compliance among micro-entrepreneurs in a market in Chorrillos, Peru. (H1). Formalization is significantly related to formal compliance among micro-entrepreneurs in a market in Chorrillos, Peru. (H2). Formalization is significantly related to substantive compliance among micro-entrepreneurs in a market in Chorrillos, Peru. (H3). Formalization is significantly related to compliance with other tax obligations among micro-entrepreneurs in a market in Chorrillos, Peru.

Variables and Operationalization

The operationalization matrix serves two purposes. First, it identifies and organizes the components of the study variables by establishing their respective dimensions and indicators. Second, it provides the basis for developing the items included in the questionnaires administered to the study participants.

Table 1 Operationalization of V1. Formalization

Definición	Dimensiones	Indicadores	Ítem o Reactivo
Conceptual Definition V2. Tax Compliance involves the conscious and intentional fulfillment of tax obligations, including the timely declaration and payment of taxes in accordance with current regulations (Rahmi et al., 2024).	D1. Tax Formalization	RUC Registration	1. Your business is registered with the Tax Administration through the Single Taxpayer Registry (RUC)?
		Tax Returns	2. Your business submit its tax returns within the established deadlines
		Tax Payments	3. Market merchants pay their taxes within the deadlines established by SUNAT
		Issuance of Tax Receipts	4. Merchants issue tax receipts for all their sales transactions

Operational Definition Tax compliance among micro-entrepreneurs is operationalized through three dimensions: formal compliance, substantive compliance, and compliance with other tax obligations.	D2. Labor Formalization	T Registro	5. Merchants comply with the registration of their workers in the SUNAT T-Registro system
		Payroll Declaration	6. Businesses submit their electronic payroll declarations within the established deadlines
		Payment of Labor Benefits	7. Merchants comply with paying their workers the corresponding labor benefits
	D3. Business Formalization	Operating License.	8. The business have a valid operating license
		Health and Sanitation	9. The business have the health and sanitation permits granted by the municipality
		INDECI	10. The business comply with the provisions issued by the National Institute of Civil Defense (INDECI)?

Tabla 2 Operacionalización V2. Operational Continuity

Definición	Dimensiones	Indicadores	Ítem o Reactivo
Conceptual Definition V2. Tax Compliance involves the conscious and intentional fulfillment of tax obligations, including the timely declaration and payment of taxes in accordance with current regulations (Rahmi et al., 2024). **Operational Definition** Tax compliance among micro-entrepreneurs is operationalized through three dimensions: formal compliance, substantive compliance, and compliance with other tax obligations.	D4. Formal Compliance	Tax Returns	11. Do market merchants submit their tax returns within the established deadlines?
		Accounting Book	12. Do merchants maintain the accounting books and records required by law?
		Payroll Declaration	13. Do market merchants submit their monthly payroll declaration (PLAME) within the established deadlines?
	D5. Substantive Compliance	IGV Payment	14. Do market merchants pay Value Added Tax (VAT) within the deadlines established by SUNAT?
		Income Tax Payment	15. Do market merchants pay Income Tax within the deadlines established by the Tax Administration?
		Social Security Contributions	16. Do merchants pay their employees' social security contributions, such as health insurance and contributions to the National Pension System (ONP) and/or Private Pension System (AFP), on time?
	D6. Compliance with Other Tax Obligations	Income Tax Withholding for Fourth- and Fifth-Category Income	17. Does the business withhold the applicable Income Tax from workers receiving fourth- and fifth-category income?
		Updating Tax Information	18. Is information regarding the business's tax data kept up to date?
		SIRE	19. Does the business submit its monthly tax returns based on the information contained in the Integrated Electronic Records System (SIRE)?

ISSN No. 2321-2705 | DOI: 10.51244/IJRSI |Volume XIII Issue X October 2026

Instruments or materials

A survey technique was employed to collect the information required to measure the study variables. The data collection instrument consisted of a questionnaire containing 19 items, comprising 10 items for Variable 1 (Formalization) and 9 items for Variable 2 (Tax Compliance). According to Barrientos et al. (2024) the survey is a widely used technique for collecting information related to specific variables in quantitative research.

The questionnaire was validated by three experts, who assessed its suitability for administration to the study population and approved its application (Hernández & Mendoza, 2023). The instrument employed a five-point Likert-type response scale comprising the following categories: Never, Almost Never, Sometimes, Almost Always, and Always.

The questionnaire items were developed in accordance with the specific aspects to be measured by each indicator, ensuring a direct correspondence between the items and their respective indicators. This alignment was intended to enhance methodological rigor and support the accuracy and consistency of the results.

