

Handbook T-I

Business challenges in the new economic scenarios

AYALA-RIOS, Irma Amelia

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ECORFAN Business challenges in the new economic scenarios

Volume I

The Handbook will offer volumes of selected contributions from researchers who contribute to the scientific dissemination activity of the Tecnológico de Estudios Superiores de Jocotitlán in their areas of research in Social Sciences. In addition to having a total evaluation, in the hands of the directors of the Tecnológico de Estudios Superiores de Jocotitlán, the quality and timeliness of its chapters, each individual contribution was refereed to international standards (RESEARCH GATE, MENDELEY, GOOGLE SCHOLAR and REDIB), the Handbook thus proposes to the academic community, recent reports on new developments in the most interesting and promising areas of research in the Social Sciences.

Ayala-Rios, Irma Amelia

Coordinator

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*Handbooks***

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Preface

The so-called markets globalization is generating a growing economic development, constituting a challenge that faces every economic entity, since while for some it is the beginning of a stage of development; for others it represents the possibility of expansion. SMEs are the economic engine of the country and these are susceptible to improvement regardless of the size and time in the market, their objective, in the broader concept of the vision of continuous improvement and organizational sustainability, will be to get used to developing in an area of greater strategic complexity that allows them to face economic challenges.

AYALA-RIOS, Irma Amelia

Content

		Page
1	State of the art of the financial analysis model through a business simulator to promote the permanence of SMEs AYALA-RÍOS, Irma Amelia, GONZÁLEZ-CRUZ, Saúl and LÓPEZ-SÁNCHEZ, Iván	1-15
2	A look towards the sustainable development of cities and communities in Mexico PÉREZ-FLORES, Leticia	16-27
3	Knowledge management as part of competitiveness in the decision making process of collaborators within a commercial company FLORES-RODRÍGUEZ, Elvira Maribel, FRAGOSO-DÍAZ, Socorro and CRUZ-RIVERA, María del Socorro	28-39
4	Effective teaching-learning strategies for digital distance education within the bachelor’s degree in Business Administration at TESVB HERNÁNDEZ-SÁNCHEZ, Josefina	40-49
5	Resilience in the new normality of work in front of home office activities CRUZ-RIVERA, María del Socorro, FLORES-RODRÍGUEZ, Elvira Maribel and FRAGOSO-DÍAZ, Socorro	50-62
6	Materiality of transactions and their tax effects FRAGOSO-DÍAZ, Socorro, CRUZ-RIVERA, María del Socorro and FLORES-RODRÍGUEZ, Elvira Maribel	63-74
7	Biblical aspects of wealth that should be considered by entrepreneurs GONZÁLEZ-FLORES, Adalberto, SANTOS-GARCÍA, Adrian and GARCÍA-BERNAL, Alan Rodrigo	75-87
8	Marketing Strategies of the PYMES: Knowledge, attitude and consumer behavior LANGARICA-ROJAS, Carlos Antonio	88-94
9	Accounting manual for tour operators, based on financial reportings standard ECHAVARRÍA-GUDIÑO, Héctor	95-104
10	Taxes and their impact on SMEs due to lack of business education CASTRO, Rodrigo, RUÍZ, César and FRANCO, Oscar	105-113

Chapter 1 State of the art of the financial analysis model through a business simulator to promote the permanence of SMEs

Capítulo 1 Estado del arte del modelo de análisis financiero a través de un simulador de negocio para promover la permanencia de las PYMES

AYALA-RÍOS, Irma Amelia†, GONZÁLEZ-CRUZ, Saúl and LÓPEZ-SÁNCHEZ, Iván

Tecnológico Nacional de México/ TES-Jocotitlán

ID 1st Author: *Irma Amelia, Ayala-Ríos* / **ORC ID:** 0000-0002-2303-089X, **CVU CONACYT ID:** 599469

ID 1st Co-author: *Saúl, González-Cruz* / **ORC ID:** 0000-0002-7014-8137, **CVU CONACYT ID:** 1168654

ID 2nd Co-author: *Iván, López-Sánchez* / **ORC ID:** 0000-0001-5221-5722, **CVU CONACYT ID:** 599471

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I. Ayala, S. González and I. López

*irma.ayala@tesjo.edu.mx

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Abstract

Usually Business Entrepreneurs most make difficult decisions about development of pricing, products, human resources, and administrative policies; such of these require them to be aware of the scope and impact on the company's balance sheet.

A fundamental way to settle down the organization and make a such difference against the competition is to have a correct vision of the business

Nowadays, organizations must measure, evaluate and improve their levels of competition through the analysis of technological tools which allow them to identify advantages to eliminate risks which can substantially limit growth whitin the market whereas look for alternatives.

To improve the design and Operation of its processes will allow to achieve a better satisfaction of its Clients as well as to achieve the efficiency in the use of its human, financial and economic Resources.

A simulator can be used as a teaching and learning vehicle to understand the Interaction between the key functions of the SME, since it can have a projection and utility Not only at the business level furthermore at the educational level.

Another of the advantages of A simulator is that it can be applied as a pilot project where it is used in an SME, in such a way that it allows evaluating the usefulness of a program or project with better certainty and scale; in such a way, that anticipated simulated results can be obtained that allow Adequate decision making.

Business entrepreneurs, Financial analysis, Simulator, Decision making

Introduction

Today's organizations face dynamic challenges that require greater flexibility in the face of changes and immediate adaptation to new market requirements, to give business permanence and sustainability. The great changes in the environment (laws, reforms, world economic trends, etc.) influence the strategy of the companies, the management and the collaborators of the organization, from their various roles they are challenged to make progress towards the achievement of the objectives and the consolidation of success (Readi, 2017).

Entrepreneurship is considered a strong pillar for economic growth. In today's competitive era, technology and innovation facilitate the competitiveness and long-term survival of companies. Therefore, research on the interconnection of entrepreneurship, technology and innovation (ETI) is growing and requires consolidation. This study presents a review of the state of the art on ETI and presents a research agenda. (Singh, S., Singh, S., & Dhir, S.,2023).

Usually Business Entrepreneurs most make difficult decisions about development of pricing, products, human resources, and administrative policies; such of these require them to be aware of the scope and impact on the company's balance sheet.

A fundamental way to settle down the organization and make a such difference against the competition is to have a correct vision of the business.

Hence the importance of having accurate and timely information in the face of uncertainties and questions faced by the entrepreneur, since most of them are strong barriers to the development of new entrepreneurs. On the other hand, it is important to consider that a correct technical and formal treatment forms important aspects of motivation for entrepreneurs, likewise, it is important to take into account the following:

- a) Uncertainty of failure
- b) Tools and sources of financing
- c) Lack of information on legal and technical aspects

- d) Little knowledge of the sector and the market
- e) Lack of culture and training in entrepreneurship, and
- f) Lack of knowledge in business management.

Business simulators are a support tool for good financial management of organizations, allowing the creation of a competitive environment before the challenges and needs of the market. These facilitate the operating processes of organizations since they allow recreating real assumptions in scenarios that simulate the possible effects of each decision.

The entrepreneur evaluates through trial and error to minimize risks and enhance their learning through a virtual and safe environment; on the other hand, it does not represent a detriment or real economic loss for both the organization and the entrepreneur and this allows them to achieve a high degree of certainty in their learning.

Business simulators are online applications justified in business contexts and developed for training purposes, which allow the user to learn at their own pace, in such a way that they can put acquired knowledge into practice, develop new attitudes and acquire competitive skills throughout their participation in the simulation (Cabero-Almenara, 1994).

In this same sense, Garizurieta et al. (2018) states that:

...significant learning is achieved from the application of business simulators, self-evaluation of the topics covered and evaluation of results by the teacher. The results obtained portray business simulators as a unique tool to create an effective teaching-learning environment, since they provide a comprehensive vision of theoretical knowledge based on the dynamic market relationships that arise in business management; this allows students to put into practice knowledge and techniques provided in various subjects that give added value to the pedagogical fact (p.36).

This article aims to determine the state of the art of the financial analysis model through a business simulator, aimed at training entrepreneurs' knowledge about business management, promoting the permanence of SMEs.

Definition of the problem

The lack of stimulation of creativity and strategic vision within organizations today has generated uncertainty of growth and development within their market, since they must seek adaptability to new challenges and changes in their environment. Business simulators as a strategic tool allow experimenting and making estimated decisions of possible scenarios that occur and being able to evaluate and measure good or bad consequences for the development of the economic entity.

Therefore, the following formulation of the problem is generated:

Will the study of the state of the art of the financial analysis model make it possible to promote the permanence of the SME through a business simulator?

Justification

Nowadays, organizations must measure, evaluate and improve their levels of competition through the analysis of technological tools which allow them to identify advantages to eliminate risks which can substantially limit growth within the market whereas look for alternatives. To improve the design and operation of its processes will allow it to achieve a better satisfaction of its clients as well as to achieve the efficiency in the use of its human, financial and economic resources.

In this aspect, the simulation design of business models will try to adjust for all types of entrepreneurship, where factors that affect the environment of the idea that is expected will be studied and thus propose improvement plans that help to evaluate the value chain: (De Pablos & Blanco, 2013).

- Human resource
- Amount and cost of payroll.

- Financial resource
- Analysis of financial statements: balance sheet and income statement.
- Balance points
- Minimum amount of sales
- Sale prices
- Suggested retail price, based on company costs
- Selling costs
- Determine the cost of sale to improve the gross margin.
- Optimal inventory
- Optimum amount of inventory that allows generating availability.

As part of the solution that is proposed in the simulation design of business models, it will seek to capture and promote support with different consultancies in:

- Type of customers
- Market segments
- Sales channels
- Markets,
- Competition and
- Business consulting.

General objective

Define the state of the art of the financial analysis model through a business simulator to promote the permanence of SMEs.

Specific objectives

- a) Obtaining information from different sources related to financial analysis models
- b) Obtaining information from different sources related to business simulators
- c) Analyze the information to establish the state of the art of the financial analysis model through a business simulator.

Methodology to develop

In order to comply with the objectives, set out in the research, an extensive bibliographic review of different primary and secondary sources has been carried out.

The Analytical-Synthetic method was applied, which according to (Bernal, 2016), studies facts by breaking down the object of study into each of its parts to study them individually (analysis), then integrates each of these parts to study them individually. Holistic and integral (synthesis). This method was used to know in detail the current state of the different theories discussed in this research to then order and relate them completely as a whole.

Data Collection Techniques

In the part of this article that refers to the theoretical bases, the bibliographic review technique was applied according to Praxis (2012). "The bibliographic review includes all the activities related to the search for written information on a previously delimited topic and on which, all the information retrieved and used is gathered and critically discussed."

This technique made it possible to identify and understand the needs that are related to the subject of analysis and to be able to discuss the activities and aspects such as the frame of reference, the advantages and disadvantages, operative variables in the study that other authors have placed; analyze the methods and procedures that were selected for the collection and transformation of data that was used in similar investigations. The bibliographic review in: original articles, theses, electronic libraries, doctorates, electronic books and physical books, allowed to explain what were the reasons that led or motivated the choice of a specific problem, based on the aspects and consequences of its reading. The objectives and assumptions of the simulator design.

Development of the topic

– Conceptual framework

The following are some concepts used in this article to facilitate its understanding:

– Business models

According to (Osterwalder & Pegneur, 2011): a business model describes the bases on which a company creates, provides and captures value.

– Entrepreneurship

The business function implies the discovery, evaluation and exploitation of opportunities, that is, new products, services and productive processes; new strategies and forms of organization, new markets for products and inputs that did not exist before (Kawasaki, 2007).

– Business simulators

In the business context they can take various names: business simulators, management simulators, company games or business games, which can be defined as a computer learning tool where basically a reality of a market is simulated where participants must take decisions and can appreciate their consequences on different managerial variables (Chamorro, Miranda & Garcia, 2014).

– ICT (Information and Communication Technologies)

ICTs are the set of technologies developed to manage information and send it from one place to another. Taking advantage of the opportunities offered by technology becomes the central axis for companies to improve their production processes, make better decisions, thus improving their ability to generate wealth, contributing to the sector, the country, and the region (Samuelson, 2010).

Theoretical bases. Discussion of approaches from different authors

a) From administrative management

The development of new business models is given by transforming the idea into an opportunity, which allows and generates value for customers and shareholders, a model as a scheme that helps to think and make decisions, as well as the approaches to start a business where it implies: leadership, planning, evaluation and execution (Deming, 2004).

Based on the main administrative theories and their approaches in the four Taylor principles detailed by (Pelayo, 2009):

– **Planning principle:** Improvisation and performance based on procedures.

– **Principle of preparation/planning:** Select according to their aptitudes and prepare them.

– **Control principle:** Control the work to certify that it is being carried out in accordance with the established standards.

- **Principle of execution:** Distribute powers and responsibilities differently.

The principles began an approach that focused on improving a chain of determining factors for the administration, principles focused on a constant planning of activities, to be carried out with clear and structured procedures, in the same way, all processes are subject to exhaustive controls that generate benefits throughout the value chain aimed at a macro objective of the company, its last principle and no less important: execution, a critical point for every company, because; the failures are in the lack of alignment and detail of responsibilities in each of the areas, for this reason it is indisputable not to distribute responsibilities within the organization (Pelayo, 2009).

The principles of Henri Fayol determined under the concepts of Hernández (2014) adduces the following:

1. Division of work,
2. Authority,
3. Command unit,
4. Steering unit,
5. Subordination of individual interest (to the general interest),
6. Remuneration,
7. Centralization,
8. Echeloned chain (line of authority),
9. Order,
10. Action
11. Stability of personnel hiring,
12. Initiative,
13. Esprit de corps.

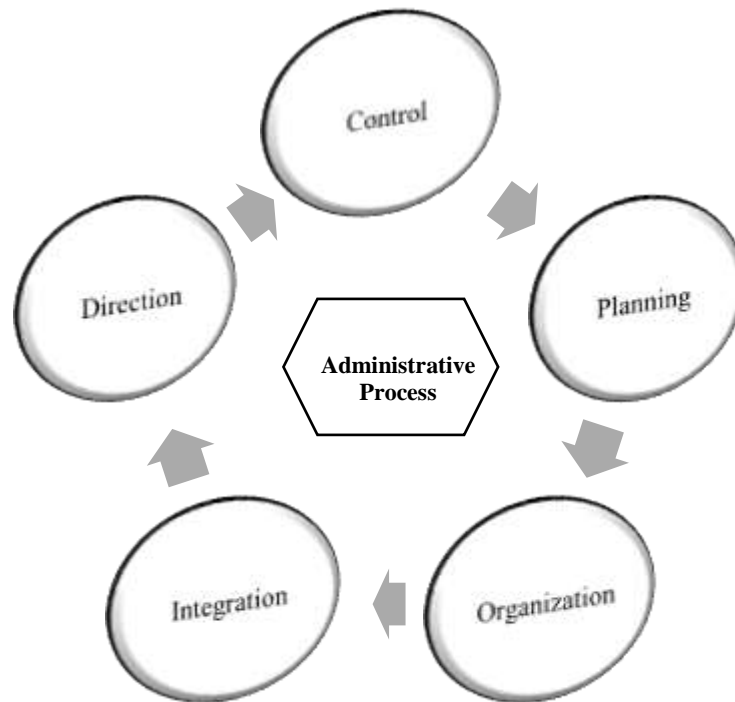
These determinants in the administration generated its importance because it came to dimension all the capacities of the companies, based largely on the size, the turn and the number of employees that each one had, factors such as discipline, order and stability were relevant points for proper management of resources.

Undoubtedly, the principles determined by Taylor and Fayol were the beginning of multiple factors of systematized emergence in the administration, however, the question arises as to what happened after the death of the authors, since in the second half of the 20th century there were events in creating new forms, such as knowing a new visualization, called ADMINISTRATIVE PROCESSES, generating strong points as stated by (Hernández, 2014):

- Leadership,
- Organizational structures,
- Types of organization,
- Departmentalization,
- Management by Objectives,
- Mission and vision,
- Management strategies and policies,
- Motivated staff

Administrative process

Figure 1



Source: Hernandez (2014). Prepared by: Authors.

Administrative processes are currently very important factors in all organizations, due to what; They are aligned to international standards such as ISO 9001, which seeks to understand organizations and their contexts, leadership, planning, and controls through management indicators (Mora, 2012).

In the same way as (Poveda, 2017) indicates, companies focus their business approaches through models that are summaries of how a company intends to serve its customers and thus generate income, a business model helps entrepreneurs to clarify the ideas and validate that they are appropriate and to anticipate possible setbacks, the business models document answers a series of questions, such as:

- What will our customers be like?
- What are the benefits?
- What makes us different from the competition?
- How will the delivery of the products be?
- What services will be given to customers, before and after the purchase?
- How will we get the income?
- What resources do we need for the business?
- What are the marketing campaigns we need?
- What suppliers or alliances do we need to make to make the business work?
- What are the marketing campaigns we need?
- What suppliers or alliances do we need to make for the business to work?
- What are our expenses?

By keeping these questions in mind, the entrepreneur can have a much clearer idea of his business and what is the objective to achieve it.

Table 1 Business Model

Author	Theme
Drucker, 1984	"A business model refers to the way in which the company carries out its business", with this he proposes that the models can respond to the needs of the clients, and in the same way know their cost".
Eriksson & Penker, 2000	"He stated how the company works, generating a simplified view of the business structure that is subject as part of the communication."
Linder & Cantrell, 2000	"An operating business model is the organization's core logic for creating value. The business model of a profit-oriented company explains how it makes money".
Amit & Zott, 2001	"A business model explains the content, structure, and governance of transactions designed to create value by exploiting business opportunities."
Ricart, 2009	"A business model consists of the set of choices made by the company and the set of consequences that result from those choices"

Prepared by: Authors

Based on all the definitions that the authors indicate, the degree of importance that business models have in organizations is deduced, this refers to a logical way of how companies can be guided to achieve their objectives, the business model is dynamic and many students, entrepreneurs do not know the value of the tool and try to imagine or create solutions from the perspective of beliefs or simply visualize that another entrepreneur is doing well with the business.

A business model is a simplified representation of business logic, in other words, it is the description of how each business offers its products or services to customers, the business model describes the logic of how an organization creates, delivers and capture value, aspects to consider according to (Osterwalder, 2013).

- Consumer segmentation
 - For whom we are creating value,
 - Who are our important customers.
- Value Proposition
 - What value we give to customers
 - What problems we are helping to solve.
- Channels
 - Through which channels do we want to reach our customers?
- How our channels are integrated?
 - Which are the most profitable
- Relationship with customers
 - Who establishes these relationships?
 - How expensive is it?
- Income stream
 - What value are our customers willing to pay for?
 - Payment Methods
- Key Activities
 - Activities for my business to be key
 - Main activities carried out by the company
- Key resources
 - Distribution channels
 - Relationship with customers
- Key allies
 - Who are our key partners
 - Who are our key suppliers
- Cost structure
 - What are the costs inherent to our business model?
 - Which key resources are the most expensive

b) From ICT management

ICT importance

It is important, when evaluating the potential contribution of ICTs in promoting greater productivity and competitiveness in the countries of the region, to bear in mind the environmental restrictions that companies face in order to achieve greater economic growth. That is to say, it is necessary to keep in mind that the access, use and adoption of ICTs constitute a necessary contribution, but not sufficient to improve the productivity and competitiveness of companies, since, in most countries, companies must face limitations. bureaucratic, tariff, tax, etc.; but above all cultural limitations regarding the use of technology as a tool that generates real competitive advantages for the company (Cano, 2018).

According to (Drucker, 2002), one of the main problems that companies encounter is being able to count on outside information for correct decision-making, since it has a close relationship with local markets, customers and distribution systems. In the same way, it is related to technology and competition, since these two aspects can literally cause companies to fail.

For his part, (Macau, 2004) maintains that the use of ICTs in the daily life of organizations has become widespread, and that its use at the managerial level has become a mandatory strategy that is inevitably aligned with the objectives and organizational structure.

Taking advantage of the opportunities offered by technology becomes the central axis for companies to companies can generate substantial differences in their production processes, thus facilitating the decisions made by the administration, improving their ability to generate wealth, and through a multiplier effect, contributions are generated to the sector, the country, and the region (Monje, R Alfaro, C. & Alfaro, J. 2005).

Therefore, at present the competitiveness of organizations not only depends on their ability to generate policies, objectives and strategies, but also depends to a large extent on their own capacity to adopt and adapt to new information technologies and to communication since these provide the inputs for the effective execution of all activities within the company, which in turn affect the sustainability of the company over time.

ICT evolution

For (Pérez & Dresler, 2007), it is worth highlighting the evolution of ICTs in the technological field since the advances that have occurred in this field have been spectacular and radical, both in physical support and in processing and storage capacity of the information. information and improvement of speed, which has enabled the digitalization of any type of information, in the same way the possibilities offered by both fixed and mobile networks have increased, integrating programs and applications of different types, which has allowed users to transfer information on different platforms in a coordinated manner.

The evolution of ICTs is of major importance in software development, which has allowed the appearance of management tools with new functionalities and applications for the company, among which the following can be highlighted:

- Intranets
- Simulation software and virtual reality
- Workflow
- Videoconferences
- Datamining
- Datawarehouse
- Artificial intelligence
- Search engines
- Document management
- Knowledge maps and yellow pages
- Instant messaging and email
- Groupware

ICT impact

According to the document "The information society in Latin America and the Caribbean: Development of technologies and technologies for development", issued by the Economic Commission for Latin America and the Caribbean ECLAC in 2009, it is ensured that in Latin America in the Caribbean, economic, social and cultural conditions have a direct influence on the possibilities of taking advantage of knowledge societies. Therefore, it is necessary to define the strategies that allow increasing the development and production of ICTs.

Similarly, ECLAC in this document ensures that technologies have contributed to economic growth, modernization of their governments and the achievement of equity since their transversal nature allows us to use them as a development tool applied to various areas within economic activity and social.

The economic impact of these technologies registers great differences between one country and another, even among those countries that have access to the same technology, which additionally implies the development of complementary actions to ICTs in sectors such as education, research and development, legal framework, productive base, etc. In short, the effects of technology are significant when it is considered as an important part of the social and productive organization.

According to (Katz, 2009) where he mentions that: the impact of NICTs on the economic system began to be studied with academic rigor when these technologies reached massive levels of adoption. It was then that researchers began to detect a change in the occupational structure of the economies of industrialized countries. As the new technologies invaded the markets, thanks to their own characteristics, such as efficiency, productivity, versatility in communication, their impact on the economy is unavoidable since the amount of production soared, therefore, competitiveness underwent a revolution. creating new markets and breaking productive frontiers which leads to improve the economies in great magnitude.

Nowadays, ICTs constitute the fundamental pillar of the economies of the countries since through this factors of indisputable importance are managed, such as, for example, the stock market, the financial market.

Technological change

Throughout history we have been able to show that the advancement of technology has made the world turn at a different speed. Some examples of technological change are dramatic: large structural aircraft, which increased the number of passenger-miles, optical fibers that have reduced cost and time, consequently improving the reliability of telecommunications; and improvements in computing technologies that have increased computing power more than a thousand times in three decades (Samuelson and Nordhaus, 2010).

According to (Kislauskis, 2016), the evolution of technological advances in all global aspects is generating ruptures and changes in paradigms, since the impact of these changes can be palpable in the decisions and strategies that are adapted by executives and managers of organizations today. On the other hand, although it is true that many of the companies are not fully prepared to face the impact of digitization, the possibilities in positive terms to reach new markets, create more flexible operating and production models, and even diversify their portfolio of products and services.

The internet of things-the future of ICTs

According to ECLAC, the document "The new digital revolution-from the consumer internet to the production internet" issued in 2016. The internet of things implies the ability for objectives, machines and people to interact in a remotely through the internet anywhere and anytime. According to a latest report from the International Telecommunication Union (ITU) issued in 2020, a new revolution is announced, which also ensures that in the next 20 years there will be a significant number of objects and artifacts connected to the Internet. On the other hand, developing countries are already innovating and adapting to these new technologies, the benefits of these applications based on the Internet of Things predict more effective solutions in fields ranging from medical care, diagnosis, treatment of water, energy, trade, etc.

Briefly, the Internet of Things evolved as follows; In its first stage, developed in the 1990s, the fixed internet connected more than 1 million users through PCs. In its second stage, in the 2000s, the Internet connected more than 2 million users through Smartphones. In the third stage, the Internet of Things is predicted to connect more than 28 million objects via the Internet by the year 2020, from items for personal use, through cars, to household items and industrial machinery.

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Entrepreneurship

According to (Rodríguez, 2016) defines "A project is the search for an intelligent solution to the approach of a problem tending to solve, among many a human need".

Entrepreneurship marks its history since the beginning of humanity, because; people have sought a field of improvement to be able to find better ways to lead a quality of life.

Entrepreneurship generates a culture that leads to planning, doing, verifying and acting in a cycle known as PHVA, being able to generate wealth through taking advantage of opportunities in the environment, marking a business model in a certain way generates value creations that benefit entrepreneur's companies and above all to the development of a country.

The idea of generating a business marked by one or a group of people is called an entrepreneur, the origin of this word comes from the French Entrepreneur (pioneer), knowing political, economic, technological, and social factors generate differentiations in the market so that the entrepreneur can Put together your business model that leads to success in your venture, to carry out your ideas by generating goods or services for potential customers. Being an entrepreneur leads to creating something new or improving what is already on the market, being a very flexible person who is very capable of adapting to changes, their self-esteem is very strong, they maintain leadership with their work group, "Entrepreneurship is a word which denotes a profile, a set of characteristics that make a person act in a certain way and allow them to display certain competencies to visualize, define and achieve objectives". (Alcaraz, 2011).

(Alcaraz, 2011) adds an element that is of utmost importance for the entrepreneur related to risk mitigation "the ability to learn from mistakes or failures", indicates that a person in the course of his venture will have many mistakes but that they will be able to get up and generate new perspectives and at the same time a learning that will facilitate performance of your company.

Contributions on Entrepreneurship

According to Zarate (2018), founder of Piso 14 marketing and consulting for SMEs and Startups, he states that a good entrepreneur is a person with a lot of perseverance and emphasizes a figure like Steve Jobs who is current both in previous generations and today, Zárate indicates the following:

- "Every obstacle is an opportunity in disguise"
- "Always stay positive"
- "Travels a lot"
- "Anticipate the future"
- "Surround yourself with the best people"
- "You have to take risks"
- "Time is short and counted"

The contributions that each point indicates are important for every entrepreneur, in fact, the level of risk can be reduced by working in each of the sections, where there is a weakness for others is an opportunity for Excellence Consulting.ec that will be based on generating alliances between entrepreneurs with success stories, university institutions, the purpose is to meet and surround yourself with professions that will make Excellence Consulting.ec a social and trustworthy one.

Entrepreneurship Mistakes

According to (De Pablos & Blanco, 2013), as entrepreneurs we have several mistakes that we must minimize in order to mark a trajectory for our venture, among them are:

- Lack of preparation
- Lack of experience
- Not be constant
- DO NOT give importance to legal aspects
- Too many fixed costs
- Not having a plan
- Do not go to a nursery or business advice center
- Being too ambitious
- Lack of compatibility of personal and professional life
- Lack of consideration for customers
- Maintain inappropriate strategic partners
- Inadequate human resource management
- Compete yourself
- Thinking that the market is static and not dynamic.
- Arriving late to the market without knowing it
- Offer a bad product or service inappropriate for the market.
- Not protecting essential resources of your organization from your own collaborators.
- Be demanding and harsh with your employees.
- Starting something that is not an expert or counts on the collaboration of experts.

Business Simulation

Simulation games

Simulation games have their beginnings in the 1950s as soon as computer science began to be present in some of the business schools of America. After this, simulation games have gradually progressed as computer science has advanced. Currently, simulation games can show very useful variations of reality in the management of organizations (Arias, Romerosa, Navarro, Haro & Ortega, 504 2008).

According to Ávila (2012), simulation is a tool that through computer science represents a 506 phenomenon, be it physical, economic or social, based on a computational model.

Advantages of using simulators

Some of the benefits offered by business simulators are:

- Learn and play: Skills are acquired through play.
- Learn without risk: By putting previously acquired knowledge into practice, you learn without taking risks.
- Generate experiences: Through the simulation of real administrative management situations, participants can use different criteria and tools for decision-making.
- Management skills: Through the simulation, participants acquire and improve their administrative management skills.

G-Learning-Learn by doing

Simulators have their undeniable usefulness since the best way to learn to do something is basically doing it and its consequent improvement through doing it several times, to the extent that something is practiced, the more it will be perfected and it is under this principle that Improvement in administrative management can be adapted from practice in simulated environments that allows participants to acquire and develop both personal and professional skills applied to their managerial environment without assuming risks, as many times as necessary.

In practice, the simulators have elements of administrative management, that is, objectives, goals, strategies and principles are found based on technical knowledge, however, it is the "simulator" element that gives life to this reality, much beyond the qualifications these environments are highly attractive that by eliminating the fear of failure the participants can focus on their training through the practice of skills, when the participants find themselves in this situation it is said that they are in an environment of g - learning or in other words learning by doing.

The simulated reality of g-learning has considerable pedagogical potential as it appropriates concentration, increasing comprehension and favoring retention since, in addition to practicing and experimenting, participants receive much-needed feedback to analyze the implication of decisions made in different environments. simulations and their impact on other related areas and consequently business results (Jabary Ibrahim, 2011).

Results and analysis

Virtual simulation has allowed simulated business processes to facilitate understanding of the work environment of future entrepreneurs, generating improvement in their business skills and creating scenarios that favor the simulation process with the use of technology.

The simulators have favored the development of the skills of entrepreneurs and businessmen by promoting the search and treatment of information, promoting leadership, critical capacity, participation, as well as the formulation of hypotheses, deductions and organizational skills to establish plans and organize their activities.

Conclusions

The use of a business simulator allows evaluating scenarios and deciding what should be executed to go from an initial business situation to a final one, measurable through performance indicators and financial statements.

Evaluate other solutions to model the business of the SME since there are infinite solutions. It must be taken into account that any solution must follow the rules of marketing, logistics, production, finance and business management.

Expand the number of products, raw materials, processes and resources per process according to the specific needs of the company.

A simulator can be used as a teaching and learning vehicle to understand the Interaction between the key functions of the SME, since it can have a projection and utility Not only at the business level furthermore at the educational level.

Another of the advantages of A simulator is that it can be applied as a pilot project where it is used in an SME, in such a way that it allows evaluating the usefulness of a program or project with better certainty and scale; in such a way, that anticipated simulated results can be obtained that allow Adequate decision making.

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Chapter 2 A look towards the sustainable development of cities and communities in Mexico

Capítulo 2 Una mirada hacia el desarrollo sostenible de ciudades y comunidades en México

PÉREZ-FLORES, Leticia*

Universidad de Ixtlahuaca, Facultad de Contaduría, Administración, Mercadotecnia. Logística y Negocios Internacionales, docente investigador de la Licenciatura en Contaduría.

ID 1st Author: *Leticia, Pérez-Flores* / **ORC ID:** 0000-0002-4261-8234, **CVU CONACYT-ID:** 390650

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L. Pérez

*leticia.perez@uicui.edu.mx

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Abstract

The purpose of this research is to gather knowledge to meet the concerns and needs of the population based on the proposals of the 2030 agenda for sustainable development in number eleven, related to sustainable cities and communities, for this purpose a documentary investigation is presented, supported by expert testimony, own experience, and a questionnaire (google forms). Based on its depth, it is considered exploratory with a descriptive tendency. Among the main findings is the need to generate social, economic and environmental indicators according to the problems of each city or community for the sustainability of these and the planet.

