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RELACIÓN ENTRE FISCALIZACIÓN TRIBUTARIA Y SOSTENIBILIDAD FINANCIERA DE RIOBAMBA

RELATIONSHIP BETWEEN TAX AUDITING AND FINANCIAL SUSTAINABILITY IN DRIVING SCHOOLS OF RIOBAMBA

Johanna Medina[1]
Investigador independiente
johanna.medina@gmail.com
https://orcid.org/0000-0001-7588-7951

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RESUMEN

El crecimiento del sector de escuelas de conducción en Riobamba ha generado nuevos desafíos, especialmente en términos de sostenibilidad financiera debido a la rigurosa fiscalización tributaria a la que están sometidas. Este estudio analiza cómo la fiscalización impacta la rentabilidad de estas instituciones y propone soluciones para mejorar su viabilidad económica. El objetivo principal es identificar los factores clave que afectan el cumplimiento tributario y la sostenibilidad financiera de las escuelas de conducción. La investigación se llevó a cabo con cuatro escuelas de conducción, utilizando un enfoque mixto que combinó encuestas a administradores y entrevistas con expertos fiscales. Los resultados muestran una clara relación entre el uso de tecnologías contables y la reducción de errores fiscales, lo que mejora la rentabilidad de las escuelas. Conduespoch E.P., que implementa un 80% de tecnología contable, presentó el mejor desempeño con un margen de rentabilidad del 18%, mientras que Riovial, con un bajo uso tecnológico, reportó un margen de solo 10%. Además, se destacó que el acceso a asesoría fiscal regular también es crucial para la sostenibilidad financiera. Escuelas que reciben asesoría constante, como Conduespoch E.P., tienen una mayor capacidad para cubrir sus costos operativos. En conclusión, este estudio evidencia que la fiscalización tributaria, si bien necesaria, debe ir acompañada de recursos tecnológicos y asesoría fiscal especializada para asegurar la viabilidad económica de las escuelas de conducción.

Palabras clave
Fiscalización tributaria, sostenibilidad, conducción, competitivo

ABSTRACT

The growth of the driving school sector in Riobamba has generated new challenges, especially in terms of financial sustainability due to the rigorous tax oversight to which they are subject. This study analyzes how oversight impacts the profitability of these institutions and proposes solutions to improve their economic viability. The main objective is to identify the key factors that affect tax compliance and the financial sustainability of

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driving schools. The research was carried out with four driving schools, using a mixed approach that combined surveys of administrators and interviews with tax experts. The results show a clear relationship between the use of accounting technologies and the reduction of tax errors, which improves the profitability of the schools. Conduespoch E.P., which implements 80% accounting technology, presented the best performance with a profitability margin of 18%, while Riovial, with low technological use, reported a margin of only 10%. In addition, it was highlighted that access to regular tax advice is also crucial for financial sustainability. Schools that receive constant advice, such as Conduespoch E.P., have a greater capacity to cover their operating costs. In conclusion, this study shows that tax oversight, although necessary, must be accompanied by technological resources and specialized tax advice to ensure the economic viability of driving schools.

Keywords

Tax audit, sustainability, management, competitiveness

INTRODUCTION

Driving schools in the canton of Riobamba face a series of critical financial challenges, mainly derived from the rigorous tax auditing to which they are subject. The high tax burden imposed by the tax authorities, added to the complexity of complying with the various tax regulations, creates an uncertain financial environment.

This directly affects their capacity to operate profitably, since many of these institutions lack the necessary resources to meet tax obligations efficiently. Consequently, their financial sustainability is compromised, putting at risk not only the continuity of their operations, but also the quality of the training services they offer to drivers (1).

The lack of specialized tax advice and the limited adoption of modern accounting technologies further hinder compliance with tax obligations for these driving schools. The lack of adequate technological tools for accounting and tax management not only complicates tax administration, but also increases the risk of errors and omissions in declarations, which can lead to the imposition of severe economic sanctions.

