



TAX ORIENTATION AS A MEANS FOR THE FORMALIZATION OF MICRO AND SMALL ENTERPRISES IN THE CITY OF CHACHAPOYAS, 2019

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ABSTRACT

Purpose: The purpose of the research was to determine how tax guidance can contribute to the formalization of micro and small enterprises in the city of Chachapoyas.

Method: A quantitative approach was used with a non-experimental design from a descriptive and cross-sectional perspective. The sample consisted of 371 micro and small entrepreneurs from various economic sectors in Chachapoyas.

Results and Conclusion: The results showed that the entrepreneurs were aware of SUNAT's actions to formalize them. It was concluded that tax orientation is important for the formalization of micro and small enterprises, and it was recommended that the Universidad Nacional Toribio Rodríguez de Mendoza support this process.

Implication of the research: The research has significant implications for improving the formalization of micro and small enterprises in Chachapoyas, as well as for strengthening the tax culture and the relationship between taxpayers and the tax administration.

Originality/Value: The study adds value by highlighting the importance of tax orientation in business formalization, as well as by involving the university and accounting students in this process.

Keywords: Tax Orientation, Business Formalization, Micro and Small Enterprises, Tax Culture, University and Accounting Students.

ORIENTAÇÃO FISCAL COMO MEIO PARA A FORMALIZAÇÃO DE MICRO E PEQUENAS EMPRESAS NA CIDADE DE CHACHAPOYAS, 2019

RESUMO

Objetivo: O objetivo da pesquisa foi determinar como a orientação fiscal pode contribuir para a formalização de micro e pequenas empresas na cidade de Chachapoyas.

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Método: Foi utilizada uma abordagem quantitativa com um desenho não experimental a partir de uma perspectiva descritiva e transversal. A amostra foi composta por 371 micro e pequenos empresários de vários setores econômicos de Chachapoyas.

Resultados e Conclusão: Os resultados mostraram que os empreendedores estavam cientes das ações da SUNAT para formalizá-los. Concluiu-se que a orientação fiscal é importante para a formalização de micro e pequenas empresas, e foi recomendado que a Universidade Nacional Toribio Rodríguez de Mendoza apoie este processo.

Implicação da investigação: A investigação tem implicações significativas para a melhoria da formalização de micro e pequenas empresas em Chachapoyas, bem como para o reforço da cultura fiscal e da relação entre os contribuintes e a administração fiscal.

Originalidade/valor: O estudo agrega valor ao destacar a importância da orientação fiscal na formalização de negócios, bem como ao envolver os estudantes universitários e contábeis neste processo.

Palavras-chave: Orientação Fiscal, Formalização de Negócios, Micro e Pequenas Empresas, Cultura Fiscal, Universidade e Estudantes de Contabilidade.

ORIENTACIÓN TRIBUTARIA COMO MEDIO PARA LA FORMALIZACIÓN DE MICRO Y PEQUEÑAS EMPRESAS EN LA CIUDAD DE CHACHAPOYAS, 2019

RESUMEN

Propósito: El propósito de la investigación fue determinar cómo la orientación tributaria puede contribuir a la formalización de micro y pequeñas empresas en la ciudad de Chachapoyas.

Método: Se utilizó un enfoque cuantitativo con un diseño no experimental desde una perspectiva descriptiva y transversal. La muestra estuvo conformada por 371 micro y pequeños empresarios de diversos sectores económicos de Chachapoyas.

Resultados y Conclusión: Los resultados mostraron que los empresarios estaban al tanto de las acciones de la SUNAT para formalizarlas. Se concluyó que la orientación tributaria es importante para la formalización de las micro y pequeñas empresas, y se recomendó que la Universidad Nacional Toribio Rodríguez de Mendoza apoye este proceso.

Implicación de la investigación: La investigación tiene implicaciones significativas para mejorar la formalización de micro y pequeñas empresas en Chachapoyas, así como para fortalecer la cultura tributaria y la relación entre los contribuyentes y la administración tributaria.