Cities, Sustainable Development, Objectives

Resumen

Esta investigación tiene como finalidad reunir los conocimientos para conocer las preocupaciones y necesidades de la población con base a los planteamientos la agenda 2030 para el desarrollo sostenible en el numeral once, relacionado con ciudades y comunidades sostenibles, para tal efecto se presenta una investigación documental, apoyada en testimonio de expertos, la experiencia propia, y un cuestionario (google forms). Con base en su profundidad, se considera exploratoria con tendencia descriptiva. Entre los principales hallazgos se observa la necesidad de generar indicadores sociales, económicos y ambientales acorde a la problemática de cada ciudad o comunidad para la sostenibilidad de estas y del planeta.

Ciudades, Desarrollo Sostenible, Objetivos.

Introduction

The goals for sustainable development according to the 2030 agenda are a great challenge for the world and in particular for Mexico. The degradation of soil, air and water in cities and communities cause the destruction of ecosystems and the displacement of communities, particularly those engaged in productive activities, and pose an increasing threat to a safe and healthy environment. Poverty and environmental degradation are also closely linked, creating environmental stresses, the main cause of the continued deterioration of the global environment being unsustainable patterns of consumption and production, especially in highly urbanized and industrialized areas. Which have as a challenge to prioritize the development of sustainable communities and cities taking into account the particularities and characteristics of their territory, consequently, it allows to ensure a healthy environment. In this process of appropriation of knowledge, cities are important witnesses of history and cultural transformations.

It addresses the approach to the problem, literature review and the results in which the impact on indicators such as: end of poverty, zero hunger, clean water and sanitation, affordable clean energy, decent work and economic growth, industry, innovation and infrastructure, reduction of inequalities, sustainable cities and communities, responsible production and consumption, Climate action Among the main results are several proposals to identify the elements of sustainable cities and communities.

Methodology

The research is mixed based on the scope of its objective and exploratory with a descriptive tendency based on the depth of the study. By the origin of its data it is mixed, since it is supported by documents and the perceptions of the respondents. Whose purpose is to identify the general conditions that favor the inclusion, security, resilience and sustainability of the Mexican population (or another context), in the city or province.

History of the problem

The generation of habitats begins its history from caves and caverns, later settlements without streets, later people walked, under roofs of adobe, wood and cane, years later walled towns emerged that used nature, be it water, species or soil conditions to protect yourself. Some of these elements have been decisive in the type of construction as well as the climate (the seasons of the year) and the need for security.

Currently, there are several types of cities, some with more infrastructure development are served with smart urban transport networks, water supply and sewage facilities, with ecological ways of lighting and heating buildings, safer public spaces and concentrated services. In contradiction, cities consume 78% of the world's energy and produce more than 60% of greenhouse gas emissions and waste, in addition to accelerated exponential growth (Un Global Compact, 2022).

Definition of the problem

In the world, six out of ten people live in areas considered urban (ONU, 2023), this situation may seem positive since cities and metropolitan areas are places identified as having the highest economic growth, they also contribute approximately 80% of world GDP. However, they also account for around 70% of global carbon emissions and more than 60% of resource use (UN, 2022).

Rapid urbanization is resulting in increasing numbers of slum dwellers, inadequate and overburdened infrastructure and services (such as waste collection and water and sanitation systems, roads and transportation), which is worsening air pollution and uncontrolled urban growth (ONU, 2023).

In various contexts, environmental degradation has a negative impact on the health, well-being and quality of life of the population.

Currently, in Mexico there are great challenges in cities such as: accelerated growth and expansion, demographic transition processes with new types of families, smaller homes and new housing demands, the climate crisis and deep social inequality.

As well as environmental problems of various kinds related to the urbanization of large tracts of agricultural land or those with high environmental value, greater emissions of pollutants and increased water stress; economic, such as the loss of productivity due to increased travel times or traffic congestion; and social, such as the increase in socio-spatial segregation or inequality in access to urban goods.

In Mexico, the National Council for the Evaluation of Social Development Policy (CONEVAL, 2021), has reported, in the period 2018 and 2020, the percentage of the population in a situation of poverty at the national level went from 41.9% to 43.9%. This change represents an increase of 3.8 million people, from 51.9 to 55.7 million people. During this same period, the population in extreme poverty went from 7.0% to 8.5%.

Thus, a Mexican family with four members, father, mother and two children requires an average income of \$6,667 pesos per day to live with dignity, which allows covering basic expenses for food, clothing, medicine and home, currently in contradiction with the salary The general daily minimum is 207 pesos, which is three times less than the basic required (data projected based on (Policy, 2021).

Justification

Whether in the city or in the province, it is necessary to cooperate in the fundamental task of addressing the consequences of climate change and insecurity, as well as eradicating poverty, as an essential requirement to achieve sustainable development, in order to reduce inequalities of living standards and better meet the needs of the majority of the world's population.

In various contexts, environmental degradation has a negative impact on the health, well-being and quality of life of the population, since the growth of cities brings with it a series of emerging problems that require investment and adequate management of the supply of natural resources as well as the treatment of waste generated.

Objective

General objective:

Gather knowledge with the intention of identifying the priority needs of the population towards sustainable development based on the 2030 agenda.

Specific objectives:

1. Develop the methodological structures and strategies
2. Review the theories that support the proposal
3. Adopt the ideas that serve in the generation of valid arguments.

Development of the topic

The Sustainable Development Goals are “the blueprint for a sustainable future for all. They are interrelated with each other and incorporate the global challenges that it faces every day, such as poverty, inequality, climate, environmental degradation, prosperity, peace and justice” (ONU, 2022).

Sustainable Development

In 2015, the 2030 Agenda for Sustainable Development was adopted, an action plan in favor of people, the planet, prosperity, the strengthening of universal peace and access to justice. In it, agreements were generated to meet the needs related to the end of poverty, zero hunger, health and well-being, quality education, gender equality, clean water and sanitation, affordable and non-polluting energy, decent work and economic growth, industry innovation and infrastructure, reduction of inequalities, sustainable cities and communities, responsible production and consumption, climate action, underwater life, life of terrestrial ecosystems, peace, justice and solid alliances institutions.

Every individual has the right to a healthy and productive life, in harmony with nature, therefore, it is necessary to implement policies that promote sustainable development and in turn the balance between the economic, environmental and social, prolonging the current enjoyment and the future. future generations.

Sustainable cities and communities

After reviewing a variety of concepts, documentaries, the ranking of sustainable cities and communities where city models and quality of life stand out in places such as: London, New York, Paris and Tokyo. In Mexico, metropolitan areas such as: Guadalajara, Hermosillo and Culiacán (Public Policy Research Center, 2022).

Also, multiple indicators are observed such as: lack of quality and housing spaces, lack of access to basic housing services, vertical housing, intra-urban housing, people who arrive at school or work in less than 30 minutes, index urban surface growth vs. population growth, proper disposal of urban solid waste, air quality management, air quality management programs, density of urban green areas, pedestrian accessibility to green areas and per capita (Center for Public Policy Research, 2022).

Thus, a sustainable city or community is perceived as "those that achieve the full realization of the rights of their inhabitants, which consider access to housing, drinking water and sanitation, food security, access to health, education , resilient infrastructure, mobility and a healthy environment, for harmonious and respectful human development with the nature that inhabits and integrates" (Argentina.gob.ar, 2023).

Likewise, the sustainable city is resilient to the adverse impacts of climate change, identifies and strives to reduce the vulnerabilities of its population and increases adaptive capacity, in addition to managing disaster risks and reducing the environmental impact of its activities by promoting modalities of sustainable consumption and production, according to the specific territorial, geographical, social, economic and cultural conditions.

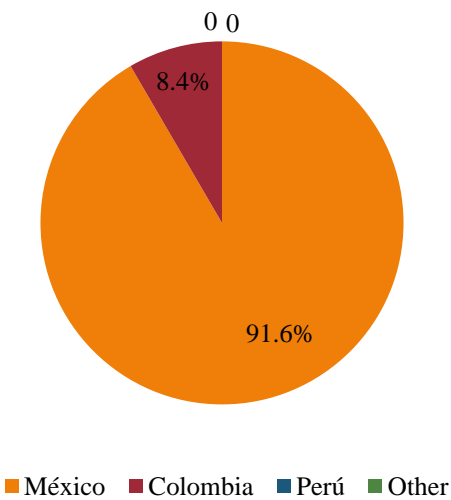
Also, it is a space of cultural belonging where ties are built between present and future generations, a territory where human inclusion and the survival of species are achieved and effective conditions of participation are ensured regardless of their social or economic condition in all levels and activities.

Finally, cities must be understood from a systemic perspective with a dynamic individual interaction between the environmental, social and economic system.

For this purpose, a google forms (questionnaire) was applied to 63 people of Mexican or Colombian nationality (see graph 1), through a simple non-stratified random sample.

Graph 1 Residence

Wich country do you live?

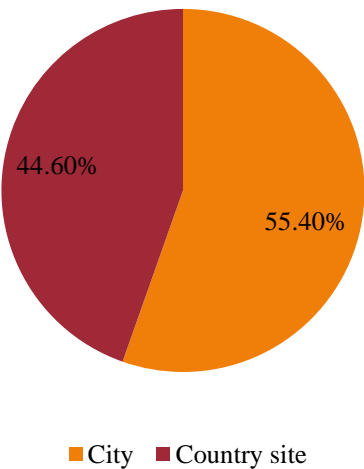


91.6% are Mexican and 8.4% Colombian.

Of which, 44.6% live in the province and 55.4% in the city.

Graph. 2 Context

Do you live in a city or in a country site?



55.4% live in the city and 44% in the province.

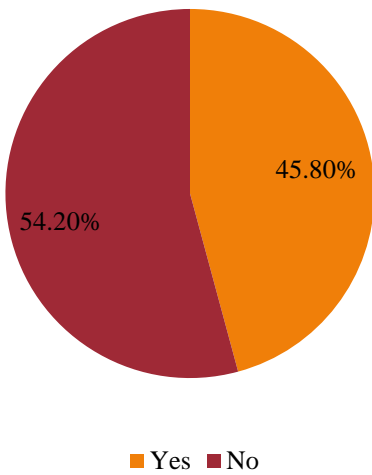
The previous ideas raise the ideal of what should be for the achievement of sustainability and to be transferred to the real world, the following proposal is presented:

Poverty

Currently, the minimum wage is 172.87 within the Mexican Republic, which represents 3.60 times less than the minimum required.

Graph 3 Conditions of poverty

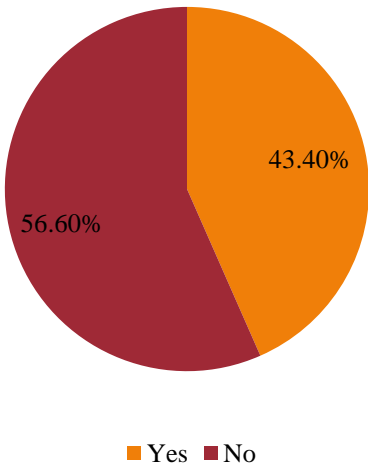
Do you consider that your family or someone close are on de poverty situation?



Of those surveyed, 45.8% do not live in poverty (from their perspective) and 54.2% do.

Graph 4 Access to cover basic needs

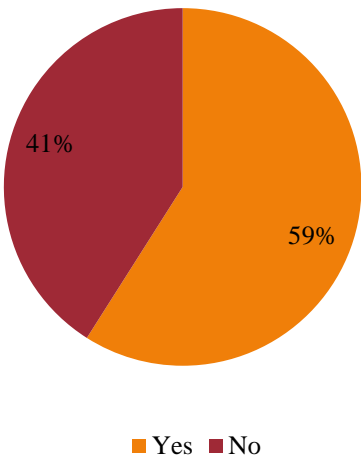
In the last month, has your family or someone close to you experienced a situation in which you did not have money to cover any basic need such as food, health, services or access to housing?



56.6% of the population at some point in the year has not been able to meet their basic needs.

Graph.5 Spending Options

At sometime of this year have you had to decided between pay for medicines, food, tuition, buy clothes, shoes or have fun?



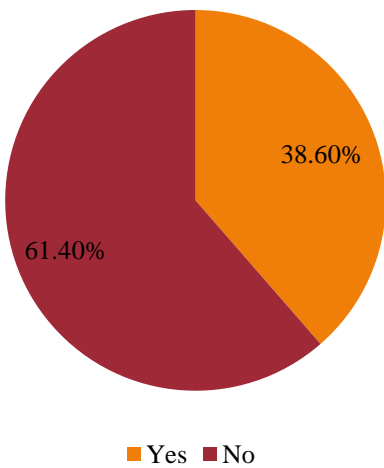
59% of the population has sacrificed their fun for the satisfaction of basic needs.

Feeding

The Ministry of Agriculture and Social Development (SADER) in Mexico estimates that food production will grow by 0.5% in 2022. Likewise, due to the world population increase by 2050, the global population will need 70% more food to satisfy demand (Possehl, 2022). Currently, the soils, oceans, seas, forests and biodiversity in Mexico are being rapidly degraded. Climate change and global warming generate greater pressure on the country's natural resources and increase the risks associated with disasters such as droughts and floods, in addition to the fact that many farm workers have migrated to the cities in order to improve their quality. of life. The goal is to end hunger, as malnutrition makes people less productive and more prone to disease. In Mexico there are almost 800 million people who suffer from hunger (Public Policy Research Center, 2022).

Graph. 6 Absence of feeding

¿Do you consider that your family or someone close have you gone hungry against your will at any time this year?



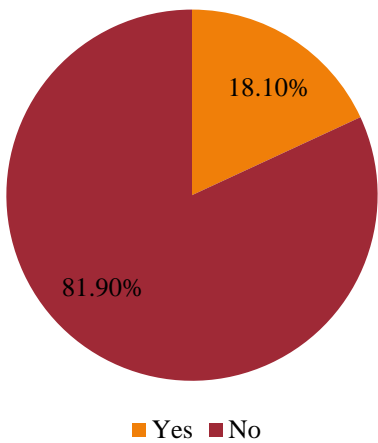
38.6% of the population studied has gone hungry against their will. 61.4% do not go hungry.

Water

Droughts in several states of the Mexican Republic exacerbate hunger and malnutrition and diseases caused by the poor quality or absence of drinking water, which exacerbates the increase in chronic-degenerative diseases such as kidney failure.

Graph 7 Access to drinking water

Over the course of this year, has your family or someone close to you found yourself unable to obtain safe drinking water for human consumption?



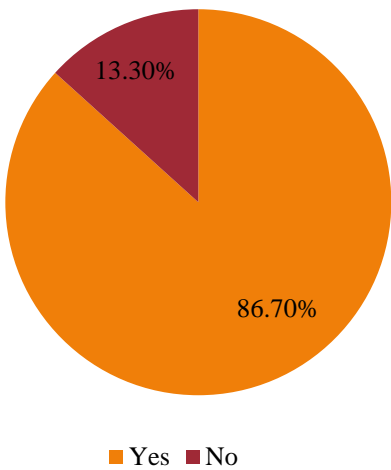
81.9% do not have drinking water problems. 18.1% do.

Energy

Energy is basic for the development of any activity related to the management of technology, jobs, security, food production or to increase income, advertising, among others.

Graph 8 Access to electricity

Does your family and close relatives have access to electricity all the time?

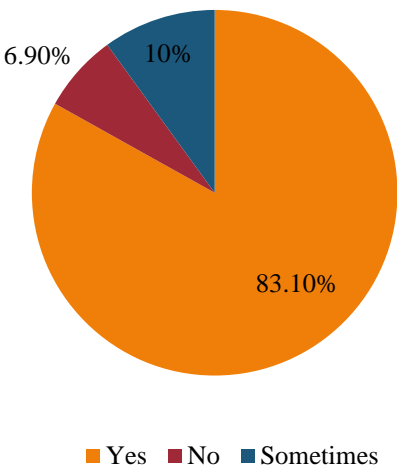


86.7% do have access to electricity, 10% sometimes, 3.3% do not have access to electricity.

Affordable non-polluting energy. Access to electricity and fuels is still a pending need to meet and with special concern, access to energy and non-polluting fuels.

Graph 9 Access to gas

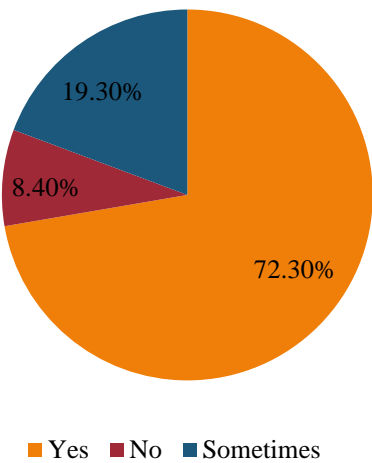
Do your family and close relatives have access to fuel (gas) all the time?



83.1% have access to gas, 10% sometimes and 6.9% do not have access to gas.

Graph 10 Access to gasoline

Do your family and close relatives have access to fuel (gasoline) all the time?



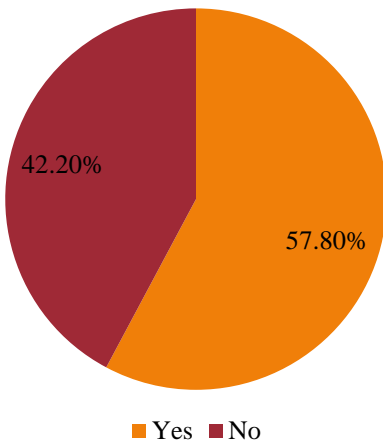
72.3% do have access to gasoline, 8.4% do not and 19.3% sometimes.

Work and economic growth

Currently, having a job does not guarantee escape from poverty, large investments and consumption are commonly required. Otherwise, it is a slow and uneven progress.

Graph 11 Access to employment

Has your family or someone close to you in the course of this year been in a situation of not being able to get a decent job or an opportunity for economic growth?



During the year, 57.8% had difficulties finding a decent job. 42.2% do not.

Decent work and economic growth.

Inclusion

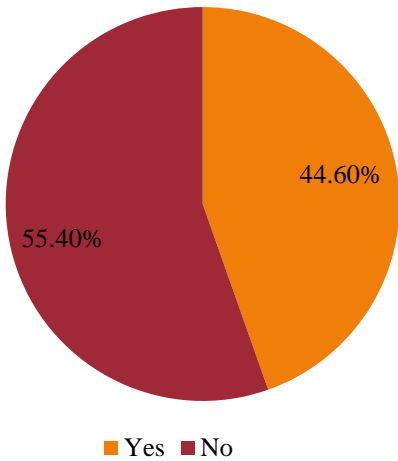
Through an orderly policy of prevention, correction, and development, Mexico can address the problems it faces, in a way that allows it to continue to prosper and grow, and at the same time make better use of resources, reduce pollution, poverty, and inequalities.

Sustainable cities and communities

Cities and human settlements are required to be inclusive, safe, resilient and sustainable.

Graph 12 Healthcare Security

Does your family or someone close to you, in case of getting sick, have the peace of mind that they will receive the necessary medical attention and treatment?



55.4% do not have the tranquility of medical assistance in case of becoming ill. The rest 44% yes.

Results and Analysis

The environmental, social and economic problem currently presents a situation of alert regarding the exponential growth of these and the deterioration of natural resources.

Setting limits is basic, in economic policies, production, consumption and disposal of waste. In these proposals there is no waste or waste, everything is viable for use. Each initiative has support for its implementation and requires a specific study.

All the problems identified in the google forms are areas of opportunity to move towards sustainable development. However, facing climate change, moving towards affordable energy, restoration and sanitation of the environment, decent work and access to food security as well as health are currently priorities.

As well as the implementation of development plans in cities and communities with three components: social, environmental and economic:

One. The social component is an indicator that measures the development of the quality of life and the services that cities provide to their inhabitants, including health, education and work.

Two. In environmental factors, sustainable infrastructures and initiatives to reduce and eradicate pollution are considered.

Three. The economic indicator should identify the benefits they obtain from jobs and business infrastructures.

Conclusions

It is necessary to reflect that without the environment, there is no social and much less economic development. It is imperative to recover environmentally friendly production systems, stop the indiscriminate use of resources and re-educate the population in such a way that ecological deterioration can be reduced, and the environment cleaned up and recovered.

Likewise, there is no ideal type of uniform sustainable city, but it is formed according to its own characteristics of each region, population, historical and cultural process.

In this way, it is necessary to carry out a thorough review of the different cities according to their dimensions and characteristics, including large cities, emerging cities, medium-sized and small communities, ensuring that the public policies to be developed result from participatory processes that meet the needs and characteristics of each city, putting people at the center of decision-making.

As well as implementing a development plan, an alliance between the powers of the state, an alliance between people, politicians and institutions as well as the Climate Change and Energy Transition Law and application of the Circular Economy Law with the intention of mitigating the climate crisis.

Undoubtedly, the digitization of habitats and the use of clean energy will open up sustainable futures for cities and a green investment opportunity for companies in the areas of "connectivity, mobility, citizen participation and disaster management, planning their growth and provide immediate responses to emerging problems.

Investments in wind and solar energy in homes and businesses, electrification of transport or non-polluting means for the movement of people and goods and security are a key piece of development, wastewater treatment, waste management and recovery of green areas with community projects.

Finally, citizens, public and private companies and cities must be protagonists of inclusion in this transformation towards sustainable development..

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Chapter 3 Knowledge management as part of competitiveness in the decision making process of collaborators within a commercial company

Capítulo 3 Gestión del conocimiento como parte de la competitividad en la toma de decisiones en los colaboradores dentro de una empresa de giro comercial

FLORES-RODRÍGUEZ, Elvira Maribel†*, FRAGOSO-DÍAZ, Socorro and CRUZ-RIVERA, María del Socorro

Tecnológico Nacional de México; Tecnológico de Estudios Superiores de Coacalco, Av. 16 de septiembre #54, C.P. 55700, Col. Cabecera Municipal, Coacalco de Berriozábal, Estado de México.

ID 1st Author: *Elvira Maribel, Flores-Rodríguez* / **ORC ID:** 0009-0009-8499-7437, **CVU CONACYT ID:** 683126

ID 1st Co-author: *Socorro, Fragoso-Díaz* / **ORC ID:** 0009-0004-4-4754-4184, **CVU CONACYT ID:** 671937

ID 2nd Co-author: *María Del Socorro, Cruz-Rivera* / **ORC ID:** 0009-0001-8814, **CVU CONACYT ID:** 683214

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E. Flores, S. Fragoso and M. Cruz

*roberto.lopez@tesjo.edu.mx

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Abstract

This paper presents knowledge management as part of the competitiveness in the decision making of employees within a commercial company, knowledge management is important, because it depends on it that employees can make decisions and learn from possible mistakes or successes. During 2020, some of the company's employees went to work remotely, which meant that there was no communication between the different areas, let alone sharing knowledge such as processes or solving problems that might arise. The objective is to analyze how knowledge management is part of the competitiveness in the decision making process of the collaborators within a commercial company. The type of methodology for this research is mixed, it will be quantitative and qualitative, since surveys and observation were applied. With the present work it was discovered that the true wealth is found in information and knowledge.

Knowledge management, Competitiveness, Intellectual Capital, Human Capital, Knowledge

Resumen

El presente paper, presenta a la gestión del conocimiento como parte de la competitividad en la toma de decisiones de los colaboradores dentro de una empresa de giro comercial, la gestión del conocimiento es importante, pues de ello depende que los colaboradores puedan tomar decisiones y aprender de los posibles errores o aciertos. Durante el 2020 algunos de los colaboradores de la empresa, se fueron a trabajar a distancia, lo que generaba que no hubiera comunicación entre las diferentes áreas, ni mucho menos que se compartieran los conocimientos como procesos o solución problemas que se llegaran a presentar. El objetivo consiste en analizar como la gestión del conocimiento, forma parte de la competitividad en la toma de decisiones de los colaboradores dentro de una empresa de giro comercial. El tipo de metodología para la presente investigación es mixto será cuantitativa y cualitativa, ya que se aplicaron encuestas y la observación. Con el presente trabajo se descubrió que la verdadera riqueza se encuentra en la información y el conocimiento.

Gestión del conocimiento, Competitividad, Capital intelectual, Capital Humano, Conocimiento

Introduction

From a perspective based on knowledge management, companies today are not only looking for the essential differentiators that allow competitive advantages, but also to provide their employees with the information and knowledge that has been formed throughout the history of the company, which is increasingly taken as a plus for competitiveness. When knowledge management is applied to the potential, to the employees' skills, this will be optimized and used in the best possible way. In addition, with this new approach, the present work shows the importance of knowledge for decision making and that by managing it in the main, it is considered as a competitive advantage.

Justification

This research is carried out to analyze how knowledge management is part of the competitiveness in the decision making process of the collaborators within a commercial company; thus giving agility and ease when solving problems, increasing productivity and sense of belonging to the organization, this will allow to encourage and motivate employees of a commercial company, and thus have a competitive advantage and good performance.

It is expected that with the integration of knowledge management with the collaborators of the company under study, they will be able to create work teams with synergy, help them analyze that sharing their knowledge will help them strengthen their skills, feel motivated to work together, organized, in such a way that decision making will allow them to avoid future rework and errors, thus achieving the same business objective and increasing business competitiveness.

Problem Statement

After the confinement of the commercial company, the company implemented home office work for some positions. However, this exposed that there are great challenges that must be addressed to have the best results as a company and as a team. The personnel already working in the commercial company are sometimes reluctant to share their knowledge, since they often consider that, by sharing their knowledge or experience, they will be fired or relegated by sharing it with younger people. Also, working from home created the challenge of working with new technologies that they did not use, especially since they were not familiar with the technologies that would allow them to facilitate the communication process and decision making, which caused delays in orders and product deliveries.

Hypothesis

If employee knowledge is properly managed, then organizational competitiveness will increase.

General Objective

To analyze how knowledge management is part of the competitiveness in the decision making process of collaborators within a commercial company.

Theoretical Framework

1. Knowledge

Nowadays, organizations seek to find competitive advantages through knowledge management, with the aim of providing employees with information to create a competitive advantage. Murraray, P. (2002)¹ refers that knowledge is the most valuable element for the company and society in general; since it is not a new issue; it can be mentioned as a reference within the company, employees who have been working in the position for a long time have mastered part of their activities and it could be said that on the other hand, for newly hired employees all the activities would be something new.

Table 1 Tacit and explicit knowledge

Author	Year	Type of knowledge
Michael Polanyi	1996	Tacit knowledge refers to the fact that people are always learning, since it is something we do consciously and unconsciously and without alternative. Knowledge, therefore, is a method of knowing. Every person knows his world, configured by his experience and his context.
Nonaka Takeuchi	y 1999	Explicit or codified knowledge is that which can be transmitted using formal and systematic language.
García Casanueva	y 2000	Explicit knowledge or knowledge about facts and theories, which can be expressed in writing.
Benavides Quintana	y 2003	Tacit knowledge is that which concerns the personal nature, difficult to formalize and communicate, being deeply rooted in the actions of individuals and groups. Explicit knowledge is that which is easily transferable and accessible through documents, presentations, databases, etc.

(Hernández Forte, 1987)₂

The interconnection between tacit and explicit knowledge is always an object of analysis since their interaction between the two is fundamental for learning and if practiced by the company will help to achieve our main objective.

1.1. Individual and collective knowledge

The problem of organizational knowledge generation lies in how individual knowledge is developed, towards work groups, to the organization and through organizations. Hernández Forte (1987)₂

Individual learning is necessary, but not enough to produce collective learning. The organization learns when, as a result of these individual learnings, new ones emerge, develop and are shared among individuals. Murray, (2002)². Knowledge is a fundamental resource in organizations, since it is the basis for decision making, innovation and the development of new strategies.

Individual knowledge refers to the experience, skills and knowledge possessed by each member of the organization. This type of knowledge is acquired through academic training, work experience and interaction with the environment. Individual knowledge is important because it enables members of the organization to make informed decisions and perform specific tasks. On the other hand, collective knowledge refers to the organization's ability to create, share and use knowledge effectively. Collective knowledge is the result of interaction and collaboration among organizational members, and is used to improve processes, innovation and decision making. Collective knowledge is the study of social media to knowledge management in a context to identify, share, document, transfer, develop, use or evaluate knowledge. Unlike individual knowledge that tends to emphasize balance, in the sense of personal goals, dreams and aspirations. Both can be had as long as there is a balance between them. Hernández Forte (1987)².

2. Knowledge Management

Collective knowledge management implies the creation of systems and tools to share and store information, as well as the promotion of collaboration and knowledge exchange among the members of the organization. The management of information and knowledge, as well as the people involved in it, have existed since the beginning of mankind, since man in his interest of communication used different techniques to record it, to transmit, share events, appreciations of their work and way of life, they did it through cave paintings, papyrus and other media. This condescended in some way to manage information; therefore, to generate knowledge in their community and their descendants. Ledo (2012)³.

For the author Monagas-Docasal, (2012)⁴ refers that Knowledge Management involves the identification and analysis of both available and required knowledge, with the help of planning and control of operations that allow the development of new knowledge assets, in order to achieve organizational objectives; which basically implies the development of a strategic management. On the other hand, the author Calvo Giraldo, (2018)⁵ mentions that Knowledge Management is an organized process, which integrates it the creation, capture, propagation, storage and use of knowledge within the organization to maintain a competitive advantage. Knowledge Management is developed within the framework of the so-called "new economy" or "Knowledge Economy", in which both academics and entrepreneurs recognize the importance of knowledge to achieve and maintain the competitive advantage of organizations.

Table 2 Knowledge management

Author		Theory
Gene Meiereran		Knowledge management is about using computers and communications to help people collect and apply their data, information, knowledge and affective decisions, collective wisdoms, in order to make better, faster and more effective decisions.
Matthias Bellmann		Knowledge management is the transformation of knowledge into business, learning by transforming information into knowledge.
Kart Eric Sveiby		It is the art of creating value by strengthening intangible assets. To do this you have to be able to visualize your organization as nothing more than knowledge and knowledge flows.
Charles Armstrong		Raise the organization's productivity to improve its ability to connect with the outside world and customers. This requires creating the right place, time and environment to promote thoughtful work and effective interactions.
Robert K. Logan		It is related to the use of strategic information to achieve business objectives. Knowledge management is the organizational activity of creating the social environment and infrastructure for knowledge to be accessed, engaged and created.

(Valhondo Solano, 2003)⁶

Both individual and collective knowledge are important in organizations. Individual knowledge provides the basis for making informed decisions and performing specific tasks, while collective knowledge enables the organization to be more innovative and efficient. Therefore, organizations must foster the development of both individual and collective knowledge to achieve long-term success.

2.1. Knowledge management objective

The main objective of knowledge management is to apply all this information to your day-to-day work and decision making to achieve a series of competitive advantages that allow you to be ahead of your adversaries. With the generation of knowledge, efficiency, productivity and profitability are increased; if effective and appropriate supports or tools are used, which help to facilitate the knowledge to be properly shared and in the generation of new knowledge. Pilar,(2011)⁷ This generated knowledge is important within the company under study; for the continuous improvement of its tactical and strategic processes, since the accumulation of knowledge provides innovations, which aim to increase the generation of value within them.

