Political Factors Mediating between Attitude and Tax Compliance among Merchants in Peruvian Shopping Centers

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Abstract

The objective is to know the effect of political factors between the tax attitude and the fulfillment of tax obligations of merchants of shopping centers in the city of Cusco. It is a basic, non-experimental, causal explanatory research of cross-sectional observational design, 230 merchants selected in probabilistic sampling participate and answer a structured questionnaire on personal, commercial and tax characteristics, awareness, knowledge and tax obligations, the data are analyzed using the PLS-SEM technique. The results show the validation of the construct measurement model. The personal, commercial and tax management characteristics of the merchants are very primary, 100% are personal enterprises, they are associated with the shopping center, 97.40% sell monthly average less than S/. 5,000.00, 97.50% are under the New RUS tax system and 57.83'% are new businesses are less than five years old, These experiences are background that develop tax knowledge at regular level. In the analysis of the structural theoretical model it is determined that there are total direct effects of tax attitude and tax compliance established by the standardized beta coefficient of 0.273 the total indirect effects is $\beta t=0.207$, the $R2 = 0.043$ and $p=0.000 < 0.05$. Conclusion. The political factors of trust in the state and received equity are mediating variables that have a positive and significant influence between the tax attitude and tax compliance of the merchants of the commercial centers of Cusco.

Keywords: *Tax attitude, tax knowledge, tax obligations.*

Introduction

In Peru, the New Simplified Single Regime (Nuevo RUS) was created with the purpose of motivating, creating tax awareness, massively formalizing natural persons with business, stimulating tax compliance to expand the tax base, however, the expected results have not been achieved. According to the analysis of (Timana, J., Pazo Y., 2014), human beings have a behavior that translates into positive or negative attitudes, in

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relation to tax behavior. The attitude of a person towards some object, is the predisposition on his part to respond to the object in a favorable or unfavorable way (Allport, 1935)Social psychologists have used attitude as an explanatory device of the consistency observed in the behavior towards an object, therefore attitude and behavior are related, in the case study of NRUS taxpayers, the attitude of the taxpayer is to pay or not to pay the tax that corresponds to him/her by tax law. Attitudes are multidimensional and incorporate cognitive (knowledge), affective and conative (tendency, intention or motivation) components according to Rosenberg 1960, Breckler, 1984. In this theoretical context, nowadays research is being carried out based on the application of the theory of planned action or theory of planned behavior (TCP) developed by Dr. Ajzen I and Fishbein, 1984.

(Ajzen I and Fishbein M, 1973) in the years 1991, 2011 (Ajzen, 2011) and other authors. The TCP, states that behavior is immediately determined by the intention that the person decides to perform or not that behavior (action), in addition to this behavior is based on three elements: The behavior, subjective norm and perceived control. In the taxpayer, the attitude towards the behavior, (initial variable), is determined by the taxpayer's beliefs about the behavioral results of paying the tax, by the assessment of how the collected taxes will be used and by the learned experience of responding with the decision of paying or not paying the tax, which is a conscious action, (Ajzen.I, 1991; Ajzen, 2011). . The second variable is the subjective norm, it is the social component of the model, the taxpayer's belief about the tax rules, which exert pressures for the taxpayer to comply with the action of paying the tax, thirdly, the perception of behavioral control, known as perceived control, where the taxpayer makes the decision to act (Huéscar E., Rodriguez-Marín J., Cervelló E., Moreno J., 2014)This problem motivates our research, in order to know, how the political factors of trust in the state, equity received, have mediating effect between awareness and compliance with tax obligations, of traders of Shopping Centers of Cusco? Hereinafter CC-Cusco.

The Cusco Region, is a very important tourist city, for its social and economic development is based on commercial activity and services that occur in shopping malls, which are developed in the vast majority by individuals with business, considered as micro and small businesses do not have much knowledge of formalization and still maintain tax evasion behaviors, being an important problem to investigate. The institutions in charge of revenue collection seek to increase voluntary compliance with tax payment as an organizational goal, one of the important aspects of voluntary compliance is tax morale, to which tax evasion is an important problem to investigate. (Alm, J & Torgler, B., 2006) define it as "the intrinsic motivation that people have to decide to pay taxes". The development of tax morale depends on several factors such as social, political, economic and other factors that interact to maintain voluntary tax compliance. On the other hand, the attitude of the taxpayer and the decision of tax compliance is important, because it creates the awareness of the contributor that the State wants as the common good that needs economic income through tax collections and to meet its obligations of public spending (investments and public services), the non-compliance of these payments by companies and individuals with business generates serious problems in the fiscal economy. In Latin America, tax evasion, or informality, represents more than 50% of tax evasion (Quispe G. et al., 2006). (Quispe G. et al, 2018) of the economically active population that has been transforming and saturating public spaces such as streets, popular markets, popular shopping centers, as a means to get out of unemployment and the generation of income for survival (Sosa, 2018). Peru is not exempt to this problem of informality more than 50%. (Bravo J., 2020) of the business sector are small and informal businesses, therefore, a fiscal policy is required that takes this business reality very much into account and that motivates and induces formalization for the development and growth of economic agents, so that they generate more income, and are also sources of formal economic activities and raise more revenue for the country in the year 2022 after having suffered a tax drop as it was in 2020 and 2021, which was

an atypical year in the world where economic activity was paralyzed as a result of COVID 19 where governments had to take measures of paralysis and mandatory quarantines, this has further exacerbated the non-payment of taxes and the massive delay of tax obligations.

Regarding tax revenues in Peru are very volatile and low compared to other neighboring countries such as Chile, Colombia, this due to the high rate of informality which is reflected in a high rate of non-compliance of IGV of around 31.1%, (Astete, 2018)tax collection with respect to GDP in 2019 is 14.2%, a figure below the average for Latin American countries. At a general level, tax collection as the main income for the country (compared to 2019) has decreased by 17.4% due to the fact that the country suffered like the countries of the world the COVID - 19 pandemic.

