


ORIGINAL

The development of the Tax Management of Merchants in the EP-Municipal Wholesale Market Company in the Pishilata Urban Parish of the city of Ambato

El desarrollo de la Gestión Tributaria de los Comerciantes en la EP-Empresa Municipal Mercado Mayorista en la Parroquia Urbana Pishilata de la ciudad de Ambato

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Cite as: Quito Sumba HC, Sosa Loor AK, Enríquez Jácome MA, Chávez-Arizala JF. The development of the Tax Management of Merchants in the EP-Municipal Wholesale Market Company in the Pishilata Urban Parish of the city of Ambato. Management (Montevideo). 2025; 3:139. <https://doi.org/10.62486/agma2025139>

Submitted: 03-02-2024

Revised: 19-06-2024

Accepted: 23-09-2024

Published: 01-01-2025

Editor: Misael Ron 

ABSTRACT

Introduction: tax culture corresponds to the responsibility that taxpayers have in relation to the payment and declaration of their taxes based on social awareness.

Objective: to evaluate the knowledge of the tax culture of the merchants of the Wholesale Sector of the Pishilata Parish.

Method: a quantitative, observational, descriptive and cross-sectional study was carried out to determine the level of knowledge of the tax culture of the merchants of the Wholesale Sector of the Pishilata Parish of the city of Ambato during 2022. The study population is made up of 1850 merchants from the city of Ambato, a sample of 322 people was defined by simple random sampling

Results: 53,7 % of the sample studied were female. 75,16 % of the sample agrees that it is the payment of a percentage of income. 87,58 % of the sample agrees that the declaration of VAT is one of the duties; if the payment of taxes were voluntary, 82,61 % of taxpayers would choose not to do so; 49,38 % claim not to see effective and efficient results from investment in state works with the income obtained from taxes.

Conclusions: Legal knowledge about taxation must be reinforced with the topics chosen by merchants because tax evasion is an effect of the lack of tax culture in taxpayers.

Keywords: Taxation; Taxes; Obligations; Tax Education.

RESUMEN

Introducción: la cultura tributaria corresponde a la responsabilidad que tienen los contribuyentes en relación al pago y declaración de sus impuestos con base a la conciencia social.

Objetivo: evaluar el conocimiento de la cultura tributaria de los comerciantes del Sector Mayorista de la Parroquia Pishilata.

Método: se realizó un estudio cuantitativo, observacional, descriptivo y transversal para determinar el nivel de conocimiento de la cultura tributaria de los comerciantes del Sector Mayorista de la Parroquia Pishilata de la ciudad de Ambato durante el 2022. La población de estudio está constituida por 1850 comerciantes de la ciudad de Ambato, se definió una muestra de 322 personas mediante un muestreo simple aleatorio.

Resultados: el 53,7 % de la muestra estudiada eran del sexo femenino. El 75,16 % de la muestra está de acuerdo con decir que es el pago de un porcentaje de los ingresos. El 87,58 % de la muestra coincide en que la declaración de IVA en uno de los deberes, si el pago de impuestos fuera de manera voluntaria el 82,61 % de los contribuyentes eligen no hacerlo, 49,38 % afirman no visualizar resultados eficaces y eficientes de la inversión en obras del estado con los ingresos obtenidos por impuestos.

Conclusiones: los conocimientos legales sobre tributación deben ser reforzados con los temas escogidos por los comerciantes pues la evasión tributaria es un efecto de la falta de cultura tributaria en los contribuyentes.

Palabras clave: Tributación; Impuestos; Obligaciones; Educación Tributaria.