The human-social character of the knowledge management measures, makes the role of an active and enthusiastic participation of the collaborators, that these means are necessary according to the leadership style that is managed and how it manages to exert influence in the creation of motivation, participation and commitment, this in turn is close to what is explained in the concept of transformational leadership and that in the future can have a considerable effect on the ability and willingness of people to participate in the knowledge management measures. Yaghoubi, (2014)⁸

Leloup (quoted by García and Calvo de Mora, 2002, p. 138)⁹ intends knowledge management to be chosen as a fundamental activity and describes it as follows: a) Capitalize on the knowledge and experience possessed by individuals, gaining usefulness in personnel capabilities, skills and experiences by the members of this organization. b) Create new knowledge within the organization. By sharing and exchanging experiences among employees, ideas are generated, problems are solved together and ultimately valuable knowledge is produced. C) To better exploit the company's knowledge. Therefore, knowledge management is not a process of storing and accessing information, but a process aimed at generating value for the company.

Table 3 Knowledge Management Models

Model/Author/Year	Approach and characteristics	Advantages and Disadvantages
Pillars of Knowledge Management Wiig 1993	The three pillars of knowledge list a set of indispensable functions for Knowledge Management <i>1st pillar:</i> Study and classification. Analysis of knowledge and related activities. Knowledge extraction, codification and organization. <i>2nd pillar:</i> Knowledge assessment and evaluation. Knowledge-related actions. <i>3rd pillar:</i> Synthesis of knowledge-related activities. Knowledge management, utilization and control. Entrenchment, distribution and automation.	Advantages: Explores existing knowledge. Classifies knowledge. Manages, controls, distributes and automates knowledge. Disadvantages: Not all organizations can have this model applied to them. Mastery of the procedure is required.
Basic skills and knowledge creation Leonard-Barton 1995	It is composed of 2 elements for Knowledge Management. <i>Basic Capabilities:</i> Physical Systems. Management systems. Employees' skills and knowledge. Values and standards. Knowledge creation activities: Problem solving. Knowledge import. Implementation and integration. Experimentation.	Advantages: It has a knowledge control system, mechanism to channel its strengths. Disadvantage: Requires creativity on the part of the participants. Considers changes and improvements in their systems (software).
Knowledge conversion Nonaka y Takeuchi 1995	It is a model that uses four processes in which ideas are shared, articulated, reconfigured and understood. Knowledge conversion: Socialization (from tacit to tacit). Externalization (from tacit to explicit). Combination (from explicit to explicit). Internalization (from explicit to tacit). The authors give an important value to the knowledge of their human resources.	Advantages: Allows externalizing the experience. Knowledge is given in a spiral form and is always in constant growth. It is a model that is easy to understand and to put into practice. Disadvantage: The success of this model depends on the willingness of the participants. Tacit knowledge cannot always be shared.

(Barnes 2002, p. 272).¹⁰

After the analysis of the different knowledge management models, as well as their advantages and disadvantages, it is considered the most appropriate and applicable to this project, therefore, the knowledge conversion model described by Nonaka and Takeuchi (1999, p. 81) will be explained..¹¹

Knowledge Flows in the Organization.

Some authors consider that it is totally correct to substitute the term knowledge management with knowledge flow or knowledge flow management, since as it is always mentioned knowledge is power, knowledge flow restores it as a power within a work group, being this the power within the company Distribución de Pollo y Huevo. The effectiveness of implementing knowledge within the organization Distribución de Pollo y Huevo, will depend on the effectiveness and unity of the Knowledge Management system. Hernández Forte (1987)².

Intellectual Capital

Intellectual capital and knowledge management are two essential concepts for the success of any organization today. Intellectual capital refers to the intangible assets that an organization possesses, such as the knowledge, experience and skills of its personnel, the organizational culture and the relationships with its customers and suppliers. On the other hand, knowledge management focuses on the identification, capture, storage and distribution of knowledge to improve the efficiency and effectiveness of the organization's operations. Knowledge management is a complex process that involves the creation of an environment that fosters collaboration, continuous learning and innovation. To achieve this, it is necessary to establish a knowledge management system that allows the identification of critical knowledge for the organization, its capture and storage, and its distribution to the right people at the right time. One of the main benefits of knowledge management is improved decision making. By having accurate and up-to-date information, decisions are more informed and better informed. In addition, knowledge management allows the creation of a culture of continuous learning and constant improvement, which increases the organization's ability to adapt to changes in the environment. On the other hand, intellectual capital is fundamental to the success of the organization, as it is the engine that drives innovation and creativity.

Companies that invest in the development of their employees' intellectual capital can generate new ideas and solutions that enable them to remain competitive in a changing environment. Intellectual capital and knowledge management are two key elements of an organization's success. Knowledge management enables companies to leverage intellectual capital to improve the efficiency and effectiveness of their operations, while investing in the development of intellectual capital enables the organization to be more innovative and creative. Therefore, companies must work in both areas to ensure their long-term success. Of the elements of intellectual capital (structural, relational and human capital), the present research will focus on Human Capital, since this is formed by the intangible resources, capable of generating value, that reside in people: such as their skills, knowledge and abilities. Subsequently, this is the domain of knowledge and learning of the person and consequently of their training.

Knowledge, ingenuity and creativity must be motivated. The importance of motivation remains in the first instance so that people feel willing to expose their creativity in the performance of their work. Secondly, so that they are willing to share their knowledge. It is during this stage that the company gains more value, since knowledge has become organizational knowledge. The Social value of Human capital and its growth.

Decision

Decision making is a critical process in any organization, as it can directly affect its long-term success. Knowledge management and intellectual capital are two factors that influence an organization's decision making. According to Madrigal Torres (2009)¹² a decision is an opinion, a choice between several alternatives since, both in the personal space and in the administrative and managerial environment, all people make decisions at every moment, from day to day, in each phase of the stages of a project or a program. Chiavenato (2002)¹³ mentions that a decision "is the process of analysis and choice among the available alternatives of courses of action to be followed by the person".

Effective knowledge management can provide an organization with the necessary information and knowledge to make informed decisions. This is because the knowledge captured and stored can be used to identify patterns, trends and opportunities. In addition, effective knowledge management can promote a culture of continuous learning in the organization, which in turn can foster innovation and creativity. Decision-making is also influenced by the quality of the information available. If an organization has an efficient knowledge management system, it can identify and collect relevant information from various sources and analyze it to make informed decisions. In addition, investing in the organization's intellectual capital can improve the quality of the information available, as trained personnel can collect and analyze data more effectively.

Knowledge management is a key strategy that organizations can use to gain a competitive advantage in the marketplace. Competitive advantage refers to the characteristics that make a company stand out from its competitors and enable it to offer better products or services to its customers. Knowledge management can help companies develop a competitive advantage in three main ways: through innovation, operational efficiency and improved decision making. Innovation is one of the most important aspects of competitive advantage, and knowledge management can foster innovation in organizations. Knowledge management enables companies to share and use the knowledge of their staff and other resources to develop new ideas and products.

By having access to a diverse set of knowledge and skills, companies can generate innovative solutions that enable them to differentiate themselves from their competitors. Another important aspect of competitive advantage is operational efficiency. Knowledge management can improve the efficiency of company operations by providing access to the knowledge and expertise needed to optimize business processes. This can include the use of technology and process automation to improve productivity and reduce costs. By improving operational efficiency, companies can offer better products or services at more competitive prices. Finally, knowledge management can improve an organization's decision making, which can be a key competitive advantage. By having access to accurate and up-to-date information, companies can make better informed and more effective decisions in the marketplace. Knowledge management can also enable companies to make faster and more effective decisions in response to market changes.

Competitiveness

From a macro perspective, there are three approaches: from the World Economic Forum (WEF), which defines it as the ability of countries to provide high levels of prosperity to their citizens; from the Mexican Institute for Competitiveness (IMCO), for whom it means the ability of a region to attract and retain investment; and from the World Competitiveness Yearbook, which states that the competitiveness of nations analyses the facts and policies that determine a nation's ability to create and maintain an environment that sustains the generation of greater value for its companies and more prosperity for its people (Larios, 2016)¹⁴. However, it is not necessarily the firms that know more that perform better, but rather those that manage to use what they know better (Andreu, 2016)¹⁵.

From the meso approach, competitiveness is defined as the ability of a sector to maintain or increase, under conditions of free competition, its participation in internal and external markets, while maintaining satisfactory growth in the real income generated by its activity (Bernal, Fracica and Frost, 2012)¹⁶.

Competitiveness from the micro approach is defined by Larios (2016)¹⁴ as the ability of a public or private organisation to maintain advantages that allow it to achieve and improve its socio-economic position vis-à-vis other companies. Competitiveness defines the ability of a company to produce goods and services for markets where it competes, maintaining or increasing its share or level of profitability (Bernal et al., 2012)¹⁶. Competitiveness also includes, through the production and application of knowledge, the ability to develop processes that facilitate the search for new opportunities and overcome possible technical and organisational obstacles (De Cuffa, Rojo and Maccari, 2015).

Methodology

The type of methodology for this research is mixed, quantitative and qualitative, since surveys and observation will be applied. A validated instrument will be applied with the SPSS program, with 22 items, 7 items regarding knowledge and management, intellectual capital 5, competitiveness 5, and motivation with 6 items, the levels are Likert type with 5 levels. Direct observation will be applied to the collaborators of the case study, in order to obtain the advantages and disadvantages, as well as the areas of opportunity.

Based on this methodology, each of the elements that integrate the importance of Knowledge Management will be analyzed within the survey; externalizing from its definition, as well as the positive and negative factors to consider when making use of Knowledge Management. These interviews were applied to 15 collaborators of the administrative area, which consists of 9 Administrative Assistants; 3 administrative supervisors; 3 controllership analysts of the organization under study.

Observation:

The observation was applied directly, which allowed obtaining as a result that the employees to whom it was applied showed interest and openness to be taken into account with the results, what was also observed is that the older employees were the ones who were more interested in knowing the results of the survey, since most of them stated that they had never been taken into account in these activities.

Applied observation made it possible to gather information and learn from what happens in an organization or in the environment in which it operates. Some of the aspects that were observed are:

Patterns were identified and analyzed, i.e., the actions and behaviors of people that are repeated in the organization and that may affect the flow of knowledge were observed. In other words, it was possible to observe whether people share information effectively or whether there are barriers that impede the flow of information.

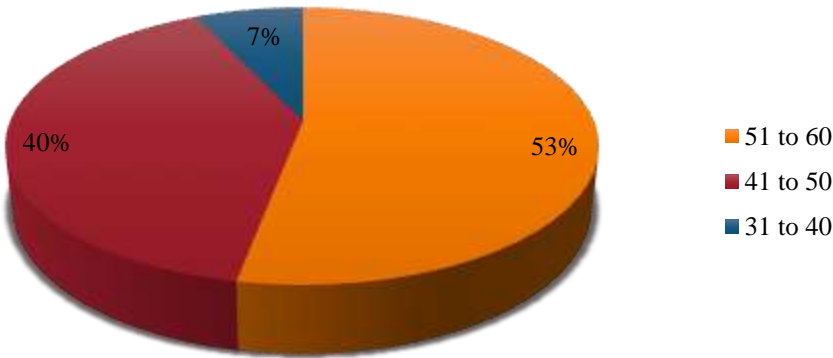
Learning opportunities were identified, observation also helped to identify learning opportunities, such as when it is observed that a person or a team has been successful in solving a problem or has implemented a new practice that has been effective.

Problems and obstacles that impede the flow of knowledge were identified, i.e., it was observed that people do not have access to the information they need or that they do not feel comfortable sharing their knowledge.

Analysis of results

The main results of the in-house survey are presented below.

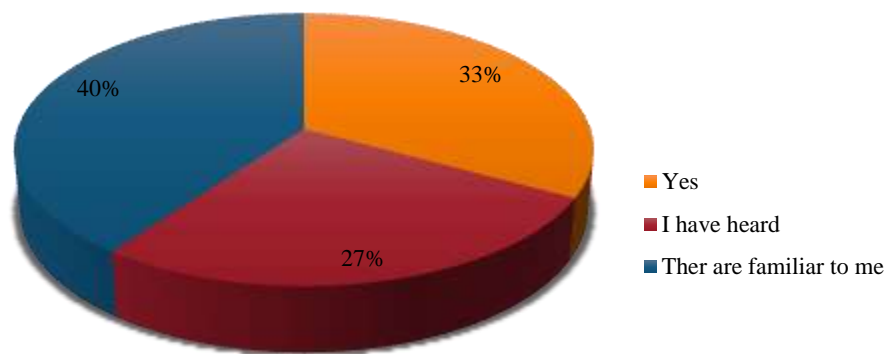
Graph 1 Ages



Note: Prepared by the authors based on information from the questionnaire application.

Among the surveyed population it was found that 7% of the age range is from 31 to 40 years; while 40% ranges between 41 to 50 years and finally 53% of an age range of 51 to 60 years as shown in this graph. It can be seen that the older employees are those who represent a high percentage; therefore they have more seniority in the company, which can be inferred that it is the majority of the employees of the object of study. This may represent that due to their seniority and age, it represents a risk for them when they are asked to transmit their knowledge to the younger employees of the organization.

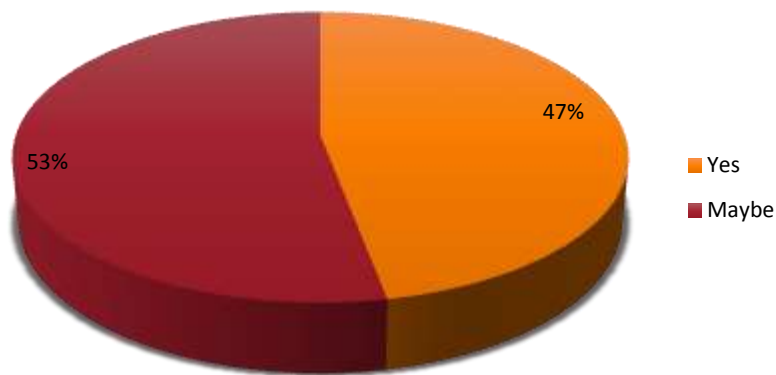
Graph 2 Knowledge management



Note: Own Elaboration based on the information from the application of the questionnaire

In this graph it can be observed that 40% of the company's employees are familiar with the concept of knowledge management, which means that they have an idea that knowledge must be identified, managed and transmitted; while 33% of the employees know that knowledge must be transmitted. As a result, it is necessary to clarify and reinforce the concept among all employees, since it is important to demonstrate how knowledge transmission can increase productivity and competitiveness.

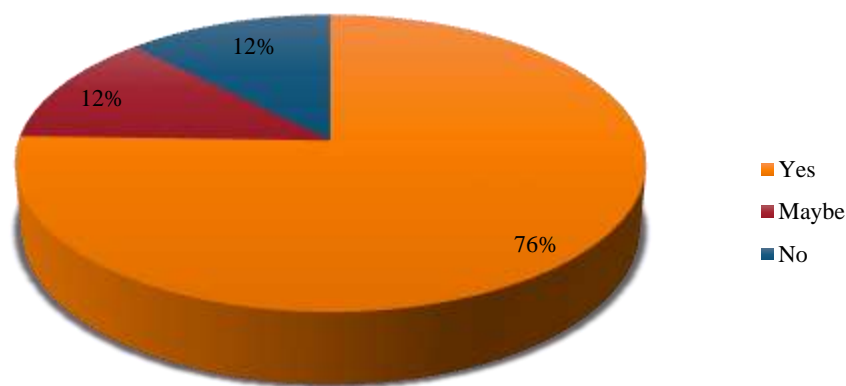
Graph 3 Recognition of Knowledge as an Element of Strategic Value.



Note: Own elaboration based on the information from the application of the questionnaire

It is represented by 47% who think that the company under study does recognize knowledge as a value; however, the majority (53%) are not certain that it is recognized as a value, which could mean that collaborators do not feel recognized or valued when transmitting knowledge, which could lower or diminish competitiveness.

Graph 4 Knowledge Transfer



Note: Own elaboration based on the information from the application of the questionnaire

Another key question for this research project is to verify the good management of knowledge among employees and that it is essential for decision making in their daily work; in this graph it can be seen that the majority (80%) of employees believe that it is essential to share knowledge, either among peers or between subordinates and bosses, which will facilitate solving work problems that may arise every day, the above through brainstorming, experiences, knowledge, and thus make the best decision.

Conclusions

With the present work it was discovered that the true wealth is found in information and knowledge.

During the process of the project, the collaborators of the commercial company were integrated, making known each stage of the project, as well as the most relevant points, which would be the most significant, which favored the research since it began to create awareness of the importance of sharing knowledge. Thanks to this research work, it has been seen how in response to the current environment, the importance of transmitting knowledge has changed the way of thinking with the collaborators; It is worth mentioning that during the process of this project, the leader in command of the administration department, due to COVID issues, had to go on disability, that is when he detonated with the employees to decide and see themselves as a team to solve each of the challenges, this is a breakthrough in their work, they used their knowledge as a tool that gave them the ease of execution when solving problems, thereby optimizing productivity, teamwork, also allowed them to feel safe and proactive to just make any inquiry to their leader.

This fulfilled the main objective in determining the importance of good knowledge management as part of decision making, with a positive response to share their knowledge to use them with their first challenge, which was to cover the position of their leader and also to perform their activities; this generated alliances, commitment, growing as a team and thus eliminated redundant and unnecessary work. If all the benefits are oriented to the organization in general and sharing their knowledge is synonymous of collaborating and cooperating with the team, it achieves a new competitive advantage.

It was found that employees who have been in the work environment for more years find it more difficult to share their experiences, however, with the finding they were sensitised through talks, highlighting the importance of sharing their experiences and giving them the value of their work and their experiences, as well as through training or meetings that allow them to change their way of thinking; thus promoting an inclusive culture, since sharing their knowledge in decision making and its correct execution would be used as an integrating capacity of Knowledge Management.

Age can be an important factor in the transmission of knowledge for a number of reasons:

Experience: Over time, people accumulate experience and knowledge in various fields. This experience allows them to have a broader and deeper perspective on different topics, which facilitates the transmission of knowledge to younger generations.

Wisdom: Age is associated with wisdom, which is practical knowledge and the ability to make informed decisions. Older people tend to have a higher degree of wisdom due to their life experience, which enables them to pass on valuable teachings and advice to younger generations.

Traditions and culture: Older people are often the bearers of a society's traditions, values and culture. They pass on knowledge about customs, rituals, stories and values that have been passed down from generation to generation. This cultural knowledge is fundamental to maintaining the identity and cohesion of a community.

Mentors and guides: Older people often take on roles as mentors and guides for younger generations. Their experience and knowledge enables them to provide guidance and support to those who are starting out in a particular area of study or work. Mentors can share their experience, offer practical advice and help young people avoid common mistakes.

However, it is important to note that knowledge transfer is not exclusive to older people. People of all ages have the capacity to pass on knowledge and learn from each other. Knowledge transfer is a two-way process in which both young and old can learn and benefit from each other. Each generation has unique perspectives and different skills that can contribute to the learning process and enrich the transmission of knowledge in a society.

Within the framework of the previous context, employees must be prepared to generate a culture of knowledge management and information transfer, in such a way that processes are optimised, seeing themselves as a team to make decisions to solve each of the possible challenges, but fundamentally giving them a sense of belonging. If this new way of working could be extended to colleagues who still remain in the home office, it would be ideal to create transcendental benefits for the company.

Evidently, employees are tacitly aware of the company's vision, mission and values, even if this is not documented or explicitly set out in a plan, which, if carried out, would undoubtedly reinforce the knowledge of these strategic elements, which would generate a sense of identity among employees and thus enable them to make the organisation's objectives their own, which would increase the organisation's competitiveness.

Another aspect that predominates is the use of documented procedures that are carried out for the operations of the organisations, procedures that are fundamental in the day-to-day running of the organisation. Therefore, if the knowledge of these processes is not transmitted, productivity may decrease. In the same sense, possibilities for improvement are detected in the application of administrative practices oriented towards the elaboration of action plans with specific objectives and strategies for the development of knowledge among collaborators.

The formulation and promotion of a strategy of this nature, where knowledge is the fundamental platform on which to boost business competitiveness in the long term, requires top management committed to the development, dissemination, use and retention of knowledge that adds value.

Knowledge can be a source of competitive advantage, as it enables companies to innovate, improve their efficiency, adapt to change and respond to market demands more effectively than their competitors. Therefore, knowledge transfer plays a crucial role in strengthening competitiveness.

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Chapter 4 Effective teaching-learning strategies for digital distance education within the bachelor's degree in Business Administration at TESVB

Capítulo 4 Estrategias de enseñanza-aprendizaje efectivas para la educación a distancia digital dentro de la Licenciatura en Administración del TESVB.

HERNÁNDEZ-SÁNCHEZ, Josefina

Tecnológico Nacional de México/TES Valle de Bravo

ID 1st Author: *Josefina, Hernández-Sánchez* / **ORC ID:** 0009-0006-4771-5099

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J. Hernández

I, Ayala (AA.) Business challenges in the new economic scenarios. Handbooks-TI-©ECORFAN-Mexico, Estado de México, 2023

Abstract

In March 2020, institutions at all levels are facing a global Covid-19 pandemic, face-to-face classes are suspended, and work begins virtually. This generated insecurity and anguish, the students did not know how the classes would be taught and evaluated; teachers had to adjust planning to new conditions. This creates the need to build forms of virtual work. Within the Bachelor of Administration of the Tecnológico de Estudios Superiores of Valle de Bravo, emergency strategies had to be developed to save the semester that was being studied, the next three semesters were already planned; there was a little time to schedule the classes, however, there were external conditions that affected the virtual work, for the above, it is important to analyze, evaluate and determine which are the strategies applied effectively within the career, to preserve them, improve them for new contexts.

Strategies for distance education

Resumen

En marzo de 2020, las instituciones de todos los niveles se enfrentan a una pandemia global de Covid-19, se suspenden clases presenciales y se inicia a trabajar de forma virtual. Esto generó inseguridad y angustia, los estudiantes no sabían cómo se les impartirán y evaluarán las clases; los profesores tenían que ajustar la planeación a nuevas condiciones. Esto crea la necesidad de construir formas de trabajo virtual. Dentro de la Licenciatura en Administración del Tecnológico de Estudios Superiores de Valle de Bravo se tuvieron que desarrollar estrategias de emergencia para salvar el semestre que se estaba cursando, los siguientes tres semestres ya fueron planeados; hubo un poco de tiempo para programar las clases, sin embargo, existieron condiciones externas que afectaron el trabajo virtual, por lo anterior, es importante analizar, evaluar y determinar cuáles son las estrategias aplicadas de forma efectiva dentro de la carrera, para conservarlas, perfeccionarlas para nuevos contextos.

Estrategias para la educación a distancia

1. Introduction

As a result of a health emergency caused by the virus, classes were mandatory suspended at all educational levels. In the case of basic education, it chose to broadcast its sessions through television, radio, and social media. However, universities were forced to shift their focus towards distance education through virtual modalities.

With this event, it was observed that some institutions already had digital platforms and remote work systems in place, which facilitated the transition from in-person to virtual classes for both teachers and students, with plans and modalities organized by faculties or departments. However, for others, it meant facing new challenges in the short term to provide a timely response to the emergency. This is the case for the Bachelor's Degree in Business Administration at the Technological Institute of Higher Studies of Valle de Bravo.

The following research will focus on the study, analysis, and development of different optimal teaching-learning strategies used for digital distance education within the bachelor's degree in business administration at the Technological Institute of Higher Studies of Valle de Bravo.

The first step will involve analyzing the efforts made by the professors in the program to cope with the situation experienced during the pandemic and how the teaching process was carried out using technology.

The next step will be to investigate with the students about the learning models used during the same period, considering the use of available technological tools to facilitate this process.

Subsequently, documentary research will be conducted on teaching-learning strategies to refine those already implemented and propose new ones that can help achieve better results.

Finally, an anthology of strategies suitable for the needs of the program will be compiled, to the extent possible.

2. Development of the Topic

Objectives

General Objective:

Defining effective teaching-learning strategies for digital distance education within the bachelor's degree in business administration at the Technological Institute of Higher Studies of Valle de Bravo:

Specifics

- Analyze the teaching methods employed by professors for digital distance education within the bachelor's degree in business administration at TESVB.
- Determine the learning models used by students for digital distance education within the bachelor's degree in business administration at TESVB.
- Design teaching-learning strategies based on the needs of the bachelor's degree in business administration at TESVB for digital distance education.

Methodologies

1. A qualitative analysis was conducted through a discussion with the professors of the Bachelor's Degree in Business Administration at TESVB to identify their perception of the pandemic that occurred in March 2020.
2. Interviews were conducted with the professors of the Bachelor's Degree in Business Administration at TESVB to explore the teaching models applied for digital distance education (commonly known as ICT-mediated educational models) in the past three semesters, in order to assess their effectiveness.
3. A comparison was made among the different teaching models employed by professors for digital distance education in various subjects of the program.
4. A quantitative analysis was conducted to assess the resources available to students in different semesters for digital distance education within the Bachelor's Degree in Business Administration at TESVB.
5. Surveys were conducted with students from different semesters to investigate the types of learning utilized during the pandemic in their various subjects taken in the past three semesters, and a qualitative analysis was performed.
6. The optimal teaching methods used for digital distance education in the last semester by the professors of the bachelor's degree in business administration at TESVB were selected.
7. Develop teaching-learning strategies for digital distance education within the bachelor's degree in business administration.

Theoretical framework

Theories of Distance Education:

Many conventional psychopedagogical paradigms have become obsolete or face serious difficulties in understanding the changes in the educational world and society at large. To analyze the changes in teaching and learning processes in the digital era, it is necessary to pose new questions and seek new answers.

Contemporary theories agree in pointing out that the educational process should be active, dynamic, and focused on learning rather than teaching. This implies designing learning strategies that promote continuous interaction between the learner and the object of knowledge. Constructivism, as part of these approaches, conceives the teaching-learning process differently. Previously centered on the transmission or imparting of knowledge, it now focuses on showing the path followed in the acquisition of learning (Ma. Antonia Miramontes Arteaga, 2019, p. 204).

As we have seen, today we can learn anytime, anywhere, and in multiple ways. Thus, learning clearly transcends the boundaries of educational institutions, traditional classrooms, and virtual campuses, and its modalities and scenarios have multiplied.

The evolution of technology favors and amplifies informal learning (Fischer, 2000), which takes place outside the conventional frameworks of educational institutions and structured training programs. It is a free, personal, often spontaneous, and unplanned activity that, although it has always existed, now has a multitude of new resources and channels.

Description of distance, blended, and face-to-face educational models:

Models	Models of education mediated by ICT
Guided independent study (open modality)	Guided Independent Study is the "classic" model of distance education based on printed materials, also known as correspondence studies, in which students learn primarily on their own with the help of printed materials. These materials employ what is known as "guided didactic conversation" (Holmberg, 1986). This open mode model places special emphasis on the printed materials since the student will be alone and isolated when reading them. These materials strive to create a sense of personal connection with the teacher and the institution responsible for the studies. It is recommended to use a conversational language that is easy to read and not too dense, provide advice on what to do and what to avoid, encourage students to contribute their own ideas, questions, and judgments, involve students to develop a personal interest in the subject matter or problem at hand, and use a personal writing style, among other techniques.
The remote classroom (distance modality)	The model of the remote classroom is based on the use of ICT to replicate in a distance setting what normally occurs in a face-to-face classroom. In this model, also known as a distributed classroom by Miller (2004), technologies that enable synchronous transmission (in real-time, live, and spontaneous) of audio and/or video are typically used (Bates, 1995; Levenburg, 1998). In this distance education model, only predetermined locations chosen by the institution, not the students, are accessed. The remote classroom is defined by its technological infrastructure rather than its instructional design (Heydenrych, 2000), as it largely reproduces the model of a traditional classroom where the interaction between teacher and student is limited.
The interactive model based on ICT (distance modality)	The interactive model based on ICT utilizes Internet technologies for accessing materials and maintaining contact between academic advisors and students through synchronous and/or asynchronous interaction. In this model, also known as network-based distance education or the "online" model, opportunities for interaction between the teacher and the student are increased as the teacher does not dominate the conversation as is typically the case in a traditional classroom. This aspect favors, but does not guarantee, the implementation of educational models based on knowledge construction by the students.
The hybrid model (mixed modality)	Hybrid or blended learning models are those that combine face-to-face education and distance education in a way that both learning experiences are essential to successfully achieve the learning objectives. A blended model is not simply adding online modules to a face-to-face course or vice versa. Creating a hybrid educational solution requires the different components, whether face-to-face or online, to fit together logically like the parts of a machine (Zenger, 2001). In a hybrid solution, each educational model brings out its strengths. The interactive model based on ICT is used for delivering content, simulations, collaborative activities, feedback processes, and interaction between students and between the teacher and the student. The face-to-face model is used to engage students with the content, practice skills, discuss the challenges students will face in implementing this knowledge and skills in a professional context, and ensure social commitment among participants. Another characteristic of the hybrid model is that it can provide variety. The same content can be delivered in different modalities, giving students the opportunity to choose which modality is more appealing to them.
The face-to-face model supported by technology (face-to-face modality)	Some authors consider within the term "blended" or "hybrid" model, face-to-face models that incorporate the use of technology without reducing the number of in-person contact hours. However, those models, rather than being truly blended, are face-to-face models enhanced with the use of ICT ("ICT enhanced" in English). There is no single hybrid model, but rather a continuum between traditional face-to-face education and distance education (Cheese, 2003). However, at the extremes of this spectrum, we will find face-to-face education with very little distance support and distance education with very little face-to-face interaction.

The student and the teacher within distance education

The autonomy of learning refers to the student governing themselves and being able to make decisions about their learning process, thanks to the training and development of cognitive, affective, interactive, and metacognitive competencies or skills.

"The year 2020 has shown the need and urgency to promote skills that allow students to be self-managed and self-regulated, including competencies to plan their learning activities and self-assess." (Enríquez Vázquez & Hernández Gutiérrez, 2021)

According to the Tassinari model, it includes five dimensions that encompass autonomous learning.

The dimensions are as follows: affective, social, cognitive, metacognitive, and action oriented.

Internet and distance education

Currently, there is a set of computer applications available on the internet that allows us to create a very rich environment in terms of interaction and, therefore, very flexible in terms of teaching strategies.

Among the interactive resources available on the internet, they can be classified into synchronous and asynchronous services.

Synchronous services are those in which the sender and receiver of the message in the communication process must be present at the same time.

Asynchronous services are those that allow the transmission of a message between the sender and receiver without them having to coincide to interact at the same moment. They necessarily require a physical and logical location (such as a server, for example) where the data that forms the message will be stored and accessed.

Both services are necessary to carry out distance education; however, asynchronous services are more useful in this modality due to the deferred access in time, which eliminates the limitation for students.

Learning styles

Learning styles refer to a set of cognitive, affective, and physiological elements that serve as indicators to determine how individuals perceive interactions and react to their surroundings.

David Kolb states that learning is a four-stage process: Concrete Experience (CE), Reflective Observation (RO), Abstract Conceptualization (AC), and Active Experimentation (AE).

Concrete Experience (CE): Individuals who develop this capacity are able to fully engage without prejudice in new experiences and learn through direct involvement.

Reflective Observation (RO): When this capacity is developed, individuals are able to reflect on their experiences and observe them from multiple perspectives. Learning is achieved through reflection.

Abstract Conceptualization (AC): When this capacity is developed, individuals become capable of constructing new concepts and integrating their observations into solid theories. Learning is achieved through thinking.

Active Experimentation (AE): When individuals use this capacity, they become capable of applying formulated theories to make decisions, solve problems, and learn through doing.

These capacities determine the degree of perception and processing, resulting in four learning styles: Diverging, Assimilating, Converging, and Accommodating.