Tax education and compliance along with proper and correct tax returns has not been well managed by the entities in charge of tax collection, which generates a very low tax awareness on the part of micro and small entrepreneurs or individuals with business. Multiple studies on tax culture indicate in our environment they have a tendency not to pay their tax obligations voluntarily so they prefer to remain in informality, then the entity in charge of tax collection has to resort to pressure and obligation (Figueroa, 2018). The institution in charge of tax collection and administration has used for decades, various strategies and methods ranging from coercive to the most persuasive with the sole purpose of creating incentives to pay their taxes. However, tax evasion remains to this day one of the major problems in Latin American countries, that is, there is no tax awareness, thus, in the neighboring country of Ecuador and Peru, the States evaluate the economic and payment capacity of economic agents and microentrepreneurs before applying any tax so that those who have more are charged with more taxes and those who have less with less taxes applying vertical and horizontal equity. (Endara M., 2018)as indicated in the Management by Results Report 2017/ SUNAT, which creates the New Simplified Single Regime (New RUS), created with the sole purpose of motivating and massively formalizing natural persons with business in order to expand the tax base, facilitate and stimulate compliance with tax obligations by taxpayers of this business sector, where it considers the payment of the tax will be according to their business economic reality and their business situation, to (Sosa, 2018)the New RUS aims to comply with and facilitate the payment of their tax obligations of micro and small businesses to teach them to pay taxes.

In the last decade in the city of Cusco, with the purpose of eradicating street commerce from the streets and avenues of the city of Cusco, shopping centers were opened such as: "El Molino" shopping center, "Confraternidad" shopping center, "El Paraíso" shopping center, among others. These malls are home to more than 1,563 merchants, who used to sell in the streets to generate their family income, have joined forces and have opted to buy canchones or old houses and remodel them as shopping centers, obtaining financing from the Cajas Municipales, as in the case of the "El Paraíso" shopping center, located in the center of the city of Cusco, which used to be a large house of the Barberis noodle factory. Likewise, 90% of these merchants are registered with SUNAT in the RUS and in the new RUS. Despite the efforts made by SUNAT to generate compliance with tax obligations and make their commercial activities sustainable and achieve growth, these merchants are reluctant to comply with their tax obligations to the extent that they are required to do so.

Due to the problems described above, our purpose is to know the personal and business characteristics, the tax practices, the knowledge and attitudes that affect the fulfillment of their tax obligations. The great majority of the merchants are under the New RUS but at first sight it is observed that the merchants with high incomes superior to those contemplated in the regime, are under the same payment of 20 soles per month which is the minimum amount of payment since these merchants do not keep accounting books and sometimes they do not issue the purchase receipts when in fact their sales exceed the

determined amounts then it would be generating a segment of tax evasion and in addition it is a tax that does not tax the economic capacity nor the direct cost, as they voluntarily accept it they do not present declarations.

From the above we can indicate that awareness transforms the favorable or unfavorable attitude and decision to pay taxes or not, the determinants for the taxpayer to comply with their tax obligations are the look of how the political decisions of the rulers behave, how they decide on public spending, accountability, public infrastructure improvements observable in their environment, which we consider to study as variables, mediating or intervening in the attitude and tax compliance.

Theoretical framework of the variables

Tax awareness

León, C. and Ortiz, L. (2021) indicate that the tax awareness of taxpayers to the attitude of tax compliance is multivariable that justify their behavior these are: their values, ethics, principles and even the guidance they receive regarding their tax obligations. Looking for the increase of tax awareness generates different forms of awareness, these are positive and others negative depending on their social or family environment, then, people experience and behave according to their social relations and look at how their rulers act. For Bravo (2011), the motivation or predisposition to pay taxes are people's attitudes and beliefs, i.e., coercive aspects should not be expected, and the motivation to pay taxes should be voluntary, thus reducing tolerance towards fraud and is determined by personal and human values. SUNAT (2012) also indicates that it is people's attitudes and beliefs that motivate individuals' willingness to contribute to taxes.

Equity received

Also called tax morale, it is related to the duty to comply, which "implies considering the conditions in which each individual in society recognizes his obligation and observes the development of the State with the use of the resources made up by the taxes he pays, to the extent that each person recognizes that others comply with their tax obligation" (Antaquera, G., and Florensa, M., 2008). (Antaquera, G., and Florensa, M, 2008). The more convincing it will be that the other individual also does so, as long as the people around him/her have high tax morale. The individual's willingness to comply with his tax obligations depends on many factors such as: His understanding of the importance of taxes for the government, as a fund of public resources to cover the costs of essential public services such as health, education, security, public order, as well as the development of public road infrastructure, fundamentally.

Equity received, (Buitrago, 2016) because it is considered one of the main variables of the tax attitude determines the behavior of an individual to pay the tax or not. The understanding of the relationship state, society depends on the education of the individual, his relations with society, from which he will think that fraud and tax evasion is one of the problems that leads to the backwardness of the countries in their full development.

Trust in the state

Trust in the state is a factor that influences the taxpayer's tax compliance, given that public spending is distributed from the income collected from tax sources within society, (Jimenez & Gómez J., 2010) and (Tipke, 2002) study the levels of tax compliance and consider that one of the factors that motivates taxpayers to pay or not their tax obligations, certainly depends on the quality of the public services they receive and the government's management, in Peru, In Peru, there has been an environment of great distrust due to the acts of corruption that are revealed day by day, which negatively influence the trust in the state, in the good use of the resources collected, so we consider

that these variables intervene in a favorable or unfavorable way in the fulfillment of the tax obligations.

Knowledge of the tax regulations

Valles, S. (2017) defines it as the understanding of the fundamental nature of taxation from the perspective of a responsible fiscal policy for the development of the country. León, C. and Ortiz, L. (2021) indicates it as one of the key factors that permeates the thinking of taxpayers and shapes their tax culture. This, with the purpose of increasing the country's tax collections, is one of the factors that will generate improvements and benefits for the whole society.

In Peru, the original standard of taxation is given in the tax code, (D.S. 133, 2013) where the tax, is the payment in money, legally established, which is delivered to the State to cover the primary public expenses, being coercively enforceable in the event of non-compliance. (Instituto de Administracion Tributaria, 2012).The form and procedures are legislated in the rules of the IGV, IR, ISC and tax regimes, which are the most important for the central government. For his part, Azuaje, L. (2020) indicates that the tribute demanded from economic agents, which they must pay according to their tax capacity, with the purpose of covering public burdens of the State such as the payment of wages and salaries, execution of public works for the benefit of society such as hospitals, roads, educational centers, sports slabs, etc. (Arancibia, 2017)points out that taxes are the benefits in money that public entities with taxation powers establish. In the Peruvian State by the constitutional norm holds this the Tributary Power, distributed between the Executive and Legislative Power. The (SUNAT, 2012)The Tax Authority (SUNAT, 2012), for its part, indicates that it is the provision of money that the State demands in the exercise of its power based on the taxpayer's contributive capacity by virtue of a law or mandate, and to cover the expenses demanded by the fulfillment of its purposes.

