

TAX CULTURE OF TAXPAYERS IN A PROVINCIAL MUNICIPALITY IN NORTHERN PERU

Miguel A. Saavedra-Lopez

Universidad Nacional de Tumbes, Tumbes, Peru
Universidad Continental, Cusco, Peru
saavedralopezmiguel@gmail.com

Galvani Guerrero García

Universidad Nacional de Tumbes, Tumbes, Peru
gguerrerog@untumbes.edu.pe
<https://orcid.org/0000-0003-1038-1866>

Ronald M. Hernández

Universidad Privada Norbert Wiener, Lima, Peru
<https://orcid.org/0000-0003-1263-2454>
ronald.hernandez@outlook.com.pe

Oscar Efraín Capuñay-Uceda

Universidad Nacional Pedro Ruiz Gallo, Lambayeque, peru
ocapunayu@unprg.edu.pe
<https://orcid.org/0000-0002-4145-6309>

Mario F. Arbulu-Castañeda

Universidad Nacional de Tumbes, Tumbes, Peru
marbulu@untumbes.edu.pe
<https://orcid.org/0000-0003-2754-6129>

Ghenkis A. Ezcurra-Zavaleta (corresponding author)

Universidad Nacional de Tumbes, Tumbes, Peru
gezcurraz@untumbes.edu.pe
<https://orcid.org/0000-0002-9894-2180>

Abstract

Tax culture refers to the voluntary compliance of taxpayers with their tax duties and obligations. The objective of the study was to determine the level of tax culture of the taxpayers of a municipality in the province of Tumbes. The sample consisted of 372 taxpayers of the provincial municipality of Tumbes - Peru, 74.73% of whom were men and 25.27% women. The tax culture questionnaire was used as an instrument for collecting information, with a Cronbach's Alpha coefficient of 0.76. The results showed that the overall tax culture index had a value of 0.5425, which indicates a regular level of tax culture among taxpayers. A positive and significant relationship was also found between the different dimensions of tax culture. Likewise, people who have positive attitudes towards taxes also tend to present greater knowledge about them, indicating a strong correlation between attitudes and knowledge with respect to the sociodemographic variables men as well as women present a similar proportion of attitudes towards tax culture in the low and regular categories, with around 40% in the low category and around 45% in the regular category. In terms of age adults and older adults present the highest proportion of individuals with a regular attitude towards tax culture, with 45.02% and 55.68% respectively. It is concluded that most of the participants present a regular level of tax culture.

Keywords: Tax culture, municipality, taxpayers.



INTRODUCTION

Currently, the tax system is a problem that affects many countries in the world, generating difficulties in collecting taxes efficiently, mainly due to the lack of an adequate tax culture among taxpayers (Cabrera et al., 2021). Therefore, it is essential to know about the factors that are influencing taxpayers to present a good tax culture (Hlastec et al., 2023).

This is why low tax collection may be caused by the lack of commitment and knowledge of taxpayers about the tax obligations they have to comply with (Baylon-Gonzales, 2023). Tax evasion varies according to the country, each country presents a taxation system according to the social and economic reality of its population, being a determining factor the culture of the population, which is associated with tax evasion (Cui et al., 2023). (Cui et al., 2023).. There is a great difference in socioeconomic development between countries in Europe or Asia, where the values of tax awareness are practiced, compared to South America, where most taxpayers collude with the authorities to carry out illicit acts (Ariza, 2022). (Ariza, 2022) Consequently, there are factors that are negatively related to tax evasion, individualism and gender, which is more prone in men, and this has an impact on the low levels of payment (Toumi et al., 2022). (Toumi et al., 2022; Zhang et al., 2022)..

Similarly in the corporate society, corporate social responsibility is used to evade state taxes (Xu et al., 2022) and thus generate a positive corporate image. In developing countries, a large part of the population does not have a clear knowledge of taxes and distrusts the destination of the resources collected, due to the problems of misappropriation of funds by the state (Mariluz Amalia et al., 2022). (Mariluz Amalia et al., 2021)..