INTRODUCTION

Tax culture corresponds to taxpayers' responsibility for paying and declaring their taxes based on social awareness, reason, trust, ethics, and citizen commitment to the duties and rights established in the Constitution.⁽¹⁾

Taxes are the main means of income for the State with which the population benefits from public education, free hospital care, security, justice, public works, and help to the neediest through the bonds granted by the country; they are also a reflection of society and its norms of coexistence, projecting what we are as a whole as a society of principles and values. Thus, tax culture is the attitude that Ecuadorian citizens have regarding the payment of taxes, which are obligations they have with the State as protected by law, and that such value is paid according to the contributive capacity of each citizen.⁽²⁾

In most countries, tax evasion is an enormous problem. Thus, it seems appropriate to undertake research that seeks to understand the phenomenon of fraud and, consequently, can help to design actions to alleviate its negative consequences. In addition, there is evidence of an association between tax morale and evasion behavior, and it is important to estimate the influence of internal and external factors on tax morale and then analyze their effect on tax compliance behavior. Tax morale is the set of values, knowledge, and attitudes shared by the members of society concerning taxation and the observance of the laws that govern it, which translates into a behavior manifested in permanent compliance with tax duties based on reason, trust, and the formation of personal ethical values, respect for the law, civic responsibility and social solidarity, both of taxpayers and the officials of the different tax administrations.⁽³⁾

Under this perspective, the evolution of the tax system in the country is framed in the systematization of processes, the same one that allows alienating state resources to generate an effective collection in such a way that, at the same time, a sustainable tax culture is fostered and that this is framed in the efficiency of tax control as a transversal axis of the fulfillment of state objectives.⁽⁴⁾

Taking into account the data collected from the annual report on the official website of the IRS, in the Tungurahua area, a total of US\$64 309,90 was collected from January to December 2021, of which US\$ 52 188,53 was collected in the city of Ambato, being this city the one that collects the most taxes during the fiscal period. Fifty-three were collected in Ambato, the city that collects most taxes during the fiscal period; however, despite the highest collection in this city, there is also a large percentage of tax evasion. It is estimated that about 40 % of the population of traders do not report their income in a real way in order to pay less their tribute, and others are not even regulated; there is a high percentage of small and large qualified traders in the Ambato Wholesale Market who do not comply with their tax obligations, mostly due to lack of knowledge, while to a lesser extent those with average knowledge try to evade or pay less than what is established by law and the tax regime to which they belong.⁽⁵⁾

There is nothing certain except death and taxes, said the American philosopher, politician, and scientist Benjamin Franklin (1706-1790). The past centuries have kept the validity of this phrase in the states that depend on taxes to fulfill their obligations to provide education, health, security, justice, and work to the population. Perhaps this explains the lack of tax culture in Ecuador, whose inhabitants generally distrusted that their payments would be reverted in works that would benefit them or because people were not interested in getting involved in procedures that were believed to be complex or cumbersome despite being mandatory for any taxpayer.⁽⁶⁾

Art. 83 literal 15 of the Constitution of Ecuador states that "Cooperate with the State and the community in social security and pay the taxes established by law" is one of the obligations of a citizen to the State and Society. However, taxes are obligations in money demanded by the State to the citizens by exercising its power based on State laws that support it to cover the needs of the State.⁽⁷⁾

Therefore, this article aims to evaluate the knowledge of the tax culture of the merchants of the Wholesale Sector of the Pishilata Parish.

METHOD

A quantitative, observational, descriptive, and cross-sectional study was conducted to determine the level of knowledge of the tax culture of the merchants of the Wholesale Sector of the Pishilata Parish of the city of Ambato during the year 2022.

One thousand eight hundred fifty merchants of Ambato constitute the study population; a sample of 322 people was defined through a simple random sampling.

In order to achieve our objectives, we determined the use of the following procedures that are best related to

the object of study: participant observation and questionnaire. The survey will be conducted using ICTs such as the Google form as it is easy to configure and accessible to the various platforms and operating systems used today, cell phones, tablets, and computers are the fastest way for the researcher and the subject or research element.

Excel spreadsheet was used as a database, and simple Figures and frequency tables were used for data analysis.

The present study is developed based on the veracity of information and perspective of research ethics, granting a final report with real data without being manipulated by the research team and the veracity of the information obtained directly from the source, stating that the references taken from other research works and previous theses are only guides for the present research project. The personal data of the respondents are protected by the organic law on the protection of personal data, which aims to guarantee the right to the protection of personal data, including access to and decision on the decision and data of this nature, as well as their corresponding protection.

RESULTS

Table 1 shows that 53,7 % of the sample studied was female.