Tax education

Para, Valencia (2013) Tax education aims to transmit ideas, values and attitudes favorable to fiscal responsibility contrary to fraudulent behaviors, they are moral contents. tax education should be treated from school and university classrooms as a subject of citizen responsibility. (Cardenas, 2020) indicates, Tax Education as a fundamental element to achieve tax awareness, should be developed from the regular basic education levels, with socially relevant contents not only the tax code, tax laws, but also the social value of the political constitution. It is necessary to rethink the agreements signed between MINEDU and SUNEDU, with the purpose of intensifying the formal education of basic tax contents in the EBR, in which SUNAT's tax educators and counselors do their work with greater commitment.

Compliance with Tax Obligations

On the citizen's duty to comply, Arancibia, M. (2017) The tax obligation, which is of public law, is the link between the tax debtor and creditor, established by law, which aims to comply with the tax obligation, being enforceable coactively. The tax obligation is framed under the administration of SUNAT, under the D.S. N° 133 - 2013-EF, therefore, SUNAT is responsible for collecting from taxpayers the payment of taxes depending on the regime to which each economic agent belongs.

The fulfillment of a tax obligation is conceptually different from a tax debt, the first is a duty owed by a taxpayer or person who must pay his tax to the state through a deposit in a bank, while a tax debt is the sum of money owed to the tax creditor in this case the state for taxes, interest or fines. (Cardenas, 2020). Therefore, the tax code and the doctrine establish that the tax liability is the tax obligation, mandatory including coercive. For the same reason, the owners of a business, whether small, medium or large companies, are obliged to facilitate the inspection work carried out by the tax administration. In addition, they are obliged to: Register in the Single Taxpayer Registry at SUNAT, using the

available computerized means, place their RUC in the payment vouchers they issue, issue payment vouchers when selling a product or service, keep all the required accounting books (according to the category and regime to which they belong), among others.

Tax pressure

The (MEF, 2021) indicates that the tax burden is an indicator that relates tax revenues and GDP. It measures the capacity with which it taxes its taxpayers through tax rates. With this indicator, the State makes decisions and applies tax policies that result in a fair distribution of taxes among taxpayers. It also serves to adopt its affordable tax policies. The power to enforce the payment of taxes is held by SUNAT through its tax audit area. This requirement is coercive. In the case of finding situations of tax evasion, they are determined on certain and presumed bases, with procedures established in the tax code.

 Tax management operations in the NRUS tax regime for traders

Considering the characteristics of tax management, 97.40% of the merchants are registered in the New Simplified Regime-NRUS, therefore, they must comply with the rules of registration, determination of taxes and payment of penalties in case of noncompliance and the benefits available to them.

Acceptance to the new single simplified regime (NRUS)

According to Legislative Decree No. 1270, which modifies the Text of the New Simplified Single Regime, approved by Legislative Decree No. 937, we are informed of the respective changes and modifications. This tax regime was created for small traders, producers and individuals with business, which allows them to pay a fixed monthly fee based on their purchases and income, which replaces the payment of various taxes, such as: general sales tax, income tax. Consequently, it facilitates the performance of the tax obligations of the small merchants, who contribute to the collecting entity according to their monthly income level of their businesses, where 88.30% are less than S/. 8,000.00 per month. Likewise, 100% of the merchants in the CC-Cusco have small businesses that carry out transactions of merchandise or services to final consumers and 100% of these merchants carry out their economic activity, formalized by having obtained their single taxpayer registry (RUC) and operating license.

NRUS Eligibility Requirements

In the CC-Cusco, 100% comply with the characteristics of the business, they are individuals or undivided succession with a single domicile in the country, therefore, their gross income and acquisitions of goods and services do not exceed S/. 96,000 in the period of each year, or in any month such income and expenses do not exceed S/. 8,000 and they carry out their commercial operations in a single establishment, the value of the fixed assets presumed to the activity and declared do not exceed S/. 70,000.00, the fixed assets include installations, machinery, equipment of any kind.

RUC Registration Form at the SUNAT (SUNAT)

To start their economic activities, to provide a service or sell goods, as a natural person, they requested their registration in the RUC. The requirements to obtain the RUC number as a natural person, you must carry your DNI (copy and original), a receipt of public service such as water, electricity, (original and copy). (SUNAT, 2022).

Determination of the category to which they belong

In order to establish the category of each merchant and to know what is the monthly fee to be paid in the NRUS, they are placed in one of two categories according to their monthly income and purchases (Category 1: up to S/. 5,000.00 and category 2: from S/. 5,001 to 8,000.00). According to Table 3, 68.70% of the merchants are in category 1 and the monthly payment is S/. 20.00 and 29.60% are in category 2 and the monthly payment is S/. 50.00, which is the maximum amount of taxes to be paid.

How to Pay the New RUS Assessments

SUNAT as administrator of the central government taxes have implemented online payments, especially for merchants to pay monthly installments of the New RUS through internet, with their cellular/mobile phone or in person the payment of each installment must be made until the deadline indicated in the payment schedule, which SUNAT approves. This form will be paid with the form called easy payment, it is recognized to pay the monthly installment of the New RUS in the authorized banks, such as Banco de la Nación, BCP, etc.

Obligations to issue payment vouchers for your sales

Merchants are taxpayers of the New RUS are required to issue and deliver: sales slips, tickets that do not generate tax credit, expenses or cost. Likewise, merchants must require invoices, tickets or tapes issued by recording machines or other authorized documents expressly indicated in the payment voucher regulations approved by SUNAT.

Penalty and graduality regime of the new Single Simplified Regime

The fine of the New RUS for not declaring within the established term and not making the payment of the fixed monthly installment of the NRUS, originates the payment of a fine, which is calculated according to the category to which the merchant belongs, then we must add the interest of 12%s moratorium for the days passed since the due date. The penalty is 0.6% of income, which means four times the maximum limit of each category of monthly gross income of the New RUS. On the other hand, the fine cannot be less than 5% UIT. for both categories. If the correction is voluntary, the merchant may apply a gradual 90% discount.