Throughout history, taxation is and has been a difficult phenomenon to plan and manage, and several authors have proposed models to help manage tax collection systems, specifically oriented towards the protection of the economy. According to (Caro, 2020) in the French regulation theory, the contribution focuses on analyzing inequality and poverty, proposing a tax model to legitimize collection policy orientations. In South America, the model proposed by (Caro, 2020) with the contributions of Boyer (1992) relates the state to wage income and international regimes as mediators of tax collection policies. Likewise, Nerré (2008) refers that tax culture is a process of interaction between the entities that administer tax systems and taxpayers' responses to tax collection policies. For Roca (2008) is a set of attitudes, values and beliefs that a society shares regarding the tax legal framework and its importance in the socioeconomic development of a country. The key factors to generate a tax culture are tax education, tax awareness and the taxpayer's attitude to comply with their obligations within a social context.

Studies related to tax education have also been developed, which constitutes a strategic axis to generate tax awareness among citizens (Mora Puigví, 2022). (Mora Puigví,



2022). The greater the implementation of tax practices, the lower the levels of tax evasion. The strengthening of the tax culture through training and workshops for the entrepreneurial society increases tax collection (Crespo et al., 2022). (Crespo et al., 2023). In addition, tax culture reduces tax evasion behaviors, seeking a more ethical conduct and strengthening the economic system of a country (Enriquez Rodriguez, 2022). (Enriquez Rodriguez Rodriguez, 2022). In Europe, tax culture is analyzed from the conception of taxation, it also involves the authorities and fiscal-tax entities who make decisions on tax management. (Nerré, 2008) Moreover, if the local culture has a strong gambling component, it has a positive impact on tax evasion by companies (Alharbi et al., 2008). (Alharbi et al., 2022). At the local level, a study of tax culture has been carried out by Yman & Ynfante (2016). reporting that the level of tax culture could be improved with a tax education program for merchants in the Tumbes region.

Therefore, the study aimed to determine the level of tax culture in a provincial municipality in the department of Tumbes. The results of the research will be of great importance to identify the factors that promote tax culture and these in turn as mechanisms to improve decision making in taxation in our region.

METHODOLOGY

In this study, a non-experimental methodological approach was used so as not to manipulate the variables by means of stimuli or experiments. The research focused on a descriptive and field approach to understand the levels of municipal tax culture possessed by taxpayers in the city of Tumbes, using a cross-sectional design because a survey was applied only once in the year 2023 (Hernández & Mendoza, 2018).

Sample

The study sample consisted of 372 taxpayers of the provincial municipality of Tumbes, selected through a non-probabilistic convenience sample (Arias, 2012). (Arias, 2012).. Taxpayers who went to the revenue office to carry out procedures were surveyed. With respect to gender, it was found that 74.73% of the participants were men and 25.27% were women. Regarding the age variable, it was observed that 67.47% of the sample corresponded to the adult category, followed by 23.66% of older adults and 8.87% of young people.



INSTRUMENT

Tax culture questionnaire

We used and adapted the questionnaire developed by (Almonacid Villegas, 2020) which consists of three dimensions that measure tax culture. The first dimension is that of attitudes, composed of eight items, followed by the knowledge dimension, with nine items, and the third dimension addresses values, with three items. Responses to each item were measured on a Likert scale with five options, ranging from "strongly disagree" to "strongly agree". The reliability of the instrument was assessed by Cronbach's Alpha coefficient, which yielded a value of 0.76.

