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LA CULTURA TRIBUTARIA EN PEQUEÑOS NEGOCIOS E INFORMALIZACIÓN DE COMERCIANTES AMBULANTES EN LA CIUDAD DE RIOBAMBA

TAX CULTURE IN SMALL BUSINESSES AND INFORMALIZATION OF STREET VENDORS IN THE CITY OF RIOBAMBA

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RESUMEN: El grado de influencia de la cultura tributaria sobre la informalidad del comercio en Riobamba es el punto de partida de esta investigación, centrada en pequeños negocios y vendedores ambulantes de la ciudad. Para ello, se estudió a 194 comerciantes, con el objetivo de conocer su nivel de comprensión de los deberes formales, el comportamiento ante la administración tributaria, las razones de su informalidad y las pautas de cumplimiento de fiscal. Los resultados son de especial interés al constatar que ocho de cada diez comerciantes operan bajo la informalidad. El 76,3 % desconoce sus obligaciones ante el Servicio de Rentas Internas, y el 80,4 % carece de capacitación en la materia. El 83,5 % desconoce las ventajas de registrarse ante el SRI. La falta de trabajo formal (88,1 %) y la falta de recursos económicos (81,4 %) corresponden a los principales motivos de no formalizarse. Un dato que llama la atención es que el 71,6 % no está

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dispuesto a formalizar su actividad económica. El análisis estadístico establece una relación inversa entre cultura tributaria e informalidad (r = -0,68; p < 0,01). Lo cual demuestra que cuando la cultura tributaria es baja, la informalidad es alta. Por ende, mejorar el conocimiento tributario es una buena alternativa para disminuir la informalidad, así como simplificar los trámites y ofertar más educación tributaria. Los hallazgos de este estudio brindan evidencia que pueda servir al diseño de políticas públicas más efectivas.

Palabras clave: Informalidad, cultura tributaria, políticas fiscales, comerciantes ambulantes, educación tributaria

ABSTRACT: The extent to which tax culture influences commercial informality in Riobamba serves as the starting point for this research, which focuses on the city's small businesses and street vendors. To this end, 194 merchants were studied to assess their understanding of formal obligations, their behavior regarding the tax administration, the reasons for their informality, and their tax compliance patterns. The results are particularly noteworthy, revealing that eight out of ten merchants operate informally. Specifically, 76.3% are unaware of their obligations to the Internal Revenue Service (SRI), and 80.4% lack training in this area. Furthermore, 83.5% are unaware of the benefits of registering with the SRI. A lack of formal employment opportunities (88.1%) and a lack of financial resources (81.4%) are the primary reasons cited for not formalizing operations. A striking finding is that 71.6% of the merchants are unwilling to formalize their economic activities. Statistical analysis establishes an inverse relationship between tax culture and informality (r = -0.68; p < 0.01), demonstrating that low tax culture correlates with high informality. Consequently, improving tax knowledge alongside simplifying administrative procedures and providing more tax education offers a viable strategy for reducing informality. The study's findings provide evidence that can inform the design of more effective public policies.

Keywords: Informality, tax culture, fiscal policies, street vendors, tax education

INTRODUCTION

Tax culture is understood as the set of beliefs, attitudes and values that taxpayers have regarding the payment of taxes. Unlike tax evasion, which are illegal practices to avoid paying taxes generated. Tax compliance is analyzed from two points: deterrence or fear of sanction and tax morale, which is civic duty and trust in the state, the latter better explains the behavior of merchants in contexts of high informality. In Latin America the problem persists due to ignorance, lack of information and resistance to change on the part of informal traders. In countries such as Brazil, Mexico, Argentina and Colombia, simplified tax regimes were implemented in order to promote the formalization of small merchants. In Ecuador, this objective was promoted with the RISE in 2008 and then renamed RIMPE from 2022. In the country, the weak tax culture directly influences the increase in tax evasion,

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mainly affecting micro and small businesses, where the informality and complexity of the tax system hinder growth. (1) (1) (2) (3) (4) (5) (6)

In the city of Riobamba, small businesses represented by sales stalls within local markets, as well as street merchants, constitute a large part of the economic lung of the city. According to official figures, in 2022 there were 4,288 formal traders and approximately 2,500 informal traders. Despite the fact that a representative number of these actors carry out their activities outside the legal framework. Previous research indicates that, in the La Condamine market in Riobamba, 86.75% of merchants are unaware of their formal obligations; 76.62% are aware that they must invoice, although they do not know the procedure; and 96% express their willingness to receive training in this regard. (7) (8)