The Benefits of Formalization in the NRUS

The benefits of formalization in the different tax regimes that can be found in the SUNAT portal are as follows:

- Contracts may be entered into with formal companies.

- Access the formal financial system and negotiate with private investors.

- Export or participate in an export chain.

- Participate in support programs for micro and small businesses, promoted and executed by the state.

- Equanimity for being within the legal box

- Issue and request proof of payment so that your customers can compare their purchase, make claims, etc.

From the above we can affirm that the benefits offered to merchants to encourage the formalization of their business is to promote the growth of their business.

Methodology

The present research is a non-experimental, descriptive, causal explanatory, cross-sectional design.

The theoretical model of the approach is the planned action theory of (Ajzen.I, 1991)Decision theory. The model postulates that the educational level, experiences in commercial management, taxation in daily business and the talks given by SUNAT counselors, develop tax knowledge and create tax awareness, but are affected by the variable's equity received and trust in the state, which are external political factors that finally create the tax attitude of paying or not, all these variables influence the fulfillment of tax obligations. This is a multivariate model whose effects of the mediating variables

are measured using the PLS-SEM technique. (Martínez M., Fierro E., 2018). The mediation model is used when there is one or more causal variables chained in the sequence (X/Z/Y). (Casillas S., Garcia A.; Cabezas M., Basilotta V., 2021) where the mediating variable acts as a cause between variables X and Y. In the proposed case, the tax knowledge of the merchants arises from business and personal background and SUNAT talks, which make up the tax attitude, and there are also external political factors such as received equity and trust in the state that affect the decision to pay or not the tax obligations. Figure 1 shows the theoretical model of merchants' tax attitude and compliance.

Figure 1 Attitude and Tax Compliance Model
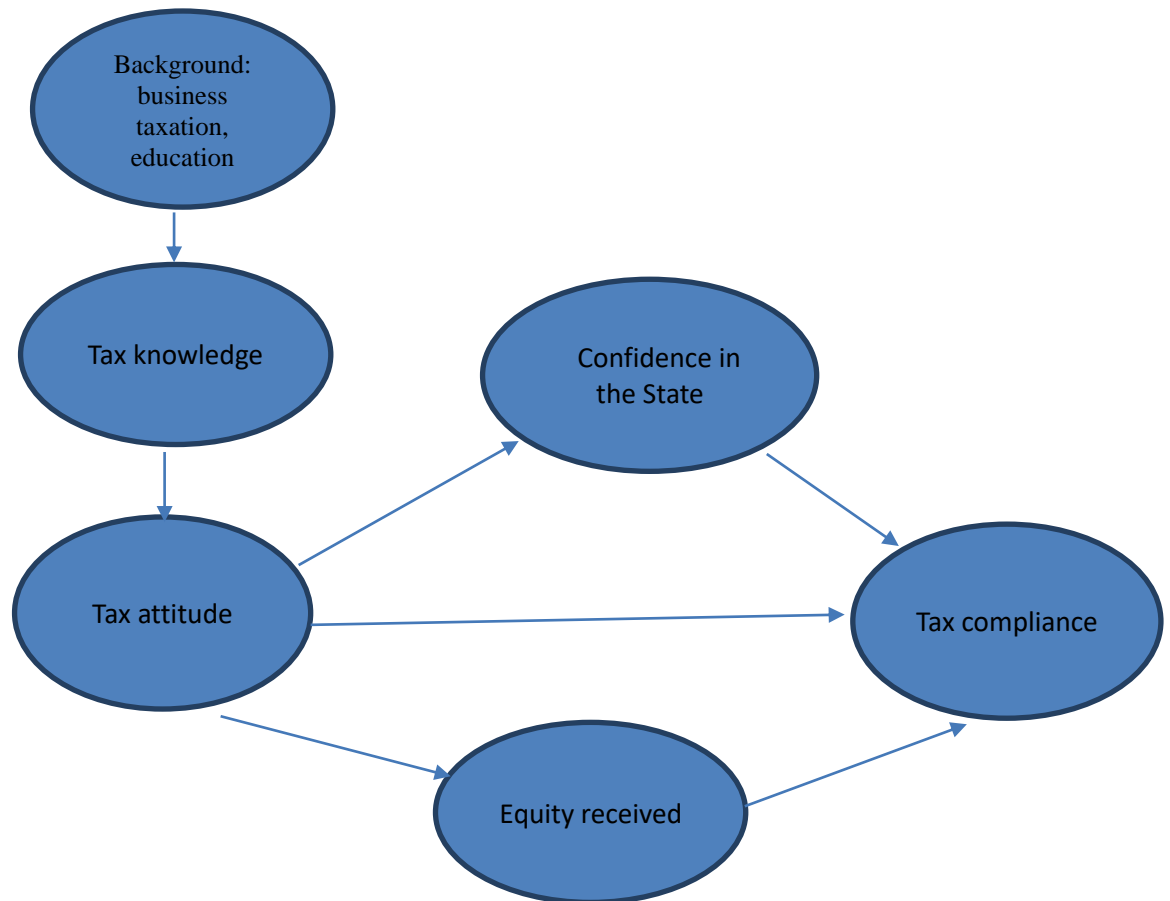
The population of this study is made up of all the members of the shopping centers "El Paraíso, El molino and Confraternidad" in the city of Cusco, which are a total of 1,563 merchants, including men and women of commercial category, according to the register of members, dedicated to the trade of finished products, including handicrafts and wool clothing. The sample is probabilistic with a margin of error of 6%, systematically selected, composed of 230 merchants, who voluntarily participated. Those who did not wish to participate were excluded.