Kolb asserts the following:

Those who combine Concrete Experience and Reflective Observation have a Diverging learning style.

Those who combine Reflective Observation and Abstract Conceptualization have an Assimilating learning style.

Those who combine Abstract Conceptualization and Active Experimentation have a Converging learning style.

Finally, those who combine Active Experimentation and Concrete Experience have an Accommodating learning style.

Diverging style: Characterized by idea generation and imaginative capacity, students with this style are experimental, creative, flexible, informal, and tend to break traditional learning norms.

Assimilating style: Characterized by the ability to create theoretical models, these students are reflective, analytical, organized, methodical, systematic, logical, rational, sequential, and rigorous in their reasoning processes. They tend to focus on the object of study.

Converging style: Typically, these students are characterized by the practical application of ideas. They engage in experiences related to the subject of study, have the ability to grasp ideas and find solutions, and are practical and efficient in applying and transferring theory.

Accommodating style: Characterized by the ability to adapt to specific immediate circumstances. Students with this style are generally observant, detail-oriented, imaginative, intuitive in anticipating solutions, emotional, and have a great capacity to relate and link content.

Teaching-Learning Strategies

Pimienta (2012) defines teaching-learning strategies as instruments used by teachers to facilitate the construction, implementation, and development of students' life skills. These instruments are based on the creation of didactic sequences divided into three main moments: the beginning of the class, development, and closure or feedback on what has been covered.

Barriga and Hernández (2010) mention the strategies most commonly used by students to improve their processes of acquiring meaningful learning.

3. Results and Analysis

To develop the project, it was necessary to analyze two key actors: teachers and students.

Based on the provided information, the following conclusions can be drawn:

Most teachers used the "Remote Classroom" distance learning modality, which relies on the use of ICT to replicate synchronously what normally occurs in a physical classroom. This distance education model is achieved through predetermined platforms chosen by the institution, such as Microsoft Teams, which was designated as the official communication medium.

Another distance learning model used was the "Interactive Model based on ICT," which utilizes Internet technologies for accessing materials and maintaining contact between academic advisors and students in synchronous and/or asynchronous interactions. This model, also known as network-based distance education or "online" model, provides increased opportunities for interaction between teachers and students.

Implementing both models is beneficial, although it does not guarantee knowledge construction by students.

Both models could be considered optimal, but since both require the implementation of ICT, a quantitative analysis of the students' resources was necessary to determine the feasibility of Digital Distance Education in the Bachelor's Degree in Administration.

It is concerning that almost half of the students in the program do not have a specific space to complete their tasks without interruptions.

All students have at least one mobile device, and the majority have internet access, both of which are necessary to implement the project.

A little over half of the students initially had difficulties using the different applications, but with increased usage, they became more familiar with them.

An important fact is that the majority of students live in communities with electricity supply issues.

Coming from rural communities, students may lack certain resources; however, they all have internet access and mobile devices, which are necessary to implement Teaching-Learning Strategies for Digital Distance Education.

Both models could be selected as optimal for Digital Distance Education in the program. However, the "Interactive Model based on ICT" better adapts to the conditions as it allows both students and teachers to connect synchronously and asynchronously with the support of the available technological tools.

It was necessary to investigate the predominant learning styles among the students in the program to develop appropriate Teaching-Learning Strategies. The findings indicate that the prominent characteristics are imaginative, experimental, analytical, and reflective. Students tend to analyze and reflect before making decisions or solving problems. They are capable of fully engaging without bias in new experiences and reflecting on their lived experiences from multiple perspectives, thus learning through experimentation and reflection.

Almost half of the students enjoy participating in or prefer obtaining new information through brainstorming, simulation exercises, the use of analogies, conducting experiments, solving riddles, crosswords, puzzles, and constructing information organizers (mind maps, concept maps). Another notable percentage prefers analyzing texts, data sorting, participating in debates, conducting research and inquiries, and preparing reports. These strategies will be used as a reference.

Based on the above, it can be concluded that the divergent learning style predominates among the students, with a smaller number exhibiting an assimilator style.

"What strategies will enable the effective implementation of the Teaching-Learning process for Digital Distance Education within the Bachelor's degree in Business Administration?"

Taking into account the teaching model developed by the instructors and the prominent learning styles of the students in the Bachelor's degree in Business Administration, the following strategies are proposed.

Proposed strategies for the divergent learning style"

Proposed strategies for the divergent learning style	
Brainstorming	
AIM	Developing and exercising creative and innovative imagination, promoting the search for solutions, and enhancing decision-making skills. Encouraging autonomous behavior in learning.
Description of the strategy	It is an unstructured technique where solutions to various situations are sought through the generation of spontaneous, relaxed, and horizontal ideas. Through this practice, better results are obtained as it enhances creativity among students and fosters a collaborative environment.
Advantages	<ul style="list-style-type: none">– Provides multiple perspectives.– Creates opportunities to explore others' ideas.– Often generates more ideas in a short period
Practical Cases	
AIM	Building learning through the analysis and discussion of real-life experiences and problematic situations in the workplace.
Description of the strategy	It consists of presenting real problems (business cases, work environment issues, accounting scenarios, among others) in which students are required to propose various solutions, opinions, or contributions. By using real-life cases, the aim is for students to visualize the conflicts, projects, and roles that can be encountered in the professional field.
Advantages	<ul style="list-style-type: none">– Facilitates the understanding and processing of information by the student.– Establishes a connection between theoretical concepts and their practical application.– Stimulates the development of critical thinking and analytical skills.– Promotes active student participation in their own learning process.
Graphic Organizers	
AIM	Promote independent learning in students, by organizing the corresponding information.
Description of the strategy	Mind maps are effective tools for organizing information by designing a scheme that classifies ideas in a logical way, allowing students to visualize the topic as a whole. They are particularly helpful for students with learning difficulties as they include concepts, visual images, and keywords.
Advantages	<ul style="list-style-type: none">– Son fáciles de crear.– Tienen un gran impacto en la simplificación de la información.– Ayudan el razonamiento, análisis y comprensión lectora.– Practican habilidades de ordenamiento, comparación y clasificación.– Facilita a resumir cada vez con mayor facilidad.– Entrena tu mente para producir mejores ideas.
Crosswords	
AIM	Promoting meaningful learning and enhancing the ability to organize information, motivating students to review acquired knowledge.
Description of the strategy	It consists of developing questions and writing the answers in a template, with vertical and horizontal lines crossing each other. The template is divided into individual lettered cells.
Advantages	<ul style="list-style-type: none">– Ensure students develop habits of collaborative decision-making in professional contexts.– Increase students' professional interest and motivation in technical subjects.– Assess the level of technical knowledge attained by students.– Develop generalized skills and professional capabilities in practical settings.– Enhance students' independent preparation level and provide the opportunity for the teacher to analyze the assimilation of technical content in greater detail.– Promote long-lasting learning experiences.– Offer real-world experiences that stimulate student activity.– Provide experiences that can be easily obtained through other materials and media, contributing to the efficiency, depth, and variety of learning.– Contribute to the expansion of meanings and, consequently, to the development of vocabulary.

Proposed strategies for the assimilatory learning style

Information Analysis	
AIM	Process information from different sources to understand specific content through the most prominent ideas, enabling students to generate meaningful knowledge.
Description of the strategy	It is the process of exploring, transforming, and examining data to identify relevant information that enhances efficiency in supporting decision-making.
Advantages	<ul style="list-style-type: none">– Increased learning efficiency.– Greater speed and safety in decision-making.– Promotes the habit of reading.
Research Projects	
AIM	To present, in a methodical and organized manner, a set of data and information regarding a problem in order to formulate a hypothesis aimed at its resolution.
Description of the strategy	It is a scientific procedure aimed at gathering information and formulating hypotheses about a specific social or scientific phenomenon. It involves engaging students in understanding the research process that takes place prior to conducting a research project.
Advantages	<ul style="list-style-type: none">– Transform the ideas on tangible achievements.– They can be of collective or personal interest.– They motivate and require interdisciplinary teamwork.– They serve to provide solutions to a problem and take advantage of opportunities that exist in the environment.
Discussion forum	
AIM	Contribute to the development of critical thinking and foster the ability to express ideas in a reasoned manner.
Description of the strategy	It is a virtual meeting among various participants with the objective of exchanging opinions, posing questions about a common topic or subtopics, as well as sharing skills, experiences, or answers to questions among its participants, which generates new knowledge.
Advantages	<ul style="list-style-type: none">– Reinforces learning and enhances its meaningfulness.– Allows for understanding students' attitudes towards certain topics.– Fosters the development of social skills through interaction.– Compares results from an analysis conducted individually or in teams.– Retrieves experiences from field practices carried out by students.– Helps improve written communication skills.– Enables commenting, analyzing, and critiquing texts.
Preparation of investigation reports	
AIMS	To develop the student's writing skills, analysis, synthesis, and critical thinking.
Description of the strategy	It is a written document that seeks to communicate in a clear and objective manner the objectives pursued by the study, how it was carried out, the main results, and the main conclusions and recommendations reached once the research was completed. This learning strategy involves reflection, either personal or group, to deepen understanding of a subject matter.
Advantages	<ul style="list-style-type: none">– It establishes an objective account of facts.– It promotes reading.– It develops critical thinking.– The student learns to gather and refine data from reality.– It contributes to improving oral and written communication skills.

4. Conclusions

Taking into account the teaching model developed by the teachers and the outstanding learning styles of the students, a set of strategies are proposed that will support the teaching-learning process to promote digital distance education within the Bachelor's Degree in Administration.

The design and development of appropriate strategies will allow the construction of significant knowledge in students, since their participation in the classes will be greater, by getting involved they will adapt a new way of working capable of permeating in all areas.

Once the strategies have been defined, it is necessary to integrate them into a Web page for the exclusive use of students and teachers of the course, in which both parties can interact asynchronously and use them according to the needs of each subject.

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Chapter 5 Resilience in the new normality of work in front of home office activities

Capítulo 5 Resiliencia en la nueva normalidad laboral frente a las actividades de home office

CRUZ-RIVERA, María del Socorro†*, FLORES-RODRÍGUEZ, Elvira Maribel and FRAGOSO-DÍAZ, Socorro

Tecnológico Nacional de México/Tecnológico de Estudios Superiores de Coacalco

ID 1st Author: *María del Socorro, Cruz-Rivera* / **ORC ID:** 0009-0001-8814-2753, **CVU CONACYT ID:** 683214

ID 1st Co-author: *Elvira Maribel, Flores-Rodríguez* / **ORC ID:** 00009-00009-8499-7437, **CVU CONACYT ID:** 683126

ID 2nd Co-author: *Socorro, Fragoso-Díaz* / **ORC ID:** 0009-0004-4754-4184, **CVU CONACYT ID:** 671937

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M. Cruz, E. Flores and S. Fragoso

*maria.lam@tesco.edu.mx

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Abstract

Objectives

The research aims to analyze the impact and change in the face of the new normality of work in workers who perform home office activities; providing valuable information to help companies and organizations to create healthy and effective work environments, through the promotion of resilience and adaptation skills in difficult situations.

Methodology

For the development of the project, a qualitative research approach was used, which is represented by activities that serve to formulate the problem statement and the research questions in order to answer them.

Contribution

In recent years, remote or home-based work has become increasingly popular, especially in the wake of the global COVID-19 pandemic. While this mode of work offers many benefits, it can also present certain challenges, such as difficulty in maintaining work-life balance, lack of social interaction and a sense of isolation. To cope with these challenges and adapt to this new way of working, resilience has become an increasingly important skill for remote workers. Resilience refers to the ability to bounce back from adverse situations and maintain motivation and focus over the long term. In the context of working from home, resilience can help workers maintain a positive attitude and overcome difficulties, which can improve their productivity and job satisfaction.

Resilience, New normality of work, Home Office

Resumen

Objetivos

La investigación tiene como objetivo analizar el impacto y cambio ante la nueva normalidad laboral en los trabajadores que realizan actividades de home office; proporcionando información valiosa para ayudar a las empresas y organizaciones a crear entornos de trabajo saludables y efectivos, a través de la promoción de habilidades de resiliencia y adaptación ante situaciones difíciles.

Metodología

Para el desarrollo de proyecto se realizó una investigación con enfoque cualitativo, la cual se representa con actividades que sirven para formular el planteamiento de problema y las preguntas de investigación con la finalidad de responderlas.

Contribución

El trabajo remoto o desde casa se ha vuelto cada vez más popular, especialmente después de la pandemia mundial de COVID-19, aunque esta modalidad de trabajo ofrece muchos beneficios, también puede presentar ciertos desafíos, como la dificultad para mantener el equilibrio entre la vida laboral y personal, la falta de interacción social y la sensación de aislamiento. Para sobrellevar estos desafíos y adaptarse a esta nueva forma de trabajo, la resiliencia se ha convertido en una habilidad cada vez más importante para los trabajadores remotos. La resiliencia se refiere a la capacidad de recuperarse de situaciones adversas y mantener la motivación y el enfoque a largo plazo, en el contexto del trabajo desde casa, la resiliencia puede ayudar a los trabajadores a mantener una actitud positiva y a superar las dificultades, lo que puede mejorar su productividad y satisfacción laboral.

Resiliencia, Nueva normalidad laboral, Home Office

Introduction

The Covid-19 pandemic has led to a transformation in the way we work, the new normal has generated a widespread adaptation of remote work or home office by companies and organizations, which has required a reorganization of workspaces, greater investment in technology and greater flexibility in working hours. In this new normality, office workers have had to adapt to new ways of working and communicating, which has presented challenges and opportunities in equal measure.

Resilience can be a valuable tool for home office workers, helping them overcome challenges and stay productive and healthy in their daily work. It allows them to better manage the stress and uncertainty associated with remote work, as lack of social interaction and lack of structure can make some workers feel lonely or lost, and resilience can help them maintain a positive attitude and find ways to adapt to their environment.

Home office or remote work presents unique challenges, such as: distractions at home, difficulty disconnecting from work, and lack of face-to-face interaction with co-workers, and being resilient helps workers stay motivated and focused on their long-term goals, which can improve their productivity and job satisfaction.

Resilience is a key skill for coping with the new normal because of the global Covid-19 pandemic, many workers have been forced to adapt to significant changes in their work and personal environments. The new normal is characterized by increased uncertainty, changes in the way they work, interact, and relate to others, and a growing need to adapt to unforeseen and often challenging situations.

Problem definition

Recovery from covid-19 is not merely a health issue; the severe damage to economies and societies will also have to be overcome. Without a deliberate effort to accelerate job creation and help the most vulnerable members of society, and the recovery of the hardest-hit sectors of the economy, the effects of the pandemic could linger for years to come in the form of lost human and economic potential, and increased poverty and inequality, said Guy Ryder, director general of the ILO (International Labor Organization) (Morales, 2021)

For this reason, alternatives must be sought to counteract the great impact caused by the pandemic, which in turn is initiating a new labor normality, in which new ways of working are presented, so it is necessary to know what actions are being taken by companies so that their workforce is not harmed, considering resilience as a factor that can generate organizational success.

After the Covid19 pandemic, 10.6% of the companies are still in Home Office, from the workers' perception they have had many difficulties to continue with this work at home, that is why the resilience capacity of workers in a Home Office model is investigated. (Morales, 2021).

The International Labor Organization (ILO) estimates that one out of every five workers in the world have experienced this reality at some point during the 19 months that the pandemic has lasted. In Latin America, at least 23 million people have worked remotely in the last year. Currently the perception of workers in a Home Office model says "Those who have benefited from telework are mainly formal salaried people, with high educational level, with stable employment relationships, in professional, managerial and administrative occupations, and of course with access to the necessary technologies to carry out their tasks", (Suárez, 2021).

A characteristic of organizations and the current work context is that they are subject to continuous and significant changes that result in stressful environments. In this scenario, workers must make efforts to adapt to them and minimize their effect. From positive psychology, which focuses on the positive subjective experience that enables people to cope with adversity and improve their quality of life, there has been strong support for the idea that some people adjust better than others to stressful conditions and maintain their levels of well-being by using different psychological capacities. (Luthans, Vogelgesang, & Paul, 2006)

The interest arises to carry out a study of resilience and the new labour normality in home office activities, because workers will have to show their ability to adapt to new scenarios.

Therefore, the following research questions arise:

What is the workers' perception of a Home Office model?

How have employees adapted to the new normal?

What strategy to follow to achieve high levels of resilience?

Justification

The COVID-19 pandemic has forced many companies and workers to adopt telecommuting or working from home to keep their operations running. This situation has led to an increased need for research on labour resilience in home office activities.

Workplace resilience refers to the ability of workers to adapt and recover from stressful or adverse situations at work. In the case of teleworking, workers confront a number of challenges related to lack of social interaction, difficulty in separating work from personal life, work overload, among others.

In addition, work resilience can also have an impact on workers' productivity and well-being. Resilient workers can better manage stress, maintain a positive attitude and be more productive at work.

Therefore, the research addresses the need to understand how workers are coping with home office challenges and what factors may influence their job resilience. The findings of such research could be useful in developing policies and programs that promote job resilience and worker well-being in the context of telework.

The following objectives are proposed to support the research:

- To identify the main sources of stress and difficulties that people face when working from home and how they have managed to overcome them.
- To recognize the importance of resilience in the face of the new normality of work in Mexico.
- To analyse how people have developed resilience skills to face the challenges of working from home, such as time management, motivation, stress management and effective communication with colleagues and clients.

As well as for future work, adapt tools such as questionnaires and surveys to discover the perception of home office activities in workers.

Methodology

For the development of the project, a qualitative research approach was used, which is represented by activities that serve to formulate the problem statement and the most important research questions, with the purpose of refining and answering them.

It is relevant to mention that qualitative research is based more on an inductive logic and process (exploring and describing, and then generating theoretical perspectives), it goes from the general to the particular, the approach is based on non-standardized and not completely predetermined data collection methods, it consists of obtaining the perspectives and points of view of the participants (their emotions, priorities, experiences, meanings and other rather subjective aspects). Also of interest are the interactions between individuals, groups and collectivities using techniques to collect data, such as unstructured observation, open interviews, document review, group discussion, evaluation of personal experiences, recording of life stories, and interaction and introspection with groups or communities. (Hernández, 2014).

The development of the research was carried out as explained below:

- Use of various data collection techniques, according to the requirements of the research. Once the study problem had been posed, i.e., the research objectives and questions had been established and the relevance and feasibility of the project had been evaluated, the study was theoretically supported.
- Theoretical support implied exposing and analysing the theories, conceptualizations, previous research, and background in general that were considered valid to justify the study. It is also important to clarify that "theoretical framework" is not the same as "theory"; therefore, not all studies that include a theoretical framework must be based on a theory (Rojas, 2011).

The development of the theoretical underpinning was carried out in two stages:

- The analytical review of the corresponding literature: This involves detecting, consulting, and obtaining the bibliography (references) and other materials that are useful for the purposes of the study, from which relevant and necessary information is extracted and compiled to frame the research problem. This review is selective, since only the most important and recent information is considered and is directly related to the research problem.
- The construction of the theoretical framework: For this, the key words or search terms were selected, which are distinctive of the study problem and are extracted from the idea or theme and the problem statement. Therefore, some preliminary readings were made to complement, taken as some search engines.

The search in books, electronic books, scientific journal articles and papers, works presented in congresses, symposiums and similar events, are sources that systematize the information to a greater extent, go deeper into the developed topic and are highly specialized, besides the fact that they can be accessed through the Internet, providing a list of references linked to the key words to obtain truthful and reliable information, which is selected for the elaboration of the theoretical framework.

The construction of knowledge and organization of ideas is fundamental in conducting documentary research.

Research refers to obtaining (and constructing) knowledge; research can be conducted from very different perspectives, with different objectives, or considering different types of data, procedures, or methods to obtain them. Thus, there are many different criteria for classifying research.

Documentary research is, as its name indicates, that which is carried out based on information found in documents of any kind, such as bibliographic, hemerographic or archival sources.

Baena (2011) indicates that "documentary research is a technique that consists of the selection and compilation of information through the reading and critique of documents and bibliographic materials" (p. 72).

Finally, it is important to mention that, for the development of documentary research, a selected and delimited topic is required, justified, the result of documentation or personal reflection. Therefore, it is necessary to establish a preliminary frame of reference to guide the collection of information and the writing of the research project.

Once the research topic has been developed, the content of the project is defined and described through which the results of the research are made known.

In the last stage of the research process, the results obtained are communicated. These are the ideas provided as the result of the work carried out.

Development of the topic

Resilience

Resilience is a multifaceted concept that has been defined and studied by several writers in different fields. To understand the word resilience, it is necessary to understand the history of its trajectory. The term resilience comes from Latin, from *resilio* (re salio), which means to jump back, to bounce back, to reanimate. It is used in civil engineering and metallurgy to calculate the ability of certain materials to recover or return to their original position when they have withstood certain loads or impacts. By extension, resilience could be represented as the deformation suffered by a ball thrown against a wall and the ability to bounce back (Arciniega, 2005).

The beginning of the research on resilience does not arise from a theoretical academic base but from a phenomenological identification of the characteristics of survivors of high-risk situations. Richardson (2002) conducted fundamental studies for the development of the concept of resilience, which were carried out by Werner (1992) who helped with relevant studies on communities of multiracial children in designated high-risk populations for 30 years. In these studies, it was estimated that about 200 of the total 700 children were at risk due to stress, poverty, parental mental health problems, and the daily instability experienced in the area.

More recently, resilient qualities have been identified in the field of positive psychology. Seligman and Csikszentmihalyi (2000) have written articles describing the strengths, characteristics, and virtues indicative of states of mental health, vitality and resilience. For Arciniega (2005), the capacity for personal and social adjustment despite living in an unfavorable context and having had traumatic experiences is what defines the resilient personality, while expressing that the current concept of resilience and positive psychology have converged and provided a more complete and optimistic vision of human development.

Resilience comprises at least two levels. First, there is resistance or the capacity to remain intact in the face of the "blow"; furthermore, resilience comprises the capacity to build or to realize oneself positively in spite of difficulties (Vanistendael, 1995).

Pierre-André Michuad (1996), cited in Cyrulnik, Guenard, & Tomkiewicz, (2012) describes four areas of application of resilience:

- Biological domain: when despite congenital or acquired somatic handicaps because of accidents or diseases, subjects have been able to lead a dignified and creative life.
- Family environment: Successful development of children from dysfunctional and conflictive families, victims of abandonment, mistreatment and abuse.
- Micro-social sphere: When the survivors develop in neighborhoods or towns determined by misery, unemployment, shantytowns, lack of services, social danger and all those deficiencies and circumstances that force individuals to live in a state of continuous "social aggression".
- Macrosocial, historical or public sphere. Survival in situations of natural catastrophes, wars, terrorism, deportations, etc.

According to the American Psychological Association, (2022) resilience is "the process of adapting well in the face of adversity, trauma, tragedy, threats, or significant sources of stress." Resilience involves the ability to cope effectively with challenging situations, recover from setbacks, and maintain a sense of well-being despite difficult circumstances.

Some researchers in the field of organizational psychology define resilience as "the ability of individuals, teams, and organizations to adapt and thrive in the face of adversity" (Dale Carnegie, 2020). This definition highlights the importance of resilience in the workplace and the role of individual and collective resilience in promoting organizational success.

The World Health Organization (2019) defines resilience as "the capacity of individuals, communities, and systems to resist, adapt to, and recover from adversity or stress." This definition emphasizes the importance of resilience at different levels, from individual to societal, and the role of resilience in promoting well-being and sustainability.

In general, resilience can be understood as a complex and multifaceted concept that involves the ability to adapt, cope, and thrive in the face of adversity or stress. The precise definition of resilience may vary depending on the context, the field, and the perspective of the writer or researcher.

Although studies of resilience in the workplace are still very recent, some variables have been identified that have been shown to have a positive effect on its development: personal antecedents, organizationally related antecedents, and consequences for individuals and groups.(Herrera, 2018)

Within organizations, The Factor Humà Foundation (2010) expresses that the organization has resilience when it possesses the ability to resist uncertainty, crises, changes and conflictive situations and to learn from these experiences taking advantage of them as a path to progress and not only as a survival mechanism. The element that differentiates resistance from resilience is that in the latter concept the organization does not just weather the storm, but emerges transformed by the experiences of adversity. This term in terms of organizations refers to overcoming crises that they may have at some point and what is wanted is not only to get out of the problem but to get stronger to all the changes faced and whose purpose is to ensure the stability of the organizations. (Urrutia, 2018)

The three characteristics of resilient people and organizations as published by the Factor Humà Foundation (2010) are:

- They accept reality: there is a false belief that it is optimistic people who overcome difficulties. In reality, systematic optimism only leads to continuous reality shocks. Resilient organizations and people are those who know how to see reality as it is, often in all its harshness. In terms of leadership, it involves communicating with transparency, reporting the real situation.
- They find meaning: they know how to draw existential lessons from the most compromising situations. It is important for the organization to have a strong value system. Values generate meaning because they offer ways of interpreting and channeling events. The most resilient organizations are those with the most stable and shared value systems.
- They are able to improvise: knowing how to do the most with what is at hand. See possibilities where others only see confusion. However, the most effective improvisation is that which is developed on the basis of solidly established rules and routines.

For Mercado, Leal, and Núñez (2014) in organizational terms, having greater resilience is being able to successfully address the problems that arise in a crisis, therefore, resilience in an organization is a function of:

- Situational awareness.
- Vulnerability management.
- The ability to adapt in a complex, dynamic and interconnected environment.

Covid-19 Pandemic in Mexico

The Covid-19 pandemic has had a significant impact in Mexico, both in terms of public health and in terms of economic and social welfare. However, there have also been examples of resilience in the country in response to the pandemic. Below are some examples of resilience in Mexico following the Covid-19 pandemic:

- Community solidarity: the pandemic has generated a solidarity response from communities in Mexico, who have organized to support the most vulnerable during the crisis. For example, initiatives have been created to provide food, medicine and basic supplies to those in need.

- Business adaptation: Many businesses in Mexico have demonstrated their resilience in adapting to the pandemic. For example, they have implemented innovative business models, such as e-commerce, to maintain operations and comply with social distancing measures.
- Innovation in Health: The pandemic has also led to innovation in the health sector in Mexico. Technological solutions have been developed for the monitoring and treatment of patients with Covid-19, and the responsiveness of the health care system has been improved.
- Health System Strengthening: The pandemic has highlighted the importance of health system strengthening in Mexico. Steps have been taken to increase the capacity of hospitals and clinics, as well as to provide the necessary personal protective equipment for health care personnel.

While the pandemic has had a significant impact on Mexico, there have also been examples of resilience in the country's response to the crisis. Community solidarity, business adaptation, health innovation and health system strengthening are some examples of resilience in Mexico after the Covid-19 pandemic. (World Health Organisation, 2021)

New Normal

The "new normal" is a term that has been used in Mexico (and other countries) to describe the stage after the Covid-19 pandemic, when disease control and prevention measures have been implemented and processes of economic and social reactivation have begun. In the context of Mexico, the "new normal" implies the adoption of social distancing measures, the use of masks and other hygiene measures, and the gradual resumption of economic and social activities.

In Mexico, the federal government has established an epidemiological traffic light that indicates the risk level of each state based on the number of active Covid-19 cases. Each state has its own traffic light, and restrictions and prevention measures are adjusted according to the level of risk. In general, the "new normal" in Mexico involves measures such as limiting the capacity of public and private spaces, cancelling mass events, working remotely and promoting the use of digital technologies to reduce physical contact.

The "new normal" in Mexico refers to the adaptation of society and the economy to the context of the Covid-19 pandemic, with the implementation of disease prevention and control measures and the gradual reactivation of economic and social activities.

The Covid-19 pandemic has led to a widespread adoption of remote working around the world, mainly among office workers in Mexico. Below are some of the ways in which office workers have adapted to home office activities:

1. Use of technologies: Office workers have had to adapt to online communication and collaboration technologies to stay connected with colleagues and clients. This includes the use of video conferencing, instant messaging and email tools, among others.
2. Reorganisation of workspace: Office workers have had to create workspaces in their homes that allow them to concentrate and be productive. This may include setting up a dedicated work area and investing in appropriate equipment and furniture.
3. Time flexibility: By working from home, office workers have greater flexibility to organise their time to suit the needs of their home and family. This may include the possibility to work unconventional hours or to adapt their working hours to the needs of child or family care.
4. Greater autonomy: Remote work can also provide greater autonomy and responsibility for office workers. By not being closely supervised by their superiors, they can be more independent in organising their work and make decisions more freely.

Office workers in Mexico have adapted to remote work through the use of technologies, reorganisation of their workspaces, flexible hours and greater autonomy. While working from home can have its challenges, it can also provide opportunities for greater flexibility and autonomy at work. (Gálvez, 2021)

Figuroa (2021), states that Home Office "is a work practice that is increasingly being adopted by organisations because of the enormous benefits it brings to both the organisation and the employees" but that this was a forced modality due to the unexpected health crisis due to Covid-19.

Adapting to home office activities can present some challenges for workers and companies. Some of the most common problems include:

1. Lack of adequate space: Not all workers have adequate space in their home to work efficiently. This can affect worker productivity and comfort.
2. Difficulties separating work and personal life: When working from home, it can be difficult to separate work time from leisure time. This can lead to long working hours and a diminished quality of life.
3. Interruptions at home: the presence of other family members, noise and distractions at home can make it difficult to concentrate and focus on work.
4. Lack of social interaction: Working from home can be lonely and can lead to a lack of social interaction with colleagues, which can affect morale and emotional well-being.
5. Dependence on technology: Working from home requires a reliable internet connection and adequate technological tools, which can be a challenge for some workers.

Adapting to home office activities can be difficult due to issues such as lack of adequate space, difficulty in separating work and personal life, interruptions at home, lack of social interaction and dependence on technology. However, these difficulties can be overcome with the implementation of effective home working practices and adequate support from the company.

For the challenges employees face, Hernández (2021) refers to becoming synonymous with castaways trying to survive in the sea of modern hyper-connectivity. He explains that social interaction is an indispensable factor and should not be replaced so easily.

Figuroa (2021) comments that employees are generally satisfied and motivated working under this scheme, although some adjustments need to be made to the way Home Office is run so that its implementation does not have major disadvantages in the future. This indicates that there is a growing need to train leaders to manage their teams remotely.

Results and analysis

As a result of the analysis of information from various sources, the resilience of employees may vary depending on their ability to adapt to changes and stressful situations related to working from home, such as lack of social contact and difficulty in establishing clear boundaries between work and personal life.

- Most employees work from home several times a week and use tools such as laptops, desks and chairs to carry out their activities.
- The most common activities performed from home are working on projects, answering emails, attending virtual meetings and making phone calls.
- Most employees feel productive when working from home, although some may have difficulty separating work and personal life.

- Employees appreciate the greater flexibility in schedules and the savings on transportation and meal expenses when working from home, but some also feel isolated and experience communication problems with other team members.
- The level of emotional well-being when working from home varies, with some employees reporting feeling very good or good, while others feel average or bad. Some employees may feel that they do not receive enough emotional and psychological support from their employer.

These results allow us to identify areas for improvement and design strategies to address employees' concerns and improve their emotional well-being when working from home.

Importantly, employees who have adequate tools and a comfortable work environment at home may have greater resilience and adaptation to the new normal compared to those who do not have these resources.

Implementing strategies to foster employees' resilience and emotional well-being, such as team-based group activities or emotional support from organisational leaders, can improve employees' adjustment to the new normal. Support from organisational leaders, such as effective communication, constructive feedback and clarity on work expectations, can have a positive impact on employees' resilience and emotional well-being in the context of working from home.