Originalidad/Valor: El estudio aporta valor al resaltar la importancia de la orientación fiscal en la formalización empresarial, así como al involucrar a los estudiantes universitarios y contables en este proceso.

Palabras clave: Orientación Fiscal, Formalización Empresarial, Micro y Pequeñas Empresas, Cultura Fiscal, Estudiantes Universitarios y Contables.

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1 INTRODUCTION

The high level of informality in micro and small enterprises (MSEs) is a constant concern of Latin American governments and social actors.



Every day many families come together to create micro and small businesses, many of them are registered and registered with SUNAT, they pay taxes on time and their workers are already registered so they can use medical services. This allowed them to obtain financing provided by financial institutions, but they soon realized that some businesses, despite being registered, did not pay taxes or have access to medical and other services. On the other hand, in the government plans and strategies of various political parties, economic policies have been invoked, especially the various rules and regulations on economic matters in the formalization of micro and small businesses, they still lack a lot of culture, especially in tax matters.

International Labor Organization (ILO) (2014) is one of the challenges of reducing informal labor in Latin America and the Caribbean, is promoting the formalization of micro and small enterprises, which are the main source of employment in our region. This is a complex challenge because informality is a multidimensional phenomenon and the world of micro and small enterprises (MSEs) is very different. However, the data we have obtained show that this is the main obstacle to the economic and social development of our countries, so it is necessary to find solutions to reduce inequality and poverty.

Over the last decade, Latin America and the Caribbean has experienced a period of sustained growth, and has even withstood the violent impact of the international crisis on a solid footing. In 2013, the urban unemployment rate fell to a historic low of 6.2%. However, although informality has also declined, it still persists and continues to affect 47.7% of employed workers. According to ILO estimates, at least 60% of microenterprise workers work in informal conditions. The majority of informal workers in the region belong to the poorest 20% of the population, of which the informality rate is 72%, which is more than double that of the 20% with the highest income. Among them, informality is 31%, which may be different from income. Equality establishes clear connections.

The above content shows the current situation in Peru, since, although the government is trying to implement policies, micro and small businesses still do little formalization work, so accounting science students participate in the Regulations are beneficial to them and raise awareness among traders.

Similarly, (International Labor Organization (ILO), 2014) posed a question that must be answered: how to solve the formalization of micro and small industry? There is no single method, and this new series of "ILO Notes" aims to seek debate on the subject and provide information to reduce informality. When formulating policies for SMEs, it is always necessary to keep in mind that there is a difference between the formalization of a company



and the formalization of an employment relationship. The reality is that there are also unregistered jobs in the important teams of registered MSEs, so formal measures for these productive units must integrate labor aspects. It is also important to address this challenge through comprehensive and long-term strategies that consider different areas related to this issue, such as administration, taxation, labor, social security and productive development. Policies that promote the formalization of micro and small enterprises include those that increase productivity, review and modify regulations, and encourage formal formalization and improve the capacity to enforce regulations.

La Torre (2010), on many occasions, micro and small enterprises are the engine of the national economy, although according to the Peruvian Chamber, nevertheless, "they still face a series of difficulties that must be overcome, referring to bureaucratic obstacles, lack of training and innovation; and lack of experience in marketing products in foreign markets". This paradoxical situation has been the reason, I presume, for various measures to promote this sector of the Peruvian economy (and in general, also in the international experience). Moreover, currently, Article 2 of the Sole Ordered Text of the Law for the Promotion and Formalization of Micro and Small Enterprises, approved by Supreme Decree No. 007-2008-TR, establishes that "The State promotes a favorable environment for the creation, formalization, development and competitiveness of MSEs and the support of new enterprises, through the National, Regional and Local Governments; and establishes a legal framework and encourages private investment, generating or promoting an offer of business services aimed at improving the levels of organization, administration, technification and productive and commercial articulation of the MSEs, establishing policies that allow business organization and association for economic growth with sustainable employment". Likewise, Article 21 of this norm establishes that "State institutions must program no less than forty percent (40%) of their contracting to be attended by the MSEs in those goods and services that they can supply".