In 2022, the Internal Revenue Service (SRI) launched the Simplified Regime for Popular Businesses and Entrepreneurs (RIMPE), thus giving way to a new tax scheme. The RIMPE contemplates two categories according to income level: Popular Businesses, for those who invoice up to USD 20,000 annually, and Entrepreneurs, for those with income up to USD 300,000. Despite these efforts, challenges remain in incorporating informal traders into the tax system. At the national level, labor informality represents a social problem that has grown in recent years. By 2023, informality in Ecuador covered two-thirds of the country's economically active population, and neither the state nor the private sector provides work for the majority of those who, on their own, seek to generate income to survive. According to results obtained by the National Employment, Unemployment and Underemployment Survey (ENEMDU), corresponding to the year 2023, street vendors have lower incomes, but they work more hours than vendors in small stores, and significant discrepancies are found in terms of gender, educational level and size of the city. In this context, the low tax culture among merchants who operate in market stalls and on public roads directly contributes to the permanence of informality. (9) (10) (11) (12)

The relevance of this study lies in the need to analyze the link between the tax culture of small businesses and the informalization of street merchants in Riobamba. In the framework of development, informality causes contrasting effects. 50% of those surveyed consider that informal trade boosts the economy; 39% believe that it facilitates the population's access to products. (13)

Despite this, it also generates unequal conditions of competition that affect formal sellers. There are few studies that specifically address the relationship between tax culture and informality in the outpatient commerce sector in this city, which shows a gap in knowledge that this research aims to fill. (7)

The general objective is to analyze the relationship between tax culture and the informalization of merchants in markets and street vendors in the city of Riobamba. To this end, three specific purposes were outlined:

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1. Evaluate the level of knowledge and tax compliance among small businesses in the Riobamba markets;
2. Identify the administrative, economic and social components that cause the informalization of street vendors
3. Determine the relationship between tax culture and the informalization of street vendors in the city.

The hypothesis states that lower levels of tax culture are associated with higher rates of commercial informalization.

MATERIALS AND METHODS

The study presents a descriptive, quantitative, and correlational approach. The structure was non-experimental with a cross section, which allowed the variables to be measured at a single moment. Facilitating the determination of the degree of relationship between tax culture and commercial informalization.

The study population was made up of merchants with local market stalls and street merchants from Riobamba. Since we did not have the exact number of street vendors, sampling for infinite populations was applied. The sample calculation started from a confidence level of 94.88% (Z = 1.95). We worked with a margin of error of 7%. With an expected proportion of 50% (p = q = 0.5), a sample of 194 merchants was obtained.

The 7% margin was due to three reasons: budgetary limitations, temporal nature of field work, and the complexity of accessing street vendors. Given their informal status, it is difficult to expand the sample with these sellers. In inferential studies, 5% is usually used. However, 7% is considered acceptable in descriptive or exploratory research with operational limitations.

When interpreting the results, it should be kept in mind that population estimates carry limited precision. Compared to the ability to generalize to all street vendors in the city of Riobamba, this is more limited than if we had worked with 5%. Even so, the data collected allows us to characterize observable trends. They also serve as a basis for future research with larger samples.

Once the reference sample was defined, the selection of participants was carried out by convenience. This decision was due to the lack of an updated sampling frame and access difficulties. The field work covered various commercial areas of the city. We sought to include the greatest variety of economic lines and levels of experience among the respondents.

The structured survey was used as a collection technique. For its application, a questionnaire designed for the study was used. The instrument was organized in three blocks. In the first, sociodemographic data were collected: sex, age, educational level, time

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in the activity and current situation. The second block investigated tax culture, with ten dichotomous questions (yes/no) about tax obligations, advantages of formalization, issuance of receipts, training, compliance and citizen perception. The third block, oriented towards informalization, had ten questions aimed at economic and administrative barriers, difficulties for regularization and the will to do so.

The content validity of the questionnaire was evaluated through the judgment of three experts. The specialists had experience in accounting, taxation and research, reviewing the relevance, clarity, coherence and wording of the items. The specialists' observations were included in the final version.

The pilot test, applied to verify understanding of the questions and make appropriate adjustments, was followed by calculating reliability with the KR-20, which reached 0.965, a sign of high internal consistency.

The instrument was applied in person to the 194 merchants. The surveys were applied in markets and in points of high concentration of street vending in Riobamba. Informed consent was obtained from each of the participants. The confidentiality of the information was assured. The exclusive academic use of the data was guaranteed.

Descriptive statistics were used to process the data. The findings are presented in tables with absolute frequencies and percentages.

RESULTS

From the processing of the surveys applied to local market merchants and street vendors in Riobamba. The following results were obtained. The information is organized into three sections:

1. Sociodemographic characterization of the sample.
2. Level of tax culture
3. Factors associated with informalization.

The findings are presented in frequency tables and are complemented with graphs.

1. Caracterización sociodemográfica de la muestra

Tabla 1. Características sociodemográficas de los comerciantes encuestados.