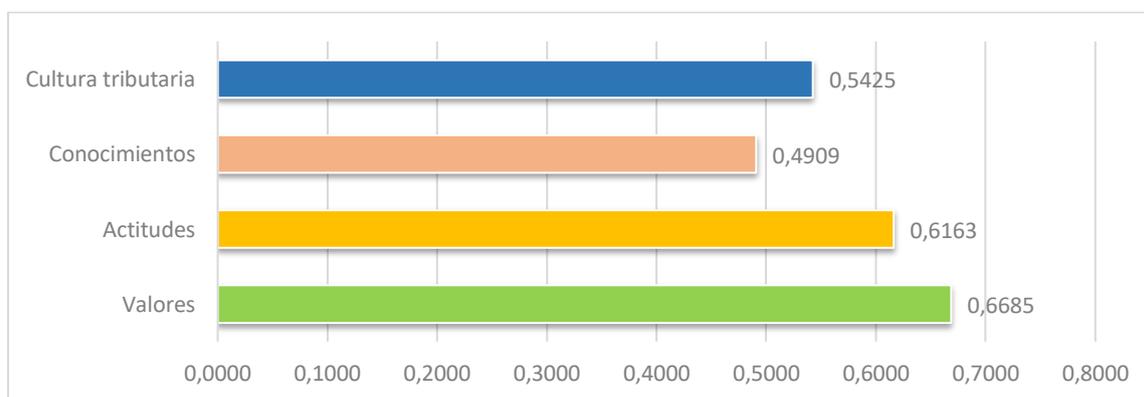
Procedure

At the beginning of the study, authorization was obtained from the municipality to carry out the survey of taxpayers who carried out procedures at the tax office of the entity. After conducting the surveys, a data matrix was tabulated and created in Microsoft Excel and exported to the statistical software SPSS version 25 to perform descriptive and inferential statistics, the indexes of the variable and its dimensions were created according to the following formula $X_{ci} = [(X_{ci} - X_{ci\ mini}) / (X_{ci\ maxi} - X_{ci\ mini})]$ (Croes, 2011) The reliability of the instrument and the correlations between the dimensions were also evaluated. The indices of the variables were classified into three levels: low for values between 0 and 0.5, fair for values between 0.5 and 0.75, and good for values between 0.76 and 1.

RESULTS

Figure 1

Tax culture indexes



The overall tax culture index shown in Figure 1 has a value of 0.5425, which indicates a regular level of tax culture among taxpayers. The attitude index presents a value of 0.6163, which suggests a regular positive attitude of taxpayers towards tax culture. On the other hand, the knowledge index presents a value of 0.4909, which indicates that taxpayers have a low knowledge of tax issues. As for the values index, it presents the highest value, with an index of 0.6685, suggesting that taxpayers positively value the importance of tax culture.

Table 1

Relationship between dimensions of tax culture

Dimensions	Attitudes	Knowledge	Values
Attitudes	1		
Knowledge	0,636**	1	
Values	0,301**	0,325**	1

Note: ** = (p < 0.001)

Table 1 shows that there is a positive and significant relationship between the different dimensions of tax culture. It is observed that people who have positive attitudes towards taxes also tend to have greater knowledge about them, indicating a strong correlation between attitudes and knowledge (r=0.636, p<0.01). In addition, a weaker but still significant correlation was found between attitudes and values, suggesting that people who value the importance of fulfilling their tax obligations also have positive attitudes toward taxes (r=0.301, p<0.01). Finally, it was found that people who are more knowledgeable about taxes also tend to value tax compliance more, with a weak but significant correlation between knowledge and values- (r=0.325, p<0.01).

Tax culture indexes according to sociodemographic groups

Table 2

Tax culture index by gender and age

Level	Sex			Age			
	Woman	Man	Total	Young	Adult	Elderly	Total
under	40	112	152	22	97	33	152
	42,55%	40,29%	40,86%	66,67%	38,65%	37,50%	40,86%
Regular	41	127	168	6	113	49	168
	43,62%	45,68%	45,16%	18,18%	45,02%	55,68%	45,16%
Good	13	39	52	5	41	6	52
	13,83%	14,03%	13,98%	15,15%	16,33%	6,82%	13,98%
Total	94	278	372	33	251	88	372
	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%



Table 2 shows the tax culture index by sex and age. It was found that both men and women have a similar proportion of attitudes towards tax culture in the low and regular categories, with about 40% in the low category and about 45% in the regular category. As for the good category, men have a slightly higher proportion than women, with 14.03% compared to 13.83% for women. On the other hand, it is observed that the young age group has the highest proportion of individuals with a low tax culture, with 66.67%. The adult and elderly age groups have the highest proportion of individuals with a regular attitude towards tax culture, with 45.02% and 55.68% respectively.