To date, the standard has not been developed to make it a reality. However, it should be noted that Diario Gestión stated that the Ministry of Production itself and the Supervisory Body of State Contracting have decided to approve the maintenance of some of the standards required for public procurement. Suitable for MYPES. Unfortunately, even the promise is not reality. The rule will be introduced at the end of November. According to Diario Gestión, the president of the Organismo Supervisor de las Contrataciones del Estado (OSCE), there is concern about the lack of transparency in national procurements with less than 3 UIT. I personally agree with this assessment, but it must be made clear that, in this case, the



fundamental problem is the regulatory framework contracted by the State, and it is the framework that stipulates that it does not apply to these cases. This form of procurement should be the way to use more MYPES, which can make them more competitive. Unfortunately, even the promise is not reality.

The reality of our country is not alien to the reality of other cities, because in most cities it can be seen that there is no real public policy. This is what Pastor (2010) pointed out: the level of informal activities is the country, especially developing countries. One of the main problems faced. Peru is no stranger to this issue, because despite the progress made in the reforms implemented in the mid-1990s and subsequent attempts at reform, the degree of informality remains high. Defining what informality includes is difficult because there is still no consensus on the meaning of the term. However, in general, the informal sector can be defined as comprising companies, workers and activities that operate outside the legal and regulatory framework governing economic activities.

However, due to different interpretations, setting precise standards for operating outside the legal and regulatory framework is a more complex task. Therefore, there is no uniform measurement standard for the level of informal activities worldwide, but several measurement standards.

Two standards are used in Latin America: traditional and legal. Traditional standards are based on the type of workers and the type of enterprise in which they work. According to this standard, in Peru, the informal sector includes workers who work in firms with fewer or fewer employees, unskilled self-employed and unpaid workers. These jobs are considered informal by the economic literature because they are generally of low quality, low productivity and technologically backward (Jaramillo, 2004).

For its part, the legalistic standard is a claim that when a worker is not protected by the benefits provided by legislation (such as pensions, vacations, social security, etc.), he or she is informal. Research on informality is significant because it is a problem that has several negative effects on economic growth and social welfare (Loayza and Rigolini, 2006).

First, this means that the allocation of resources is inefficient (especially labor, because its productivity in the formal sector may be higher), which generates economic losses. Several studies have found a negative correlation between the scale of informal activities and per capita gross domestic product (GDP) growth, such as Blau (1987), Maloney (2001), Gollin (2002) and Loayza and Rigolini (2006)).

Informality also produces negative externalities on economic growth. For example, informal activities are inundated with public infrastructure and do not contribute to its



replacement, maintenance and creation; since infrastructure plays an important role in the production process, this in turn means that productivity growth will decline (Schneider and Enste, 2002; IMF and Loayza, 2007).

The choice to remain outside the formal sector is the second best option for companies because in many cases they forego certain advantages provided by the law, such as police protection, support from the judicial system for conflict resolution and contract enforcement. Access to formal credit institutions and the possibility of participating in international markets (Loayza et al., 2005).

In addition, work may be carried out on a smaller and suboptimal scale, fail to achieve growth potential, use irregular procurement and distribution channels and, in some cases, resources are diverted to hide activities or bribe officials (Loayza et al., 2005).

The efficiency of this situation is very low because there is uncertainty in the fulfillment of these contracts, which increases transaction and follow-up costs in the business. As for the workers, informal sector workers prevent them from enjoying the rights granted by law to formal sector workers, such as pension plans, access to medical institutions, paid vacations and other benefits, leaving workers without health problems. Protection against unemployment and poverty in old age (Perry et al., 2007).