Table 1 Study sample by type of business

Commercial items	N° of stands	%	Sample
Repair and sale of cellular phones	190	12%	28
Sale of shoes and slippers	73	5%	11
Sale of clothing	350	22%	52

Hardware	60	4%	9
Sale of gifts ornaments	150	10%	22
Tailoring and dressmakers	30	2%	4
Sale of devices	180	12%	26
Meals	120	8%	18
Candies	50	3%	7
Bookstore	115	7%	17
Toys	50	3%	7
Paintings, ornaments	70	4%	10
CD sales, spare parts	60	4%	9
Appliance repair service	65	4%	10
Total	1563	100%	230

The data collection technique and instrument is the survey and structured questionnaires based on Theoretical models of planned action, and Decision making, adapted by the author. (Timana, J., Pazo Y., 2014) for the tax attitude study. For the variables of personal, commercial, tax and charlas-SUNAT characteristics, two questionnaires were structured taking into consideration the characteristics of traders with personal businesses acting within the scope of the NRUS tax regime. The structured questionnaires were initially applied to a pilot test of 25 taxpayers of CC-Cusco, where the results of factor loadings of each item were evaluated and according to necessity the questions were adjusted and in some cases eliminated, for their second application to the merchants of the sample, until achieving factor loadings of each question higher than 0.6, of the internal consistency and of the whole construct values higher than 0.708 in the statistical test of Cronbach's alpha.

The study is subjected to the evaluation of the measurement model using PLS techniques with the Smart Pls 4.0 software and if necessary the items with factor loadings less than 0.6 are eliminated, replicated until achieving validity and reliability of the complete structural model of formative and latent variables, as evidenced in Table 4, where the Cronbach's Alpha and composite reliability indicators are above 0.708 and the average extracted Variance (AVE) are above 0.50, as recommended in the literature (Sáenz, K.; Tamez, G., 2014) on PLS techniques and structural models.

Table 2 Reliability and construct validity

Latent Variables	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Tax attitude	0.950	0.955	0.963	0.838
Confidence in the State	0.914	0.916	0.936	0.745
Tax Compliance	0.933	0.939	0.946	0.714
Equity received	0.940	0.944	0.957	0.847

For the statistical analysis, the PLS technique was used, methodology established in the Smart PLS 4.0 software, according to the structural model of multidimensional variables, assuming all the conditions of the model established in item 3.3. For the descriptive analysis of the behavior of the variables, frequency tables were applied.

Results

Personal, commercial and tax characteristics of traders

The shopping centers in the city of Cusco are local merchant associations where businesses of natural persons operate in different commercial activities such as the sale of clothing 22%, artifacts 12%, provision of repair services and sale of cell phones 12%, decorations and gifts 10%, prepared food 8%, bookstore 7%, shoes 5% hardware 4%, ICT articles 4%, repairs 4%, paintings 4%, decorations 4%, candy 3%, toys 3%, tailoring - clothing 2%, corresponding to 230 businesses that make up the sample of the study.

Table 3 shows the descriptive analysis of the personal, commercial and tax characteristics that develop tax knowledge and behavior. In the characteristics of tax management, 97.40% are registered in the NRUS, 2.60% in tax Mype, 100% are organized as natural persons with business and are the owners who are responsible for the determination and payment of their tax obligations.

Table 3 Personal, business and tax characteristics of study population

Features	Type	Frequency	%	Total
Personal characteristics				
Genre	Male	126	54.80	
	Female	104	45.20	230
Age	Up to 25 years	125	54.30	
	from 25 to 40 years old	84	36.50	
	Over 40 years old	21	9.10	230
Education	Primary	11	4.78	
	Secondary	115	50.00	
	Technician	93	40.44	
	University	11	4.78	230
Commercial Features				
Time in business	Less than 1 year	12	5.22	
	From 1 to 5 years old	133	57.83	
	from 6 to 10 years old	76	33.04	
	More than 10 years	09	3.91	230

Average monthly sales	Less than 1000	12	5.22	
	1,001 to 5,000	117	50.87	
	5,001 to 8,000	89	38.70	
	more than 8,000	12	5.22	230
Number of employees	Single owner	121	52.60	
	Has 1 employee	95	41.50	
	More than1 worker	14	6.10	230
Projected and reported asset values	Less than 10,000	11	4.78	
	From 10,001 to 30,000	79	34.35	
	30,001 to 50,000	86	37,39	
	From 50,001 to 70,000	54	23.48	230
Tax Characteristic				
Tax regime	New Simplified Single Regime - NRUS	224	97.40	
	Mype Tributario	6	2.60	230
Type of business	Natural Person with business (PN)	230	100.00	230
	Legal Person (PJ)	0		
Head of Tax Management	Owner	230	100.00	230
	Accounting technician	0		
	Accounting firm	0		

Table 4 analyzes the influence of personal, commercial and tax management characteristics, which are experiences that shape the knowledge and tax attitude developed by the merchants. The background of the studied characteristics that are evaluated at a high level in 50.9%, those that develop tax attitudes in the multi-high range in 59.30.

Table 4 Characteristics in the development of the tax attitude

Variable	Valuation		Tax attitude development - Grouped			Total
			Regular	High	Very high	
Personal, commercial, tax characteristics grouped together	Regular	Frec	0	208	118	326
		%	0.0%	63.8%	36.2%	100.0%
		of total	0.0%	12.9%	7.3%	20.2%
	High	Frec	199	97	523	819
		%	24.3%	11.8%	63.9%	100.0%
		of total	12.4%	6.0%	32.5%	50.9%

Very high	Frec	36	115	314	465
	%	7.7%	24.7%	67.5%	100.0%
	of total	2.2%	7.1%	19.5%	28.9%
Total	Frec	235	420	955	1610
	of total	14.6%	26.1%	59.3%	100.0%

Development of traders' tax knowledge

Table 4 shows the results of the level of knowledge shown by the merchants on the procedures for tax assessment and payment in the single simplified regime and Mype tax, payment vouchers, records, custody of these and SUNAT's supervisory actions, where 56% show regular knowledge in tax management, followed by 25.30% at a low level and 12.30% at a high level of knowledge.

Table 5 Assessment of tax knowledge level

Tax knowledge	Valuation				Total
	Very low	Under	Regular	High	
Frec	133	524	1159	254	2070
%	6.4%	25.3%	56.0%	12.3%	100.0%
Total	6.4%	25.3%	56.0%	12.3%	100.0%

Evaluation of the resulting construct measurement model.

Following the PLS procedures for multivariate structural models, the first step is to evaluate the measurement model of the latent and formative variables, which aims to assess the accuracy of the measurement instrument, to achieve reliability and trustworthiness, for which the measurement model of the construct has been designed in the Smart Pls 4.0 software, having as mediating variables the factors trust in the state and equity received in the influence of the tax attitude on the fulfillment of tax obligations, the results by variables are shown in Table 8. In all the latent variables the reliability and reliability indicators of Cronbach's alpha and composite reliability are greater than 0.708 and the AVE greater than 0.50, these results allow us to evidence the internal consistency of the measurement model of the construct designed, where the items are coherent and congruent among them and with the total of the scores, which makes the instrument designed reliable and valid.