Table 3

Attitudes towards tax culture

Sex				Age			
Level	Woman	Man	Total	Young	Adult	Elderly	Total
Under	33	70	103	18	64	21	103
	35,11%	25,18%	27,69%	54,55%	25,50%	23,86%	27,69%
Regular	36	143	179	10	121	48	179
	38,30%	51,44%	48,12%	30,30%	48,21%	54,55%	48,12%
Good	25	65	90	5	66	19	90
	26,60%	23,38%	24,19%	15,15%	26,29%	21,59%	24,19%
Total	94	278	372	33	251	88	372
	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%

The indices of attitudes towards tax culture, according to sex and age group shown in Table 3, in terms of sex, men have a slightly more favorable attitude towards tax culture than women, with 51.44% of men rating it as "regular" compared to 38.30% of women. We can note concerning the age group, the young age group, 54.55% of individuals have a low attitude towards tax culture, which represents the highest proportion of the three age groups. On the other hand, in the adult age group, 51.44% of individuals have a regular attitude towards tax culture, which represents the highest proportion of the three age groups. As for the older adult age group, 54.55% of individuals have a regular attitude towards tax culture, which also represents the highest proportion of the three age groups.



Table 4

Knowledge of tax culture

Sex			Age				
Level	Woman	Man	Total	Young	Adult	Elderly	Total
Under	53	133	186	23	117	46	186
	56,38%	47,84%	50,00%	69,70%	46,61%	52,27%	50,00%
Regular	35	121	156	8	109	39	156
	37,23%	43,53%	41,94%	24,24%	43,43%	44,32%	41,94%
Good	6	24	30	2	25	3	30
	6,38%	8,63%	8,06%	6,06%	9,96%	3,41%	8,06%
Total	94	278	372	33	251	88	372
	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%

Table 4 shows that both women and men have a low level of knowledge of the tax culture, with men having a slightly higher level of knowledge of the tax culture than women, with 43.53% of men rating it as "fair" compared to 37.23% of women. In terms of age, young people present the lowest level of knowledge towards tax culture with respect to the other age groups, with 69.70% of young people qualifying as "low", while adults and older adults have a similar level of knowledge of regular level, with 43.43.61% and 44.32% of adults and older adults qualifying as "regular", respectively.

Table 5

Values towards tax culture

Sex			Age				
	Woman	Man	Total	Young	Adult	Elderly	Total
Under	29	83	112	16	73	23	112
	30,85%	29,86%	30,11%	48,48%	29,08%	26,14%	30,11%
Regular	39	111	150	10	103	37	150
	41,49%	39,93%	40,32%	30,30%	41,04%	42,05%	40,32%
Good	26	84	110	7	75	28	110
	27,66%	30,22%	29,57%	21,21%	29,88%	31,82%	29,57%
Total	94	278	372	33	251	88	372
	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%



Table 5 shows that, in terms of gender, there is no great difference in values between men and women, with 39.93% of men and 41.49% of women rating the values as "fair".

In terms of age, adults and older adults have a slightly higher level of good values, with 31.82% of older adults and 29.88% of adults rating "good", while youth have the lowest level of good values, with only 21.21% of youth rating "good".

DISCUSSION

Globally, revenues obtained from tax collection benefit governments (Arcila and Chacón, 2020). Therefore, tax culture plays a fundamental role in reducing tax evasion of any type of revenue generation and generates state development (Baylon-Gonzales, 2023).

Regarding the results of the study, it was found that taxpayers present an overall tax culture index of regular level. In Kazakhstan a study reported low levels of tax awareness (Kuandykov et al, 2021). Different results were found in a comparative study on tax culture between Japan and Korea, finding that Japan has a higher level of tax culture. These results, where tax culture differs between countries, could be due to the fact that the legal system of each government plays a fundamental role in determining the level of tax culture compliance (Hyun, 2006). Thus, the development of a nation's tax system will have a positive or negative long-term impact on a government's revenues (Andreea, 2021).