It can be seen that each author has their own way of thinking and analyzing the state of the environment, reiterating that no matter how much effort the government makes to formalize small and small businesses, these even want to remain informal. That is why Chachapoyas (Chachapoyas) is developing in the same direction as other cities, this may be due to the lack of public policies, or the lack of knowledge of the same population, which does not understand the benefits and benefits of the procedures.

According to the last census of 2017, INEI pointed out a series of difficulties encountered by micro and small entrepreneurs.

Therefore, the National University Toribio Rodriguez de Mendoza, especially accounting students, seeks to disseminate the knowledge acquired in the classroom to the micro and small scale. People explain to create and raise awareness. The benefits that entrepreneurs in Chachapoyas can obtain if they begin to formalize, such as access to microfinance, access to basic medical services, participation in national contracts and procurement processes, etc. With the development of this research, SUNAT will be the greatest beneficiary, because this work will be developed entirely by the students of Professional Accounting of the National University Toribio Rodriguez Mendoza of the



Amazon State, because students spread your knowledge and personally attend all micro and small entrepreneurs of Chachapoyas.

In order to carry out the present research, the following question was formulated To what extent will a tax orientation allow the formalization of micro and small enterprises in the city of Chachapoyas, 2018?

On the other hand, this research work and its respective study is very important because of the need to analyze how the tax culture influences the formalization of MSEs of micro and small entrepreneurs in the city of Chachapoyas. The results obtained in the conclusions and recommendations will contribute to the improvement and development of the tax administration and the country.

Determine that tax guidance will contribute to the formalization of micro and small enterprises in the city of Chachapoyas, 2018.

To show that tax guidance is an important means for the formalization of micro and small enterprises.

Explain that tax guidance is a means for the formalization of micro and small businesses. Demonstrate that tax guidance is important for the formalization of micro and small businesses.

2 MATERIAL AND METHODS

The research used the non-experimental design - Transectional - Descriptive.

The population consisted of all micro and small enterprises in the city of Chachapoyas, which, according to information from the Regional Production Directorate, as of January 2019, had 11,008 micro and small enterprises duly registered. The sample studied was made up of micro and small enterprises in the city of Chachapoyas, with a confidence level of 95%. To select the sample, the simple random technique was used, using the corresponding statistical formula. To select the sample, the non-probabilistic intentional technique was used, determining 371 micro and small enterprises.

This research work involves the collection and systematic graphical representation of data to provide a clear idea of a given situation.

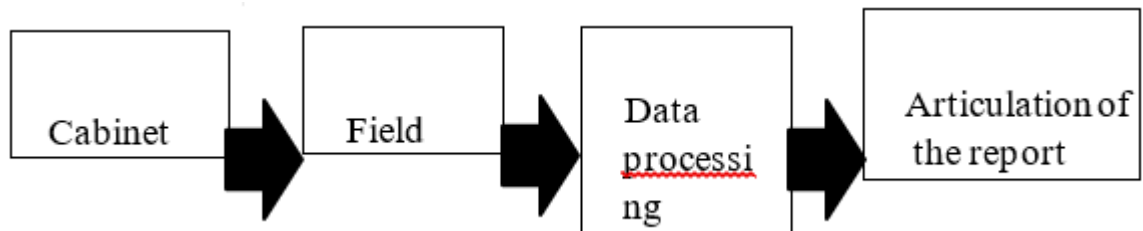
Survey, a 20-item questionnaire was applied for the present research work; this instrument was applied to a sample of 371 micro and small enterprises.



2.1 PROCEDURE

Figure 1

Procedure



2.2 DATA ANALYSIS

For the processing of the information obtained in this research, the latest version of SPSS was used, which allowed the quantification of the information.