Work-life balance is an important factor in employees' adjustment to the new normal of working from home. Employees who find it more difficult to establish clear boundaries between work and personal life may have higher levels of stress and lower resilience.

Strategies

The COVID-19 pandemic has forced many organisations and workers to adapt to the new normal of work, including the transition to remote working and the home office. Some adaptation strategies that can be implemented to ease this transition and improve productivity and well-being in the home office are:

1. Establish a routine: It is important to establish a clear and consistent daily routine to ensure that work tasks and objectives are met. This may include establishing regular work and break times and maintaining a daily task list.
2. Create a suitable workspace: It is important to create a comfortable and suitable workspace at home, preferably in a quiet place without distractions. This may include acquiring a comfortable desk and chair and eliminating any distractions in the work area.
3. Maintain communication: It is important to maintain clear and effective communication with co-workers and supervisors. This may include scheduling regular meetings and using online communication tools such as email, chat and video conferencing.
4. Set boundaries: It is important to set clear boundaries between work and personal life in the home office. This may include setting clear working hours, scheduling regular breaks and disconnecting from work devices outside working hours.
5. Encourage physical activity: It is important to encourage regular physical activity in the home office, as this can improve physical and mental health. This can include doing simple exercises at home or participating in online sports activities.
6. Encourage mental wellbeing: It is important to encourage mental wellbeing in the home office, as remote work can be lonely and stressful. This can include participating in online social activities, adopting relaxation techniques such as meditation and yoga, and seeking professional help if needed.

Strategies for adapting to the home office in the new normal of work can help improve productivity and well-being in remote work and can help workers and organisations to remain flexible and adapt to change.

Home office affects workers' resilience in both positive and negative terms, it can provide greater flexibility and autonomy, which can increase resilience. However, there may also be increased demands and stress associated with remote working, which can decrease resilience, so specific interventions can be developed to build resilience in this context.

For example, coping skills training programmes can be developed for workers, as well as workplace policies that foster resilience.

Conclusions

The COVID-19 pandemic has significantly changed the way people work, with a large number of people working from home. This has required employees to develop resilience and adaptive skills to cope with the unique challenges of working from an unconventional environment. Resilience in home office employees is critical to ensuring their long-term wellbeing and productivity, the ability to bounce back quickly from adversity, adapt to change and maintain a positive attitude is essential to managing stress and work demands.

Employees who have demonstrated the greatest resilience in remote work have been those who have been able to establish clear boundaries between their personal and professional lives, have maintained open and effective communication with co-workers, and have established healthy routines to maintain a work-life balance.

It is of utmost importance then, to have knowledge of the level of resilience that employees manage for companies, and this can be measured through data collection tools such as questionnaires and surveys, can generate valuable information for future work, therefore, to give continuity to the research a survey will be applied to know the perception of workers in the new normal work in home office activities, as it can significantly influence their performance, job satisfaction and emotional well-being. Some of the reasons why it is important to consider workers' perception of the home office are described below:

1. Productivity: The perception that workers have of the home office can directly affect their level of productivity. If workers perceive that the home office enables them to be more productive, they are more likely to be motivated and work harder to do their jobs effectively.
2. Job satisfaction: Workers' perception of the home office can also affect their job satisfaction. If workers perceive that the home office allows them to have a better work-life balance, they are more likely to be satisfied with their work.
3. Emotional well-being: Workers' perceptions of the home office can also affect their emotional well-being. If workers perceive that home office allows them to have more control over their work environment and reduces stress, they are more likely to have better emotional well-being.
4. Talent retention: Workers' perception of the home office can also influence their decision to stay with a company. If employees perceive that home office is an attractive option and allows them to work more effectively, they are more likely to be motivated to stay with the company in the long term.

Workers' perceptions of the home office are important because they can influence their productivity, job satisfaction, emotional well-being and talent retention. Therefore, it is important for employers to take workers' perceptions into account and work collaboratively with them to create policies and practices that meet the needs of both parties.

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Chapter 6 Materiality of transactions and their tax effects

Capítulo 6 Materialidad de las operaciones y sus efectos fiscales

FRAGOSO-DÍAZ, Socorro†*, CRUZ-RIVERA, María del Socorro and FLORES-RODRÍGUEZ, Elvira Maribel

Tecnológico Nacional de México/ Tecnológico de Estudios Superiores de Coacalco, TESCO

ID 1st Author: *Socorro, Fragoso-Díaz* / **ORC ID:** 0009-0004-4754-4184, **CVU CONACYT ID:** 671937

ID 1st Co-author: *María del Socorro, Cruz-Rivera* / **ORC ID:** 0009-001-8814-2753, **CVU CONACYT ID:** 683214

ID 2nd Co-author ID: *Elvira Maribel, Flores-Rodríguez* / **ORC ID:** 0009-0009-8499-7437, **CVU CONACYT ID:** 683126

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S. Fragoso, M. Cruz and E. Flores

*socorro.lam@tesco.edu.mx

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Abstract

In the business environment, we constantly encounter the problem that the tax authority questions the existence of expenses or investments, denying the deductibility or accreditation for not being supported with the corresponding verification that allows the clear observance of the materiality that, of certainty of healthy companies, avoiding questioning if it corresponds to a fraudulent company. The obligation to cover accounting operations is based, proposing a guide to reduce the assumption of article 69-B of the Federal Fiscal Code, analyzing the term materiality, it is related to the obligation to keep accounting, the Income Tax Law is examined in relation to deductibility, as well as the Value Added Tax Law in relation to accreditation. It is necessary to mention the subject of economic substance to avoid entering into confusion of applicability in order to properly present the company's transactions.

Materiality, Economic substance, Tax effects

Resumen

En el ámbito empresarial, constantemente encontramos la problemática que la autoridad fiscal cuestiona la existencia de gastos o inversiones, negando la deducibilidad o acreditación por no estar respaldados con la comprobación correspondiente que permita la observancia clara de la materialidad que, de certeza de empresas sanas, evitando cuestionar si corresponde a una empresa fraudulenta. Se fundamenta la obligación para amparar operaciones contables, proponiendo una guía para disminuir el supuesto del artículo 69-B del Código Fiscal de la Federación, analizando el termino materialidad, se relaciona de la obligación de llevar contabilidad, se examina la Ley del Impuesto Sobre la Renta en torno a la deducibilidad, así como la Ley del Impuesto al Valor Agregado en función de la acreditación. Se hace necesario mencionar el tema de sustancia económica para evitar entrar en confusiones de aplicabilidad para presentar adecuadamente las transacciones de la empresa.

Materialidad, Sustancia económica, Efectos fiscales

Introduction

This article analyzes some general aspects when analyzing the materiality requirement exhibited in Article 69-B of the Federal Tax Code, demanded to the operations of the companies, it deals with the economic substance that the accounting operations must have for the applicability of the Income Tax Law and to make deductible the disbursements, The Value Added Tax Law is analyzed in such a way as to validate the crediting of the corresponding tax for the operations generated, in such a way as to give certainty to the operations and reject the assumption of the tax authorities as to whether it is appropriate to demonstrate its existence, in particular, that of economic substance.

In the business sphere, the ideal is to have control and registration of the operations that the company carries out to obtain income, make expenses or investments, however, this is not always the case, although the proposal is focused on a commercial company in the State of Mexico, the situation is the same for many companies, whether they are commercial, industrial or service companies, small, medium or large. In reality, the problem arises from the lack of commitment in the institutional management and ignorance of the laws because they are dedicated to their main activity to generate an income, to save on storage costs, personnel, among others.

Quintero (2017), who in turn quotes Dohr (1950) presents a concept of materiality which he defines:

A statement, fact or item is material if, all the circumstances surrounding it at the time being considered, it is of such a nature that its disclosure, or the method of its treatment, would be likely to influence or produce a difference in the judgment and conduct of a reasonable person. (p. 56)

The concept of materiality (in effect) builds flexibility into financial reporting. Companies may intentionally record "small" errors within a defined percentage limit, so that auditors do not scrutinize such errors (since they are not material). Management excuses the errors by arguing that the effect on the bottom line is so small that it does not matter, it is irrelevant. These small errors can accumulate and mislead the stock market and other stakeholders, e.g., lenders, employees, creditors. Brennan and Gray (2005)

The term materiality of operations maintains an extension of uncertainty in the operations that the company performs by not giving certainty to the registration of the company's economic operations, also if it is considered to discern whether it is caused by an error of the administration by not properly managing its operations or worse by a tax strategy to evade taxes, so the company must be careful of its operations to avoid falling into problems of tax crimes.

The management in the company regarding accounting is to be responsible for the tax receipts, which have the function of leaving documentary evidence of the existence of a fact or act taxed by a contribution, derived from this to establish the tax situation of the taxpayer "the company", this in function that in case of a tax audit the legality of the tax receipts can be verified.

On the other hand, it is necessary the support of the economic operations, this in relation to the established in article 28 of the Fiscal Code of the Federation (C.F.F.) that establishes the following. Article 28 C.F.F. The persons that in accordance with the fiscal dispositions are obliged to keep accounting records, will be subject to the following:

I. For tax purposes, the accounting is made up of:

A. The books, systems and accounting records, working papers, account statements, special accounts, social books and records, inventory control and valuation method, disks and tapes or any other processable data storage media, the equipment or electronic systems of fiscal registration and their respective records, in addition to the supporting documentation of the respective entries, as well as all the documentation and information related to the compliance with the tax provisions, that which accredits their income and deductions, and that which is required by other laws; The Regulations of this Code shall establish the documentation and information with which this section must be complied with, as well as the additional elements that make up the accounting.

One of the activities of any company to support its operations is the issuance of tax receipts, according to article 29 of the C.F.F. When the tax laws establish the obligation to issue tax receipts for the acts or activities carried out, for the income received or for the withholdings of taxes made,..., the issuance of such receipts is evidence of the existence of an operation, but not of the materiality of the operation.

Article 29 of the C.F.F. mentions "The amounts covered by the tax receipts that do not meet any of the requirements established, as the case may be, or when the data contained therein is shown in a different manner from that indicated by the tax provisions, may not be deducted or credited for tax purposes". It is here when it is recognized that by not recognizing the operation by not issuing a tax receipt in an adequate manner, the right to make it deductible is lost.

According to what was commented in the previous article, it states that the tax authority in its powers of verification can verify the operation of the tax voucher and if the operation is not identified then it will not be recognized, in which case an income will be accrued.

In addition, special care must be taken in article 69-B of the C.F.F., which in terms of the analysis presented in this article is the basis for the analysis of the materiality of the economic operations, since it mentions the following:

Article 69-B. C.F.F. When the tax authority detects that a taxpayer has been issuing tax receipts without having the assets, personnel, infrastructure or material capacity, directly or indirectly, to render the services or produce, market or deliver the goods covered by such receipts, or that such taxpayers are not located, it will be presumed that the transactions covered by such receipts are non-existent.

As it can be observed, this article talks about the issuance of tax receipts for the operations that the company has, but it also adds that the company must have the infrastructure, its direct or indirect capacity and it does not fail to mention that the taxpayer is located, it seems something simple to prove, any activity that could be performed and supported without major setback, however, it is not because most of the companies do not have the means to support all their operations that in a legal sense they do, nevertheless, they do not materialize it.

In a relationship between laws the Income Tax Law (LISR) article 27 in its fraction I, talks about authorized deductions. "A strictly indispensable deduction must show the existence of the operation, that is to say, materialize as an implicit fact, the existence of the operation must be demonstrated, which when demonstrated fulfills the requirement for the deductibility of the deduction.

It is worth mentioning that Article 5 of the Value Added Tax Law (Ley del Impuesto al Valor Agregado LIVA), which mentions in Section I. the requirements for the tax to be creditable "That the value added tax corresponds to goods, services or the temporary use or enjoyment of goods, strictly indispensable...the expenditures made by the taxpayer that are deductible for income tax purposes are considered strictly indispensable. As can be observed, the VAT crediting is related to the deductibility of the requirements of the deductions according to the ISR.

It seems simple to have an authorized deduction that complies with the fiscal requirements of deductibility, however, it is not so, the omission of the administrative support in the company, the desire to save space, personnel, time, costs, etc., causes mistakes to be made that provoke that the fiscal authority can reject the fiscal effects of the vouchers for not being able to corroborate the certain existence of the economic facts of the company.

For the support of the economic operations in the company, the concept of Economic Substance can be used, the NIF-A2 "The economic substance must prevail in the delimitation and operation of the accounting information system, as well as in the accounting recognition of transactions, internal transformations and other events, which economically affect an entity" The reflection of the economic substance must prevail in the accounting recognition in order to incorporate the effects derived from transactions, internal transformations and other events, which economically affect an entity, according to its economic reality and not only according to its legal form, when one and the other do not coincide. Consequently, priority should be given to the substance or economic substance over the legal form.

Accounting should not only refer to the recording of operations, but should also be supported by working papers, have supporting documentation, otherwise the materialization of the operations cannot be verified, resulting in the rejection of deductibility.

In relation to the Code of Commerce, Article 33 states "The merchant is obliged to keep and maintain an adequate accounting system It will allow to identify the individual operations and their characteristics, as well as to connect said individual operations with the original supporting documents of the same..... It will allow to follow the trace from the individual operations to the accumulations.... It will allow the preparation of the statements to be included in the financial information of the business.

In addition to this, according to the Commercial Code, the accounting must be safeguarded, mentioning as follows: "Every merchant is obliged to keep the books, records and documents of his business for a minimum term of ten years. The heirs of a merchant have the same obligation".art.46.

Article 28, Section III of the Federal Tax Code states: "The records or entries that make up the accounting records". The supporting documentation of such records or entries must be available at the taxpayer's tax domicile, and Article 30 of the same code states "Persons who are not required to keep accounting records must keep at their domicile at the disposal of the authorities, all documentation related to compliance with tax provisions"..... the accounting records, must be kept for a period of five years, counted from the date on which the related returns were filed or should have been filed.

Therefore, it should be taken into consideration that according to the law, there is an obligation to record and safeguard the accounting and supporting information of the economic operations:

- 1. The person obliged to keep accounting records and keep them at his tax domicile.
- 2. The party not required to keep accounting records keeps the supporting documentation of its operations at its domicile.

Distinguishing in materiality a requirement of existence of the expense, or the nature of the deductibility of the same, then it is necessary not to lose sight in relation to the time, that when the authority enters in faculties of revision the Fiscal Code of the Federation obliges to five years, but if the same authority will request to extend the revision in case it was to follow the track of some operation, this authority can support according to the code of commerce that indicates the accounting, books and all the registries are guarded for 10 years, it is for this reason that a company is obliged to take care of the accounting and economic information of its activities.

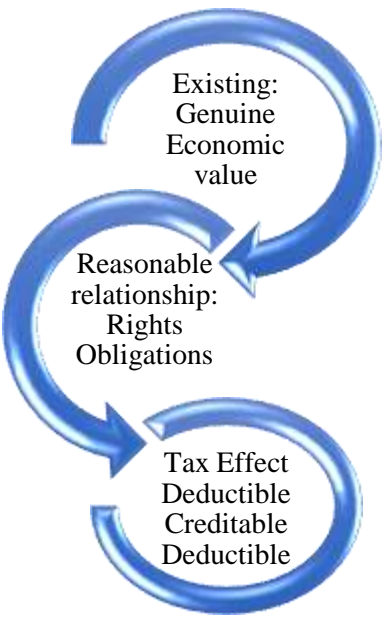
Analysis

The economic information in the company is integrated from the accounting, in the terms presented by the tax law, according to the economic nature that corresponds to it, the registration of income and expenses must be reflected in the accounting, considering its patrimonial effects and according to the link with third parties, based on its budget. It is essential to reiterate that the tax vouchers and its supporting documentation, will give certainty of material existence of the operations consigned in such documents.

Considering that only having evidence such as contracts and tax receipts is insufficient to prove materiality, it will be necessary to prove the economic substance of the transaction in question.

The economic substance proposes to prove the existence of the economic operation with verifiable facts arising from the good acquired or the service rendered, that is to say, to leave a trace of the way in which the good or service rendered generated movements in the operating areas of the company, justifying the expenditure or income generated.

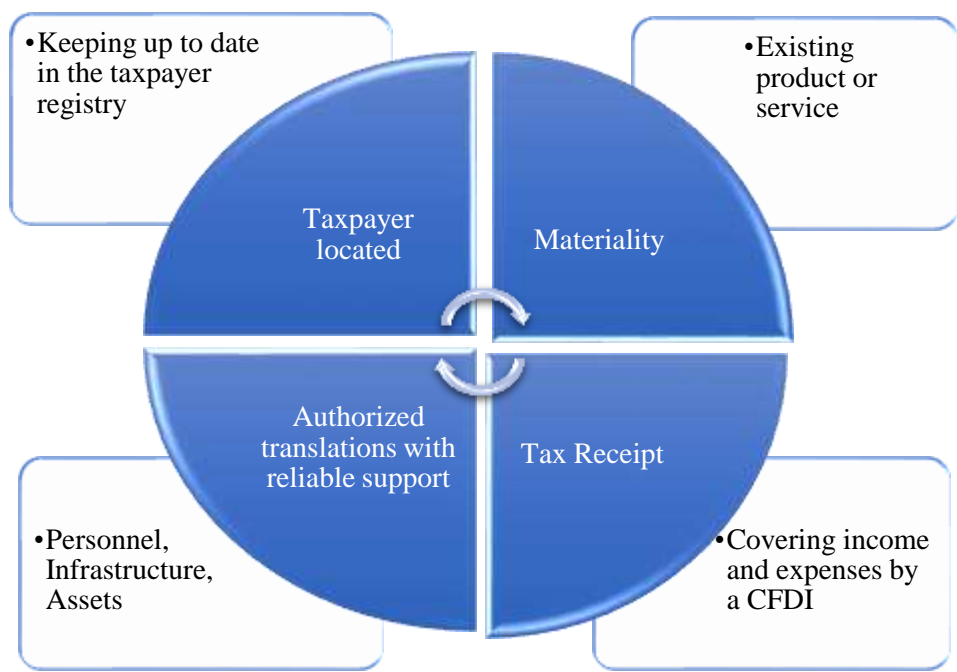
Figure 1 Economic substance of Goods or services purchased



Source: Own Elaboration

In a simpler analysis of Article 69-B, the following are the elements that emerge, from the point of view that the company must cover.

Figure 2 Materiality of operations



Source: Own Elaboration

To avoid falling under any of the assumptions set forth in Article 69-B of the CFF, and to presume the existence of the transactions covered by the tax receipts, the following are required:

- 1. Have assets to render services, commercialize a product or produce a good.
- 2. Have personnel directly or indirectly for sales, production and operational operations.
- 3. Have infrastructure, which in addition to being used to commercialize or transform products, is used so that in case of an inspection issue, the authority can go and verify in person the existence of this infrastructure.
- 4. Maintain a localized status, that is, constantly checking your tax mailbox, updating your tax activities, etc.

It is important to comply with the aforementioned points since sometimes companies, in order to save on personnel or infrastructure, omit one or another of these elements, however, this makes their operation appear to be fictitious and fall under the presumption of art. 69-B of the CFF.

By way of example and subsequently give a proposal for improvement in the activity that the company performs, which is considered to be an error.

At present, the company does not keep accounting records because it assumes that the authority does not oblige it to do so because it is a minor taxpayer, its activity is carried out as follows.

Table 1 Current Sales Process

Operation
Internet Sales
Invoicing and Collection
Purchase from supplier and delivery to customer

Source: Own elaboration with information from the company

As can be seen, operations are not backed up, there is no record of inventories, the customer is unknown and occasionally uses the same supplier for delivery, so there is no way to back up the activity of its personnel.

It is a micro company that has few personnel, who it prefers to keep in the office, by the way, it is an office that rents 2 meters by 3 meters where it hardly has two desks and two computers, the company claims to be a bold company that has no need to spend on infrastructure.

Being a micro enterprise does not exempt from complying with the basic fiscal and financial requirements to have a control of the operations, at first it was proposed that the sales activity as mentioned above will be carried out as follows.

Table 2 Proposed Sales Process

Operation and Accounting Record
Internet Sales
Collection
Issuance of CFDI
Purchase with the supplier
Receipt of goods in the company
Logistics of delivery to the customer

Source: Own Elaboration

The variation of the proposal seems very little and very simple, however, it supports the materiality of the operations, perhaps the company's main sale is online, however, to record it in the accounting record will know the type of cash or credit sale, customer data, allowing to have a portfolio of customers, to collect will follow up on your statement at the time the income is given, supports the operation with a CFDI for the sale, the operation with third parties and its support is generated by registering the purchase to its supplier, its accounting record generates its supplier catalog, receiving the merchandise manages an inventory control, a warehouse rental that should have been given in advance, generating the delivery logistics generates the issuance of internal control documentation for the company with the inventories and control with customers for the delivery of the goods.

As can be observed, the accounting records must be supported by the corresponding supporting documentation, having only one of them allows the tax authority the possibility of determining the lack of materialization of the operations described in them.

In consideration of a better operability in the company, it is established that an apparently simulated operation, in which the parties do not accredit the exchange of goods or services and only exchange a voucher of the operation, formulate the accounting and also pretend a payment, does not make the sphere of the actors to be incorporated to generate rights and obligations with fiscal effect.

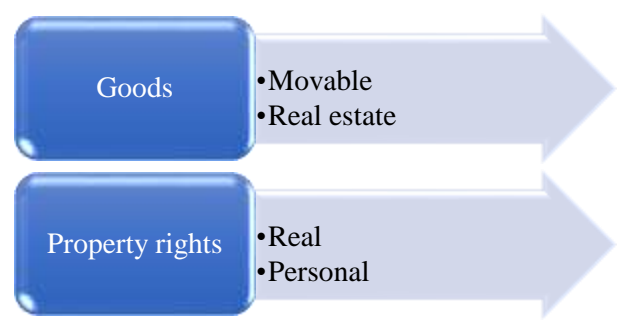
It is here where the term of economic substance covers the accounting recognition to incorporate the effects of the company's operations, which must be a non-fictitious documentary support, besides the corresponding documents must show the relation of the economic activity.

For the company it is necessary to know the elements that cover the assets, that is why it is necessary to have knowledge of everything that makes up the assets and the infrastructure of the company, in such a way that it can have solidity in the arguments to avoid falling under the assumption of article 69-b of the CFF.

Compliance in tax and financial matters is necessary since the information will be a support that the company must create day by day and will be the basis for the materiality of the operations, the company must integrate the files of the relevant operations, for the rendering of services or disposal of goods.

In relation to goods, according to article 753 of the Federal Civil Code, the bodies that can be moved from one place to another, whether they move by themselves or by the effect of an external force, are movable by their nature. Article 750.- The following are real property: I. The ground and the constructions attached thereto. It is necessary to identify the assets since the company has a patrimony, which is the set of assets and rights, obligations and burdens that constitute a set of rights.

Figure 3 Heritage



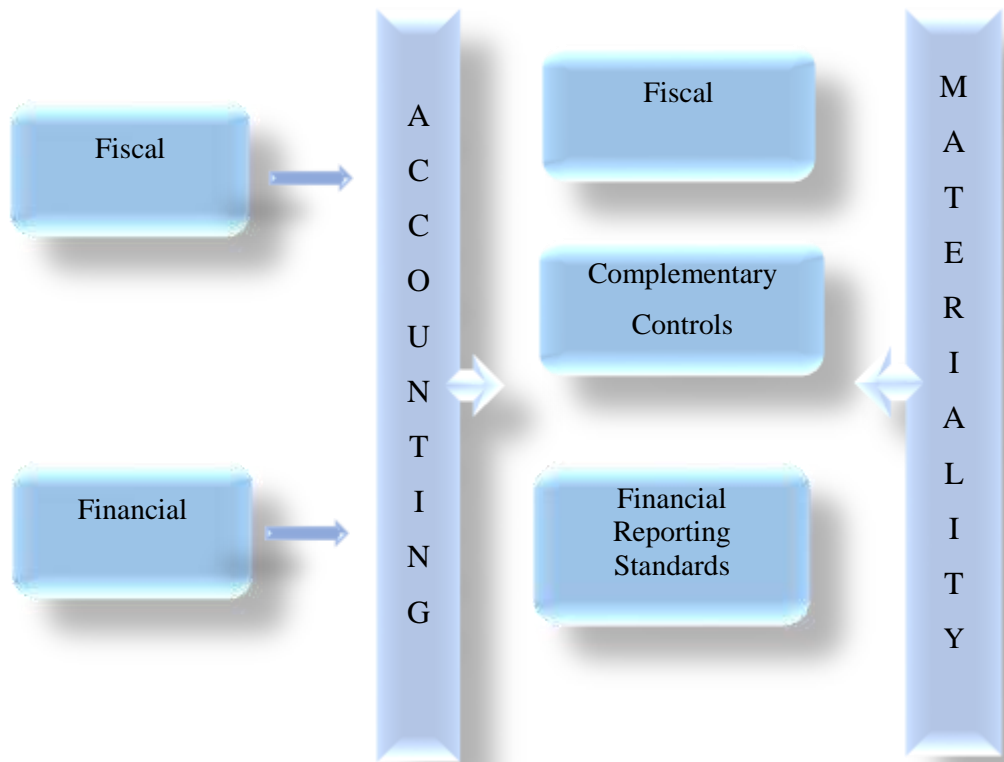
Source: Own Elaboration

The company has movable and real property, it is considered that it has the real right given that it directly exercises the total use of the property, at the same time it complies with the personal right given the act of delivery of cash, it obtains the property in a positive way for its use.

Returning to the accounting and tax aspect, there is a presumption of non-existent operations with the intention of disproving it, the best way to do it is through the acts covered with materialized tax vouchers, which have the support to argue with respect to the accounting and tax rules, in such a way that they are linked as support of the economic substance, considering that the accounting depends on the tax rule to be approved.

The accounting procedure in the company depends on methods and procedures that must be aligned with the standards of the Mexican Institute of Public Accountants and the Mexican Financial Reporting Standards Board, A.C., as well as the Federal Tax Code and the laws involving accounting records.

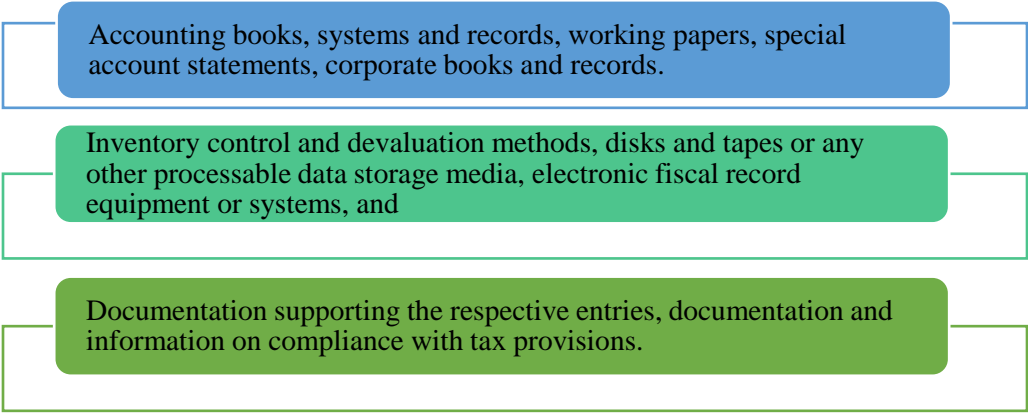
Figure 4 Fiscal and Financial Relation



Source: Own Elaboration

Based on FRS A, since accounting is a technique that systematically and in a structured manner records the quantitative information of the company's operations, contemplating all economic and quantifiable events, resulting reliable and timely, and with respect to the tax standard that suggests that accounting is that which is processed in accordance with the accounting regulatory framework, they facilitate the presumption of materiality of the same, in consideration of the requirements of the CFF.

Figure 5 Accounting information

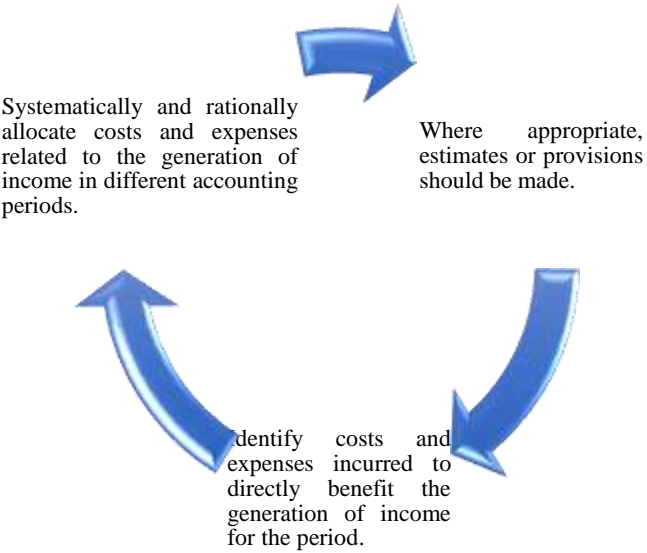


Source: Own Elaboration

Accounting records are necessary to demonstrate the existence of the operations and to support before the tax authorities with accounting systems, books and controls the economic substance of the operations; undoubtedly the company must rely on the application of the FRS when recording its accounting.

FRS A-1 explains that "Revenues should be recognized in the accounting period in which they are accrued, identifying the costs and expenses (accumulated efforts) incurred or consumed in the process of generating such revenues.

Figure 6 Association of costs and expenses with revenues



Source: Own Elaboration

Proposal

The company has as a pretext to carry out its activities without bookkeeping because it is a small company, which is dedicated to the sale of goods and services through the internet, with less than ten people working for it, however, not being obliged to keep accounting does not mean that it does not have an administrative and accounting control of its operations and even more if it must comply with the tax provisions. Generally taxpayers sin of "innocent" when they are required by the authority justifying that they were unaware of the fiscal obligation they have, however as the maxim says, "Ignorance of the laws does not exempt you from complying with them", that is why in the first instance it is recommended that you hire a professional to support you in the accounting and fiscal control since in this way you will identify the profit or loss that you have in a fiscal year, If you are really earning in your activity and the most important thing in the best of the cases avoiding to pay fines or surcharges for the omission of your obligations and in the worst of the cases to be visualized by the tax authorities as a company that simulates operations and defrauds the tax authorities.

Now, while the company decides to hire a professional, we provide a guide consisting of the following activities that must be implemented to take a step forward in the registration and support of its operations.

The company's observable behaviors must be related to the economic substance, which implies a series of records for the acquisition of goods or services, for example.

- Cash monitoring
- Fulfillment of contracts
- Fulfillment of commitments with customers, suppliers and creditors.

The existence of the economic operation represented by these acts can be accredited, in addition to which there are several sources of evidence available to the company, such as:

- Evidencing the transactions with writings related to the pertinence of acquisition of a good or service.
- Documentation that supports the offer of goods and services, from this it can be deduced;
 - Negotiation for contracting
 - The formalization of the transaction through individual contracts.
- Receipt of goods in the warehouse
 - Documentation supporting the logistics of delivery to customers
- Documentation supporting the delivery of the goods delivered to the customer.
- Documents evidencing agreed commitments
 - Loans: contracting, payment plan, interests
 - Support of payments, identification of form and date of payment.
- Documentation evidencing the supervision of a job.
 - Progress reports
 - Completion of work
- Documents supporting performance of services.
- Accounting records evidencing
 - Accreditation of the operation
 - Identify the form of payment
- Issuance of financial statements
- Accounting and tax advice
 - Analysis of the economic operations to generate a chart of accounts in accordance with the company's activities.
 - Compliance with tax obligations
- Documents evidencing the labor relationship
 - Labor contracts
 - Documents supporting payroll payments.
 - Tax withholding
- Document evidencing payment of
 - Payroll
 - Payroll taxes withheld

As already mentioned, the company sells online, on its official website and occasionally rents a small office for its operations, since its economic activities have grown considerably, it is suggested.