The reliability of the research instruments was assessed using Cronbach's alpha coefficient (see Table 4). The consistency matrix, questionnaires, expert validation forms, and research database are available in the Zenodo repository at the following link: https://zenodo.org/records/23203397

Procedures

The operationalization matrix was developed by subdividing each variable into its respective dimensions and indicators. Based on this operational structure, the questionnaire items for each variable were developed.

Subsequently, coordination was established with the representatives of the San Pedro Market in Chorrillos to determine an appropriate date and time for administering the questionnaires. Once the instruments had been administered, the collected data were coded and entered into Microsoft Excel and subsequently transferred to the Statistical Package for the Social Sciences (SPSS) for statistical analysis.

The internal consistency of the instrument was assessed using Cronbach's alpha coefficient. A normality test was subsequently performed, followed by hypothesis testing using the appropriate correlation coefficient.

Data Analysis

The information collected through the surveys was initially organized and processed in a spreadsheet and subsequently imported into the Statistical Package for the Social Sciences (SPSS) for statistical analysis. Prior to hypothesis testing, the instrument was subjected to expert validation by three specialists who approved its application to the study sample. Subsequently, the Kolmogorov–Smirnov normality test was performed because the sample consisted of 50 participants. Based on the results of the normality assessment and the ordinal nature of the variables, the hypotheses were tested using Spearman's rank-order correlation coefficient (Spearman's rho**)** (Hernández & Mendoza, 2023).

Finally, descriptive statistical analysis was performed through frequency tables and graphical representations. The measurement scales for each variable and dimension were established according to their respective minimum and maximum possible scores. For descriptive interpretation, the results were grouped into three categories: high/good, moderate/regular, and low/poor, according to the scores obtained for each variable and dimension.

Ethical Considerations

The study placed particular emphasis on obtaining informed consent from the participants. Prior to administering the questionnaire, each respondent was informed that participation was voluntary and that the research was conducted exclusively for academic purposes. Participants were also informed that the information provided would be treated confidentially and anonymously and would be used solely for research purposes.

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The study adhered to the four fundamental ethical principles governing research involving human participants: non-maleficence, beneficence, justice, and autonomy (Solis et al., 2023). Regarding non-maleficence, no procedure involved in the study was intended to cause physical, psychological, or social harm to the participants. Regarding beneficence, the research was conducted with the purpose of generating knowledge that could contribute to improving tax formalization and compliance, potentially benefiting the participating merchants and society more broadly. The principle of justice was observed by ensuring equitable treatment of all participants and by applying the same selection and data collection procedures to eligible respondents. Finally, the principle of autonomy was respected by allowing participants to freely decide whether to participate in the study, without coercion or any form of undue influence.

RESULTS

Instrument validity. The questionnaires were reviewed by three experts, who assessed their content validity and applicability. The experts evaluated the instruments based on their subject-matter relevance, statistical adequacy, and methodological soundness. Their assessments are presented in Table 1.

Table 3. Expert Validation of the Instruments

Validator	Expertise	Applicable	%
Dr. Rafael Antonio Garay Argandoña	Subject-matter expert	Yes	70
Mg. Saavedra Farfán, Martin Gerardo	Statistics	Yes	75
Dr. Mercedes E. Lopez Almeida	Methodology	Yes	75

The internal consistency of the instruments was assessed using Cronbach's alpha.

Table 4. Instrument Reliability

Instrument	Cronbach's alpha	Number of items	Reliability
V1: Formalization	0.771	10	Good
V2: Tax compliance	0.847	9	Very good

As shown in Table 4, Cronbach's alpha was 0.771 for the formalization instrument and 0.847 for the tax compliance instrument. These values indicate acceptable-to-good internal consistency for the two instruments.

Table 5. Variable 1: Formalization

Category	Frequency	%	Cumulative %
Low	14	28.0	28.0
Moderate	20	40.0	68.0
High	16	32.0	100.0
Total	50	100.0	

As shown in Table 5, 40% of respondents reported a moderate level of business formalization, 32% reported a high level, and 28% reported a low level.

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Table 6. Variable 2: Tax compliance

Category	Frequency	%	Cumulative %
Low	19	38.0	38.0
Moderate	15	30.0	68.0
High	16	32.0	100.0
Total	50	100.0	

As shown in Table 6, 38% of respondents had a low level of tax compliance, 30% had a moderate level, and 32% had a high level.