3 RESULTS

3.1 KNOWLEDGE DIMENSION

Table 1

Knowledge of tax guidance

Knowledge	N°	%
Deficient	29	7.8
Regular	230	62.0
Good	112	30.2
Total	371	100.0

Description:

7.8% of micro and small enterprises in the city of Chachapoyas have insufficient knowledge of tax guidance.

62.0% of micro and small enterprises in the city of Chachapoyas have regular knowledge of tax guidance.

30.2% of micro and small enterprises in the city of Chachapoyas have a good knowledge of tax guidance.



3.2 VALUES, CULTURE AND AWARENESS DIMENSION

Table 2

Distribution of micro and small enterprises, according to values, culture and belief of tax orientation. Chachapoyas, 2019

Values, culture y conscience	N°	%
Deficient	142	38.3
Regular	203	54.7
Good	26	7.0
Total	371	100.0

Description:

38.3% of micro and small enterprises in the city of Chachapoyas believe that their values, culture and tax awareness are deficient.

54.7% of micro and small businesses in the city of Chachapoyas believe that their values, culture and tax awareness are fair.

7.0% of micro and small businesses in the city of Chachapoyas believe that the values, culture and tax awareness are good.

3.3 DIMENSION ROLE OF THE STATE

Table 3

Distribution of micro and small enterprises, according to the role of the state in tax guidance. Chachapoyas, 2019

Role of the State	N°	%
Deficient	182	49.1
Regular	177	47.7
Good	12	3.2
Total	371	100.0

Description:

49.1% of micro and small enterprises in the city of Chachapoyas believe that the role of the State in tax guidance is deficient.

47.7% of micro and small enterprises in the city of Chachapoyas believe that the role of the State in tax guidance is regular.

3.2% of micro and small enterprises in the city of Chachapoyas believe that the role of the government in tax guidance is good.



3.4 ORIENTATION DIMENSION

Table 4

Distribution of micro and small enterprises, according to their opinion about the tax guidance they receive. Chachapoyas, 2019

Orientation	N°	%
Deficient	13	3.5
Regular	250	67.4
Good	108	29.1
Total	371	100.0

Description:

3.5% of micro and small enterprises in the city of Chachapoyas believe that they received deficient tax guidance.

67.4% of micro and small enterprises in the city of Chachapoyas believe that they received regular tax guidance.

29.1% of micro and small enterprises in the city of Chachapoyas believe that they received a good tax orientation.

3.5 DIFFUSION DIMENSION

Table 5

Distribution of micro and small enterprises, according to the dissemination of tax guidance. Chachapoyas, 2019

Broadcast	N°	%
Deficient	80	21.6
Regular	249	67.1
Good	42	11.3
Total	371	100.0

Description:

21.6% of micro and small enterprises in the city of Chachapoyas believe that the dissemination of tax guidance is deficient.

67.1% of micro and small businesses in the city of Chachapoyas believe that the dissemination of tax guidance is regular.

11.3% of the micro and small enterprises in the city of Chachapoyas believe that the dissemination of tax guidance is good.



4 DISCUSSION

According to, Janampa (2014), Microentrepreneurs in the Raez Patiño- Huancayo wholesale market have a weak level of tax culture, they believe that informality and other forms of evading their tax obligation are normal for taxpayers, which negatively affects the formalization of MSEs. This also shows that the main difficulty of microentrepreneurs is that they do not understand the tax issue, this is due to the lack of publicity campaigns, and insufficient funds and personnel to develop tax culture plans.

On the other hand, Uribe (2016), The data obtained allow pointing out that the optimization of the tax culture will affect the understanding of tax obligations and labor costs of MSEs. Similarly, it is important to know that the informality of MSEs of around 75%. It is advisable that national policies foster confidence in the business fabric, reduce bureaucratic obstacles, improve the business climate of the sector and have an impact on the optimization of the tax culture; it is beneficial to have an impact on the sector. The situation of formalization is vital for the country's economy.