These penalties aggravate the already precarious financial situation of the schools, creating a vicious cycle that further reduces their capacity for investment in operational and technological improvements. Therefore, it is crucial that these institutions receive adequate support in terms of tax advice and access to technology to improve their accounting management and ensure their long-term viability (2).

Riobamba, known as the “Sultana of the Andes,” is a city located in the center of Ecuador, in the province of Chimborazo. This city represents an important administrative, commercial, and cultural center in the Andean region, and possesses a rich history that dates back to the colonial era. It is surrounded by imposing volcanoes, including Chimborazo, which is the highest peak in the country, making it a tourist attraction and a relevant transit point toward other regions (1).

The economy of Riobamba is based on sectors such as commerce, agriculture, and services. In recent years, it has also experienced growth in the educational sector, with several universities and technical training centers.

Driving schools

Driving schools in Riobamba play a fundamental role in the training of safe and responsible drivers, both in the professional and personal spheres. These institutions are regulated by the National Transit Agency (ANT) and must adhere to strict regulations regarding educational quality, infrastructure, and tax obligations.

Driving schools in Riobamba are numerous and face various financial challenges. Some of the most prominent include:

a) Centro de Capacitación y Conducción de Manejo Center Drive Cia. Ltda.: Located on Humberto Gallegos 10-12 and Duchicela streets, it offers high-quality training for drivers. It operates Monday to Friday from 8 AM to 6 PM.

b) Escuela George Washington: Located on Avenida Atahualpa, it also offers classes Monday to Saturday, with extended hours during the week.

c) Escuela de Conducción Riovial: On Avenida Celso Rodríguez and Bolívar Bonilla, Riovial has a strong presence in Riobamba and offers complete training services for drivers of all types.

d) Conduespoch E.P.: This school, linked to ESPOCH (Escuela Superior Politécnica de Chimborazo), stands out for its wide coverage of hours and its professional approach.

These schools represent key options for the training of new drivers in the canton, and their financial sustainability may be affected by tax requirements and the economic context (2).

Driving schools in Riobamba offer a broad educational offering, covering both professional and non-professional driving licenses. The programs they teach include a solid combination of theory and practice. In the theoretical part, topics such as traffic laws, road education, and basic notions of mechanics are covered, which is crucial so that drivers understand the legal framework and the obligations behind the wheel (2).

In the practical part, students have the opportunity to apply this knowledge in simulators and in real vehicles, under the supervision of trained instructors. This combination seeks to guarantee that future drivers not only acquire practical skills, but also a deep awareness of the responsibilities that driving entails. Schools such as Riovial and Center Drive stand out for offering these programs, adapting to the demands of the local market and ensuring that drivers leave prepared to face the challenges of driving in the region.

Regarding regulation, these institutions are under strict supervision by the National Transit Agency (ANT), which imposes a series of regulations that must be rigorously complied with. Among them are the standards that the facilities must have, the qualification of the instructors, and the characteristics of the vehicles used in practices. In

addition to these regulations, the schools must comply with tax responsibilities, which adds a significant burden to their daily management.

Auditing by the tax authorities is constant, which implies periodic audits and reviews both in terms of educational quality and tax compliance. This regulatory burden, although necessary to guarantee a quality educational level and road safety, generates important administrative and financial challenges for these schools, which are forced to allocate considerable resources to comply with all current regulations (3).

Driving schools in the canton of Riobamba face strong fiscal pressure that includes income taxes, VAT, and other municipal contributions. These tax obligations constitute a significant part of their income, which limits their financial capacity to carry out operational improvements or expand their services. In addition, this high tax burden puts the profitability of the schools at risk, since any error or delay in payments can result in sanctions or additional interest that further increase costs (4).

The tax system in Ecuador is complicated and requires that companies, including driving schools, present detailed reports and comply with various regulations. This process requires a high level of technical knowledge and can generate confusion if there is not an adequate understanding of current tax laws.