	Category	Frequency (n)	Percentage (%)
Sex	Male	82	42,3%
	Female	112	57,7%
Age	18 to 25 years	18	9,3%

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	26 to 35 years	39	20,1%
	36 to 45 years	57	29,4%
	46 to 55 years	52	26,8%
	Over 55 years old	28	14,4%
Education level	Primary	58	29,9%
	Secondary	76	39,2%
	Technical/Technological	31	16,0%
	University	24	12,4%
	Graduate	5	2,5%
Time in commercial activity	Less than 1 year	15	7,7%
	From 1 to 2 years	61	31,4%
	From 2 to 5 years	68	35,1%
	More than 5 years	50	25,8%
Current situation of your commercial activity	Formal (has RUC)	42	21,6%
	Informal (Does not have RUC)	152	78,4%

Figure 1 shows the distribution of respondents according to sex. 57.7% are women and 42.3% are men, indicating a female predominance.

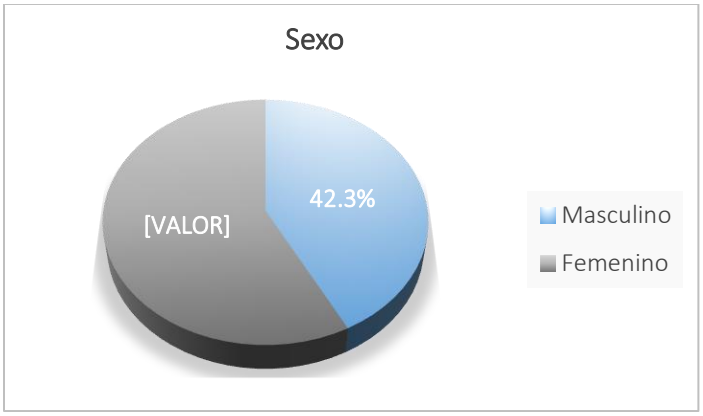


Figure 1. Sex.

The 36 to 45 year old group is the largest (29.4%), followed by the 46 to 55 year old group (26.8%). They are followed by those between 26 and 35 years old (20.1%) and those over 55 years old (14.4%). The youngest (18-25 years old) barely represent 9.3% (Figure 2).

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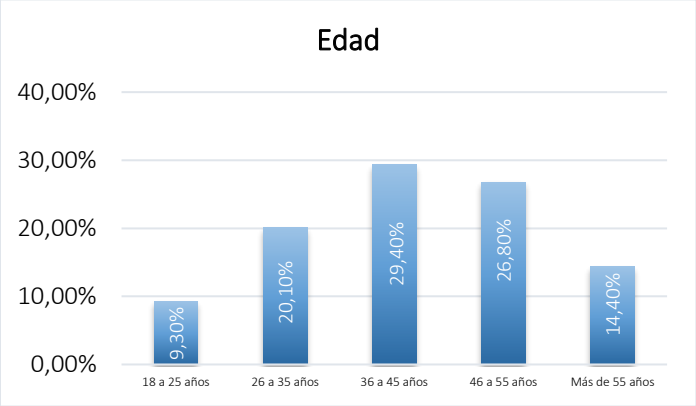


Figure 2. Age.

En cuanto a la experiencia, el grupo mayoritario (35,1 %) lleva entre 2 y 5 años, seguido del que tiene 1 a 2 años (31,4 %). Those over 5 years old are 25.8%, and those under 1 year old are 7.7% (Figure 3).

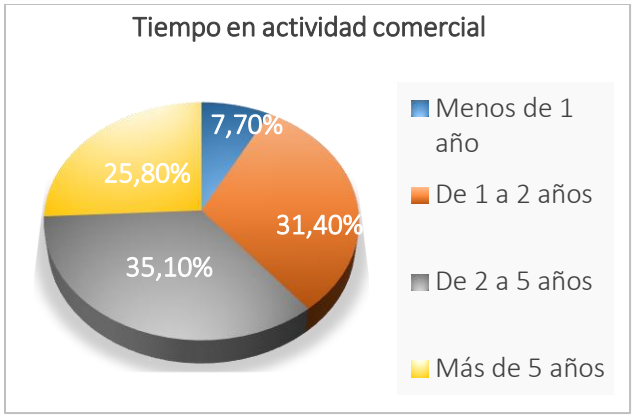


Figure 3. Activity time.

La distribución por nivel de instrucción muestra que el 39,2 % tiene secundaria, el 29,9 % primaria, el 16,0 % formación técnica o tecnológica, el 12,4 % estudios universitarios y el 2,5 % posgrado (Figura 4).

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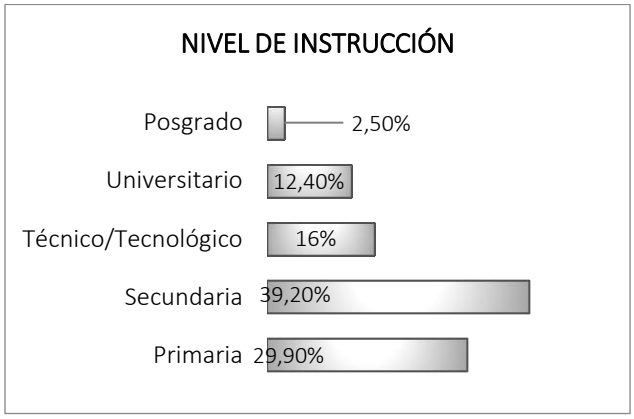


Figure 4. Instruction level.