In the present investigation it has been determined, according to tables 1 to 3 that are presented, in the city of Chachapoyas, micro and small enterprises have good knowledge of tax guidance, this could be confirmed with the elaboration of the survey conducted, since 63.3% indicated that they have knowledge about the taxes to which they are subject; Likewise, 35.3% have regular knowledge of tax guidance and only 1.3% do not have knowledge or have poor knowledge of tax guidance because due to lack of time or perhaps due to lack of interest they do not participate in the talks given by SUNAT, so they should be visited and informed of the work done by SUNAT as a means of collecting taxes and how they are used.

According to, Huere and Muña (2016), the level of tax culture of entrepreneurs in the Huancayo market is very low; they consider that informality and other ways to avoid their tax obligation are normal for taxpayers who carry out commercial activities in the market, so they think Follow in force because of their negative opinions about SUNAT; they believe that the benefits do not have a proper destination, and do not pay attention to the dispersion of taxes and regulations, so they understand the form, obligations and rights of the taxpayer. SUNAT's main difficulty is the tax awareness of MYPES in the Huancayo province market, because they are different from the country's taxation. Except for the tax they collect in the market, they ignore the tax, not that they know where the income goes and have no sense of the tax. Interested, know nothing about infractions and fines, do not want to register



in a single taxpayer registry and want to remain informal. HuancayoMarket traders are not responsible for voluntary compliance with guidelines, taxes and tax obligations, let alone regularization; this is mainly due to that education in personal and tax value is more or less found among taxpayers.

Cortázar (2000), Now, the fight against tax evasion and smuggling has become a central issue on the political agenda of Latin American countries because it has a major impact on economic stability, development strategies and governance in general. While tax control or tax auditing strategies are the basis of this fight, it is clear that efforts to control tax compliance and generate credible risks of violations are not in themselves sufficient to overcome tax evasion. A tax culture must be developed so that citizens can treat tax obligations as a substantive obligation based on democratic values. Citizens have a greater awareness of tax compliance, coupled with awareness of the actual risks arising from non-compliance, will enable the countries of the region to reduce the existing high rates of tax evasion and smuggling. However, developing this culture is not an easy task, because it requires the integration of control policies and educational policies. The purpose of this research is to present a set of educational strategies that tax administrations (national, subnational and even local) can implement in order to develop a solid tax culture and strengthen their control actions. The first section of the paper addresses the problem of the social legitimacy of auditing or control actions, proposing that it depends to a large extent on the degree of social rejection of non-compliant tax behaviors. The aim is to show that the social valuation of tax noncompliance is based on the perceptions that the community has of the tax administration, the tax system and the relationship between the State and its citizens. The cultural context described above suggests that certain types of educational actions can converge with auditing actions in order to modify those perceptions that reinforce non-compliance, thus consolidating the social legitimacy of tax auditing. Assuming this intuition, the second section explores the possible educational character of public policies, concluding that this character is present when policies explicitly aim to generate social consensus around the values that underpin them. Based on this premise, the third section of the paper proposes three strategies capable of enhancing the educational nature of the tax administration's actions. They consist of: a) publicity and dissemination actions on the values that should motivate citizens to comply with their tax obligations, b) training actions on citizen values and tax education in schools, and c) tax awareness training actions in specific communities. The fourth and last section analyzes in detail each of the proposed strategies, specifying the objectives, resources, technical competencies, lines of action and possible risks involved. To



this end, it draws on experiences carried out in some countries of the region, trying to extract lessons and suggestions for their possible application by other tax administrations at the national, subnational or local level.