Regarding the relationship between the dimensions of tax culture, a direct relationship was found between attitudes and knowledge, i.e., those with positive attitudes towards taxes have greater knowledge about them. A significant relationship was also reported between attitudes and values, suggesting that people who value the importance of complying with their tax obligations also have positive attitudes towards taxes. Finally, participants who are more knowledgeable about taxes also tend to value tax compliance more highly. Different results were found in the study conducted by Maguiña-Guanilo et al. (2021) in a district of Lima, reporting that there is no relationship between tax culture and tax collection, i.e. taxpayers do not perceive their tax obligation to the municipality where they live as a priority. Baylon-Gonzales et al. (2023) found that tax awareness and tax education positively predict tax compliance; however, tax knowledge has a negative influence on tax compliance.

People who have values towards taxation will comply to a greater extent with their tax duties (Hurtado et al., 2023). Therefore, tax culture leads to reaffirming people's values, the knowledge of tax rules, through education, will generate learning and teaching of tax civility (Villasmil et al., 2018).



The tax culture index was also analyzed by sex and age, and it was found that men and women have a similar proportion of attitudes towards tax culture in the low and regular categories; however, men have higher levels in the good tax culture category. Likewise, tax culture was analyzed according to age group, where young people present low levels of tax culture compared to adults and older adults. Similar results are reported research conducted in Indonesia, where male individuals presented a more ethical perception regarding tax fraud compared to females (Dewanta & Machmuddah, 2019). However, they were found in a study conducted in the countries of the United States, Romania, Italy, United Kingdom and Sweden, where women presented higher levels of tax compliance compared to men (D'Attoma et al., 2020). Thus, an important factor for people to have a tax culture is the understanding and awareness of the importance of complying with tax responsibilities (Kuandykov et al., 2021; Pirela, 2022), where sociodemographic factors such as age, gender, religion and culture may be linked.

Regarding the levels of the tax culture dimensions according to sex and age, men have a slightly more favorable attitude towards tax culture than women, and young people have a low attitude towards tax culture, while adults and older adults have a regular attitude towards tax culture. Regarding the knowledge dimension, men and women have a low level of knowledge of the tax culture. In terms of age, young people have the lowest level of knowledge of tax culture compared to other age groups such as adults and older adults. In the indexes of values towards tax culture, there is no great difference in values between men and women. In terms of age, adults and older adults present a slightly higher level of good values compared to young people. According to McGee et al. (2021) in a study conducted in France, women present a stronger oppositional attitude towards tax evasion than men. Hlastec et al. (2023) consider that tax culture is related to personal values, which leads to an ethical attitude towards tax compliance. Likewise, the adequate and efficient knowledge of the destinations of the contribution, generates that people comply with their taxes and do not evade their responsibilities.

It is concluded that taxpayers of a provincial municipality in the region of Tumbes have a regular overall tax culture. Likewise, a relationship was reported between the dimensions of attitudes, values and knowledge, where taxpayers with positive attitudes towards tax compliance have greater knowledge in this regard. There is also a positive relationship between attitudes and values, indicating that those who value the relevance of tax compliance have positive attitudes to comply with their tax responsibilities. Finally, taxpayers who have greater knowledge about the use of taxes tend to value tax compliance more highly.

The study also reported that men and women have similar levels of tax culture, with a prevalence of men; in terms of age, young people have lower levels of tax culture compared



to adults and older adults, considering it essential to propose strategies on the importance of taxes in the development of countries, to increase the levels of tax culture.

REFERENCES

Alharbi, S., Atawnah, N., Al Mamun, M., & Ali, M. J. (2022). Local culture and tax avoidance: Evidence from gambling preference behavior. *Global Finance Journal*, 52(November 2020), 100585. <https://doi.org/10.1016/j.gfj.2020.100585>.

Almonacid Villegas, L. A. (2020). Tax culture and property tax collection in the district of El Tambo in the context of covid-19. *Universidad Continental*. <https://repositorio.continental.edu.pe/handle/20.500.12394/9082#.ZDsIVSsSNiY.mendel ey>

Andreea, C. L., Daniela, V. A., & Mihai, U. D. (2021). Tax culture: approached as a new constituent element of the fiscal system. *Annals of Constantin Brancusi University of Targu-Jiu. Economy*, 2, 124-132.