The complexity of documentary requirements and strict deadlines also increases the risk of committing errors, which can lead to fines for non-compliance or tax audits that negatively impact the financial performance of the institutions (5).

Many driving schools lack access to a specialized tax advisor who guides them in the correct compliance with tax regulations. This results in inefficient tax management, with errors in tax declarations and the absence of strategies to take advantage of available benefits or tax deductions. The lack of adequate tax planning also limits the capacity of these institutions to optimize their finances and avoid sanctions, which considerably aggravates their financial situation (5).

The lack of adequate technological tools, such as accounting management software, hinders the automation of tax and accounting processes. This increases the probability of human errors in tax declarations and in the financial recording of driving schools. By depending on manual methods or obsolete systems, efficiency is lost, which not only affects tax compliance, but also the capacity to make informed financial decisions (5).

The administrators of driving schools, in many cases, do not have solid training in tax matters, which makes them vulnerable to the demands of the tax system. The lack of knowledge about tax rights and obligations, as well as about possible exemptions or benefits to which they could have access, reduces their capacity to efficiently manage financial resources. This lack of tax education causes a considerable dependence on external accountants, which increases costs and decreases control over their own finances (5).

At the same time as tax obligations, driving schools must deal with the increase in operating costs, such as the updating of vehicles, the maintenance of infrastructure, and

the payment of salaries. These costs, combined with the tax burden and the lack of efficient management, generate constant financial pressure. Without adequate administration of these expenses, it is complicated for the schools to remain profitable, which increases their vulnerability to any sanction or tax fine.

In the construction of the conceptual framework of this study observed and researched by Pérez (6), three key theories are taken as reference that allow a deep analysis of the impact of tax auditing on the financial sustainability of driving schools in Riobamba. The Theory of Tax Management holds that efficiency in the fulfillment of tax obligations depends on the availability of technical resources and specialized advice in organizations.

In this context, the lack of specialized knowledge about the handling of tax obligations can lead to sanctions and fines that directly affect the profitability of driving schools. Therefore, companies that invest in trained personnel or tax consultancies can face tax requirements more effectively, thus reducing the financial risks associated with deficient tax management.

When speaking of tax culture, it is not limited solely to assuming responsibilities and complying with a law; rather, it implies a commitment of citizens toward the sustainable development of the country. In turn, the State has the mission of rewarding this effort through actions that ensure the common welfare of the population (6).

The Theory of Financial Sustainability complements this analysis by focusing on how organizations can remain operational and profitable through efficient management of resources. In the case of driving schools, this implies not only minimizing operating and tax costs, but also maintaining a balance between the income generated by training services and the expenses inherent to their operation, such as the maintenance of the vehicle fleet and the hiring of instructors.

This theoretical approach allows understanding how an efficient cost structure and adequate management of available resources contribute to the long-term economic viability of these institutions, even in the face of the tax burden (6).

The Theory of Technological Adoption explains how the incorporation of accounting and management technologies can significantly transform the capacity of an organization to comply with tax regulations. In the case of driving schools, the implementation of technological tools, such as accounting management systems or software for tax administration, can simplify tax compliance processes, reduce errors, and automate critical functions.

This theory underscores that, although the initial investments in technology may be considerable, the long-term benefits in terms of operational efficiency and cost reduction more than compensate, improving financial sustainability and facilitating compliance with tax obligations.

The present study has as its main objective to analyze the relationship between tax auditing and the financial sustainability of driving schools in Riobamba during the period 2023-2024. To this end, it seeks to evaluate the impact of tax compliance on the

profitability margins of these institutions, identifying how the level of tax compliance can affect their economic performance.

Likewise, it is intended to analyze the adoption of accounting technology and its influence on the reduction of tax errors and sanctions, highlighting the role of digitalization in the improvement of tax compliance. Finally, it is proposed to study the relationship between tax advice and the capacity of the schools to cover their operating costs, evidencing how access to specialized advice can optimize tax management and ensure greater financial viability.