On the other hand, the research work indicates through Table 4, referring to the questions asked to micro and small entrepreneurs, such as: Yes, they receive necessary and adequate guidance on tax culture from SUNAT; SUNAT's guidance is useful to improve tax culture; the tax administration guides compliance with tax obligations; rating of the information provided by the tax administration regarding Tax Culture. Micro and small businessmen indicate that 39.9% of the micro and small businessmen

(148) of the owners or managers of micro and small businesses in the city of Chachapoyas, expressed their opinion as to whether they receive the necessary and adequate orientation in relation to the (guidance area, television, radio, press and others), indicated that there is little tax guidance from SUNAT. 39.6% (147) of the owners or managers of micro and small businesses in the city of Chachapoyas, in terms of whether they receive necessary and adequate guidance in relation to tax culture from SUNAT (guidance area, television, radio, press and others), indicated that SUNAT's tax guidance is necessary. Similarly, SUNAT's guidance, according to their opinion, is useful for improving the tax culture; 42.0% (156) of the owners or managers of micro and small businesses in the city of Chachapoyas, who believe that SUNAT's guidance is useful for improving the tax culture, indicated that they agree with the guidance provided by SUNAT. 45.0% (167) of the owners or managers of micro and small businesses in the city of Chachapoyas, who believe that SUNAT's guidance is useful for improving the tax culture, indicated that they strongly agree with SUNAT's guidance. On the other hand, the tax administration provides guidance on compliance with tax obligations; 32.2% (123) of the owners or managers of micro and small businesses in the city of Chachapoyas, who believe that SUNAT's guidance is useful for improving the tax culture, indicated that they neither agree nor disagree with SUNAT's guidance. 32.6%

(121) of the owners or managers of the micro and small businesses in the city of Chachapoyas, who think that SUNAT's guidance is useful for improving the tax culture, indicated that they agree with SUNAT's guidance. Also, the users' rating of the tax administration's information regarding tax culture is important; 35.8% (133) of the owners or persons responsible for micro and small businesses in the city of Chachapoyas give their opinion on the rating of the tax administration's information regarding tax culture, indicating that the rating of the tax administration's information is neither good nor bad. 43.7% (162) of



the owners or managers of micro and small businesses in the city of Chachapoyas give their opinion on the rating of the information provided by the tax administration with respect to tax culture, indicating that the rating of the information provided by the tax administration is good.

Solórzano (2011), "The Tax Administration will provide guidance, verbal information, education and assistance to the taxpayer". In the tax barometer, 88.2% of the teachers interviewed were of the opinion that "the educational system should be more involved in the formation of the tax culture" because, from an early age, young people should know "the relationship between public expenditure and revenue, and between citizens' rights and tax responsibilities". 76.5% of these teachers acknowledged that this type of subject is not dealt with in our country's school classrooms, and they expressed their willingness to do so as long as the Tax Administration would help them with sufficient resources and guidance, as they feel somewhat intimidated by the complexity of contemporary taxation. Facilitating the payment of taxes. - They also consider it important to provide more information on the destination of the collection and to provide more guidance to taxpayers on tax payment. There are 20% of those interviewed indicating that there should be a tax amnesty. SUNAT, as a promoter of the Tax Culture, in its orientation work, placed greater emphasis on the creation of tax awareness, for which purpose it created a specific project in the Institutional Operating Plan (POI) that includes the following strategies to generate tax and customs awareness, taking into account the following programs: Virtualization and procedures, Virtualization of returns, Teachers and university meetings, Electronic spreadsheets, Easy Export Project, Electronic receipts, Electronic books, Tax booths, Transparency.

On the other hand, the research work indicates through the tables presented, micro and small entrepreneurs, such as: The dissemination of tax culture by SUNAT and other sectors to increase the formalization of MYPES is good; Rating of SUNAT's campaigns to formalize informal MYPES; Formalization of MYPES will be improved by making known the destination of what is collected; Rating of the dissemination of tax culture by the tax administration; Rating of the tax administration's communication with taxpayers; Rating of SUNAT's dissemination and campaigns of tax culture for formalization. Micro and small entrepreneurs indicate that 32.1% of the owners or managers of micro and small businesses in the city of Chachapoyas, in terms of whether the dissemination of the tax culture of SUNAT and other sectors is good for increasing the formalization of MYPES, indicated that it is very bad. 45.3% of the owners or managers of micro and small businesses in the city