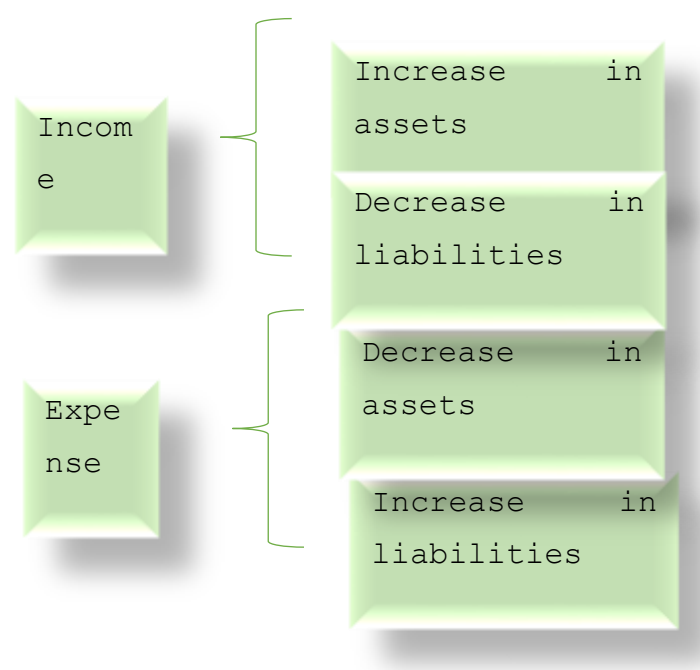
- Rental of a large space with supporting documentation, which may have
 - Office
 - Warehouse

The company has assets that are not registered in the accounting records, therefore it is suggested.

- Accounting record of assets
- Identification of the type of assets
 - Transportation equipment
 - Delivery equipment
 - Office furniture and equipment
- Accounting record of depreciation of assets
 - Depreciation of transportation equipment
 - Depreciation of delivery equipment
 - Depreciation of office furniture and equipment

Therefore, the company can reflect reliable information in its accounting.

Figure 7 Accounting Period



Source: Own Elaboration

This allows the presumption of the materiality of the operations.

Conclusions and Results

The concept of economic substance was developed with the purpose of accrediting the existence of the company's operations, it is necessary that the company supports the acquisition of income and the disbursements it generates, it must be implemented to manage the operations that allow to offer evidential means of the materiality of its operations, the company was presented with the legal and fiscal basis of which it is affected to register its economic activities, at the beginning as many, entities were found a reluctance to change, however in order to comply with its tax obligations the company has implemented sixty percent of the proposed guide.

By implementing the proposed guide the company was able to observe benefits in a short time, from which it follows:

- Identification of the utility
- Presentation of its tax returns on time
- Accounting records
- Support of operations with clients through contracts.

Undoubtedly the area of opportunity for the company is the establishment of an office and a warehouse to have a physical presence, because if it is true that Internet sales is a good alternative, the customer often needs to approach the supplier to generate confidence in their purchase.

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Chapter 7 Biblical aspects of wealth that should be considered by entrepreneurs

Capítulo 7 Aspectos bíblicos de la riqueza que deben tener en cuenta los empresarios

GONZÁLEZ-FLORES, Adalberto*, SANTOS-GARCÍA, Adrian and GARCÍA-BERNAL, Alan Rodrigo

Tecnológico Nacional de México/TES Valle de Bravo

ID 1st Author: *Adalberto, González-Flores* / **ORC ID:** 0000-0002-8045-295X

ID 1st Co-author: *Adrian, Santos-García* / **ORC ID:** 0000-0002-8144-8346

ID 2nd Co-autor: *Alan Rodrigo, García-Bernal*, / **ORC ID:** 0009-0005-0446-8254

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A. González, A. Santos and A. García

*adalberto.gf@vbravo.tecnm.mx

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Abstract

Today in universities, they teach techniques that seek to increase the chances of success when undertaking, including entrepreneurship and business topics. This knowledge emanates from the technical and scientific experience accumulated through the history of humanity and administrative sciences. This wealth of knowledge applied in the entrepreneurial field comes from science and is considered true. However, there is another source of wisdom that is scorned and discarded: the Bible. In it there is practical wisdom, where all human knowledge can be found, but which, preferring human wisdom from science, has gone astray, because "Pretending to be wise, they became fools" (Romans 1:22). Therefore, when undertaking, in addition to ideas, money is required. In this work, the Bible and money are related and three aspects that the entrepreneur must consider: how he perceives it, how he earns it and how he spends it.

Entrepreneurship, Entrepreneur, Businessman, Undertake

Resumen

Hoy en las universidades, enseñan técnicas que buscan aumentar las posibilidades de éxito al emprender, incluyendo temas emprendedurismo y negocios. Este conocimiento emana de la experiencia técnica y científica acumulada a través de la historia de la humanidad y de las ciencias administrativas. Este acervo de conocimientos aplicado en el ámbito emprendedor, proviene de la ciencia y se considera verdadero. Sin embargo, existe otra fuente de sabiduría que es desdeñada y desechada: la Biblia. En ella hay sabiduría práctica, donde se puede encontrar todo el conocimiento humano, pero que, prefiriendo la sabiduría humana proveniente de las ciencias, se ha extraviado, porque "Pretendiendo ser sabios, se hicieron necios" (Romanos 1:22). Por ello, al emprender, además de ideas se requiere de dinero. En este trabajo, se relaciona la Biblia y el dinero y tres aspectos que el emprendedor debe considerar: cómo lo percibe, cómo lo gana y cómo lo gasta.

Emprendimiento, Emprendedor, Empresario, Emprender

Introduction

In most universities and institutions of upper secondary and higher education in the country, students are encouraged to take part in activities to promote entrepreneurship, and are also taught mainly in areas such as marketing, administration and finance, but aspects related to ethics and morals, which seem to be less important, are left aside, but which are key in the development of an entrepreneurship. In recent years, the promotion of entrepreneurship in universities has become a fashion, but over the years it has become a necessity, since the possibilities of finding a job after graduating from a university have been reduced by the number of people leaving the schools in search of employment, as well as the need to create new economic units that could also contribute to increasing the supply of jobs that could improve the situation of lack of employment.

For all these reasons, it is necessary to strengthen the training of entrepreneurs in areas that are currently little explored and that have nothing to do with the technical and scientific aspects that make up the body of knowledge needed to start a business.

In this way, this paper intends to warn about other aspects that are not minor when starting a business and that its consideration could make more viable the start-up and continuity until its consolidation. In any undertaking, money is an important resource that allows the payment and acquisition of the other resources necessary for its achievement. For this reason, the relationship between this resource, the Bible and the entrepreneur is analyzed with the intention of considering aspects that come from this source of information that allow the strengthening of every enterprise. The aspects to consider about money, the entrepreneur and the Bible are what is the perception or sensations one has of it, how he earns it and what are the ways in which he spends it. For the purposes of this work, the version of the Spanish American Bible (Spanish American Interdenominational Version) was used, from which aspects related to money and its influence on all entrepreneurship are rescued, in the light of this source of information. Finally, the results and conclusions of the analysis of the concepts related to money are shown.

2. Background

The entrepreneur

Throughout human existence, this has been influenced by entrepreneurs, who were people who decided to do different things, taking on challenges that at the time they visualized it seemed impossible for most of the people around them. The history of man is full of passages that show us that, from conquering other lands, discovering things or ways of doing things that for others was unthinkable, inventions that revolutionized the style and quality of life of people that today everyone can enjoy, among other outstanding events.

However, the role of the entrepreneur has been important in the historical development of mankind, so it is necessary to understand what it means in the business world:

It is defined by the Instituto Mexiquense del Emprendedor (2023) as someone who has a business idea and who perceives it as an opportunity offered by the market and who has had the motivation, drive and ability to mobilize resources in order to go to meet new ideas. Is capable of undertaking a project that is rejected by the majority. He knows how to interpret the real characteristics of the environment even if they are not apparent to his competitors. He is able to fight against any inconvenience that comes his way in his strategy and is not afraid of failure. In addition, he is capable of creating a motivated group that gives him the required structure. Another definition states that an entrepreneur is a person who has the intention and creates a company whose objective is, from an initial idea, to have the initiative and the decision to undertake a business project that allows him/her to enter the market, either by manufacturing a product or providing a service (Government of Spain, 2023).

Thus, an entrepreneur is someone who decides to put a business idea into practice, seeking first to generate self-employment and then to offer it to others. Religion has been shown to play an integral economic role at both the micro and macro levels, and it has been positively linked to economic growth (Barro & McCleary, 2003). Audretsch and colleagues (2013) used institutional theory and social dominance theory to examine the influence of religion and social class on individuals' occupational choices. They found that both religion and social class influence the likelihood of choosing self-employment. Relatedly, in their exploration of religion and entrepreneurial orientation, Pearce and colleagues (2010) found that just as those in manufacturing settings could benefit from entrepreneurial efforts, so could religious congregations (McIntyre, Silva, Anning, Lanivich, & Adomako, 2023).

The money

At all times money is in the hands of all people, it is likely that there is no human being on the planet who does not know or has not used money in today's economy, because if you need to get something that is not in nature in the wild you need money to get it. But what is money, it can be defined as a set of assets in an economy that people are regularly willing to use as a means of payment to buy and sell goods and services. Throughout history different objects have been used as money. Metal pieces such as gold and silver were widely used because they keep well and are easy to transport. Gold and silver also have an intrinsic value, as they can be used for jewelry. Today, it is much more common to have no intrinsic value, such as banknotes. Money with no intrinsic value is known as fiat money. People accept money because they trust that they will be able to use it in other transactions (Banxico, 2023).

The human being is in constant relationship with money, money is exchanged when buying food, clothes, shoes; to pay for electricity, gasoline, internet, gas; also to save, invest or give in exchange for nothing, i.e. to offer gifts, presents or inheritances.

In the 19th century, the philosopher and psychologist Williams James considered that money was part of our expanded self. "Our expanded self is everything a human being considers to be his from his body, his house, his family, his friends, his clothes, to his car, his company and of course, his bank account."

The management of small and large finances is closely linked to our psychic world, it cannot be isolated from its own psyche, therefore, economics and psychology are two sciences that have agreed on this concept and have expressed it in countless books. To understand the relationship between the two, it is necessary to broaden the concept of money as a mere tool of exchange and power, to visualize it from the perspective of the link.

Money is just another bond with which we relate to each other on a daily basis. And, as such, it will be crossed by several components; personality, emotional management and impulse control. And, as in relationships, they have in common the need to be taken care of and establish a balance between what I will give and receive (Rodriguez, 2018).

Every person, every day of his or her life faces decisions involving money and in entrepreneurs the challenge is even greater, because decisions related to money not only have to do with his or her person, but also influence others and even organizations. In short, the entrepreneur faces many decisions regarding money, which we can divide mainly into three categories: the first is what feelings money causes or provokes, the second is how money is earned or obtained, and the third is how money is spent. These three categories of money will be analyzed in the following biblical context.

3. Development of the theme

How is money perceived or what sensations does it cause or provoke?

Since money is an object that is in constant contact with people, its presence can generate different sensations such as tranquility, peace, trust, hope, among others that are pleasant; but its absence causes stress, anxiety, distrust, and in general other unpleasant sensations and discomforts.

It is believed that having financial education helps to acquire greater understanding and confidence in the ability to manage money and make important financial decisions. This reduces the feeling of incompetence and increases self-esteem, because it contributes to a sense of autonomy, i.e., it makes people feel that they are capable of choosing what is good for them (Castro, 2023).

In the Bible we find some things related to the sensations that money causes and that human beings should consider, in the book of Timothy, chapter six, verse 10 it is pointed out:

Greed, in fact, is the root of all evils and, dragged down by it, some have lost faith and are now prey to manifold regrets.

Understanding what this verse says, is that if people have more love for money, they are putting their emotions on an object that in the end will bring them serious emotional difficulties by referring to remorse, understanding that the love of money is that the thoughts are put on it all the time, that is to say it is greed, in such a way that they move away from the people around them, because the mind is distracted in the money and everything else passes to second or even last term, in entrepreneurs who lose the focus of undertaking to serve others (customers), they would be falling into this assertion.

The Bible also points out the perception of hope in money, which it also enunciates in the same first book of Timothy, chapter 6, verse 17:

Instill in the rich of this world not to be arrogant and not to put their hope in something as insecure as money, but to put it in God who grants us to enjoy everything in abundance.

In this way, expecting money to become the solution to the problems that may arise for entrepreneurs, is also something that is not well seen in the Bible, to base one's hopes on money is not convenient for entrepreneurs, but according to the Bible it should be in the opposite of haughtiness, that is, in mercy and piety.

Another sensation or perception that money causes is confidence, in the book of Proverbs, chapter 11, verse 28 says:

He who trusts in his riches will sink, the righteous will blossom like rosebushes.

Or in the book of Psalms, chapter 62, verse 11 it says:

Do not trust in violence, do not delude yourselves with robbery; if it increases your wealth, pay no attention to it.

Likewise, in the Book of Job, chapter 31, verses 24 to 27 points out:

I did not put my trust in gold, nor did I call fine gold "security"; I did not take pleasure in my immense wealth, in the fortune achieved with my hands. I did not look upon the sun in its splendor nor the moon in its luminous course, letting myself be seduced in secret and sending them a kiss with my hand.

Thus, the entrepreneur should not trust, nor have hope in money, but act with justice during the development of his enterprise, because even having money coming from theft, extortion and injustice, these generate only false illusions, and if it comes from a lawful way the enterprise will remain if it is acted with justice, mercy and mercy.

Another of the sensations that money causes is the propensity to serve it, next, some verses of it are mentioned.

In the Book of Matthew, chapter 6, verse 24 it says:

No one can serve two masters at the same time, for he will hate the one and love the other; he will be faithful to the one and ignore the other. You cannot serve God and money at the same time.

So, it is advisable that the entrepreneur does not focus on serving money, but on serving his customers, because this is serving his fellow man, through the product or service he offers.

The perception that money makes them happy is another of the sensations that money can generate in entrepreneurs; however, the Bible has something to say about this:

In the Book of Hebrews, chapter 13, verse 5, it points out:

Let not money fever take hold of you; be content with what you have, for it is God himself who has said: I will never leave you; I will never leave you alone.

In this way, the Bible indicates that the entrepreneur should not have contentment only in accumulating money, but should feel good about satisfying a need or solving a problem that people may have and that he addresses with his business through a product or service.

With all of the above, entrepreneurs should not have expectations of feeling happy, confident and content just because they have money; but rather, they should expect that feeling to be derived from the product or service they offer through the work put into the venture; meeting, above all, the needs and expectations of their customers.

How the money is earned

Before beginning the biblical analysis of how money is earned, there is the definition of the process of earning money for an entrepreneur: capital is something that is used in the process of earning a profit. As Keynes points out, Marx's notion of the D-M-D' capital circuit provides a particularly useful method for identifying capital (Marx, 1967a: ch. 4; Ishikura, 2004: 84-85). Money (D) is invested in commodities (M) representing labor, raw materials, factories and equipment, which obeys the intention to recover more money (D'). Each stage of the process represents a particular form of capital: the initial monetary capital is transformed into a commodity-capital that is then sold in exchange for the final monetary capital, thus generating more money (Shaikh, 2020).

The website ABC Definition (2023) defines earning as obtaining a benefit, generally of an economic type, although, it is not circumscribed only to this type, it can also imply obtaining other types of values, it is usually expressed in terms of earning. The economic benefits derived from the performance of an economic activity are popularly referred to as profits. In other words, the profitability that a company achieves after having completed the process of adding value can be referred to as profit. This is how the entrepreneur obtains money; however, in the book of Deuteronomy, chapter 8, verses 17 and 18, he points out something about where the money comes from:

Let it not occur to you to think: "I have attained this prosperity by my own efforts and my own means". Remember that it is the Lord your God who has given you the strength to obtain this prosperity; thus he has confirmed today the covenant he swore to your ancestors.

In this way, the money is distributed by God or he gives it to whom he determines, it is not the human being who obtains it by his merits, but it is God who provides it to whom he wants, but that if the human being has to make an effort to obtain it, but the divinity is the one who gives it, that is to say, he receives it based on his merits.

In this way the Bible points out how money is obtained, emphasizing that one way that should not be followed to obtain it is by stealing, as indicated in the book of Amos, chapter 8, verse 5:

Saying: "When will the feast of the new moon pass, that we may sell the grain, and the Sabbath, that we may sell the wheat? We will use trick measures, we will increase the weight of the shekel and falsify the scales.

Likewise, in the same sense it is pointed out in the book of Hosea, chapter 12, verse 8:

Canaan handles false weights, because he enjoys swindling.

Also in the same tenor is what is pointed out in the book of Psalms, chapter 37, verse 21:

The wicked borrows and does not return, the righteous is compassionate and giving.

In all these biblical passages it is still emphasized that fraud, swindling, stealing or cheating is not the best way for an entrepreneur to establish his business, but in justice and truth.

Also in the Bible it is pointed out as inappropriate to make profit by not paying a fair wage or salary to workers as mentioned in the book of James, chapter 5, verse 4:

Look, the defrauded wages of the laborers who harvested the fields that belong to you are crying out, and their cries have reached the ears of the Lord of the universe.

Likewise, another way that the Bible does not accept to earn money is betting or gambling as stated in the book of Ephesians, chapter 4, verse 14:

Let us stop being children tossed by the waves and swept adrift by any seductive doctrine, at the mercy of those people who are masters of the wiles of error.

In all these passages it is emphasized that one way to earn money is not by stealing, cheating or swindling. But it does point out how money is to be earned or obtained:

However, in the book of Proverbs chapter 11, verses 24 and 25, it is indicated that it is right to receive money given away, without making any effort to obtain it:

There are those who are generous who grow rich and those who are stingy who grow poor. He who is generous will prosper, and he who offers to drink will not lack water.

In the same vein, in the book of first Kings, chapter 10, verse 10 it is noted:

The queen gave the king a hundred and twenty talents of gold, a great quantity of perfumes and precious stones. Never had there been so much perfume as that which the queen of Sheba gave to King Solomon.

Another way in which the Bible sees earning money well is through investments as pointed out in the book of Matthew, chapter 25, verse 27 where it mentions:

Why didn't you take my money to the bank? Then, upon my return, I would have received the principal plus interest.

In the same way it is mentioned in the book of Luke, chapter 19, verses 22 and 23:

Why didn't you take my money to the bank? Then, on my return, I would have received it along with the interest.

Also in the book of Proverbs chapter 28, verse 8 he points out:

Goods accumulated with usury and interest will go to those who have pity on the poor.

In this way, biblical wisdom points out that earning money through investments and the generation of interest is welcome, but it considers the accumulation of wealth from the interest generated to be unjust, so one should be fair in the collection of interest.

But the best way to earn money that the Bible points out is through work, as described in the book of Proverbs, chapter 28, verse 19:

He who cultivates his land will have his fill of bread, he who chases after dreams will have his fill of misery.

Also in the book of Proverbs, chapter 14, verse 23 of the version points out:

All work yields benefits; idle talk, only hardship.

Another verse that points out the relationship of work with abundance is in the same book of Proverbs, chapter 21, verse 5 indicates:

Diligent projects, certain gain; hasty ones, certain poverty.

In another biblical passage that we find a reference with work and abundance is in the book of Acts, chapter 20, verses 34 and 35 it says:

You know very well that, working with my own hands, I have earned my livelihood and that of my companions. I have thus shown you at all times that it is necessary to work to help those in need, bearing in mind that maxim of Jesus, the Lord: "It is more blessed to give than to receive..."

Another verse that says what is related to work and money is the one in the book of Ephesians, chapter 4, verse 28:

If anyone steals, let him steal no more, but rather let him labor honestly with his own hands so that he may help the needy.

Thus every entrepreneur, who intends to make money, will first have to give more than what his customers perceive for what they are paying, that is, the product or service offered must generate an expectation that its price is below the value it represents to the consumer; but, above all, that every entrepreneur must be clear that work will be the source of money generation and that he should not expect to get rich at the expense of the enterprise in the short and medium term, but that work and entrepreneurship are the means and the end is to meet the needs and expectations of customers.

How money is spent

Spending money should be understood as an outlay of resources for any purpose, be it personal benefit, business benefit or benefit for others.

According to Milton Friedman, there are four ways to spend money. The first is to use one's money for one's own benefit. In this situation, the person will be extremely careful about what he spends it on and will seek to obtain the maximum benefit in exchange for what he is paying for. The second consists of spending one's money on another, so one will be very careful not to spend too much and, consequently, the product obtained will not be so important. The main care will be in relation to the cost. An example of this case is when one person buys a gift for another. The third is to spend someone else's money on oneself in order to get the best products.

The focus will be on the quality of what is obtained and the cost will take a back seat. Thus, it will not matter to look for cheaper things, but to fully satisfy personal needs or tastes. Finally, the fourth is spending someone else's money on a third party, is in a situation where you have no reason to worry about the price or the characteristics of the things you get. The result, therefore, is poor product quality at a high economic cost (Ayaquica, 2023). All these forms are summarized in Table 1 where when money is spent on one it maximizes the benefit and when it is spent on another the benefit does not matter; although what is considered in short is that it is spent on one or the other and finally on a third party.

Table 1 The four ways spends money

Money		¿Where do i spend it on?	
		In me	In another
¿who it is from?	Mine	I maximize Cost/benefits	Minimize Cost
	Is from another	Maximize Benefits	No matter Cost/benefits

Source of reference: Friedman (Ayaquica, 2023)

Regarding studies on spending, Denegrí, Barros, Cárdenas, Sepúlveda and Vivallo (2017) find that adolescents in Chile use their money mainly for personal expenses (46.2 %), leisure (30.8 %) and food expenses (23.1 %). Regarding indebtedness, students borrow money to cover food (56 %), transportation (33 %) and clothing (33 %) needs (Palacios & Pescina Ortega, 2022).

Nevertheless, spending is a disbursement of money or resources destined mainly for their own benefit; they hardly do it to spend it on a venture, which should be seen as an investment.

Well, so far we have seen some biblical verses related to how money is perceived and how it is earned, now we will analyze how the entrepreneur spends or gets rid of it.

It is necessary to consider that the entrepreneur, spends by providing for himself and those who depend on his maintenance and those who surround him and have need of something, therefore the Bible points out the following:

In the book of 1 Timothy, chapter 5, verse 8, he points out:

For whoever does not look after his own, especially those of his own household, has disowned the faith and is worse than the infidels.

That is to say that the main expense that an entrepreneur and even any person has is to support his family, that is to say that the source of his income is the enterprise, but its destination is the personal and family maintenance if so required.

Likewise, the income of any entrepreneur must be sufficient to keep the venture in operation, since it is the source or origin of the money, but then the income must be for his own maintenance and that of his dependents and whatever is left to help others, as stated in the Book 1 of John, chapter 3, verse 17:

But if someone swims in abundance and, seeing that his brother is in need, closes his heart, will he have the courage to say that he loves God?

Undoubtedly, another factor that causes entrepreneurs to have expenses is through the payment of taxes and debts, which the Bible recommends, as in the book of Romans, chapter 13, verses 6 to 8:

Let the same be said of the taxes they pay; those who demand them are like God's representatives, dedicated precisely to that task. Give to each one his due, whether it is a question of taxes or contributions, of respect or honor. If you have debts to anyone, let them be debts of love, for he who loves his neighbor has fulfilled the law.

In the book of 2 Kings, chapter 4, verse 7 indicates:

The woman went to tell the prophet, and he said to her, "Now sell the oil, pay your creditor, and with the rest you and your children will be able to live.

In the book of Genesis, chapter 41, verse 34, emphasis is placed on the payment of tribute:

Let him also establish governors throughout the land, charged with collecting one-fifth of Egypt's harvest during those seven years of plenty.

It is also mentioned in the same book of Genesis, chapter 47, verse 24, something related to the above:

But you shall deliver to Pharaoh one-fifth of the harvest; the other four parts shall be used for sowing the fields and for feeding yourselves, your families and your children.

In these last two verses, the emphasis is on paying taxes mainly, because it serves to support those who have less; it also points out that paying those who are owed for a loan is also accepted by biblical wisdom.

But there is still a third thing that entrepreneurs do with the money when spending it and this is to save, although it seems that the money saved is not an expense, it loses value over time so it is spent because it is not acquired the same today as a period of time later, this is also pointed out in the Bible, as in the book of Proverbs, chapter 30, verses 24 and 25:

There are four small beings on earth who are wiser than the wise: the ants, a weak people who in summer secure their food.

Or as stated in the same book of Proverbs, chapter 21, verse 20:

Precious treasures and perfumes in the house of the wise, but the foolish squanders them.

It is also alluded to in the book of Proverbs, chapter 27, verses 23 to 27 which states:

Know well the state of your livestock and pay attention to your flocks, for wealth does not last forever, nor does fortune last forever. When the grass sprouts, and the pasture grows, and the hay of the meadows is mown, the lambs will provide you with clothing, the kids with money for a field; the goats will give you milk enough to feed you and your family, and to support your maids.

Therefore, the entrepreneur should save in order to meet the needs he may have in the short term, it is not advisable to save for the medium and long term, because the effect of inflation makes it lose value as time goes by.

Therefore, it can be summarized that an entrepreneur's expenses should be directed to support himself, his dependents, the payment of taxes, the payment of debts and finally to savings.

4. Results and Analysis

From the review of the Biblia Hispanoamericana, the three aspects presented in Table 2 were found, where the sensations caused by money, how it is earned and how it is spent are separated.

Table 2 Messages of the Bible Spanish American version (Interdenominational translation Spanish American version) of application for entrepreneurs

What sensations are caused by money	How the money is earned	How money is spent
Greed, in fact, is the root of all evils and, dragged down by it, some have lost faith and are now prey to multiple regrets.	Let it not occur to you to think: "I have attained this prosperity by my own efforts and my own means". Remember that it is the Lord your God who has given you the strength to obtain this prosperity; thus he has confirmed today the covenant he swore to your ancestors.	For whoever does not look after his own, especially those of his own household, has disowned the faith and is worse than the infidels.
Instill in the rich of this world not to be arrogant and not to put their hope in something as insecure as money, but to put it in God who grants us to enjoy everything in abundance.	Saying: "When will the feast of the new moon pass, that we may sell the grain, and the Sabbath, that we may sell the wheat? We will use trick measures, we will increase the weight of the shekel and falsify the scales.	But if someone swims in abundance and, seeing that his brother is in need, closes his heart, will he have the courage to say that he loves God?
He who trusts in his riches will sink, the righteous will blossom like rosebushes.	Canaan handles false weights, because he enjoys swindling.	Let the same be said of the taxes they pay; those who demand them are like God's representatives, dedicated precisely to that task. Give to each one his due, whether it is a question of taxes or contributions, of respect or honor. If you have debts to anyone, let them be debts of love, for he who loves his neighbor has fulfilled the law.
Do not trust in violence, do not delude yourselves with robbery; if it increases your wealth, pay no attention to it.	The wicked borrows and does not return, the righteous is compassionate and giving.	The woman went to tell the prophet, and he said to her, "Now sell the oil, pay your creditor, and with the rest you and your children will be able to live.
I did not put my trust in gold, nor did I call fine gold "security"; I did not take pleasure in my immense wealth, in the fortune achieved with my hands. I did not look upon the sun in its splendor nor the moon in its luminous course, letting myself be seduced in secret and sending them a kiss with my hand.	Look, the defrauded wages of the laborers who harvested the fields that belong to you are crying out, and their cries have reached the ears of the Lord of the universe.	Let him also establish governors throughout the land, charged with collecting one-fifth of Egypt's harvest during those seven years of plenty.
No one can serve two masters at the same time, for he will hate the one and love the other; he will be faithful to the one and ignore the other. You cannot serve God and money at the same time.	Let us stop being children tossed by the waves and swept adrift by any seductive doctrine, at the mercy of those people who are masters of the wiles of error.	But you shall deliver to Pharaoh one-fifth of the harvest; the other four parts shall be used for sowing the fields and for feeding yourselves, your families and your children.
Let not money fever take hold of you; be content with what you have, for it is God himself who has said: I will never leave you; I will never leave you alone.	There are those who are generous who grow rich and those who are stingy who grow poor. He who is generous will prosper, and he who offers to drink will not lack water.	There are four small beings on earth who are wiser than the wise: the ants, a weak people who in summer secure their food.
	The queen gave the king a hundred and twenty talents of gold, a great quantity of perfumes and precious stones. Never had there been so much perfume as that which the queen of Sheba gave to King Solomon.	Precious treasures and perfumes in the house of the wise, but the foolish squanders them.

	Why didn't you take my money to the bank? Then, upon my return, I would have received the principal plus interest.	Know well the state of your livestock and pay attention to your flocks, for wealth does not last forever, nor does fortune last forever. When the grass sprouts, and the pasture grows, and the hay of the meadows is mown, the lambs will provide you with clothing, the kids with money for a field; the goats will give you milk enough to feed you and your family, and to support your maids.
	Why didn't you take my money to the bank? Then, on my return, I would have received it along with the interest.	
	Goods accumulated with usury and interest will go to those who have pity on the poor.	
	He who cultivates his land will have his fill of bread, he who chases after dreams will have his fill of misery.	
	All work yields benefits; idle talk, only hardship.	
	Diligent projects, certain gain; hasty ones, certain poverty.	
	You know very well that, working with my own hands, I have earned my livelihood and that of my companions. I have thus shown you at all times that it is necessary to work to help those in need, bearing in mind that maxim of Jesus, the Lord: "It is more blessed to give than to receive..."..	
	If anyone steals, let him steal no more, but rather let him labor honestly with his own hands so that he may help the needy.	

Source of reference: Hispanoamerican Bible (Youversion, 2023)

Undoubtedly, if every entrepreneur considers these moral and ethical aspects that come from the Bible, there are greater chances of success for the enterprise, always focusing on benefiting their customers who are the neighbor, acting fairly, that is, offering and delivering what is promised and this corresponds to the price paid by the customer; finally, piety and mercy are aspects that the entrepreneur must also include when offering a product or service, rather than seeking profits.

5. Conclusions

When it comes to entrepreneurship, any source is good to obtain knowledge; likewise, it is never too late to do so. A good example of this principle is to learn from a book that may not be among the best sellers or the most consulted by the entrepreneurial community or, at least, not the book from which you could get advice on how to implement a business or entrepreneurship: the Bible. The truth is that inside it there are several literary forms or analogies that can be applied to many different aspects of the life of an entrepreneur, which are related to money and wealth. In this text, which undoubtedly turns out to be the most read book by Mexicans in recent years (Telemundo , 2015), you can find information that turns out to be mandatory to be able to perceive money, generate abundance and above all what to do with it when it is obtained.

In this sense, it is important that every entrepreneur should take into consideration the following: One that money should not generate any sense of need or idolatry, that is to say that an entrepreneur before putting the focus on wealth and money, should put it on how to meet the needs and expectations of their customers through their venture, never losing sight of this aspect, first the customer (projimo).