Arcila, E. and Chacón, K. (2020). Tax culture as a strategy to minimize tax evasion in business enterprises. *Revista Boliviana de Administración*, 2(1), 13-22. <https://doi.org/10.33996/reba.v2i3.2>

Arias, F. (2012). El proyecto de investigación, 6th Edition Fideas G. Arias. *El Proyecto de Investigación Introducción a La Metodología Científica*, 1, 0-138. https://www.academia.edu/23573985/El_proyecto_de_investigaci%C3%B3n_6ta_Edici%C3%B3n_Fideas_G_Arias_FREELIBROS_ORG

Ariza Ariza, N. (2022). Tax fraud and metal smuggling in the New Kingdom of Granada. The case of the mines of Pamplona during the <scp>xvii</scp> century. *Historia Crítica*, 85, 3-25. <https://doi.org/10.7440/histcrit85.2022.01>.

Baylon-Gonzales, B., Vega-Rosales, K., Iraola-Real, I. (2023). Factors of Tax Culture Predicting the Compliance of the Tax Obligations of the Micro-enterprises. *Smart Innovation, Systems and Technologies*, 328, 263 - 271. https://doi.org/10.1007/978-981-19-7689-6_22

Cabrera, M., Sánchez-Chero, M., Cachay, L. & Rosas-Prado, C. (2021). Tax culture and its relationship with tax evasion in Peru. *Revista de Ciencias Sociales*, 27 (3), 204-218.

Caro, J. (2020). Taxation models in Latin America and their incidence on inequality. *Revista Científica General José María Córdova*, 18(31), 675-706. <https://doi.org/10.21830/19006586.583>

Crespo García, M. K., & Romero Lalangui, M. A. (2023). Promoting tax culture through Tax Advisory Centers. *TECHNO REVIEW. International Technology, Science and Society Review /Revista Internacional de Tecnología, Ciencia y Sociedad*, 14(3), 1-15. <https://doi.org/10.37467/revtechno.v14.4834>.

Croes, R. (2011). Measuring and Explaining Competitiveness in the Context of Small Island Destinations. *Journal of Travel Research*, 50(4), 431-442. <https://doi.org/10.1177/0047287510368139>



Cui, Y., Wang, J., & Ye, K. (2023). Postmaterialism and Corporate Tax Avoidance. *The International Journal of Accounting*. <https://doi.org/10.1142/S1094406023500026>

D'Attoma, J., Volintiru, C. & Malézieux, A. (2020). Corrigendum to: Gender, Social Value Orientation, and Tax. *CESifo Economic Studies*, 66(3), 301. <https://doi.org/10.1093/cesifo/ifaa007>. <https://doi.org/10.1093/cesifo/ifaa007>

Dewanta, M. A., & Machmuddah, Z. (2019). Gender, religiosity, love of money, and ethical perception of tax evasion. *Jurnal Dinamika Akuntansi Dan Bisnis*, 6(1), 71-84. <http://dx.doi.org/10.24815/jdab.v6i1.10990>

Enríquez Rodríguez, A. M. (2022). Evolution, importance and current treatment of tax education in Spain and the European Union. *Journal of Education and Law*, 26. <https://doi.org/10.1344/reyd2022.26.40675>.

Hlastec, A., Mumel, D., Hauptman, L. (2023). Is There a Relationship between Self-Enhancement, Conservation and Personal Tax Culture? *Sustainability*, 15(7), 5797. <https://doi.org/10.3390/su15075797>.

Hernández, & Mendoza (2018). Research methodology: the quantitative, qualitative and mixed routes. In *McGraw Hill Mexico*. https://books.google.cl/books?hl=en&lr=&id=5A2QDwAAQBAJ&oi=fnd&pg=PP1&dq=hernández+sampieri&ots=TjXj-RVnM6&sig=pYzkoQnOAM-0KM1dHzXrXxyD-L4&redir_esc=y#v=onepage&q=hernández+sampieri&f=false.

Hurtado, K., Estrada, E., Gallegos, N. & Velásquez, L. (2023). Tax culture and tax compliance of merchants in Puerto Maldonado, Peru. *Revista Universidad y Sociedad*, 15(2), 187-193.