Table 7. Results for the Dimensions of Variable 1 (Formalization)

	D1. Tax formalization		D2. Labor formalization		D3. Business formalization	
	n	%	n	%	n	%
Low	16	32.0%	14	28.0%	13	26.0%
Moderate	19	38.0%	20	40.0%	19	38.0%
High	15	30.0%	16	32.0%	18	36.0%
Total	50	100.0%	50	100.0%	50	100.0%

Across the three dimensions of formalization, the most common category was moderate. For tax formalization, 38% of respondents were in the moderate category, 32% in the low category, and 30% in the high category. Labor formalization showed a similar pattern: 40% moderate, 28% low, and 32% high. For business formalization, 38% were in the moderate category, 26% in the low category, and 36% in the high category.

Table 8. Results for the Dimensions of Variable 2 (Tax Compliance)

	D4. Formal compliance		D5. Substantive compliance		D6. Compliance with other tax obligations	
	n	%	n	%	n	%
Low	18	36.0%	19	38.0%	19	38.0%
Moderate	15	30.0%	16	32.0%	14	28.0%
High	17	34.0%	15	30.0%	17	34.0%
Total	50	100.0%	50	100.0%	50	100.0%

For formal compliance, 36% of respondents were in the low category, 30% in the moderate category, and 34% in the high category. For substantive compliance, 38% were in the low category, 32% in the moderate category, and 30% in the high category. For compliance with other tax obligations, 38% were in the low category, 28% in the moderate category, and 34% in the high category.

ISSN No. 2321-2705 | DOI: 10.51244/IJRSI |Volume XIII Issue X October 2026

Table 9. Tests of Normality

Test	Statistic	df	p
V1: Formalization	0.247	50	.001
V2: Tax compliance	0.245	50	.001

Table 7 presents the Kolmogorov–Smirnov test results for formalization (Variable 1) and tax compliance (Variable 2). For both variables, the test was statistically significant (p = .001), indicating that the distributions differed significantly from normality. Accordingly, Spearman's rank-order correlation coefficient was used to test the hypotheses. Spearman's rho measures the direction and strength of the association between two variables and ranges from −1 to +1, with negative values indicating an inverse association and positive values indicating a direct association (Hernández & Mendoza, 2023).

Table 10. Correlation between Formalization and Tax Compliance

V2. Tax Compliance			
	Spearman's ρ	p	N
V1: Formalization	0.804	.001	50

The results indicate a statistically significant, positive, and very strong association between formalization and tax compliance (Spearman's ρ = .804, p =.001, n = 50). Therefore, the null hypothesis is rejected in favor of the alternative hypothesis. Because this study is correlational, the result indicates an association and does not establish that greater formalization causes higher tax compliance.

Table 11. Correlation between Tax Formalization and Tax Compliance

V2. Tax Compliance			
	Spearman's ρ	p	N
D1: Tax formalization	0.861	.001	50

The results show a statistically significant, positive, and very strong association between tax formalization and tax compliance (Spearman's ρ = .861, p = .001, n = 50). Thus, the null hypothesis is rejected in favor of the alternative hypothesis. This finding demonstrates an association, rather than a causal effect, between the two variables.

Table 12. Correlation between Labor Formalization and Tax Compliance

V2. Tax Compliance			
	Spearman's ρ	p	N
D2: Labor formalization	0.751	.001	50

The analysis identifies a statistically significant, positive, and strong association between labor formalization and tax compliance (Spearman's ρ = .751, p = .001, n = 50). The finding indicates that higher labor formalization scores are associated with higher tax compliance scores; however, the correlational design does not support a causal conclusion.

Table 13. Correlation between Business Formalization and Tax Compliance

Variable			
	Spearman's ρ	p	N
D3: Business formalization	0.767	.001	50

The results indicate a statistically significant, positive, and strong association between business formalization and tax compliance (Spearman's $\rho = .767$, $p < .001$, $n = 50$). This suggests that higher business formalization scores are associated with higher tax compliance scores, although the study design does not establish causation.

DISCUSIÓN

a) This research is relevant because it addresses a specific problem concerning the relationship between formalization and tax compliance among merchants in a market in the district of Chorrillos. The general objective was to determine the relationship between formalization and tax compliance. The findings revealed a statistically significant, direct, and very strong relationship between business formalization and tax compliance ($p = .000$; rho = .804). Furthermore, the squared correlation coefficient indicates that approximately 64.6% of the variance is shared between formalization and tax compliance. Therefore, the findings suggest that higher levels of formalization are associated with higher levels of tax compliance among merchants.

These findings are consistent with Luján Cubas (2020), who points out that many merchants choose to operate informally because they perceive tax payments as an excessive burden. In this context, tax administrations have implemented various measures aimed at reducing informality; however, their effectiveness may be limited when taxpayers do not adequately understand the provisions and procedures governing the tax system.