Solo el 21,6 % de los comerciantes cuenta con Registro Único de Contribuyentes (RUC), mientras que el 78,4 % carece de esta inscripción (Figura 5).

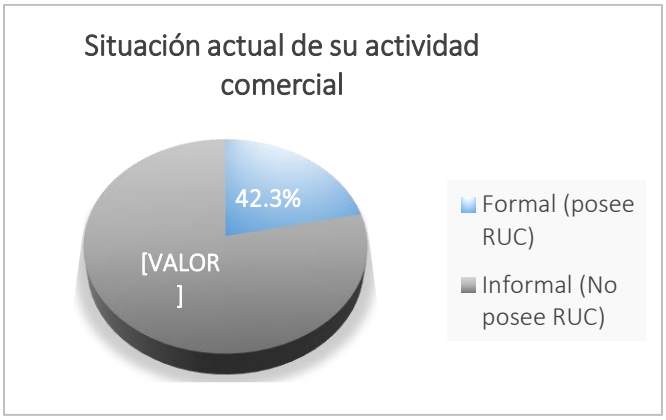


Figure 5. Current RUC situation.

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2. Level of tax culture

Table 2. Level of tax culture.

Question	Yes		No	
	Frequency(n)	Percentage (%)	Frequency(n)	Percentage (%)
Do you know what tax obligations you must comply with as a merchant?	46	23,7%	148	76.3%
Do you know the benefits of being registered with the Internal Revenue Service (SRI)?	32	16,5%	162	83,5%
Do you know when you should issue sales receipts?	54	27,8%	140	72,2%
Do you know the necessary requirements to formalize a commercial activity?	39	20,1%	155	79,9%
Have you received training on tax issues?	38	19,6%	156	80,4%
Have you received information from SRI about your tax obligations?	41	21,1%	153	78,9%
Do you comply with your tax obligations in a timely manner?	52	26,8%	142	73,2%
Do you request and provide sales receipts in your commercial transactions?	61	31,4%	133	68,6%
Do you keep records of income and expenses of your economic activity?	58	29,9%	136	70,1%
Do you consider that paying taxes is a citizen's responsibility?	79	40,7%	115	59,3%

Recognition of obligations is low: 76.3% of respondents do not know them, compared to 23.7% who claim to be aware (Figure 6).

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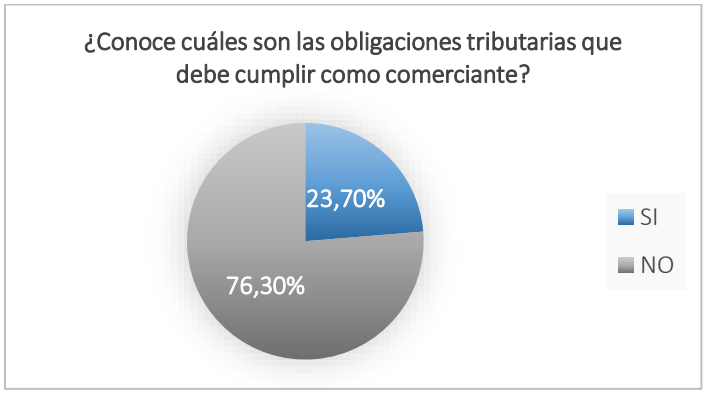


Figure 6. Knowledge of obligations.

83.5% of merchants are unaware of the benefits of being registered with the SRI, and only 16.5% recognize them (Figure 7).

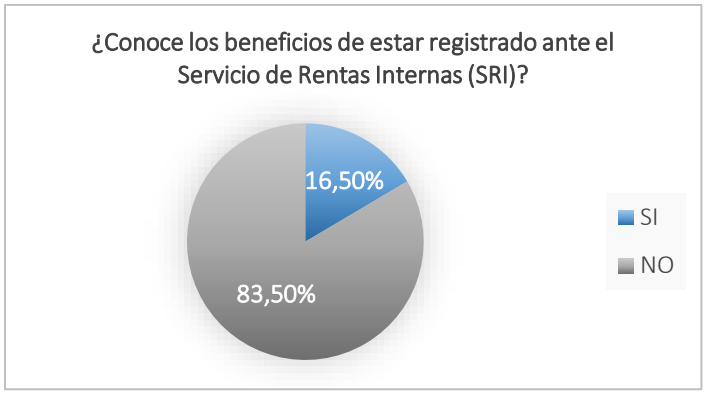


Figure 7. Benefits of SRI.