Also, to lose sight of two important aspects to obtain or earn money: the first is that it must be obtained in a fair way; the second is that the main way to obtain it is through work, although investing is also well seen; and finally, spending the money should be first for personal enjoyment and for the family members who depend on the entrepreneur and not only for personal enjoyment; the second, so that it accumulates and expands and contributes to others through the payment of taxes and debts that he/she has. Undoubtedly, that entrepreneurs are individuals precursors of the economy and with the capacity to generate and create, so they should not miss the opportunities to undertake; but without leaving aside the biblical recommendations related to money and wealth.

Because these generate sensations that make them deviate from the vocation of service that every entrepreneur should have when meeting a need or solving a problem; therefore the recommendation is not to love, not to trust, not to keep hope, not to become vain and not to serve money or wealth, because at the moment that the entrepreneur does so, he will lose the focus of his attention that motivated him to undertake. Another fundamental aspect that the biblical wisdom emphasizes is the way in which money is earned and without doubt the entrepreneur is the best example of this, being the work the main means by which a venture generates income, most of the time entrepreneurs work more than if they were hired employees, they dedicate more time to their venture because they feel it as their own and work hard to earn income and stay in the market, so it is a primary way to earn money that the Bible holds as fundamental; It also indicates that investing is a good alternative to generate money and the same venture has already become an investment and to be able to do so the entrepreneur must save and in the short term invest the savings; but the biblical reason is clear, making money must be based on justice, mercy and piety, if the entrepreneur leaves aside these fundamental values, he would be falling into fraud, theft, usury, deceit, falsehood, fraud and other practices that are common in many ventures and that eventually lead them to disappear.

Finally, how the entrepreneur spends his money, the Bible also recommends that the first thing the entrepreneur should do is to satisfy his own needs and then take care of those of his family and even of the needy or less disadvantaged, without forgetting that he should provide sufficient and necessary resources for the enterprise to keep it in operation; Another expense that every entrepreneur must consider is undoubtedly paying taxes, since every economic benefit brings with it the payment of taxes for the services of the government that serves everyone, but to a greater extent the most disadvantaged; and finally, something that the Bible recommends, is to spend having to pay the debts incurred, either for the venture or for the care of their personal needs. In this way, in the current entrepreneurial culture it is instructed that money is an end to reach, that is to say a goal, but the Bible shows us the opposite, we should not see it as an end but as a means; it is also worth considering, that its absence generates, not only in the entrepreneur but in all people, fear, dear and uncertainty; but the Bible is clear about it, this will never be lacking if you stay active, working and tying these biblical principles of wisdom in your daily activity as an entrepreneur with respect to money and wealth.

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Chapter 8 Marketing Strategies of the PYMES: Knowledge, attitude and consumer behavior

Capítulo 8 Estrategias de marketing de las PYMES: Conocimiento, actitud y comportamiento del consumidor

LANGARICA-ROJAS, Carlos Antonio*

University of Ixtlahuaca CUI. Marketing School, Logistics, and International Business

ID 1st Author: *Carlos Antonio, Langarica-Rojas* / **ORC ID:** 0009-0006-4683-0829

DOI: 10.35429/H.2023.4.88.94

C. Langarica

*carlos.langarica@uicui.edu.mx

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Abstract

One of the main concerns of PYMES in our country is the construction of Marketing Strategies that allows them to achieve the objectives of the company and a clear differentiation from the competition. Today's consumer is an informed, conscious person who also seeks brands and/or companies to offer solution proposals with a high content of value. According to the Association of Entrepreneurs of Mexico, through the x-ray of Entrepreneurship in Mexico, PYMES fail for reasons such as lack of knowledge of the market 34%, poor administration 32% and problems with partners 25%. This study focuses on this objective, which is why it contributes academically to the understanding of the problem and, on the other hand, a practical contribution that seeks to present data that provides timely information for the company with the intention that they can build consistent strategies for the consumer. This is a descriptive study with which 100 consumers were surveyed. The results indicate that in general there is a lack of knowledge in relation to the Marketing Strategies of PYMES, but there is a good attitude to learn about this topic, since for consumers, when talking about a marketing strategy, they relate it only to issues that have to be seen with special prices or discounts. No significant differences were found between male and female consumers

Strategies, Marketing, PYMES, Uncertainty

Resumen

Una de las principales preocupaciones de las PYMES en nuestro país es la construcción de Estrategias de Marketing que les permita lograr los objetivos de la empresa y una clara diferenciación de la competencia. El consumidor de hoy en día, es una persona informada, consciente y que además busca que las marcas y/o las empresas le den propuestas de solución con un alto contenido de valor. Según la Asociación de Emprendedores de México, a través de la radiografía del Emprendimiento en México, las PYMES fracasan por motivos tales como la falta de conocimiento del mercado 34%, una mala administración 32% y problemas con los socios 25%. Este estudio se enfoca en dicho objetivo por lo que contribuye académicamente al entendimiento del problema y por otro lado una aportación práctica que busca presentar datos que den información oportuna para la empresa con la intención de que puedan construir estrategias congruentes al consumidor. Este es un estudio descriptivo con el que se encuestaron a 100 consumidores. Los resultados señalan que en general hay desconocimiento con relación a las Estrategias de Marketing de las PYMES, pero si se tiene una buena actitud para aprender sobre este tema ya que para los consumidores al hablar de una estrategia de marketing la relacionan solamente con cuestiones que tienen que ver con precios especiales o descuentos. No se encontraron diferencias significativas entre consumidores de sexo masculino y femenino.

Estrategias, Marketing, PYMES, Incertidumbre

Introduction

At the moment one of the main concerns of PYMES is the construction of Marketing Strategies consistent with the needs and / or requirements of the target market with the intention of achieve business objectives. The Association of Entrepreneurs of Mexico highlighted that the main reason for failure of companies is the low knowledge of the market by 34%. According to data from the Center for the Development of Business Competitiveness, 75% of PYMES in Mexico fail and close their operations within two years of having started operations. 80% fail before the age of five and 90% will not reach the age of ten. This speaks of a problem that has to be solved if you want to undertake in our country.

Therefore, marketing plays an important role in solving this reality and it is necessary to talk about Market Research and Strategic Marketing since it will have to make use of a set of techniques, actions and steps that, in an organized way, analyze a target market, to detect opportunities, solutions, and even actions in the face of possible crises so that companies can achieve the best results.

Consumer behavior in relation to the use of marketing strategies by PYMES is a subject poorly studied academically, since the few jobs that exist are more market studies that affirm that PYMES have to reinvent themselves effectively and quickly in the face of growing competition to improve in terms of competitiveness.

The objective of this study is to provide information on the degree of knowledge, attitude and consumer behavior regarding marketing strategies used by PYMES. The academic contribution lies precisely in facilitating the understanding of this little-studied phenomenon, and also allows us to see differences between male and female consumers, which is also interesting.

The practical contribution is given by generating results that serve as a starting point for PYMES to build innovative and consistent strategies for a conscious consumer.

This article presents a review of the literature to include the definitions of the main terms involved in this research; then the methodology used is explained and finally the results obtained are shown, as well as the discussion of the conclusions.

Theoretical Background

As previously mentioned, 34% of PYMES fail due to lack of market knowledge, there is no single definition for the term Market Research, however the definitions that have been used share some terms such as: decision making, management of a company and results.

Based on the previous definitions, it can be said that Market Research is a tool that helps PYMES to make a timely decision to solve any problem that the company may have. It is known that market research is the result of a process of collection, analysis and interpretation of results. It is important to identify the factors that the consumer takes into account when making a decision so that the construction of strategies that stimulate consumer satisfaction can be carried out.

Talking about Strategic Marketing is referencing steps, techniques and actions that, in an organized way, analyze a target market to detect opportunities, solutions and even actions in the face of possible crises so that companies can anticipate, solve and achieve the best results.

Today PYMES, regardless of their size or years in the industry, seek to strengthen relationships with consumers as a priority and that is why they seek to make use of tools such as Marketing Strategies. Talking about Marketing Strategies applied to SMEs is a very extensive topic that provides guidelines for various investigations. Marketing is not synonymous with marketing or sales, but is precisely the function that helps identify those needs by developing strategies to achieve satisfaction.

As it has been raised before, market research and marketing strategies of SMEs are crucial issues to achieve consumer satisfaction. But there is little information regarding the knowledge or position assumed by the consumer regarding the Marketing Strategies of PYMES.

Attitude Measurement

Attitude is a permanent set of beliefs about an object that predisposes people to behave in a particular way toward that object. It has been shown that one of the internal factors that motivate consumers towards making a purchase is attitude.

One of the questions to investigate would be to know if there is any significant difference between the attitude shown by men and the attitude shown by women.

There is little information about attitude measurement methods. Therefore, it is proposed to design a market research that allows us to know the factors that influence consumer buying behavior.

For this reason, PYMES have a high interest in obtaining and knowing information that allows them to build strategies aligned with consumer interests. So that in this way the market can be offered a wide variety of options that are oriented to consumption and thus achieve business objectives.

Methodology

Problem Statement

This study aims to deepen the understanding of the Marketing Strategies applied by PYMES. It is a descriptive study in which some key factors that will be detailed later were measured, in order to generate statistical data that give a general perspective, at the same time the differences that could exist between male and female people were analyzed.

The general objective of this study is to know what is the degree of knowledge, attitude and behavior of the consumer with respect to the Marketing Strategies that PYMES use to encourage consumption. So that in this way PYMES can analyze a trend and/or change the type of strategy to better satisfy the needs of their consumers.

As this is a descriptive study, we did not seek to verify any hypothesis, but to have a general understanding of the following factors:

Knowledge:

- Degree of knowledge that consumers have regarding issues related to Marketing Strategies of PYMES.
- Degree of knowledge that consumers have about Types of Strategies in times of uncertainty and/or crisis.

Attitude:

- Attitude that consumers have towards Marketing Strategies
- Consumer purchase incentive for the use of Marketing Strategies

Behavior:

- Current consumer buying behavior in times of Uncertainty
- Important factors that the consumer considers when making a purchase decision.

Instrument

For this study, reagents were designed that could explain each of the 6 variables raised above, resulting in a structured questionnaire of 14 questions, some with previously defined dichotomous, nominal and Likert response options and others open to collect spontaneous responses; for example, when asking if they were aware of the Marketing Strategies used by PYMES to encourage sales or consumption in times of crisis and/or uncertainty.

Each item was raised in such a way as to avoid obtaining socially acceptable answers, but rather essentially reflect the knowledge, attitude and behavior of the consumer, for example:

- To evaluate the degree of knowledge, the question “Do you know what a strategy is?” was not directly asked. Rather, the respondent was asked to answer in their own words that it is a "Marketing Strategy" and a space was left to code their answers.

At the beginning of the measurement instrument, filter questions were placed to verify the profile of the sample. And at the end, a section was included to record the demographic data of the consumer.

Sample

The sample consisted of 100 persons from the city of Atlacomulco, consumers from this city were selected because they are clients of a local business called CIELITOMIO.

The sample is confirmed by people of social class C, C+ and A/B because they are the ones who buy regularly (at least once a week) in this establishment. To verify that they belong to this social class some characteristics were verified: they have at least one car per family, credit card and television and/or pay platforms. 37% of the respondents were male while the remaining 63% were women, the age of the participants ranged between 19 and 41 years of age.

The clients were chosen by convenience sampling according to the hours of greatest flow of people within the establishment. Despite the fact that the sampling method that was applied is considered non-probabilistic and non-random, it allowed creating a consumer description.

Data Process

The first step was to do hard coding work, since some questions asked for spontaneous answers; Subsequently, a database was built to proceed with the analysis. The results of each factor were obtained and crossed with the demographic data to find differences by gender, age and occupation if they were significant enough.

Results

Most of the consumers know what a Marketing Strategy is, however, when talking about the various strategies that PYMES can use to encourage sales in times of uncertainty and/or crisis, they only allude to sales promotions such as tasting, discounts, free samples, special prices, new products and seasonal products.

It was identified that the most important factors to make a decision when purchasing a cake are:

- Flavor
- Price
- Design
- Size

The size of cake that consumers prefer and consume most frequently is the large size cake which can serve between 12 and 15 persons, then it is the medium size cake which serves 8 persons, then the small size cake which yields for 5 persons and finally the individual size cake.

The frequency with which a consumer purchases a cake range from once a week, once a month, to every two months. The reason why the consumer buys a cake is related to birthdays, special occasions, holidays and others.

The purchase of the cake is mainly done in the afternoon and at night, the bread base that the consumer prefers is both the chocolate flavor base and the vanilla flavor base, the price factor is considered IMPORTANT when making a decision, What the consumer is looking for is to feel identified with the business or with the brand, which is why they show a special interest in loyalty or frequent customer programs.

What is most valued in the service of this kind of business is the use of high-quality inputs, the cleanliness of the place and products with a high sense of innovation, as well as factors that have to do with the friendliness and presentation of the staff that is providing a service.

Conclusions

There is ignorance by the consumer in relation to what Marketing Strategies for PYMES use, however is there a good attitude perceived by the consumer in relation to having knowledge of the various Marketing Strategies that PYMES could apply to encourage consumption in times of crisis and/or uncertainty and that do not necessarily have to do with the price factor or variable.

It was possible to identify that the most important factor that the consumer takes into account to make the decision to purchase a cake is the flavor variable.

In other words, it can be inferred that the consumer considers price as an important factor in the decision-making process, but above price, the variable he appreciates most is flavor. So some of the Marketing Strategies to use will have to do with flavor. More than offering a discount or a special price, having a bar of products so that the consumer can try them will make the consumer feel that they are making a good decision, as well as that they are being sold and offering a good experience.

The fact that this kind of business can offer a wide variety of sizes is a factor that the consumer really values since it allows them to make a decision regarding the number of people with whom they are going to share the cake and the amount of money they are spending. willing to spend on this type of product.

It is important to mention that you are playing with the size variable but the design variable and the flavor variable remain the same, so that when you purchase any of the products you will be selling and offering the same experience.

It was identified that the frequency with which the consumer buys a cake ranges from once a week to once every two months, so if you like to encourage the consumer's purchase frequency more than offering a discount or a special price, you can offer a loyalty program where after certain visits the consumer can receive a gift or a reward that has to do with the product and the flavor beyond the price.

The consumer identifies the purchase of a cake for the celebration of a birthday, so a communication strategy will have to be designed to teach the consumer that the consumption of a cake is not only associated with a birthday, it is also associated with enjoying a delicious dessert after a good meal, to celebrate certain personal achievements or to treat yourself.

It is known that the purchase of cakes is done in the afternoon and at night, so during the hours when there is not a high frequency of visits to the establishment, some benefits may be offered or a happy hour may be established in which the consumer Get a plus on each of the purchases you can make and in this way you can encourage sales in hours of low flow of people.

Within the establishment, there must be visual material where consumers can appreciate the production or preparation process of a specific cake so that they can visualize the preparation process, as well as the inputs used for the preparation of said product.

It is interesting that no differences were found between male and female consumers, since both showed positive behavior to purchase a cake. Therefore, the design and decoration of the establishment has to be balanced so that it is attractive to consumers of both sexes, the idea of associating a pastry shop with pink or pastel colors is something that is now in the past.

Decision makers must consider the degree of ignorance that consumers have in relation to the Marketing Strategies of PYMES so that a communication strategy can be worked on that familiarizes consequently the consumer with this type of strategy and that does not necessarily have to do with the price. They must also take into account that there are positioning opportunities since there are few SMEs that are given the task of explaining and teaching the consumer.

And finally, it can be seen that Marketing Strategies of PYMES have a good opportunity to offer a wide variety of actions that will impact and retain the consumer. Academically, precedents have been established to know the consumer profile in relation to the knowledge of the Marketing Strategies of middle-class and upper-class PYMES in order to initiate a deeper search for relationships between the variables Degree of Knowledge, attitude and behavior of the consumer. consumer facing the Marketing Strategies of PYMES

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Chapter 9 Accounting manual for tour operators, based on financial reportings standard

Capítulo 9 Manual de contabilidad para operadores turísticos, basado en las normas de información financiera

ECHAVARRÍA-GUDIÑO, Héctor*

Tecnológico Nacional de México/TES Valle de Bravo
Universidad Autónoma del Estado de México/ Temascaltepec University Center

ID 1st Author: *Héctor, Echavarría-Gudiño* / **ORC ID:** 0009-0002-3356-1667

DOI: 10.35429/H.2023.4.95.104

H. Echavarría

*hector.eg@vbravo.tecnm.mx

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Abstract

Some tour operators wish to carry out a business idea or start a business focused on tourism, one of the most important studies in a business plan is the development of the financial study. The problem faced by tour operators in terms of developing a business plan is the development of the financial study.

The present research refers to the elaboration of a manual focused on the financial study, based on the financial information standards. The manual explains and supports the application of the financial information standards in the financial study of a business plan applied to tourism, which allows for better accounting control in tourism companies.

The importance of using financial reporting standards is to regulate, structure and support the financial information of the business to be established, in order to have an adequate and organized control of the money to be invested.

In the literature reviewed, the financial study based on financial reporting standards is not presented, which makes the data confusing and with little accounting basis.

Operators, Developement, Structure, Application, Structure

Resumen

Algunos operadores turísticos desean llevar a cabo una idea de negocios o poner un negocio enfocado al turismo, uno de los estudios más importantes en un plan de negocios es el desarrollo del estudio financiero. El problema que enfrentan los operadores turísticos en cuanto a la elaboración de un plan de negocios, es la elaboración del estudio financiero.

La presente investigación se refiere a la elaboración de un manual enfocado al estudio financiero, basado en las normas de información financiera, el manual explica y fundamenta la aplicación de las normas de información financiera, en el estudio financiero de un plan de negocios aplicados al turismo, lo que permite llevar un mejor control contable en las empresas turísticas.

La importancia de utilizar las normas de información financiera, es para normar, estructurar y fundamentar la información financiera del negocio que se desee establecer, para llevar un control adecuado y organizado del dinero que se va a invertir.

En la bibliografía revisada no se presenta el estudio financiero basado en las normas de información financiera, lo que hace que los datos sean confusos y con poco fundamento contable.

Operadores, Desarrollo, Estructura, Aplicación, Estructura.

Definition of the problem

In a documentary research study reviewing some bibliography, the basis of the financial plan in the financial information standards was not found, it is established that the lack of knowledge of the application of the financial information standards in the business plans, particularly in the financial plan, makes the results not so accurate and financial mistakes are made that later will be reflected in the operation of the business life.

It is worth mentioning that the accounting management of a for-profit corporation or legal entity is different from that of a non-profit corporation or legal entity; the manual is designed for for-profit corporations or legal entities. Most of the financial reporting standards are focused on profit.

Tourism entrepreneurs only base their knowledge on the initial investment and often do not take into account reinvestment or possible changes in future contingencies. When starting a business, neither the chart of accounts nor its instructions are elaborated, nor the management and registration of its inventories, nor the form of inventory management is applied (first in first out, average cost, last in last out). It is vitally important to record and control the recording of the operations carried out in an entity in a monetary manner.

Economic globalization has led to the harmonization of accounting standards around the world in order to generate financial information that is comparable in its content on performance and at the same time easy to interpret.

These facts led the Mexican Council for Research and Development of Financial Reporting Standards (CINIF) to establish the Financial Reporting Standards (NIF) to replace Generally Accepted Accounting Principles (GAAP), which came into effect on January 1, 2006. These Standards regulate the information contained in the Financial Statements and their notes at a specific place and date. The Accounting Principles used the term "Principles", while the FRS uses the term "postulates".

It is of vital importance to consider in the business plan the part of the financial study, in this financial study all the investment part that must be considered must be detailed.

Justification

If a correct, chronological record is kept under a registration method and based on the financial information norms, the monetary information that emanates from the company will be more reliable. Subsequently, for any person who wants to start a business and wants to develop a business plan, it will be very useful to present in a financial plan the amount of money to be invested and the amount of money that would have to be raised for the business to start operating, so that with the application of financial reporting standards and postulates, the total amount of investment would be reflected in detail and with the help of financial ratios, we would have reliable results to determine whether or not the business is going to be profitable.

According to Hernandez, Hernandez and Hernandez: an investment project is "a set of detailed plans that aim to increase the productivity of the company to increase profits or the provision of services, through the optimal use of funds within a reasonable period of time". [1]

"A project is, no more and no less, the search for an intelligent solution to the approach of a problem tending to solve, among so many, a human need". [2]

A project is the search for an intelligent solution to the approach of a problem, which tends to solve a human need, the need for recreation is also important in the development of the human being, tourism satisfies these needs, through its different branches such as: adventure tourism, ecotourism, hospitality tourism etc.

In this sense, there may be different ideas, investments of different amounts, technology and methodologies with different approaches, but all of them aimed at satisfying the needs of human beings in all their facets, such as education, food, health, environment, culture, and so on. "The investment project is a plan that, if assigned a certain amount of capital and provided with inputs of various types, will produce a good or a service, useful to human beings or to society. The evaluation of an investment project, whatever it may be, is aimed at knowing its economic and social profitability, in such a way that it assures to solve a human need in an efficient, safe and profitable way. Only in this way is it possible to allocate scarce economic resources to the best alternative". [3]

"Every project for the creation of a company has its starting point in the idea planted by the promoters of the same, starting from that moment, a process of analysis, and planning, which will lead to determine the feasibility of the project and the future configuration of the company". [4]

Financial planning is presented as a useful and efficient mechanism for companies, due to its ability to adapt to the deposition and characteristics of these, promoting sustainable profits over time. That is why the Entities must carry out continuous and timely financial planning in order to optimize the already existing processes, improve the Finances and determine in the company which areas do not have an adequate operability and need special attention to improve their management and achieve the proposed objectives.

"The essential purpose of financial planning is to increase the capital of the partners, shareholders or owners of the sources that generate wealth. That is why businessmen, oriented to their business reason, constantly devise strategies to ensure the sustainability of their companies by increasing their profitability, and thus their personal well-being and that of the various social groups involved". [5]

"The company may represent the interests of a single person or under any of the types of corporation regulated by Mexican law". [6]

If the entrepreneur knows a guide that guides him to develop the financial study with the application of financial reporting standards, his organization and accounting control would be easier to carry out, considering that in terms of accounting data, the update is of vital importance, because it must be checking the exchange rate with respect to foreign currencies, the interest rate provided by Banxico, and inflation or loss of purchasing power of the currency.

That is why financial planning plays an essential role in the growth and development of an entity not only because it predicts events and anticipates what should be done in the future, but also because it allows the implementation of measures or mechanisms at the right time to correct management errors and amend possible deviations in order to fully meet the goals and objectives proposed at the beginning of each period.

If there is a manual applying financial reporting standards, the financial study of a business plan will be developed in a more detailed manner and with an accounting standard, which would serve to provide information to some public agencies such as the SAT, and in auditing matters, the data presented would be easy to access and interpret.

1. Introduction

Starting a tourism business plan and developing it is one of the expectations that many people dedicated to tourism wish to carry out, an idea that becomes a reality from which an economic utility is expected. A good business is one in which you have theoretical and practical knowledge, and you also have the pleasure of doing it. The range of opportunities that tourism currently has is very extensive, from hospitality tourism to alternative tourism, but there is always a problem that arises at the time of carrying it out, the money needed to make it happen.

In the business plans there is the financial study, which is responsible for establishing the criteria to know in detail what is needed financially to start a business. The manual that was developed, based on financial reporting standards, provides a detailed guide to the knowledge needed to invest in a business. The first step is to establish the money that is needed to invest and start it, the next step is to look for sources of financing to set up the business. If we are clear about how we are going to carry out the business, we will have to have the money that will make it possible.

There is a possibility of having money saved and starting the adventure of entrepreneurship, but it is possible that you start from a good idea without funds, so you have to look for investors or sources of income of money. The business plan is aimed at generating wealth or making a profit. The financial information that emanates from accounting is quantitative information, expressed in monetary units and descriptive, which shows the position and financial performance of an entity, and whose essential objective is to be useful to the user in general in making economic decisions.

Therefore, the application of financial reporting standards must be manifested in the record of the operations carried out by an entity in monetary terms, even in the case of business plans. In business plans, investment information is shown with monetary data that are only an approximate, therefore, they are not so real. When recording the financial statements, they are not based on NIF B-2, Statement of Cash Flow, NIF B-3 Comprehensive Income Statement, NIF B-4 Statement of Changes in Stockholders' Equity and NIF B-6 Statement of Financial Position, they still disclose the financial statements under their old name when they have not been recorded as such for some time. They record the comprehensive Income Statement as the Income Statement and the Statement of Financial Position as the Balance Sheet, which is incorrect. This research shows how a business plan that is based on the application of financial reporting standards demonstrates that quantitative data are real, since this is established by the postulates of financial reporting standards, postulates that should not be violated in accounting matters.

The basic postulates are fundamentals that configure the accounting information system and govern the environment under which it must operate. Therefore, they have an influence on all the phases that comprise that accounting system; That is, they affect the identification, analysis, interpretation, capture, processing and finally, in the accounting recognition of internal transactions and other events that carry out or that economically affect an entity. Broadly speaking and mentioning, the postulate that requires the capture of the economic essence and operation of the accounting information system, is that of economic substance, the postulate that identifies and delimits the entity, is that of economic entity and the one that assumes its continuity is that of business in progress.

The postulates that establish the bases for the accounting recognition of transactions, internal transformations carried out by an entity and other events that affect it economically, are those of accounting accrual association of costs and expenses with income, valuation, economic duality and consistency. These postulates must be applicable to the monetary operations carried out by a company and that in business plans and investment projects are not even mentioned, and therefore no regulations are established as far as their financial investments are concerned. The research embodied in the manual, explains step by step the way in which you should start developing a business in terms of the financial plan based on financial reporting standards, so the accounting information system is easier to interpret and develop.

2. Development of the theme

General and Specific Objectives

This research has the following objectives: General Develop a manual based on the application of financial information standards, in the financial study of a business plan for tourism operators, Specific- Identify through bibliographic information what is related to business plans for tour operators.- Design a manual based on the application of financial information standards, in the financial study of a business plan for tourism operators, to serve as a guide in the development of investment.- Propose a theoretical-practical manual that serves as a guide to tour operators for the development of a business plan, in the financial study. **METHODOLOGY** The financial study within the business plan is a very important part to start a business, as indicated by Abraham Hernández Hernández and Abraham Hernández Villalobos, in the book *Business Plan theory and practice*, "the financial study allows us to know and evaluate the different sources of financing to which the partners of the future company can resort to obtain funds in case of needing them". [7] To carry out a correct record of the money that is being invested, it is necessary to apply the financial reporting standards in business plans.

In most cases, when financial plans are drawn up, financial records and financial statements are presented in the same way for for-profit and non-profit enterprises, which is a mistake under financial reporting standards, because they state that the presentation of the record of financial transactions for for-profit companies and for non-profit companies should be prepared differently. With the previous argument, and as a case study of a tourism company, which wants to dedicate itself to offering adventure tourism service and that wishes to develop a business plan, in the financial study, the following was worked on: Based on the financial reporting standards established by the Mexican Council of Financial Reporting Standards (CINIF), a practical manual was prepared, which is applied to the financial plan of tourism businesses, in detail from the investment, to the pro forma financial statements.

First you must know the concept of company, legal person, organization, and business, indicates that it refers to an economic entity, the concept of economic entity is established, the NIF-A2, which says: "It is that identifiable unit that performs economic activities, constituted by combinations of human, material and financial resources (integrated set of economic activities and resources), conducted and managed by a single control center that makes decisions aimed at fulfilling the specific purposes for which it was created; The personality of the economic entity is independent of that of its shareholders, owners or sponsors". [8] Most entrepreneurs have the knowledge of company as a business, a business that is dedicated to buying or selling goods or services, or is also dedicated to production, then it must be explained that to open a business refers to that it is an entity that pursues specific purposes such as obtaining profit, profit or utility.

"An entity pursuing particular economic purposes and which is independent of other entities is an identifiable unit when: a) there is a set of resources available, with their own structure and operation, aimed at fulfilling specific purposes; and b) is associated with a single control center that makes decisions regarding the achievement of specific purposes. In view of their purpose there are two types of economic entities: For-profit and Non-profit. For-profit entities refer to those that want to make money and those that do not pursue profit are those that do not earn money but carry out social activities, such as civil associations, and commercial companies.

As for the personality of the economic entity, three assumptions are taken into account, according to the last paragraphs of the postulate, of which the following is specified: "1.- It can be an economic entity in which it is presumed identifiable unit with personality independent of that of its shareholders, owners or sponsors, refers to the rights and obligations of the business are independent of the people who own the business 2.- It can be a natural person entity, that is, a single person. 3.- It can be a moral person", which is one or more persons". [9] With the description of the concept of NIF A-5, it is clear the meaning of a business that pursues lucrative purposes and that can be a natural person or a legal person. Establishing what the financial reporting standards argue, the tourism business plan of the case study that was drawn up, is for a for-profit business. NIF C-11 Stockholders' equity establishes the following: "The main characteristic that a company must have for it to be applicable; is that it is a for-profit entity, that is, that with its operations it seeks to generate profits or profits; All entities that do not have this purpose, such as civil associations, humanitarian aid associations, educational associations, professional associations, etc., are excluded". [10] It is clear that NIF C-11 only applies to entities that want to make money, in addition to the fact that the accounting capital is divided into share capital, which is the contribution of the partners or shareholders, and in the opposite case in the case of entities that do not pursue lucrative purposes, it should be called accounting equity, because its income is from contributions from people or companies that help these entities, That is why their accounting treatment is different. Stockholders' equity: "it is the residual value of the entity's assets, once all its liabilities have been deducted, so it is also denominated as net assets". [11] Once it is determined if the assets can cover the liabilities, that is, if the assets and rights of a business can cover the obligations or debts, the result is called stockholders' equity, which is what people can dispose of the company.

When a company is going to be constituted, it requires resources, these initial resources are provided by the partners or shareholders, who deliver in money or kind the resources that the company needs to start its operations. The contributions can be in money or kind, but they must serve the business for its operation. It should be taken into account that to carry out a business plan it is important to register the business in the public registry of commerce and in the Ministry of Economy, it must be considered that in Mexico the General Law of mercantile companies establishes in its first article the companies in which a business can be constituted. The General Law on Commercial Companies establishes: "CHAPTER I.

The constitution and operation of companies in general Article 1.- This Law recognizes the following types of commercial companies: I.- Company in collective name; II.- Limited partnership; III.- Limited liability company; IV.- Public limited company; V. Limited partnership by shares; VI. Cooperative society, and VII. Simplified Joint Stock Company". [12] The General Law on Commercial Companies establishes six for-profit companies and one non-profit company. For business plan purposes it is important to determine that the company pursues lucrative purposes. The financial reporting standards is the normativity in which the bases of the accounting record of any company are proposed. The resources referred to in NIF C-11, whether in money or kind, are the assets that will be contributed for the investment of the business, therefore, once the origin of the accounting capital is supported, in reference to the contributed capital that is what the partners contribute in the business plan, We would enter the part of the investment of assets, to know the money that we are going to need to carry out the business.

Supporting the acquisition of assets with NIF A-5 establishes that: an asset is a "resource controlled by an entity, identified, quantified in monetary terms, from which future economic benefits are expected fundamentally, derived from operations that occurred in the past, which have economically affected said entity". [13] The resources that must be acquired and to which NIF A-5 refers, are those that will provide a profit to the company, a benefit in money in the future and that therefore the acquisitions of the assets must meet the needs of the company.

In matters of investment in a financial study, the acquisition of the assets that the company is going to buy must be stipulated in detail, without omitting detail, because we are talking about the money that will be needed for the purchase, the quality of the fixed or long-term assets and their function in the company, we are referring to the acquisition cost of the assets. In this way applying the rules of financial information, it is possible to obtain a record of the money invested in a correct and organized way, this information allows to know in detail each monetary and financial movement of the tourist company in question.