Table 1. Distribution according to gender		
Gender	Quantity	%
Female	173	53,7
Male	147	45,6
Not specified	2	0,6

Figure 1 shows the measures of central tendency of the ages, with an arithmetic mean of 36,95, which is found in the range of 35 to 40 years of age with 17,08 % of the surveyed population.

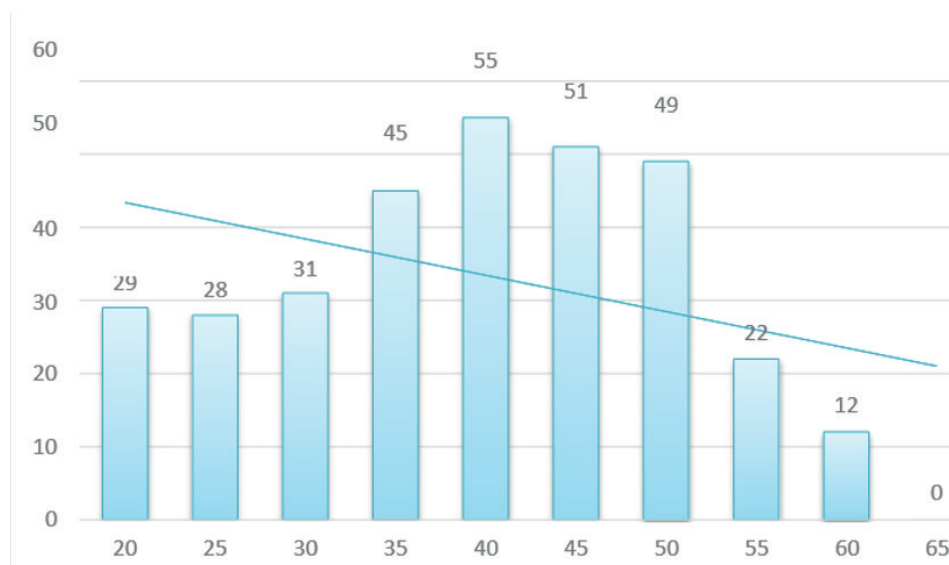


Figure 1. Distribution according to age groups

Table 2 shows that, given the sample obtained, 34,78 % are studying or have completed the university stage with a third level degree, this percentage being the majority.

Table 2. Distribution according to educational level		
Level	Quantity	%
School	26	8,07
Basic	66	20,50
High school completed	102	31,68
University	112	34,78

88,20 % of the sample are State taxpayers, which means that they are registered with the IRS, under one of the current regimes in accordance with the rules and regulations for exercising free trade (table 3).

Table 3. Distribution according to taxpayers		
Detail	Quantity	%
Yes	284	88,20
No	38	11,80
Total	322	100

The largest group of respondents was found in the Z Shed with 9,06 %, which specializes in the sale of sacks for food transportation.

Table 4. Distribution according to the type of business that presents		
Detail	Quantity	%
(A.) Imported Fruit	16	5,00
(B.) Kidney Tomato, Carrot	17	5,31
(C.) Imported Fruit Naranjilla	18	5,63
(D.) Baby Beans, Corn	17	5,31
(E.) Groceries	7	2,19
(F.) Potatoes	16	5,00
(G.) Garlic, Imported Onion	13	4,06
(H.) Potatoes, Melloco	16	5,00
(I.) Potatoes	16	5,00
(Z.) Costales	29	9,06
(J.) Grains and Grasses	16	5,00
(K.) Tree Tomato	17	5,31
(L.) White Onion and Fruit of the Valley	15	4,69
(LL.) Containers, Blackberry, Strawberry	7	2,19
(M.) Garlic, Onion	18	5,63
(N.) Red Onion, Herbs, Herbs	16	5,00
(Ñ.) Eggs	9	2,81
(O.) Vegetables	19	5,94

Within the types of businesses established within the Ambato Wholesale Market, we have found that most of the businesses currently established are between 1 and 5 years old, accounting for 42,86 % of the sample taken.

Table 5. Distribution according to the age of the business		
Years	Quantity	%
Less than 1 year	96	29,81
From 1 - 5 years old	138	42,86
From 5 - 10 years	64	19,88
More than 10 years	24	7,45
Total	322	100

75,16 % of the sample agrees with saying that it is the payment of a percentage of the income obtained to the State being the majority, likewise 74,53 % know that taxes are not fines, as shown in table 6.