Regarding the issuance of sales receipts, the results show that 72.2% of respondents do not know when sales receipts should be issued, while 27.8% claim to know this tax requirement (Figure 8).

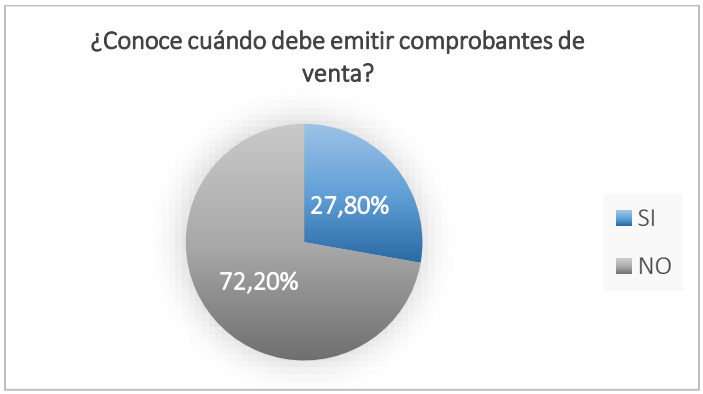


Figure 8. Issuance of receipts.

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When consulting the participants regarding the requirements for formalization, it was found that 79.9% did not know, and only 20.1% claimed to be informed about it (Figure 9).



Figure 9. Formalization requirements.

Lack of knowledge regarding tax training reaches 80.4% of the study population, while the remaining 19.6% say they have received training in this area (Figure 10).

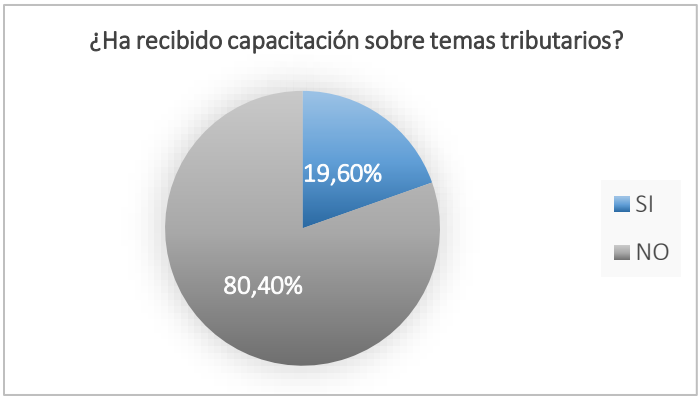


Figure 10. Tax training.

Regarding the guidance received from the Internal Revenue Service (SRI), 78.9% of the population studied declares that they have not accessed it, and the remaining 21.1% says they have had information from this entity (Figure 11).

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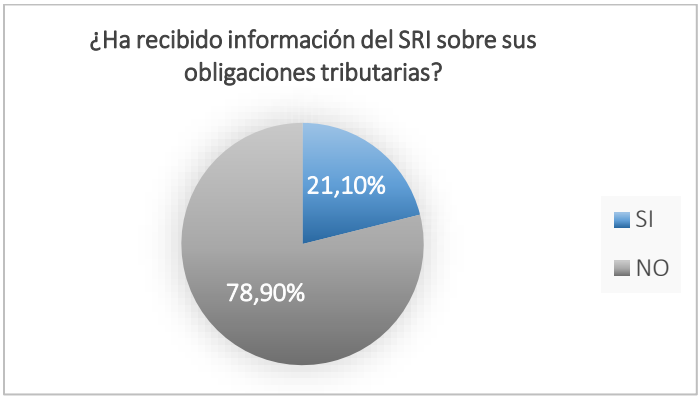


Figure 11. SRI information.

Compliance with tax obligations within the established deadlines occurs in only 26.8% of merchants, while the remaining 73.2% do not do so in a timely manner, according to Figure 12.

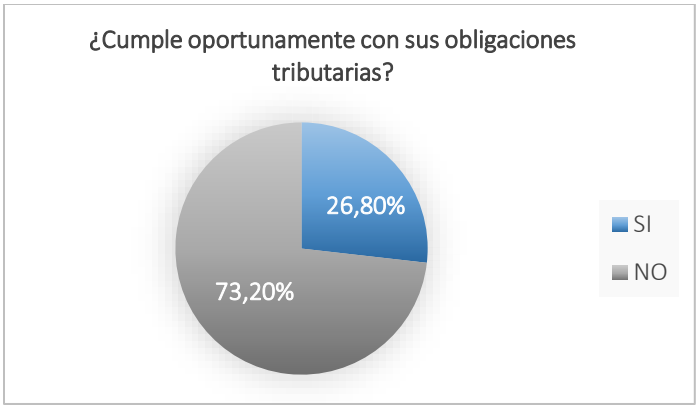


Figure 12. Timely compliance.

The practice of issuing and requesting sales receipts is carried out by 31.4% of the participants, while the remaining 68.6% do not do it (Figure 13).