MATERIALS AND METHODS

Research design

This study will use a mixed approach, combining quantitative and qualitative data. Surveys will be conducted with the administrators of the driving schools and in-depth interviews with tax experts to obtain a complete understanding of the problem.

Data collection instruments

a) Structured surveys directed at administrators to evaluate tax compliance, the use of accounting technology, and the main tax barriers.

b) Semi-structured interviews with tax experts to analyze current regulations and propose improvements in tax processes.

c) Documentary review: Analysis of the tax regulations applicable to driving schools.

Procedure

a) Identification of the sample: 4 driving schools in Riobamba will be selected through intentional sampling.

b) Application of surveys: The surveys will be distributed in person and online to maximize the response.

c) Data analysis: Statistical tools will be used to process the survey data and a qualitative thematic analysis for the interviews.

Table 1. Detailed operationalization of variables

Variable	Definition	Indicators	Measurement instrument
Tax compliance	Level of compliance with tax obligations	Frequency of sanctions, errors in declarations	Survey, documentary review
Financial sustainability	Capacity of the schools to remain operational	Profitability margin, capacity to cover costs	Survey, accounting review
Tax advice	Access to technical	Number of hours of	Survey, interview

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	assistance on tax matters	advice received, perceived quality	
Use of accounting technology	Implementation of software for tax management	Percentage of schools that use management software	Survey

RESULTS

The results obtained from the study on the relationship between tax auditing and financial sustainability in the driving schools of Riobamba. The tables shown below present key data on tax compliance, the use of accounting technology, tax advice, and their impact on the profitability of these institutions. These results make it possible to identify the main tax barriers that the schools face and highlight how factors such as technology and tax advice can improve the capacity of the schools to comply with their tax obligations, avoid sanctions, and ensure their long-term financial viability.

Table 2. Tax compliance and its impact on profitability

Driving School	Number of Sanctions (2023)	Tax Compliance Percentage	Profitability Margin (%)
Center Drive	3	70%	12%
Escuela George Washington	1	90%	15%
Escuela Riovial	4	60%	10%
Conduespoch E.P.	0	100%	18%

The analysis of Table 2 shows a direct correlation between tax compliance and the profitability margin of the driving schools. Those institutions that comply to a greater extent with tax regulations present higher profitability margins. A clear example is the Escuela Conduespoch E.P., which with 100% tax compliance and zero sanctions maintains the highest profitability margin (18%). This result suggests that adequate compliance with tax regulations not only avoids sanctions, but also allows the schools to operate more efficiently and obtain greater economic benefits.

In contrast, Escuela Riovial, with low tax compliance (60%) and four sanctions in the year 2023, reports a lower profitability margin (10%). This evidences how recurrent sanctions can erode the income of the institutions, negatively affecting their financial sustainability. Escuela George Washington, which presents a compliance percentage of 90% and only one sanction, registers an intermediate profitability margin of 15%. This reinforces the idea that high tax compliance contributes directly to profitability.

Table 3. Use of accounting technology and tax compliance

Driving school	Use of accounting technology (%)	Errors in tax declarations (%)	Number of sanctions (2023)
Center Drive	20%	30%	3
Escuela George Washington	60%	10%	1
Escuela Riovial	10%	40%	4
Conduespoch E.P.	80%	5%	0

Table 3 reveals the critical relationship between the adoption of accounting technologies and tax compliance. It is observed that those schools that have implemented a greater use of accounting technology have a lower number of errors in their tax declarations, which in turn reduces the number of sanctions received. Escuela Conduespoch E.P., which uses accounting technology in 80% of its processes, has the lowest percentage of errors in tax declarations (5%) and has not received sanctions. This data highlights the importance of the digitalization and automation of accounting processes to guarantee correct tax compliance. The implementation of accounting management software facilitates the correct presentation of tax documents, reduces human errors, and increases precision in the handling of tax data.

On the other hand, Escuela Riovial, which uses accounting technology in only 10% of its operations, presents the highest percentage of errors in tax declarations (40%) and is the institution with the most sanctions (4 in total). This indicates that the lack of investment in technological tools is directly related to a greater probability of committing tax errors, which increases the risk of receiving sanctions.