Table 6. Distribution according to knowledge about the concept of taxes					
Concept	Yes	No	Total	Yes (%)	No (%)
The payment of a percentage of revenues obtained to the state	242	80	322	75,16	24,84
Fines	82	240	322	25,47	74,53
Taxes	222	100	322	68,94	31,06
Goods	86	236	322	26,71	73,29
Services	138	184	322	42,86	57,14

87,58 % of the sample agrees that the VAT return is one of the formal duties of the taxpayer, 50,93 % know the importance of issuing or delivering authorized sales receipts (table 7).

Table 7. Knowledge about duties and obligations		
Item	Quantity	%
Issue and deliver authorized authorized sales receipts.	164	50,93
Payment of fixed monthly installments.	41	12,73
VAT return.	282	87,58
Register in the SRI records	55	17,08
To keep the accounting books and records related to my economic activity.	30	9,32
File returns and pay taxes.	129	40,06
Income Tax Return	92	28,57
To visit the offices of the Internal Revenue Service when necessary.	20	6,21
Invoice archiving	25	7,76

Table 8 shows that 42,24 % continuously remember to deliver invoices for their commercial sales transactions, as well as 45,65 % request the delivery of invoices.

Table 8. Distribution according to the frequency with which they request or deliver invoices				
	Supplier	Customer	Supplier %	Customer %
Always	147	136	45,65	42,24
Much	95	89	29,50	27,64
Something	40	48	12,42	14,91
Little	20	24	6,21	7,45
Nothing	2	8	0,62	2,48

Table 9 shows that 73,60 % of the taxpayers belong to the RIMPE Entrepreneur Regime and 22,67 % belong to the General Regime.

Table 9. Distribution according to the regime under which they pay taxes		
Detail	Quantity	%
General Regime	73	22,67
RIMPE Entrepreneur	237	73,60
RIMPE Business Popular	12	3,73

The most common requirements identified by taxpayers are: the identity card with 92,24 %, the basic service form with 75,47 % and the voting certificate with 73,91 %, the other items are used in special situations.

Table 10. Distribution according to requirements of the tax system		
	Quantity	%
Identity card	297	92,24
Basic Service Schedule	243	75,47
Voting Certificate	238	73,91
Craftsmanship qualification issued by the competent agency	37	11,49
Application for registration of	75	23,29

At present, there are only two methods used by the people to carry out any type of procedure the accounting consultancy or to carry out and comply with the duties and obligations oneself; of the sample taken, we have almost equal results with a few tenths of difference in the first one we have 50,31 % and in the second one 49,69 % respectively, it is appreciated in table 11.

Table 11. Distribution according to the method used to comply with tax duties and obligations

Detail	Quantity	%
Professional Consulting (Accountant)	162	50,31
You make them	160	49,69

Table 12 shows that tax returns are made annually and semi-annually 57,68 % and 21,43 %.

Table 12. Distribution according to the frequency with which tax returns are made

Statements	Quantity	%
Monthly	32	9,94
Semiannual	69	21,43
Annual	186	57,76
I have no knowledge	35	10,87

Sanctions for non-compliance range from fines imposed for arrears to judgments for tax evasion, the result of the sample taken is that 45,34 % of the taxpayers have some knowledge, this being the majority percentage.

Table 13. Distribution according to knowledge of tax penalties

Level	Quantity	%
Much	79	24,53
Something	146	45,34
Little	84	26,09
Nothing	13	4,04

Table 14 shows that if the payment of taxes were voluntary, 82,61 % of taxpayers choose not to do so.

Table 14. Distribution according to whether you would pay income tax and VAT on a voluntary basis

	Quantity	%
Yes	56	17,39
No	266	82,61

Over the years, the current government has incurred in several cases of corruption, therefore, it is one of the reasons with the highest percentage with a total of 49,38 % of the total sample and the fact of not visualizing effective and efficient results of the investment in state works with the income obtained from taxes with 39,44 %, to this we add that taxpayers are not clear on what the State invests taxes with 37,27 %.