of Chachapoyas said that the dissemination of the tax culture of SUNAT and other sectors to increase the formalization of MSEs is good, indicating that it is bad. 45.0% of the owners or managers of micro and small businesses in the city of Chachapoyas gave their opinion on the rating of SUNAT's campaigns for formalization, indicating that the rating of the campaigns conducted by SUNAT for their formalization is neither good nor bad. 36.9% of the owners or managers of micro and small businesses in the city of Chachapoyas have a good rating of SUNAT's campaigns for formalization, indicating that the rating of SUNAT's campaigns for formalization is good. 36.9% of the owners or managers of micro and small businesses in the city of Chachapoyas have the opinion that the formalization of MYPES will improve when SUNAT discloses the destination of the proceeds, but for the time being it is good. 41.0% of the owners or managers of micro and small businesses in the city of Chachapoyas are of the opinion that the formalization of MSEs will improve when SUNAT discloses the destination of the proceeds, but for the time being it is very good. 53.1% of the owners or managers of micro and small businesses in the city of Chachapoyas give their opinion on the rating of the tax culture dissemination by the tax administration, indicating that the rating of the dissemination of the tax culture is neither good nor bad. 27.2% of the owners or managers of micro and small businesses in the city of Chachapoyas give their opinion on the rating of the tax culture dissemination by the tax administration, indicating that the rating of the tax culture dissemination is good. 39.1% of the owners or managers of micro and small enterprises in the city of Chachapoyas give their opinion on the rating of the tax administration's communication with taxpayers, indicating that the rating of the tax administration's communication with taxpayers is neither good nor bad. 32.9% of the owners or persons responsible for micro and small businesses in the city of Chachapoyas give their opinion on the tax administration's communication with taxpayers, indicating that the tax administration's communication with taxpayers is neither good nor bad. the tax administration's communication to taxpayers is good. 46.9% of the owners or managers of micro and small businesses in the city of Chachapoyas give their opinion on whether the rating of SUNAT's dissemination and tax culture campaigns for formalization is good or bad, indicating that the dissemination and campaigns conducted by SUNAT for the formalization of micro and small businesses should be improved. 33.7% of the owners or managers of micro and small businesses in the city of Chachapoyas give their opinion on the rating of SUNAT's dissemination and tax culture campaigns for formalization, indicating that the dissemination and campaigns carried out by SUNAT for the formalization of micro and small businesses is good.



5 CONCLUSIONS

Knowing that tax guidance is an important means for the formalization of micro and small enterprises, the data obtained have shown that micro and small enterprises are aware of the tax guidance, as has been confirmed by the survey conducted, since 63.3% indicated that they are aware of the taxes to which they are subject; Likewise, 35.3% have regular knowledge of tax guidance and only 1.3% have no knowledge or have poor knowledge of tax guidance due to lack of time or perhaps because of indifference do not participate in the talks given by SUNAT, so they should be visited and informed of the work done by SUNAT as a means to collect taxes and how they are used.

Explain that tax guidance is a means for the formalization of micro and small businesses, it has been noted that the tax administration guides taxpayers to comply with their obligations, through talks for the formalization and compliance with their tax obligations, which is why the owners or persons responsible for micro and small businesses in the city of Chachapoyas, They also indicated that SUNAT's tax guidance is good, which is why many of the business owners try to formalize and thus have access to loans from financial institutions in the city of Chachapoyas.

To demonstrate that tax guidance is important for the formalization of micro and small enterprises is affirmative because in the city of Chachapoyas the tax administration is constantly providing guidance to micro and small entrepreneurs for the respective formalization, which is why many of the micro and small entrepreneurs have begun to formalize and citizens in general have become aware by requesting the respective proof of payment.

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