The schools that have invested in technology, such as Escuela George Washington (60% technology use), also show notable improvements in the precision of their tax declarations, with only 10% errors and one sanction.

Table 4. Tax advice and capacity to cover costs

Driving school	Hours of tax advice per month	Capacity to cover costs (%)
Center Drive	2	85%
Escuela George Washington	5	90%
Escuela Riovial	0	70%
Conduespoch E.P.	8	95%

Table 4 reveals the relationship between tax advice and the capacity of the driving schools to cover their operating costs. Those schools that access a greater number of hours of tax advice show a greater capacity to cover their costs, which contributes to their financial

sustainability. Escuela Conduespoch E.P., which receives 8 hours of tax advice per month, has the greatest capacity to cover its operating costs (95%). This suggests that specialized advice allows better tax planning, optimizes the use of resources, and ensures correct management of tax obligations, which improves the financial stability of the institution.

On the contrary, Escuela Riovial, which receives no hours of tax advice, shows the lowest capacity for cost coverage (70%). The lack of support in tax matters exposes the institution to committing errors that result in sanctions and increases operating costs, affecting its profitability and economic viability.

Escuela George Washington and Center Drive, which receive 5 and 2 hours of tax advice respectively, present an intermediate capacity for cost coverage (90% and 85%). This reinforces the importance of having regular tax advice to adequately handle tax regulations and improve the capacity of the schools to remain financially viable.

DISCUSSION

The high tax burden and the complexity in complying with tax regulations constitute a considerable obstacle for many driving schools, especially those that lack the economic and technical resources necessary to face these responsibilities. This situation reflects a disconnection between the economic reality of small and medium-sized institutions and the tax requirements imposed by the State.

The majority of these schools operate with limited financial margins, and the additional costs associated with tax compliance increase the pressure on their finances, restricting their capacity to invest in operational improvements, such as technological modernization or the hiring of tax advisors (7).

It is relevant to note that, although tax auditing is essential to ensure a fair competitive environment and prevent tax evasion, the government should consider the implementation of measures that alleviate this burden for small educational institutions, such as tax incentives or technical assistance programs.

These policies could provide driving schools with the resources and knowledge necessary to comply with regulations without compromising their financial sustainability. The combination of auditing adjusted to the capacity of the organizations and more effective support in terms of technology and advice could contribute to improving the economic situation of these schools, promoting their growth and long-term viability (7).

In the short term, tax auditing has a direct impact on the profitability of driving schools, since it increases operating costs by obliging them to allocate more resources to compliance with tax regulations and to the payment of sanctions for possible errors or delays in tax declarations.

This economic pressure significantly reduces profit margins, making the institutions have to readjust their cost structure and, in many cases, sacrifice investments in key areas such as the training of instructors or the maintenance of the vehicle fleet. The environment

becomes especially challenging for those schools with limited resources, which already face difficulties in remaining operational under the current market requirements (8).

In the long term, the consequences of these difficulties can be even more serious. Driving schools that fail to adapt to tax requirements could be forced to close, which would not only affect the owners of the institutions, but also the employees who depend on these jobs, generating an increase in local unemployment. In addition, the disappearance of these schools could lead to an increase in the offer of informal services, with less quality control and without the necessary legal support (9).

This would represent a risk both for road safety, by not guaranteeing correct training of drivers, and for the country's tax system, by losing tax revenues due to informality (10). The long-term sustainability of these institutions depends to a large extent on auditing that balances efficient collection with the necessary support so that they can comply with their obligations without being economically compromised (11).

Free or subsidized tax advice is a fundamental tool for driving schools, since it allows them to access specialized technical orientation on tax matters. This assistance not only facilitates compliance with tax regulations, but also helps to foster an environment of transparency and responsibility among educational institutions (12). By providing this type of support, it contributes to the schools better understanding their tax obligations and avoiding possible sanctions, which in turn promotes a more solid and reliable sector (13).