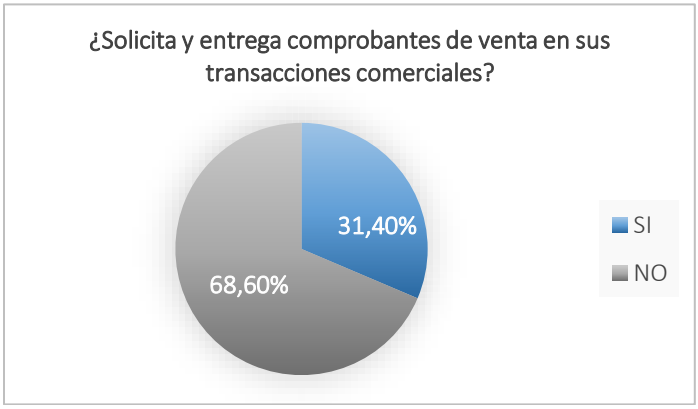


Figure 13. Sales receipts.

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29.9% of merchants stated that they keep records of their economic movements, while 70.1% do not have controls over their operations, as can be seen from the management of records related to the income and expenses of economic activity (Figure 14).



Figure 14. Record of income and expenses.

Only 40.7% of the participants see paying taxes as a citizen's duty, and almost the remaining 59.3% do not share that perspective, according to the data obtained (Figure 15).



Figure 15. Citizen responsibility in paying taxes.

3. Factors associated with informalization.

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Table 3.Factors associated with the informalization of merchants in Riobamba.

Question	Yes		No	
	Frequency(n)	Percentage (%)	Frequency (n)	Percentage (%)
Do you consider that taxes represent a difficult economic burden to assume?	162	83,5%	32	16,5%
Do you think that the lack of financial resources makes formalization difficult?	158	81,4%	36	18,6%
Do you consider the requirements to be formalized excessive?	149	76,8%	45	23,2%
Have you had difficulties carrying out tax or municipal procedures?	145	74,7%	49	23,3%
Do you consider the guidance from the control entities to be insufficient?	154	79,4%	40	20,6%
Do you think that the lack of formal employment drives street trading?	171	88,1%	23	11,9%
Do you think that formalizing your economic activity by registering with the RUC would allow you to generate greater confidence and attract more clients?	63	32,5%	131	67,5%
Do you think that formalizing your business would help you access credit or financing to expand or improve your venture?	57	29,4%	137	70,6%
Do you consider that informality is a common practice among merchants?	167	86,1%	27	13,9%

Regarding whether taxes are an economic burden, 83.5% of those consulted consider that they are, while the remaining 16.5% respond that they are not, as reflected in Figure 16.

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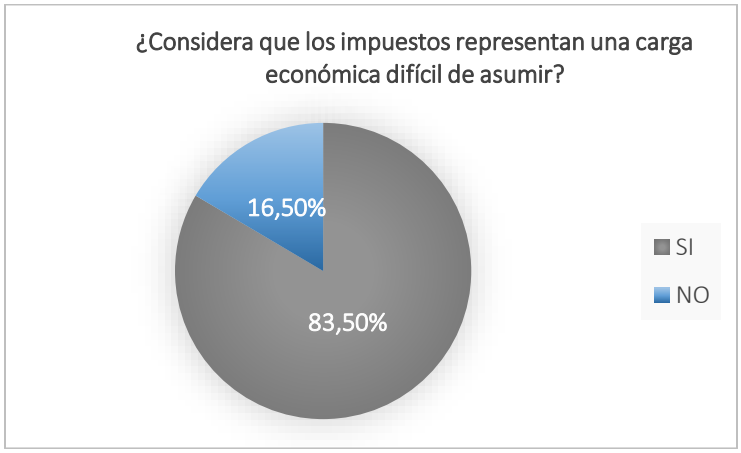


Figure 16. Economic burden of the tax.

The lack of financial resources is seen as an obstacle to formalization by 81.4% of those consulted. The remaining 18.6% do not identify it as a difficulty for this process, according to the data collected (Figure 17).



Figure 17. Economic resources and formalization.

Only 23.2% of those consulted do not consider the requirements for formalization excessive, while the remaining 76.8% do perceive them as excessive, according to the assessment collected (Figure 18).

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Figure 18. Excessive requirements.

Administrative procedures represented a difficulty for 74.7% of the informants, while the remaining 23.3% said they had not had any problems, according to what can be seen in Figure 19.



Figure 19. Difficulties in procedures.

Regarding the orientation of the control entities, 79.4% of the informants believe that it is insufficient, while the remaining 20.6% find it adequate, as reflected in (Figure 20).