Table 8 Results of the measurement model of variables, dimensions and indicators

Items	Indicator Loading	Cronbach's alpha	Composite reliability	Average explained variance (AVE)
Tax attitude				
A2	0.942			
A3	0.944			
A4	0.968	0.950	0.963	0.838
A6	0.936			
A8	0.774			
Trust State				
C9	0.799			
C10	0.874	0.914	0.936	0.745
C11	0.865			
C12	0.867			
C13	0.906			
Equity received				
E14	0.906			
E16	0.896	0.940	0.957	0.847
E17	0.947			
E18	0.932			
Compliance with tax obligations				
DT1	0.799			
DT5	0.803			
DT6	0.830	0.933	0.946	0.714
DT7	0.899			
DT8	0.860			
DT9	0.847			
DT10	0.870			

The design of the median model of the construct has been plotted as shown in Figure 3, where the pathways and the interrelation of the variables Tax attitude with 05 formative variables acting as independent variable, trust in the state with five formative variables and equity received with four formative variables acting as mediating variables (Z) and the dependent variable (X) Compliance with tax obligations are represented. Tax knowledge with nine formative variables this variable acts as one of the variables that cause the formation of the taxpayer's tax attitude, considering his personal and business background, tax experience and SUNAT's orientation. The four variables make up the structural model of the study whose factor loads are higher than 0.600 for each item and achieve internal and convergent validity higher than 0.708, which are detailed in Table 8,

and plotted in Figure 3. The tax attitude influences trust in the state by 61.20% and in equity received by 63.30%. Compliance with tax obligations is positive and reaches 27.80%, influenced indirectly by tax attitude by 27.30% and with positive effects of trust in the state by 16.40% and equity received by 17.00, which are very low.

Figure 3 Measurement model of the tax attitude construct and tax compliance with the mediating effect of political factors of the CC-Cusco
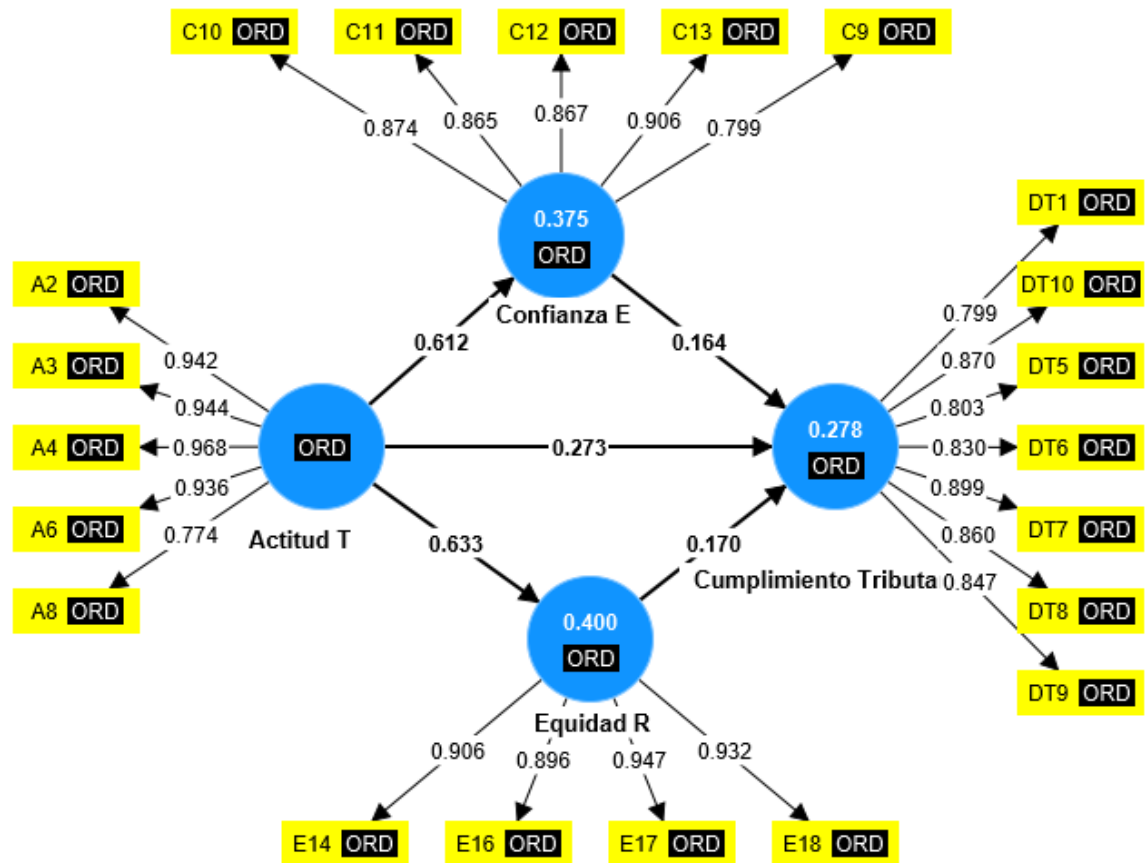
Evaluation of the structural model

Table 9 and Figure 4 show the representation of the structural theoretical model designed to evaluate the mediating effect of the exogenous variables tax policy factors trust in the state and equity received on the influence of tax attitude on the endogenous variable tax compliance: The structural theoretical model measures the standardized Beta representing the hypothesized relationships of the constructs and evaluates the magnitude and direction of the relationships, (Henseler, Ringle, Sinkovics, 2009). The SEM-PLS statistical results, which calculates the direct and indirect effects of the behavior of the study variables. The coefficients evaluated in the structural model are: Coefficient (β) standardized; R^2 Coefficient of determination and f^2 effect size. (Joe Hair; G. Tomas M. Hult; Christian M. Ringle; Marko Sarstedt, 2017). To assess whether these indicators are significant, the General Hypothesis (GH) posed is determined: trust and fairness received explain the influence of tax attitude on tax compliance of traders in CC-Cusco.