Similarly, Vargas and Trujillo (2022), in the Chilean context, state that tax administrations promote tax culture by incorporating strategies into their auditing procedures aimed at improving the efficiency of tax services, increasing taxpayer compliance, and broadening the tax base. From this perspective, strengthening voluntary compliance enables tax authorities to allocate fewer resources to routine auditing and devote greater attention to more comprehensive and targeted audit procedures.

b) Relationship between Tax Formalization and Tax Compliance

Regarding Specific Hypothesis 1, the statistical tests revealed a statistically significant, direct, and very strong relationship between tax formalization and tax compliance (\(p = .000; \rho = .861\)). The squared correlation coefficient is approximately 74.1%, indicating a substantial proportion of shared variance between tax formalization and tax compliance. These results suggest that merchants with higher levels of tax formalization tend to exhibit higher levels of compliance with their tax obligations.

These findings are consistent with Van Huong et al. (2022), who emphasize the importance of strengthening formalization mechanisms and regulatory provisions aimed at improving compliance with tax obligations. From this perspective, formalization constitutes an important element in facilitating the incorporation of economic agents into the tax system and encouraging them to fulfill their fiscal responsibilities.

Similarly, Damayanti et al. (2021) establish that compliance with tax obligations requires taxpayers to formalize their tax status. In the Peruvian context, one of the initial steps involves registering the business with the National Superintendence of Customs and Tax Administration (SUNAT). This procedure can be completed either in person or through online platforms. Formalization also enables taxpayers to develop a clearer understanding of their responsibilities toward the State and to adopt practices that promote timely compliance with their tax obligations.

Accordingly, it is advisable to strengthen the identification and monitoring of taxpayers who conduct economic activities without being registered with SUNAT, as well as to verify the periodic compliance of those who are

ISSN No. 2321-2705 | DOI: 10.51244/IJRSI |Volume XIII Issue X October 2026

already registered. In this regard, the formalization of street vendors, microentrepreneurs, and other small-scale business owners may facilitate their effective incorporation into the formal tax system and promote compliance with their tax obligations.

For their part, Morejón-Santisteban and García-Rodríguez (2025), in a study conducted in Ecuador, found that greater knowledge of tax regulations contributes to a better perception of tax revenues and their contribution to national development. This situation may increase taxpayers' willingness to comply with their obligations and, consequently, contribute to strengthening tax formalization.

c) Relationship between Labor Formalization and Tax Compliance

Regarding Specific Hypothesis 2, labor formalization constitutes another important factor, as it provides workers with access to social security and pension benefits and ensures that employers comply appropriately with the corresponding labor obligations. The findings of this study revealed a statistically significant, direct, and strong relationship between labor formalization and tax compliance (\(p = .000; \rho = .751\)).

The squared correlation coefficient is approximately 56.4%, indicating a substantial proportion of shared variance between labor formalization and tax compliance. Thus, the results suggest that merchants with higher levels of labor formalization tend to demonstrate higher levels of tax compliance.

These findings are consistent with Galdino et al. (2022), who point out that formalization also encompasses the labor dimension. In this regard, the process involves the appropriate registration of employees in the T-Registro. In the Peruvian context, this process is also associated with registration in the National Registry of Micro and Small Enterprises (REMYPE), registration as an employer, and the submission of the monthly PLAME payroll and social security declaration, in accordance with current regulations.

This process can be carried out through online platforms, highlighting the relevance of the relationship between labor formalization and tax compliance. Accordingly, promoting adequate labor formalization may contribute to improving employee benefits while simultaneously strengthening compliance with tax and labor obligations. Therefore, the proper registration of workers in the REMYPE and T-Registro systems, together with the timely payment of the corresponding social security contributions, may contribute to strengthening tax compliance (Maytan, 2023).

d) Relationship between Business Formalization and Tax Compliance

Regarding Specific Hypothesis 3, the findings demonstrated a statistically significant, direct, and strong relationship between business formalization and tax compliance (\(p = .000; \rho = .767\)). The squared correlation coefficient is approximately 58.8%, indicating a substantial proportion of shared variance between business formalization and tax compliance among the taxpayers studied in the market in Chorrillos.

Therefore, higher levels of business formalization are associated with higher levels of tax compliance. Similarly, Villaverde (2022) argues that, for a business to operate effectively, it is essential to consider its level of formalization and ensure compliance with its tax obligations. Accordingly, adequate support should be provided to facilitate business formalization, including ongoing guidance from public institutions and professionals specializing in taxation and business management. In this regard, tax compliance is closely associated with the formalization status of businesses.