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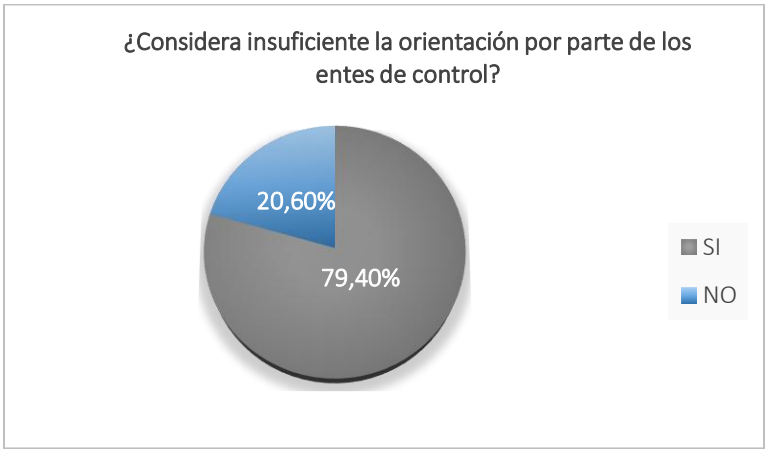


Figure 20. Orientation of the control entities.

The lack of formal employment is considered by 88.1% of the informants as a factor that increases street trading, while the remaining 11.9% do not relate it to this phenomenon (Figure 21).

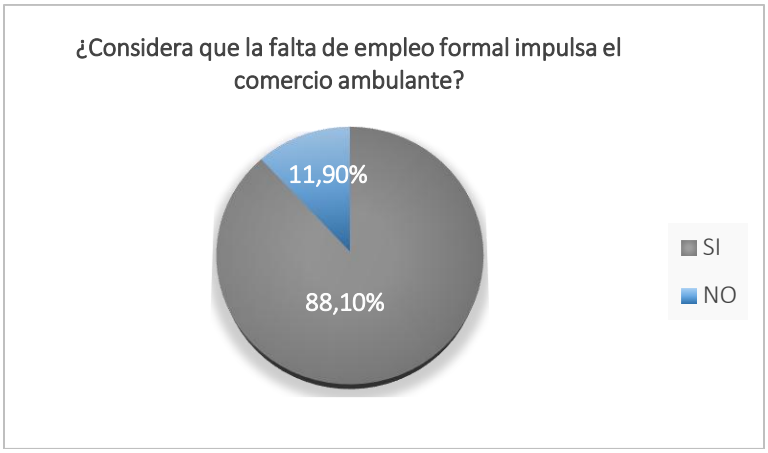


Figure 21. Formal employment and street commerce.

32.5% of the informants think that the RUC generates greater trust among clients, while the remaining 67.5% consider that this record does not increase it (Figure 22).

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Figure 22. Trust and RUC.

Regarding the benefits associated with formalization, 70.6% stated that this does not represent a way to facilitate access to credit, while 29.4% consider that it can favor this opportunity (Figure 23).

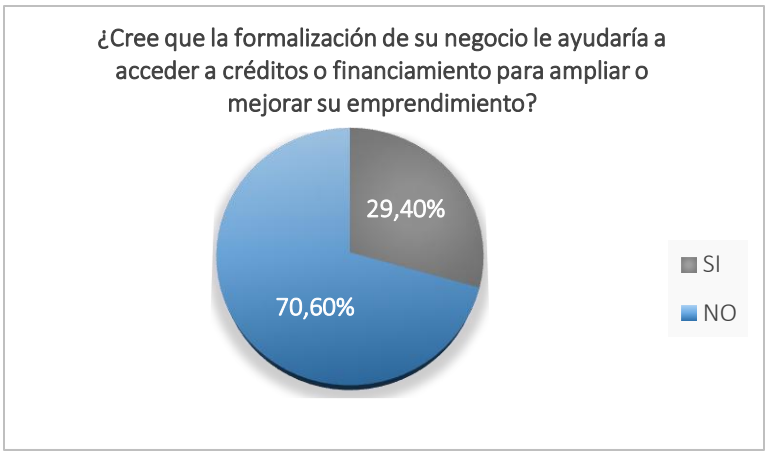


Figure 23. Access to credits.

Registering with the tax administration as an opportunity for growth: 71.6% of those surveyed said they were willing to take the step, while the remaining 28.4% were not interested (Figure 24).

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Figure 24. Disposition towards formalization.

Informality as a common practice within commercial activity is recognized by 86.1% of the participants, while 13.9% do not consider this situation to be widespread (Figure 25).



Figure 25. Presence of informality among merchants.