Hyun, J. K. (2006). Tax Compliances in Korea and Japan: Why are they so different?. *Korea and the World Economy*, 7(1), 135-153.

Kuandykov, N., Abil, Y., Utepov, A., Nurkey, A., & Abenova, A. (2021). Investigating the relationship between tax culture and tax communication in Kazakhstan. *Problems and Perspectives in Management*, 19(3), 197-210. [https://doi.org/10.21511/ppm.19\(3\).2021.17](https://doi.org/10.21511/ppm.19(3).2021.17).

Maguiña-Guanilo, A., Mayorca-Huané, A., Baylón-Gonzales, B. (2021). Tax Culture in the Collection of Municipal Taxes. In: Botto-Tobar, M., Cruz, H., Díaz Cadena, A. (eds) *Artificial Intelligence, Computer and Software Engineering Advances. CIT 2020. Advances in Intelligent Systems and Computing*, vol 1327. Springer, Cham. https://doi.org/10.1007/978-3-030-68083-1_9

Mariluz Amalia, C. S., Manuel-Jesús, S. C., Lupe del Carmen, C. S., & Carmen Elvira, R. P. (2021). Tax culture and its relationship with tax evasion in Peru. *Revista de Ciencias Sociales*, 27(ESPECIAL 3), 204-218. <https://doi.org/10.31876/rcs.v27i.36503>

McGee, R., Souissi, M. & Tadros, H. (2021). Attitudes toward tax evasion: a comparative study of France and Japan. *International Journal of Behavioural Accounting and Finance*, 6(3), 209-224. <https://doi.org/10.1504/IJBAF.2021.116124>

Mora Puigví, T. (2022). Tax education, a strategy to improve tax culture: the experience of the Catalan Tax Agency. *Journal of Education and Law*, 26. <https://doi.org/10.1344/REYD2022.26.40643>.



Nerré, B. (2008). Tax Culture: A Basic Concept for Tax Politics. *Economic Analysis and Policy*, 38(1), 153-167. [https://doi.org/10.1016/S0313-5926\(08\)50011-7](https://doi.org/10.1016/S0313-5926(08)50011-7)

Patricio Aparicio, S. S., Velasco Taipe, M. A., Sánchez Camargo, M. R., & Begazo de Bedoya, L. H. (2023). *Tax culture and tax evasion in micro and small business enterprises*. *Revista Venezolana De Gerencia*, 28(9), 518-530.

Pirela, W. (2022). Influence of university education on the formation of the tax culture of the public accountant. *Vision of the Future*, 26(1), 22-37. <https://dx.doi.org/10.36995/j.visiondefuturo.2021.26.01.001>

Roca, C. (2008). Estrategias Para La Formación De La Cultura Tributaria. *Administración Tributaria*, II, 2-27.

Toumi, F., Bouraoui, M. A., & Khlif, H. (2022). National culture and tax avoidance: a quantile regression analysis. *Arab Gulf Journal of Scientific Research*, 40(2), 196-211. <https://doi.org/10.1108/AGJSR-05-2022-0047>.

Villasmil, M., Fandiño, Y. & Alvarado-Peña, L. (2018). Tax culture in education: A phenomenological study towards a complex interpretation. *Opción*, 34(18), 1620-1652.

Xu, S., Wang, F., Cullinan, C. P., & Dong, N. (2022). Corporate Tax Avoidance and Corporate Social Responsibility Disclosure Readability: Evidence from China. *Australian Accounting Review*, 32(2), 267-289. <https://doi.org/10.1111/auar.12372>

Yman, L., & Ynfante, S. (2016). Tax dissemination program and its impact on the tax culture of traders in the Tumbes model market. *P*, 1-142.

Zhang, X., Husnain, M., Yang, H., Ullah, S., Abbas, J., & Zhang, R. (2022). Corporate Business Strategy and Tax Avoidance Culture: Moderating Role of Gender Diversity in an Emerging Economy. *Frontiers in Psychology*, 13. <https://doi.org/10.3389/fpsyg.2022.827553>.