Table 15. Distribution according to the reason for not paying taxes

Detail	Quantity	%
I do not see results of my tax payments in works for my locality	127	39,44
I do not know how the state spends my taxes.	120	37,27
I do not trust the current government	159	49,38
High rates and percentages	34	10,56
I do not have the necessary resources	10	3,11
Not knowing that it was mandatory	12	3,73

Regarding the arrears when filing the relevant tax returns according to the corresponding regime of each taxpayer 57,14 % of the sample says they do not incur in arrears, it is shown in table 16.

The agreement with the phrase of the survey is 66,46 % of the sample, which indicates that, effectively, the taxpayers' thinking shows that they are very clear about their obligation to pay the taxes corresponding to their business, regardless of whether others do it or not.

Table 16. Distribution according to arrears in filing the relevant tax returns

Backlog	Quantity	%
I am not late	184	57,14
From 1 - 5 days	92	28,57
From 5 - 10 days	28	8,70
10 - 15 days	8	2,48
15 - 20 days	2	0,62
1 month	3	0,93
More than 1 month	5	1,55

Table 17. Distribution according to whether they agree or disagree with the statement "The dishonesty of some taxpayers is not an excuse for others to stop paying their taxes"

	Quantity	%
Much	214	66,46
Something	89	27,64
Little	15	4,66
Nothing	4	1,24

Table 18 shows that 81,06 % of the sample give great importance to tax education and wish to learn more in order to better develop their economic activities.

Table 18. Distribution according to the importance of tax education

Importance	Quantity	%
Much	261	81,06
Something	43	13,35
Little	16	4,97
Nothing	2	0,62

Of the total sample 73,91 % prefer face-to-face training, 29,81 % want informative brochures with processes and steps for the correct tax development, table 19.

Table 19. Distribution according to the way in which they would like to be trained

Training	Quantity	%
Face-to-face lectures	238	73,91
Brochures	96	29,81
Process Manual	59	18,32
Virtual Training	83	25,78

The preference for training on tax issues of the sample is 35,40 % would like to receive training every six months (table 20).

Table 20. Distribution according to the frequency in which they would like to receive training

	Quantity	%
Fortnightly	14	4,3
Monthly	44	13,7
Quarterly	80	24,8
Semiannual	114	35,4
Annual	70	21,7

DISCUSSION

Fiscal policy is nothing more than the choice of taxation and expenditure management by an established government within a country. It is a tool that the ministry possesses that determines the level of tariffs (revenue) and consumption (expenditure) it wishes to have in order to influence the degree of production. However, the discussion on how influential this tool takes up aggregate demand is still a matter of debate among public policymakers, which implies that the State states how and when to make changes within the tax regulations, depending on the current need for revenue.^(8,9,10)

To understand how fiscal policy influences economic growth, it is necessary to analyze the incidence of taxes, regulations, and public spending in each of its sources of financing for the State to define its role and the distribution of such resources. Financing can come from different sources or taxes: taxes, fees, special contributions, patrimonial income (from the exploitation of natural resources owned by the State), tractates and donations, whether internal or external, and indebtedness. Of the resources above, taxes, specifically taxes, are the most recommended instrument for sustaining public finances since they are permanent revenues that allow for establishing long-term planning for constructing a more equitable and just society.⁽¹¹⁾

Based on the current regulations and the tax regime to which they belong, it was verified that the traders of the wholesale market do not know most of the basic opening requirements for each of the regimes, in addition to the duties and obligations with which the taxpayer must comply, as well as the penalties to which they are subject for non-compliance. In contrast to the research conducted in 2017 in the city of Cuenca, it was obtained that 20 % of the population needed more knowledge of tax obligations. These facts are ratified by Ambato's wholesale market research regarding the lack of knowledge of tax obligations. As specified in Article 6 of the tax code, taxes serve as an instrument for the general economic policy for investment and reinvestment of the country's economy, so traders must have clear and explicit knowledge of their tax obligations to contribute to its development.^(12,13,14)