DISCUSSION

The results of this research show a low level of tax culture among the market traders and street vendors of Riobamba, characterized by ignorance of tax obligations (76.3%), lack of training (80.4%) and ignorance of the benefits of the SRI (83.5%). These findings coincide with previous studies developed by Santillán Silva (2022) in the La Condamine market in the city of Riobamba, where the 86.75% of merchants were unaware of their tax obligations, and with Parco Cuje (2023), who identified that 95% of informal merchants in Riobamba do not comply with their formal duties. Studies carried out in Santa Elena (Suárez Pico, 2025), Puyo (Urrutia Guevara et al., 2025) and Quinindé (Velez Ruiz, 2025) confirm that low regulatory knowledge and economic limitations condition tax compliance at the national

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level, which suggests that low tax culture is a structural phenomenon in Ecuadorian informal trade. (8) (14) (15) (16) (17)

Regarding the factors that perpetuate non-formalized commerce, 88.1% of those surveyed recognize that the lack of formal employment drives street commerce, coinciding with Ordóñez Córdova (2024), who found that street vendors have lower incomes, but work more hours than formal merchants. The Economic Commission for Latin America and the Caribbean (ECLAC) points out that "high informality and tax evasion have been identified as structural barriers to sustainable growth in Latin America, affecting collection and distributive equity", which confirms the bidirectional relationship observed in Riobamba: the perceived complexity of the state system shows that 76.8% consider the requirements excessive and the insufficient guidance of the control entities (79.40%) fuel the permanence in the activity outside the system. (12) (18)

The implementation of the RIMPE in 2022 has not managed to permeate the most vulnerable sector, since 83.50% of merchants are unaware of the benefits of the SRI. Mosquera Arévalo et al. (2024) support that trust and education in institutions along with citizen participation are essential to change the tax culture in the country. Sánchez Arévalo (2024) found a poor tax culture in small merchants covered by RIMPE in Milagro, and Quiroz Chang (2026) warns that regulatory simplification without support can increase informality, which explains why 78.4% of those consulted operate informally despite the existence of this regime. (19) (20) (21)

The correlational analysis revealed an inverse relationship between tax culture and informalization ($r = -0.68$; $p < 0.01$), confirming the proposed hypothesis. This finding coincides with Remache Páez, who found a correlation of 0.705 between tax culture and formal duties in the Simón Bolívar market in Riobamba, and with Arellano Cepeda et al. (2025), who reported a correlation of 25.8% between tax culture and tax compliance in small businesses in Riobamba. Furthermore, Larrea Cuadrado and Armijos Tandazo (2026) demonstrated a positive and significant relationship with a Spearman's Rho coefficient of 0.901 in businesses in the historic center of Riobamba and Baque Sánchez and Zambrano Quiroz (2024) identified that most of the merchants in Santa Ana do not fulfill their obligations due to lack of guidance. The strongest correlation was observed between tax knowledge and informalization ($r = -0.62$), indicating that the lack of tax information is the most determining component of informality, suggesting that interventions aimed at improving tax knowledge could have a more significant impact on reducing informality. (22) (23) (24) (25)

Two anomalous results deserve attention. The responses obtained allow us to appreciate that a large part of the merchants do not associate tax formalization with palpable benefits. 70.6% express that having the RUC does not influence the possibilities of obtaining a loan and 67.5% indicate that tax registration does not generate greater credibility in their businesses either. The data indicate that respondents do not associate registration with the SRI with immediate economic benefits. Although the RUC allows the commercial activity to

be identified before the tax administration, financial entities evaluate criteria such as payment capacity, income level, guarantees and credit history when evaluating a credit application. Resistance to participating in tax training limits exposure to information that could modify these perceptions. Similarly, the 40% compliance among merchants with less than a year of activity, compared to 23.5% in the 2 to 5 year group, suggests that the length of time spent in non-formalized trade generates a habituation effect that makes formalization difficult, which underlines the importance of early interventions. (22)

This research provides specific empirical evidence for Riobamba by comprehensively analyzing the relationship between tax culture and informalization in market merchants and street vendors, unlike previous studies focused on specific markets. The study quantifies this relationship through a tax culture index, offering concrete inputs for the design of public policies. Future research could address the limitations of the cross-sectional design through longitudinal studies that evaluate the impact of educational interventions on the formalization of popular commerce. (22) (24) (16)

CONCLUSIONS

Riobamba's commerce shows a fragile tax culture: 76.3% are unaware of their duties, 80.4% have not been trained and 83.5% do not see advantages in the SRI. With only 26.8% punctual compliance and 40.7% citizen awareness, the diagnosis points to a problem of structural deficit.

86.1% already see informality as normal. But this normalization has clear causes: there is a lack of employment (88.1%), there is a lack of resources (81.4%), taxes feel excessive (83.5%). The procedures do not help either (76.8%) and the guidance is scarce (79.4%). The result: informality is no longer experienced as an exception, but as the rule. In other words, it is not that merchants choose to be informal; It is that the system simply does not offer them another route.

The statistics confirm it, the less tax culture, the more informality ($r = -0.68$; $p < 0.01$). In other words, he who doesn't know, doesn't pay. But this finding points to two clear solutions. One, educate on tax matters. Another, simplify the procedures. Because if knowledge is low and processes are cumbersome, informality will not go away on its own.

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