The descriptive findings of this study indicate that 38% of respondents rated tax formalization as moderate, while 30% rated it as high. Regarding labor formalization, 40% of respondents rated it as moderate and 32% as good. In terms of business formalization, 38% of respondents rated it as moderate and 36% as good. These findings suggest that, although a considerable proportion of merchants demonstrate satisfactory levels of formalization, there are still important areas that require strengthening.

In this regard, the Organization for Economic Co-operation and Development (OECD, 2021) has analyzed formalization and its relationship with economic performance in Latin America, highlighting the progress achieved in formalization while also emphasizing the persistent gaps across several countries in the region.

Consequently, strengthening formalization processes remains an important challenge for incorporating economic activities into the formal productive and tax systems.

Van Huong et al. (2022) argue that legislation should be strengthened to increase formalization and optimize tax collection mechanisms. This perspective reinforces the importance of improving tax culture and promoting timely compliance with tax obligations. Accordingly, it is advisable to raise taxpayers' awareness of the benefits of formalization and the importance of tax compliance (Paucar & Caycho, 2024).

Finally, the findings of this study can be interpreted in light of the Theory of Planned Behavior, which posits that individuals' behavioral intentions are influenced by their attitudes, subjective norms, and perceived behavioral control. According to Ordoñez et al. (2021), individuals may be more likely to adopt a particular behavior when they perceive tangible benefits associated with it. Applied to the present study, merchants may demonstrate a greater willingness to formalize their businesses and comply with tax obligations when they perceive concrete benefits associated with these practices, such as greater legal certainty, access to formal services, and improved conditions for conducting their economic activities.

CONCLUSIONS

The findings demonstrate a statistically significant, direct, and very strong relationship between formalization and tax compliance among merchants in a market in the district of Chorrillos ($p = .000$; $rho = .804$). Therefore, merchants with higher levels of formalization tend to demonstrate higher levels of compliance with their tax obligations. In addition, the findings indicate that a significant proportion of merchants still present inadequate or insufficient levels of formalization.

Regarding Specific Objective 1, the statistical tests demonstrated a statistically significant, direct, and very strong relationship between tax formalization and tax compliance ($p = .000$; $rho = .861$). Thus, higher levels of tax formalization are associated with higher levels of compliance with tax obligations among merchants in the market under study.

Regarding Specific Objective 2, a statistically significant, direct, and strong relationship was identified between labor formalization and tax compliance ($p = .000$; $rho = .751$). These findings indicate that merchants with higher levels of labor formalization tend to demonstrate higher levels of compliance with their tax obligations.

With respect to Specific Objective 3, a statistically significant, direct, and strong relationship was identified between business formalization and tax compliance ($p = .000$; $rho = .767$). Consequently, the findings indicate that higher levels of business formalization are associated with higher levels of tax compliance among the merchants in the market studied.

Finally, from the perspective of the accounting profession, the findings highlight the relevance of formalization as a factor associated with tax compliance. Tax, labor, and business formalization facilitate the incorporation of economic activities into the formal system and are associated with greater compliance with fiscal responsibilities. Conversely, economic activities conducted under informal conditions may face greater difficulties regarding business registration, the issuance of tax receipts, and compliance with tax obligations. Therefore, it is necessary to strengthen guidance, advisory services, and tax education initiatives aimed at merchants in order to promote a stronger culture of compliance and contribute to the strengthening of the tax system.

Limitations

Despite the methodological contributions of this study, several limitations should be acknowledged. First, the study was conducted with a sample of 50 employees, which may limit the generalizability of the findings. Therefore, future studies should consider larger and more diverse samples, including employees from well-established companies with a stronger market presence, to enhance the robustness and external validity of the results. Second, time constraints associated with the participants' business activities posed challenges during data collection. Given the high demand for customer service, some participants had limited availability to

complete the surveys and needed to interrupt or postpone their participation. These circumstances should be considered when interpreting the findings and designing future data collection procedures.

RECOMMENDATIONS FOR FUTURE RESEARCH

Future research should examine the effectiveness of tax incentives and exemptions designed to encourage newly established businesses to formalize their operations. In particular, researchers could investigate the feasibility of implementing progressive taxation schemes under which tax obligations are gradually increased as businesses consolidate their market position and strengthen their financial capacity. Such studies could assess the impact of these measures on business formalization, tax compliance, business survival, and the sustainability of public revenue. Comparative analyses across different economic sectors and regulatory contexts would also help identify which policy instruments are most effective in promoting formalization while ensuring a fair and sustainable tax system.

Conflicts Of Interest

The authors declare no conflicts of interest.

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