Table 9 shows two indirect effects: The first is the indirect relationship of tax attitude, trust and tax obligation compliance where the result of the standardized (β) is 0.100, SE (SD) = 0.042; calculated t 2.375 and p = 0.018 < 0.05, and the second indirect effect is the indirect relationship of tax attitude, received equity and tax obligation compliance,

with the results of the standardized (β) is 0.105, SE (SD) = 0.053; calculated t 2.030 and p = 0.042 < 0.05, results that are significant.

In conclusion, the total indirect effect of the mediating variables, the standardized (β) is 0.207, the determination coefficient R^2 = 0.043, that is, they explain 4.30% of the endogenous construct and the f^2 =0.054, which is minimal, these results allow us to prove that the mediating effect of trust and equity received is minimal in the positive and significant influence between attitude and tax compliance.

The following specific hypotheses were also tested:

HE1: There is a relationship between tax attitude and trust in the state.

HE2: There is a relationship between state trust and tax compliance.

HE3: There is a relationship between tax attitude. and equity received.

HE4: There is a relationship between equity received and tax compliance.

The results in Table 9 show the specific hypotheses where the standardized betas (β) are positive and significant because p = 0.000 < 0.05, i.e. there is a relationship between the variables.

Table 9 Analysis of the direct and indirect effect of the equity and trust mediation model between the tax attitude and tax compliance of traders.

Hypothesis	Relation	β	SE (DS)	t value	p value	95% confidence interval		R^2 B squared	F^2	Decision
						LI	LS			
	Direct effect									
H1	There is a relationship between T. Attitude and confidence in the state.	0.612	0.048	12.805	0.000	(0.515)	(0.706)	0.375	0.600	H2 is accepted
H2	There is a relationship of trust between the State and tax compliance	0.164	0.067	2.456	0.014	(0.034)	(0.293)	0.027	0.020	
H3	There is a relationship between T. Attitude and Equity received.	0.633	0.042	14.900	0.000	(0.549)	(0.716)	0.401	0.667	
H4	There is a relationship between equity received and tax compliance.	0.170	0.082	2.072	0.038	(0.006)	(0.325)	0.029	0.021	H5 accepted
	Indirect effect									
HE2	Attitude → Confidence E Tax	0.100	0.042	2.375	0.018	(0.020)	(0.186)	0.010		H8 accepted

	compliance									
HE1	Attitude T. Equity Tax compliance	0.107	0.053	2.030	0.042	(0.003)	(0.212)	0.011		H7 accept
	Total indirect effects									
HG	T. Act. and Tax Compliance	0.207	0.057	3.641	0.000	(0.102)	(0.326)	0.043	0.054	HG accept

Figure 4 Structural model of the tax attitude construct and tax compliance with the mediating effect of political factors.
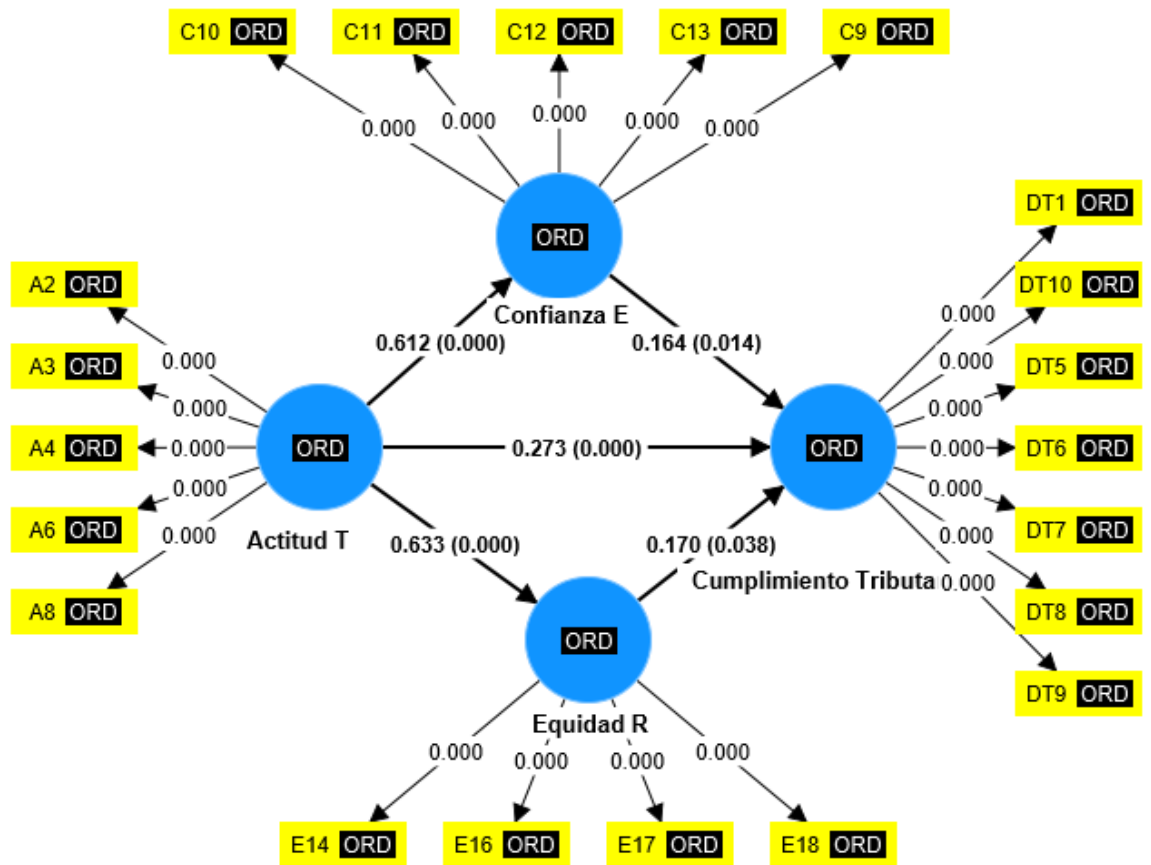
Discussion

The personal, commercial and tax management characteristics are very primary where 100% are personal enterprises or businesses of different commercial items of goods and services, associated in shopping centers in the city of Cusco, 97.40% have average monthly sales of less than S/. 5,000.00, 97.50% are under the NRUS and 57.83% of the businesses are new with less than five years, therefore, the experiences in the tax duty are backgrounds that develop tax knowledge at a regular level.