The simplification of the tax compliance process is another key aspect that can transform the way in which driving schools manage their tax obligations. Collaborating with the tax authorities to reduce the complexity of the specific requirements and processes of the sector can result in a significant decrease in errors (14). This simplification not only lightens the administrative burden, but also minimizes the risk of sanctions for non-compliance, allowing the schools to concentrate their efforts on improving the quality of the education they offer to their students (15).

The implementation of accounting technology represents a crucial advance in the tax management of driving schools (16). Training administrators in the use of accounting management software not only improves precision in the recording of transactions, but also speeds up compliance with tax obligations (17). With adequate technological tools, the schools can keep more efficient control of their finances, which allows them to make more informed and strategic decisions, in addition to reducing the time and effort dedicated to administrative tasks (18).

The creation of tax incentives can be a motor of positive change within the driving school sector. Proposing tax benefits for those institutions that adopt good practices in tax management and that implement adequate technology will not only stimulate more schools to follow these guidelines, but will also foster a generalized commitment to tax responsibility (19). These incentives can result in a virtuous circle where the improvement of tax practices leads to greater transparency and efficiency, thus benefiting the entire educational sector (20).

The implementation of training programs in tax regulations directed at those responsible for driving schools is an effective strategy to strengthen their tax management capacity (21). By offering continuous training on changes in tax laws and best compliance practices, a greater understanding of tax obligations by administrators is facilitated.

This not only reduces the risk of errors and sanctions, but also promotes a more proactive approach to tax management, which positively impacts the financial stability of these institutions (22).

Fostering collaboration between driving schools and experts in tax matters is another important measure to optimize tax compliance (23). By having specialized advice on a regular basis, these institutions can stay up to date with current regulations and procedures, adapting to changes in the tax environment more efficiently (24). This collaboration contributes to better financial planning and to the identification of opportunities to optimize the tax burden, which can result in greater sustainability and competitiveness for the schools (25).

CONCLUSIONS

The study reveals a clear correlation between the level of tax compliance and the profitability of driving schools in Riobamba. Those institutions that strictly comply with tax regulations, such as Conduespoch E.P., experience a higher profitability margin (18%) and avoid sanctions, which allows them to operate more efficiently and sustainably. In contrast, schools such as Riovial, with low tax compliance (60%) and multiple sanctions, present significantly lower profitability margins (10%).

These results underscore that adequate tax compliance not only avoids economic sanctions, but also improves the financial stability of the institutions, allowing their growth and permanence in the market. To achieve this sustainability, it is essential that the schools invest in resources that ensure rigorous compliance with tax obligations.

The adoption of accounting technology is a key factor for improving tax compliance and reducing the risk of sanctions in driving schools. The institutions that have invested in advanced technological tools, such as Conduespoch E.P., which uses accounting technology in 80% of its processes, present a lower percentage of tax errors (5%) and have not received sanctions. In contrast, Riovial, which uses only 10% accounting technology, has the highest percentage of errors (40%) and has been sanctioned four times. This demonstrates that the implementation of accounting software significantly reduces errors in tax declarations, optimizing administrative processes and improving profitability. Schools that do not adopt technology run the risk of facing greater financial difficulties due to costly errors in compliance with their tax obligations.

Access to specialized tax advice has been shown to be fundamental for the capacity of driving schools to cover their operating costs. Institutions such as Conduespoch E.P., which receives 8 hours of tax advice per month, demonstrate a high capacity for cost coverage (95%), which allows them to maintain solid financial stability.

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On the other hand, the lack of tax advice, as in the case of Riovial, directly affects its viability, with only 70% capacity to cover its costs. Tax advice not only helps to avoid sanctions for non-compliance, but also facilitates efficient tax planning and the optimization of resources. This study evidences that schools that count on regular support from tax advisors manage to manage their tax obligations more effectively and, therefore, improve their long-term sustainability.

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