The State, through the Internal Revenue Service, aspires to have a higher tax collection, but in reality, it does not manage to collect 100 % of the taxes; several factors directly affect it, the most important is the level of ignorance of the laws or regulations governing the country concerning taxes, the understanding of the obligations and fiscal policies by taxpayers and the other is that it has lost credibility in the government and in the works to improve the country. The level of knowledge that people have on tax matters in order to comply with their obligations and how businesses and enterprises are functioning within the Wholesale Market located in the Urban Parish of Pishilata in the city of Ambato, all this reveals the real importance given to the subject within each business, but above all the consequences of not doing it in the legally established manner.⁽¹²⁾

The tax culture is an influential knowledge for merchants to comply with their obligations, and this knowledge is not achieved from one day to the other; for this, it is necessary to create awareness through educational processes, processes that have been carried out every year and as a result it can be seen that the rate of arrears decreases compared to the study conducted in Pelileo. In this way, it is possible to comply with the tax obligations according to article 15 of the tax code where the personal legal bond is fulfilled, existing between the State or the thStateditor entities of the tax (SRI) and the taxpayers by which a benefit in money, species or services appreciable in money must be satisfied when verifying the generating fact foreseen by the law (commercial transaction).⁽¹⁵⁾

Tax education and culture among taxpayers, in general, is still scarce in certain sectors of Ecuador's economy since the voluntary and conscious payment of taxes still needs to be considered a preferential responsibility of taxpayers. In the country, there are still high rates of tax evasion. Therefore, one of the goals of the tax administration, which in Ecuador is exercised by the Internal Revenue Service (SRI), is to permanently maintain a tax system based on the taxpayer's contributive capacity, which stimulates or motivates them to voluntarily pay their taxes not only for economic but also social purposes, through an optimal distribution of public spending where they visualize the benefit obtained in the compliance of their tax obligations, thus promoting a framed tax culture at a national level.⁽⁹⁾

Small and medium-sized enterprises are crucial engines in the economy of developing countries, generating jobs and income for the State through the collection of income from the State. duriStatee, in the last few years, the tax collection capacity has increased, generating a substantial change in the country's productive matrix. However, a large number of SMEs still need to declare their taxes due to a lack of knowledge, significantly affecting the country's progress.^(16,17,18)

The traders of the Ambato wholesale market wish to be trained on a semi-annual and in-person basis, so efforts should be concentrated on tax education for traders, which will allow them to develop greater awareness of their obligations. The tax culture is the way that all countries should apply to create awareness and participation of traders with the development of each country. The regulations are continually updated, and there are changes based on the provisions of the government of the day. Much of the State's taxpayer income comes from taxes collected annually. Therefore, it is essential to continually study the regulations in force for the correct application in the tax management of their businesses. After completing the sample

and talking for a moment with the traders of the Wholesale Market of Ambato, it was shown that the basic information, such as declaration dates and current regulations, as well as the duties and obligations, are some of the main topics to be addressed within the training that should be given.⁽¹⁹⁾

The tax culture in Ecuador has developed considerably despite various obstacles that have arisen; the corruption of the authorities is a factor that encourages citizens to refrain from complying with their tax obligations due to the misuse that has been made of their contributions. A formidable number of Ecuadorians have succeeded in fostering a tax culture. However, there is another number of them who tend to evade taxes due to ignorance or the fact that they need to submit to tax laws.⁽²⁰⁾

Taxpayers who carry out their commercial transactions within the Wholesale Market of Ambato facilities present a low tax culture and, in some cases, nonexistent, causing tax evasion and informality in the current tax regime. The main causes are: Lack of knowledge of tax regulations and laws, frequent reforms in these rules, the increase in the tax regime, with complex procedures and forms difficult to understand for the common citizen, in addition to the fact that there is a perception of overpayment by the taxpayer.

CONCLUSIONS

Legal knowledge on taxation should be reinforced with the topics chosen by business people because tax evasion is an effect of the lack of tax culture among taxpayers. The current tax compliance needs to be improved despite being carried out at the appropriate times in most cases. However, it is very superficial without knowledge of the basics and carried out rustically.

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FINANCING

The authors did not receive funding for the development of this research.

CONFLICT OF INTEREST

The authors declare that there is no conflict of interest.

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