To measure the effects of the mediating variables on the influence of tax attitude and tax compliance, the non-parametric statistical test is used, called PLS technique based on variances method (Sáenz K., Tamez G., 2014)of least squares structural equation analysis, which determines the estimation of the measurement model shown in Table 8 and the analysis of the structural model evidenced in Table 9, those that contribute to predict the dependent variable, which allows calculating the direct and indirect effects of the independent variables, we consider that the PLS technique, is the most convenient, the application of the Smart PLS 4.0 software (Ringle, C; Wende S., Becker J., , 2015), given that the proposed structural theoretical model as well as its latent and formative variables are new.

The measurement model of the construct is presented in Table 8 of two variables with mediating effect, where the factor loadings of the indicators of the formative variable are higher than 0.600, as a whole the reliability with Cronbach's Alpha and composite reliability are higher than 0.90 and the AVE is 0.58, which are valid and reliable whose data serve to support the theoretical model developed (Ringle, C; Wende S., Becker J., , 2015).

The evaluation of the structural theoretical model designed with PLS-SEM statistical application, are presented in Table 9, where the hypotheses of relationships of tax attitude and trust in the state with results ($\beta = 0.612$; $R^2 = 0.375$ and $f^2 = 0.375$ and $p = 0.000$), trust in the state and tax compliance (($\beta = 0.164$; $R^2 = 0.027$ and $f^2 = 0.020$ and $p = 0.014$); tax attitude and received equity ($\beta = 0.633$; $R^2 = 0.401$ $f^2 = 0.667$ and $p = 0.000$) , received equity and tax compliance ($\beta = 0.170$; $R^2 = 0.029$ and $f^2 = 0.021$ and $p = 0.038$) where in each pair of related variables the $p < 0.05$, therefore, the relationships are direct and significant. The f^2 effects of the political factors trust in the state and equity received with tax compliance are moderate, these results indicate that they significantly affect the attitude of not paying tax obligations.

The total indirect effect is determined by processing the structural theoretical model that composes the variables, statistically processing together the direct and indirect effects of mediating variables political factors trust and equity received in the influence of the tax attitude on the fulfillment of tax obligations, the results are (($\beta = 0.207$; $R^2 = 0.043$ and $f^2 = 0.054$ and $p = 0.000$) where $p < 0.05$ which allows affirming that there is small positive effect, and the influence of tax attitude on tax compliance is significant and R^2 which measures the predictive power of the model shows a coefficient $R^{2:} = 4.30\%$ which is very small, these results are coincident with the research of Timaná J. and Pazo Y. (2014)in their Master's thesis "To pay or not to pay is the dilemma: the attitudes of professionals towards the payment of taxes where they conclude: The lack of knowledge of the tax rules, the complexity of these, the penalties and sanctions of SUNAT cause resentment that motivate high probabilities of evading taxes and finally indicates that there is a significant correlation with tax morale and can facilitate tax compliance. It is also similar to the research on RISE applications in Ecuador. (Moreira, 2016) where it manifests that there is a lack of tax culture and little control of compliance with tax obligations in 80.15% of merchants in the city of Milagro. Likewise, in the study on the objective determination in the RUS violates the principle of contributive capacity, it determines a low average of 0.16% of the total tax revenue of the central government, many are formalized in the New RUS and take advantage of the flexibility of this regime. According to the study of tax culture and its influence on compliance with tax obligations in the MSEs of Villa el Salvador (León, C. & Ortiz, L., 2021) as well as, (Bravo J., 2020)determine that tax awareness depends on the values, ethics, social relations and view of how their rulers act and the orientation that taxpayers receive regarding their tax obligations. The same in the research on tax morale and the importance of trust in the state of (Buitrago, 2016)establishes that the equity received is a main variable of the tax attitude that determines the taxpayer's behavior regarding the payment or not of their tax obligations.

Conclusions

First. - The theoretical model of measurement of the construct with mediating variables political factors trust in the state and equity received with minimum effects between the variables tax attitude and compliance with tax obligations, present factor loads of each latent variable higher than 0.600 and as a whole the reliability of the formative variables is: Cronbach's Alpha and composite reliability are higher than 0.900 and the Average Explained Variance - AVE higher than 0.500, which shows reliability and trustworthiness of the construct of the theoretical model.

Second. - The personal, commercial and tax management characteristics of the microenterprises in Cusco's shopping malls are very primary, where 100% are enterprises of natural persons with business, of different commercial items of goods and services, are associated to the shopping mall, 97.40% have average monthly sales of less than S/. 5,000.00, 97.50% are under the New RUS tax system and 57.83% of the businesses are new with less than five years in force, the experiences in the tax duty are background that develop tax knowledge at a regular level.

Third. - In the analysis of the structural theoretical model it is determined that there are total direct effects of tax attitude and tax compliance established by the standardized beta coefficient of 0.273 the total indirect effects is $\beta t = 0.207$, the $R^2 = 0.043$ and in both the p-value=0.000 < 0.05 which are positive and significant, which shows that the political factors of trust in the state and equity received are mediating variables that indirectly influence the tax attitude and compliance with tax obligations of the merchants in the shopping malls of Cusco.

Fourth. - There is a direct relationship between tax attitude and trust in the state, where the ($\beta = 0.612$ and $p = 0.000$), which are positive and highly significant where the strength of relationship between both variables is 37.50% which is low and whose effect is low ($f^2 = 0.054$).

Fifth. - There is a direct relationship between trust in the state and compliance with tax obligations, where the (($\beta = 0.164$ and $p = 0.014$), which is positive and highly significant; the $R^2 = 0.027$ which indicates that the strength of relationship of both variables is 2.70% which is very low and whose effect is very small ($f^2 = 0.020$).

Sixth. - There is a direct relationship between tax attitude and equity received, where the ($\beta = 0.633$ and $p = 0.000$), which is positive and highly significant, and also the $R^2 = 0.401$, which indicates that the strength of the relationship between both variables is 40.10%, which is very low and whose effect is moderate ($f^2 = 0.667$).

Seventh. - There is a direct relationship between equity received and the fulfillment of tax obligations, where the ($\beta = 0.170$ and $p = 0.038$), which is positive and highly significant, and also the $R^2 = 0.029$, which indicates that the strength of the relationship between both variables is 2.90%, which is very low and whose effect is moderate ($f^2 = 0.021$).

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