Subsequently, the concept of company must be understood, since a business idea must become a company or economic entity. Financial reporting standards conceptualize accounting as: "a technique used to record transactions that affect an entity economically and that produces systematic and structured financial information. Operations that affect an entity include transactions, transformations, and other events". [14] Considering that financial reporting standards are applicable to all entities that issue financial statements, and if business plans or investment projects are going to record those operations, then they must support those records as established by financial reporting standards.

It focuses essentially on providing information that allows evaluating the development of the entity, as well as providing elements of judgment to estimate the future behavior of cash flows, among other aspects. It is suggested that for the financial plan of a business plan it begins with the investment of fixed assets, using real information on the cost of rent, furniture and office equipment, computer equipment, transportation equipment and tools, NIF C-6, plant properties and equipment, which refers to the acquisition of fixed assets, as well as its deterioration or depreciation, so we must know the reinvestment time in a given time. Subsequently, the inventory of products whether purchase, sale or transformation, to determine the cost of material, inputs and everything that entails to later convert the product into inventory NIF C-4 inventories.

The practice is carried out with real data presented in the different establishments of purchase of fixed assets, applying the updated financial reporting standards to determine the real expenditure of the investment. In particular, NIF A-6 states that the "acquisition cost is the amount paid of cash or equivalents for an asset or service at the time of its acquisition". [15] Therefore, when valuing a component of property, plant and equipment, the value for its quantification is its acquisition cost during its acquisition period. NIF A-6 itself states that "as an acquisition the construction, manufacture, installation or maturation of an asset must also be considered ...", in addition that "in the determination of the acquisition cost must be considered any other costs incurred, directly and indirectly associated with the acquisition ...". [16] The investment cost is the same as the acquisition cost, and as marked by the Nif a 6, other costs incurred must be added, directly or indirectly, such as freight, haulage, the payment of booths, among others, because they are part of the acquisition cost.

The General Law of Commercial Companies in the fifth section of public limited companies states: "From Financial Information. Article 172.- Corporations, under the responsibility of their administrators, shall submit to the Annual Shareholders' Meeting a report that includes at least: A) A report by the directors on the progress of the company during the financial year, as well as on the policies followed by the administrators and, where applicable, on the main projects existing. B) A report stating and explaining the main accounting and reporting policies and criteria followed in the preparation of financial information. C) A statement showing the financial situation of the company at the year-end date. D) A statement that shows, duly explained and classified, the results of the company during the year. E) A statement showing changes in the financial position during the period. F) A statement showing the changes in the items that make up the social patrimony, occurred during the year. [17]

The financial information referred to in this law is presented in the financial statements found in the financial reporting standards. The General Law of Commercial Companies states in the paragraph: C) A statement showing the financial situation of the company at the year-end date. We can refer it to the financial reporting standard B-6 established in the objective section; "This Standard establishes the rules for the presentation and structure of the statement of financial position also called the balance sheet or statement of financial position, so that such statements that are issued are comparable, both with the financial statements of the same entity for prior periods, and with those of other entities.

Likewise, this NIF B-6 establishes minimum requirements for the content and presentation of the statement of financial position and general disclosure standards. [18] Some authors give it the name of Balance Sheet, although the correct thing is: Statement of financial position, in this NIF we can observe the structure and operation of this financial statement, it is worth mentioning that it only applies to businesses or companies for profit, to non-profit companies the NIF B-16 rules. In subparagraph: D) A statement that shows, duly explained and classified, the results of the company during the year. Refers to the comprehensive income statement to NIF B-3, Comprehensive income statement. "The objective of this Financial Reporting Standard (NIF) is to establish the general standards for the presentation and structure of the comprehensive income statement (ERI), the minimum requirements of its content and the general disclosure standards.

It establishes guidelines for the preparation of the comprehensive income statement, with the purpose of achieving a better representativeness of the operations of an entity, as well as to promote the comparability of financial information, both with the entity itself over time, and between other entities". [19] This NIF is applicable to all for-profit entities that issue general purpose financial statements (FS) in the terms established in NIF A-3, user needs and objectives of the financial statements. Non-profit entities must apply NIF B-16, Financial Statements of Non-Profit Entities. E) A statement showing changes in the financial position during the period. Referring to the cash flow issued by for-profit entities, NIF B2 says: "This Financial Reporting Standard (NIF) aims to establish the general rules for the presentation, structure and preparation of the statement of cash flows, as well as for the disclosures that complement said basic financial statement". [20] This NIF is not applicable to entities with non-profit purposes, entities with non-profit purposes must apply NIF B-16, Financial statements of entities with non-profit purposes. Subparagraph: F) A statement showing the changes in the items that make up the social patrimony, occurred during the year. It refers to the statement of changes in stockholders' equity, which is handled by the following NIFS.

NIF A-5, Basic elements of the financial statements, mentions that stockholders' equity: "is a resource controlled by an entity, identified, quantified in monetary terms, from which future economic benefits derived from operations that occurred in the past, which have economically affected an entity, are expected. It arises from contributions from owners, transactions and other events or circumstances that affect an entity. From the legal point of view, capitalAccounting represents for the owners of a for-profit entity their right to net assets and is exercised through their redemption or the decree of dividends". [21] The concept of stockholders' equity is used for profit-making entities, and that of stockholders' equityfor non-profit entities. And the NIF C-11 Stockholders' capital, establishes "The objective of this Financial Reporting Standard (NIF) is to establish the rules for the valuation, presentation and disclosure of the items that make up the stockholders' equity in the statement of financial position of the for-profit entities". [22] This NIF is not applicable to entities with non-profit purposes, entities with non-profit purposes must apply NIF B-16, Financial statements of entities with non-profit purposes. The financial reporting standards establish that these financial statements are not applicable to non-profit entities, that the financial statements of non-profit entities are applicable to IFRS B-16. Once we consider the importance of Financial Reporting Standards in financial statements and determine that some apply to for-profit companies and IFRS B-16 for non-profit purposes, we move on to the investment costs part.

The investment that is intended to be carried out must begin with the planning of the acquisitions of the fixed assets of a company, this through the acquisition cost, for that it is important to verify the NIF C-6 that establishes the regulations and is divided into valuation, presentation and disclosure standards, which include the general and specific rules regarding the properties, plant and equipment; such as: the elements of the initial cost and its modifications, the accounting treatment of the main items, exchange of assets and other considerations in the acquisition, as well as the general rules regarding the losses, depreciation and impairment of these assets. In particular, NIF C-6 states that "acquisition cost is the amount of cash or equivalents paid for an asset or service at the time of its acquisition." [23]

Therefore, when valuing a component of property, plant and equipment, the value for its quantification is its acquisition cost during its acquisition period as marked by NIF A-6, "as an acquisition the construction, manufacture, installation or maturation of an asset must also be considered ...", in addition that "in the determination of the acquisition cost any other costs incurred must be considered, directly and indirectly associated with the acquisition...". [24 NIF C11, which refers to inventories, aims to establish the rules of valuation, presentation and disclosure for the initial and subsequent recognition of inventories in the statement of financial position of an economic entity. [25]

The inventory is the set of goods or articles that the company has to trade with the public, allowing the purchase - sale or manufacture first before selling them (this is according to the type of company), in a given economic period. " The labor or hiring of employees that are part of the selling expenses and administrative expenses is reflected in the NIF D-3 benefit to employees, as well as direct labor in manufacturing costs when it comes to product transformation.

If the records are made as marked by the financial reporting standards, a more detailed and complete control and organization of a business is carried out, this will allow us to make decisions in the future. The manual that was designed for the accounting record of a tourism company explains in detail each step and application specifically in the financial study of a business plan for tourism businesses, based on financial reporting standards and their application

3. Results

As a result of the research, a manual was developed with a case study of a tourism business plan, where the financial reporting standards, their application and their accounting basis in the study or financial plan are applied and cited. The data provided in this research show that it should not be carried out in a financial plan or study of a business plan, the same treatment for business that pursue lucrative purposes, and for businesses that do not pursue lucrative purposes, according to the standards of financial information are different, as is the case of capital, In for-profit companies it should be called stockholders' equity and in non-profit companies accounting equity. In the content of the manual there is a practice where the application of financial reporting standards is mentioned. The information reflected in the research was based on updated literature, and the data stipulated in the practice of the manual, in the current market value, it is suggested that when you want to develop a business plan, you should take into account current figures, market prices, as well as the interbank rate of the day on which the application is being carried out.

4. Conclusions

In conclusion, presenting financial information with the standards of the NIFS, generates several advantages for an organization. Being considered as an international accounting language, it facilitates data analysis and the comparison of information in the competitive market. Other of its main benefits: It facilitates better competitiveness in financial information between tourism companies of the same economic category, either nationally or internationally. Investors or potential clients will be more interested in the company, since they will be presented in detail with the financial study. By detailing budgets, you will boost transparent financing. It offers the possibility of making an accurate measurement of your operational assets and the economic results of management. The financial statements will be much easier to supervise and will be in order, under the magnifying glass of audit institutions such as the SAT. The application of the manual will be carried out once it is reviewed and authorized for printing by the research department of the Tecnológico de Estudios Superiores de Valle de Bravo. In the first instance it will be applied in the degree in Tourism of the Tecnológico de Estudios Superior de Valle de Bravo, and later it is expected that it will be applied in all the careers of the National Technological that require it, that carry subjects such as: Business plan, investment projects, study and feasibility of investment projects.

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Chapter 10 Taxes and their impact on SMEs due to lack of business education

Capítulo 10 Los impuestos y su impacto en las PYMES por falta de educación empresarial

CASTRO, Rodrigo^{1,2*}, RUÍZ, César^{1,3} and FRANCO, Oscar^{1,4}

¹*Universidad Ixtlahuaca, CUI*

²*Universidad Mexiquense del Bicentenario*

³*ESCA-Tepepean, Instituto Político Nacional*

⁴*Instituto Tecnológico de Estudios Superiores de Jocotitlán*

ID 1st Author: *Rodrigo, Castro* / **ORC ID:** 0000-0001-7141-0741

ID 1st Co-author: *César, Ruíz* / **ORC ID:** 0000-0003-3852-5999

ID 2nd Co-author: *Oscar, Franco* / **ORC ID:** 0009-0002-5260-2663

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R. Castro, C. Ruíz and O. Franco

*castro.perez@uicui.edu.mx

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Abstract

Taxes in Mexico intervene for the permanence of companies over time, however, there are many financial, economic, human, material obstacles in their routine that sometimes prevent development and growth, even more so when they are Small and Medium. companies (SMEs), since they are family businesses that find an opportunity in the labor market to grow, become competitive and try to survive along the way. One of the main problems that it faces are the taxes that are collected in Mexico, we speak of Municipal, State and Federal, it is the latter that are dealt with in this article, to point out the important qualities, attitudes and aptitudes that Entrepreneurs must develop over time, as well as continuous preparation, and constant updating of what is happening in the country, with basic aspects such as social, economic, financial, and fiscal, which are the latter that make an SME reaches its permanent deletion.

Taxes, Pyme, Formal education

Resumen

Los impuestos en México intervienen para la permanencia de las empresas en el tiempo, sin embargo, existen muchos obstáculos financieros, económicos, humanos, materiales en su rutina que en ocasiones impiden su desarrollo y crecimiento, más aun cuando son Pequeñas y Medianas. empresas (PYMES), ya que son negocios familiares que encuentran en el mercado laboral una oportunidad para crecer, volverse competitivos y tratar de sobrevivir en el camino. Uno de los principales problemas a los que se enfrenta son los impuestos que se cobran en México, hablamos de Municipales, Estatales y Federales, son estos últimos los que se abordan en este artículo, para señalar las importantes cualidades, actitudes y aptitudes que los Empresarios deben desarrollar a través del tiempo, así como la preparación continua, y la actualización constante de lo que acontece en el país, con aspectos básicos como el social, económico, financiero, y fiscal, que son estos últimos los que hacen que una Pyme llegue a su eliminación definitiva.

Impuestos, Pyme, Educación formal

Introducción

The tax pressure in Mexico has been increasing over the years, and as a consequence, SMEs in Mexico have suffered a significant impact and have stopped their business development, this trend is due to tax and technological imposition, and that have forced businessmen to give up, therefore, ask yourself: what will be the expectation for the coming years? In situations like this, you must know the existence of tax regimes that generate wealth, and this allows you to pay taxes, as well as an adequate financial and fiscal education.

Therefore, this document is made up of several sections where it is worth highlighting the development that some elements of the theoretical framework imply for its understanding; the methodology that was used, which is extended to the definition of the problem, the justification and the limitations of the problem; then the results that identify those that were found and part of the proposals are inserted; and finally there is the conclusion complementing the suggestions of the document, which so far is not conclusive, but is part of a more comprehensive and long-term study.

Development of the Topic

Characteristics of SMEs

At this point, only essential points will be addressed to identify SMEs, we will begin by saying, the term PYMES is an acronym adopted to speak in Latin America and Spain of micro, small and medium-sized companies and that in the field of business it is widely adopted. The way to identify the size of these companies can vary from one country to another, in some the number of employees is considered, for others the income. In Mexico, according to the Ministry of Economy (SE), three aspects are taken into account: business, number of employees and income, supported by a ceiling index, as in the following stratification table:

Table 1.1. SME Estratificación

Stratification				
Size	Sector	Range of number of workers	Annual sales amount range (\$)	Combined Maximum Cap
Micro	All	Up to 10	Up to \$4	4.6
Small business	Trade	From 11 to 30	From \$4.01 to \$100	93
	Industry and services	From 11 to 50	From \$4.01 to \$100	96
Medium company	Trade	From 31 to 100	From \$100.01 to \$250	235
	Services	From 51 to 100	From \$100.01 to \$250	
	Industry	From 51 to 250	From \$100.01 to \$250	250

Source: SE DOF June 30, 2009

Another characteristic to highlight is that they are mostly family businesses, generated for the most part by the need for self-employment, to cover personal and family needs, they begin without a structure, or planning and as informal organizations, they often formalize when the opportunity to be suppliers of formal organizations arises. Formal SMEs according to data from IMCO (Public Policy Research Center which INEGI takes as a reference) (<https://imco.org.mx/pymes-de-la-informalidad-a-la-competitividad/>, 2023) represent 4.9% and 30.7% of employment and with respect to gross production, 28%.

Regarding the education of SME entrepreneurs, we can take as a reference those published by Saavedra, Tapia & Aguilar , in their article called "Environmental management of SMEs in Mexico City", where they analyze the academic education of SMEs entrepreneurs. (SAAVEDRA, TAPIA, & AGUILAR, 2023)

“38.7% have a maximum level of upper secondary education (high school), 38% are at the higher level (bachelor's degree), while 3.7% have master's degrees and only 0.7% have a doctorate. The foregoing shows that the businessmen of Mexico City have a relatively high preparation”. (<https://imco.org.mx/pymes-de-la-informalidad-a-la-competitividad/>, 2023)

If high, but since there are no business, financial and managerial issues in their educational programs, they often end up bogged down and bankrupt.

Medium and small entrepreneurs have different motivations to become independent or to be entrepreneurs, whose main element is to maintain their own company, factory or transporter or consultancy, regardless of formal education. This implies a level of increase in economic dynamics, which the vast majority of public administrations should have as a relevant part of their objectives. The increase in productivity and the involvement of all sectors of the economy, both in a communal, regional or Country way, allows the increase in the standard of living of the population of the demarcation in question.

However, this increase in the standard of living could only be carried out through the formalization of taxpayers, through their respective payments of taxes, rights, permits, fines or procedures and that in turn the Treasury of the respective level of Public Administration, is the one who distributes said wealth through current public spending or investment, as the regulations are in force.

By inserting the vast majority of taxpayers, which for this document are SMEs, the probability that there is a virtuous circle of wealth is greater, which cannot be considered as a circular economy, than those monetary resources that are generated in the taxpayer and they enter the Treasury and then return in the form of services as some authors describe it; since the circular economy refers to a cycle of continuous, development, which preserves and in any case increases natural capital (CERDA & KHALILOVA, 2016) in such a way that it refers to producing under the objective of caring for and balancing nature , or ecosystems relating to the natural environment.

That is why for this document the objective of providing basic knowledge so that the owners or managers of SMEs maintain the interest of staying within the formal scheme, must be a constant, whose purpose is to obtain a virtuous circle: where it is generated wealth for that 99% of the existing organizations in the Country, that join the formality, paying their taxes, rights and permits, whose monetary resource enters the government and this in turn returns it both to the same company, as to its workers and the society close to that same SME, in the form of services, subsidies or transfers, which maintains the virtuous circle between the government and its governed.

Maintain and raise the standard of living, both in the company and in its spheres of interest or stakeholders It must be a constant, whose purpose is to obtain a virtuous circle: where wealth is generated by that 99% of the existing organizations in the Country, which join the formality, paying their taxes, rights and permits, whose monetary resource enters to the government and this in turn returns it to the same company, as well as to its workers and to the society close to that same SME, in the form of services, subsidies or transfers, which maintains the virtuous circle between the government and its governed.

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Maintain and raise the standard of living, both in the company and in its spheres of interest or stakeholders whose monetary resource enters the government and this in turn returns it to the same company, as well as to its workers and to the society close to that same SME, in the form of services, subsidies or transfers, which maintains the virtuous circle between the government and their governed. Maintain and raise the standard of living, both in the company and in its spheres of interest or stakeholders, which are all those interested parties (LLOYD & MILES, 2006) in the SME, such as the owners, clients, suppliers, creditors, and the society itself where their space of influence is exercised.

Thus, if the SME entrepreneur is not within the formal scheme, this virtuous circle of wealth will probably not be carried out, that is, it implies an increase in tax collection and its recycling (RODRIGUEZ, 2022); However, for this document, the virtuous circle is considered that process where SME organizations generate wealth and pay their taxes responsibly and voluntarily, through the regulations in force in the 3 collecting government entities (Federal, State and Municipal); and these, through the responsible administration of public resources, return it with the obligation that it is also in force for the stakeholders, that in some way there is a co-responsibility in the interaction of the government and the governed. It should be considered that part of this basic or educational knowledge towards the tax relations that are executed by the Executive from its 3 levels, specifically, for this paragraph we will refer to the federal part of ISR and VAT, while for the Federative Entity it is 3% on payroll; while at the Municipal level there are licenses and permits, among others.

When addressing formality by the owners or managers of SMEs, it is possible that they do not understand the net or immediate benefits in the first instance, because the virtuous circle is long-term to observe its results. On the other hand, they tend to be discouraged by the amount of expenditure that, without being informed, they consider they should make when joining the formality, which would be contrary to having some advice or basic knowledge about their tax obligations. In this same sense, by constantly changing the laws or tax regulations, whether federal, state or municipal, they tend to make it difficult to motivate tax incorporation. For example, in 2013 the Fiscal Incorporation Regime (RIF) was approved to enter into force, that replaced the Small Taxpayers Regime (Repecos) and Intermediaries Regime (CEFP, 2015), whose history and origins of the Repecos is from 1996 as an addition to section III of chapter VI, of title IV, with the name of the people who carry out operations exclusively with the general public (MANZANERO & CASTELLANOS, 2016) and by the year 1998, with the name that became known as Repecos, it was inserted into the Income Tax Law (PRODECON, 2013).

However, these elements that concern SMEs with a certain exclusivity change their name to the Simplified Trust Regime (RESICO) for tax reform for the year 2022, which is mandatory for some Moral persons and optionally for some natural persons (RODRIGUEZ, 2022). In this way, only for the formalization or incorporation of SMEs into the federal tax regime, the administrators of the SMEs must be updated, both in terms of concepts and amounts, so that accounting and tax planning is relevant.

It seems that, instead of facilitating the work of SMEs for their incorporation into the Formality, it is complicated, because some state and municipal fiscal collections are still missing. From the point of view of accounting, the fiscal acculturation of SMEs or the culture of the formal entrepreneur is considered relevant, who should not necessarily be an accountant or fully submit to fiscal tasks, but rather know that there are people who can do that job. , so that their intellectual or knowledge activity is spent on what they know how to do: generate wealth and jobs. In such a way that the works of incorporation to the tax collection are done by technicians, specialized or professionals; and the managers or owners of SMEs dedicate themselves to serving their Stakeholders through their product, services, merchandise or process.

Government policies have been unsuccessful when trying to integrate informal companies into the taxpayer registry, they have sought strategies for paying taxes with simple mechanics and with low tax rates, but they have been unsuccessful, since, unfortunately, to maintain many things within the reach of the less favored classes and sometimes for the convenience of the more favored classes, for many people it is important that the economy should move informally. It should also be said that being in the RFC does not mean that you are a taxpayer who pays what is owed, in most cases you pay less than what you are. And for the formal SMEs that seek to change schemes, it ends up hanging them, due to taxes and the administrative burden involved in compliance.

To see how SME entrepreneurs are the most burdened by taxes, we can see it in the income reported by the SAT, this is because they often do not pay what they owe due to the lack of tax and business education. Unfortunately, SME entrepreneurs have poor controls, and therefore the calculations are incorrect; sometimes they are less and other times more.

The following table (No. 1) indicates the distribution of tax regimes in Mexico, and the number of taxpayers that exist in the last 3 lustrums:

Table 1.2. Taxpayers by type of Regime

Year	Physical person	Big contributors	Employees (PF)	Moral persons	Big contributors (PM)	Total
2010	131,357,139	17	224,918,354	15,066,514	173,844	371,515,868
2011	139,945,560	61	267,055,142	16,243,957	185,744	423,430,464
2012	147,091,718	352	287,550,312	17,364,166	193,848	452,200,396
2013	157,267,513	602	302,574,372	18,490,574	199,061	478,532,122
2014	188,878,896	807	319,668,303	19,618,457	200,817	528,367,280
2015	226,280,513	139,334	347,903,591	20,650,136	172,180	595,145,754
2016	243,134,777	202,499	379,335,212	21,657,359	104,578	644,434,425
2017	288,282,763	256,167	428,221,697	22,683,469	119,364	739,563,460
2018	320,319,318	351,813	477,809,103	23,910,987	110,475	822,501,696
2019	358,656,115	443,522	514,293,860	25,108,689	108,634	898,610,820
2020	365,154,846	514,058	555,642,128	26,021,641	107,314	947,439,987
2021	370,738,830	665,523	560,689,643	26,889,347	146,333	959,129,676
2022	377,672,349	860,424	570,479,457	27,800,402	144,524	976,957,156
2023	95,142,523.00	247,050	145,479,607	7,110,116	35,557	248,014,853
Total general	3,409,922,860	3,682,229	5,381,620,781	288,615,814.00	2,002,273.00	9,085,843,957.00

(SAT, 2023)

Methodology

This article is a descriptive and analytical investigation, according to official information from government agencies that serve as an instrument for future financial and economic analysis, based on the economically active population in Mexico, considering the number of SMEs in Mexico, with the purpose of improving the tax culture of all SMEs, on the one hand supporting the level of collection, improving the current economy and on the other generating an opinion of tax education in Mexico.

Definition of the problem

The problem to be considered in this research is to refer to why taxes impact entities considered SMEs, the leaders of this type of company, many of their skills are empirical, and that, according to their aptitudes and attitudes, they develop competencies, skills that allow them to survive or succumb in the attempt to become entrepreneurs. The fact that they are empirical leads them to neglect basic aspects to carry out an organization regardless of its size, planning, control and the generation of information for decision making. These three elements are also essential for the tax culture, without them in a company several situations occur, taxes become a burden when they are not considered within the planning, without controls they become a great ballast because they are paid excessively, and if the information is not correct, two aspects can occur: overpayments or underpayments. In both cases it affects the company, the first because it takes away cash flow and the second can end in sanctions by the authority.

Justification

The idea of this work is to analyze the relevance of the business education of SME leaders in the management of organizations, because for decades the permanence threshold was 2 years for newly created ones, it is said that 8 out of 10 do not pass it, according to other works this situation takes years and cannot be reversed. For this reason it is important that the government, together with the private initiative, create official programs that really promote these companies. The subject to be addressed in this work on business culture is the tax part, difficult to deal with businessmen of all sizes, because they will always seek to pay less taxes or not pay at all, much of this attitude is due to the high rates of corruption in our country and many in Latin America. But it also happens that those who earn less end up paying more than those who earn more, this is clear in percentage terms.

Within the business education of SME leaders, it is often too basic, therefore, important things such as control and information management lose focus, also, they do not make sense of something such as the payment of taxes; for them this is fruitless spending and due to government corruption, everyone seeks not to pay because they have the mentality that officials steal money or divert it to projects that do not benefit them. Due to the basic education that many of the SME entrepreneurs have, they do not think that paying taxes will contribute to a better country. Within the business education of SME leaders, it is often too basic, therefore, important things such as control and information management lose focus, also, they do not make sense of something such as the payment of taxes; for them this is fruitless spending and due to government corruption, everyone seeks not to pay because they have the mentality that officials steal money or divert it to projects that do not benefit them. Due to the basic education that many of the SME entrepreneurs have, they do not think that paying taxes will contribute to a better country.

In Latin America, different proposals have been made to improve collection schemes. In Mexico, in the last six-year terms, there is talk about tax reforms and in the current one, about the efficiency of the forms of collection. All this leads to the analysis of the impact of taxes on SMEs and how the lack of tax culture has to do with the formal preparation of their entrepreneurs.

General objective

- Analyze how the business education of SME leaders causes taxes to impact the financial scheme of the financial institution.

Specific objectives:

- Identify what SMEs are and the taxes that affect their routine activities.
- Know the schooling and business education of the owners of SMEs in Mexico in a general way
- Study how business education impacts the tax culture.

Scope and limitations

To know the educational impact on SMEs according to the number of taxpayers with a range of income and who may be economically active population in Mexico, as well as the search for the educational level of the entrepreneur - taxpayer, to create an awareness of the importance of paying taxes in any country

Results

The results shall be by section of the Chapter. Analysts mention how large taxpayers, thanks to their corporate structure, pay less taxes than SMEs, thanks to the machinery they put to work to establish schemes perfectly supported by the laws.

The SAT announced that the country's large taxpayers —a group with just over 10,000 companies— pay an “effective rate” of taxes of just 1.3%. Clearly, this percentage seems very low, especially if we compare it with the corporate ISR rate of 30%. The immediate sensation is that the most important conglomerates in the country are abusing.

This impression is amplified by observing that the effective rate calculated by the SAT for wage earners is 11.4% and for individuals 25.4%. In other words, the effective rate paid by wage earners is eight times higher than that of large taxpayers and that paid by individuals is 19 times higher. Anyone who sees the SAT numbers for effective rates will come away with the idea that large companies are far from paying what they should. And you are sure it is the intention of the tax authority.

See these SAT data with hypothetical numbers:

Table 1.3 Payment of taxes large taxpayers versus wage earners

	Taxes per thousand pesos of utility	Profit and Income (salaried)	Paid taxes
Great contributor	\$12.3	\$250,000	\$3,075
Salaried	\$114	\$10,000	\$1,140
PF Business Act.	\$254	\$250,000	\$63,500

Source: Own with suggested data

For an employee, the tax perhaps represents what he invests in transportation and food to the workplace. For a natural person with business activity with that income, the taxes represent at least the monthly payroll of their employees. This is due in many cases to the lack of business education, many of the SME entrepreneurs, for example, do not deduct their payroll, their investments and even many of the company's own expenses for not complying with tax requirements or according to them. for wanting to hide their true income from the eyes of the SAT.

Much of this has been promoted by the authorities, who within a normative positivism, should be the same authorities who promote financial education in official and private institutions.

Conclusions

The efforts made by the authority in terms of collection imply unilateralism towards taxpayers, in such a way that in some sense if the general understanding were uniform, that is, that all taxpayers had the same reception for the call for taxes, the understanding homogeneous, including individuals and for this document, SMEs, the contributing population would be considerably higher, which does not guarantee that the amount collected would be higher, as we saw in part of the document. In other words, it seems that the more business education, formal education or tax information obtained for the benefit of the taxpayer, the less the amount collected.

Therefore, if the managers, owners or managers of SMEs had the opportunity to become professional, get information in a secure way or receive advice for the formalization of their companies, it is likely that they would pay less taxes than they think without being trained or informed; Also, the probability of having benefits when paying their taxes increases as their incursion into the formal sphere becomes normal. But also the virtuous circle of tax collection returned to services, transfers or subsidies, increases the level of SME and society stakeholders.

So, there are challenges for the government, the owners or managers of SMEs, and although they are not touched on throughout this document, for HEIs. For the first, bidirectional awareness of the benefits of the virtuous circle of tax payment; for SMEs to integrate into the informal sector, through professionalization or hiring experts; and for HEIs to open their doors to professionalization or advice with their experts or hybrid consultancies for the insertion of SMEs into the formality.

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General explanation of the subject and explain why it is important.

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Clearly focus each of its features

Clearly explain the problem to be solved and the central hypothesis.

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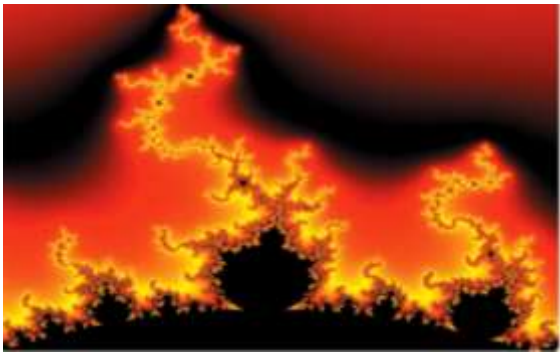
Table 1.1 Title

Variable	Descripción	Valor
V _V	Volumen de Venta	20000
P _V	Postura de venta	490.61
V _C	Volumen de Compra	20000
P _C	Postura de Compra	485.39
p ^{Uh}	Precio último Hecho	491.61
V _o	Volumen Operado	1241979
P _u	Precio/Utilidad	0
p ^{VL}	Precio/Valor Libro	0
U _a	Utilidad p/Acción	0
v ^{La}	Valor Libro p/Acción	0

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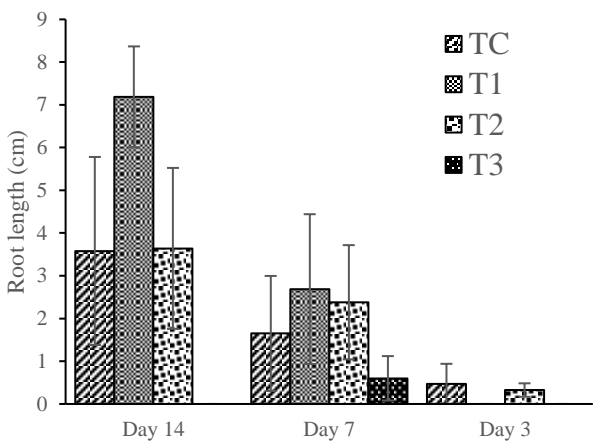
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(1)

Must be editable and number aligned on the right side.

Methodology

Develop give the meaning of the variables in linear writing and important is the comparison of the used criteria.

Results

The results shall be by section of the Chapter.

Annexes

Tables and adequate sources

Instructions for Scientific, Technological and Innovation Publication

Thanks

Indicate if they were financed by any institution, University or company.

Conclusions

Explain clearly the results and possibilities of improvement.

References

Use APA system. Should not be numbered, nor with bullets, however if necessary numbering will be because reference or mention is made somewhere in the Chapter.

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Each chapter must submit your dates into a Word document (.docx):

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