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**DIAGNOSIS AND  
CARE OF BUSINESS  
ADMINISTRATIVE  
NEEDS IN SERVICE AND  
TRADE COMPANIES  
IN THE SAN MARTÍN  
TEXMELUCAN REGION  
IN THE STATE OF  
PUEBLA, MEXICO**

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**Abstract:** The change in the global business dynamics, was modified in an accelerated way due to a health pandemic, which affected (mainly negatively) the Mexican Micro and Small Companies, which are directed by their owners, people with a great desire for growth, but without scientific-technological knowledge in business areas, with which they face various problems, when making decisions empirically, that is, trial and error; This is a very different aspect from that experienced by large companies, which are not led by their owners, but by professionals trained to make decisions, and who must be accountable to their bosses. Due to the above, it is important to know more factors that allow strengthening the development of MiPyMEs.

The impact of MiPyMEs on society is very large, because they are the ones that generate the greatest number of jobs, as their contribution, according to official data, exceeds 97%, impacting socially and economically for the support of families.

**Keywords:** Business management, entrepreneurship, economic recovery.

## INTRODUCTION

A constant since the appearance of the human being on the planet is change, with the appearance of humanity it has gone through various historical periods, which at present had to accelerate because a pandemic modified the social dynamics, revolutionizing many processes by forcing the majority of the population to be forced to stay at home while in quarantine.

Various academic groups carry out studies, to have a perspective of the situation of Micro, Small and Medium Enterprises (MiPyMEs) in Mexico and in general in the American continent, because they are the ones that sustain the economy of the countries by generating income to society, granting the development that it requires; but their

complexity, together with the development policies that are promoted by the state, mark the route that influences investment towards the creation of companies and sources of employment. Table 1 shows the percentage of companies that are micro, small and medium-sized, in relation to all companies, and from there its importance is observed.

Country	Percentage
Argentina	98.08
Bolivia	98.00
Brazil	98.10
Chili	98.40
Colombia	96.00
Ecuador	99.52
El Salvador	99.30
Spain	99.90
Mexico	99.80
Nicaraguan	99.34
Paraguayan	99.00
Peru	99.50
Portugal	99.90
Dominican Republic	97.70
Uruguay	99.45

**Table 1.** Percentage of micro small and medium enterprises (Mipyme) of the total number of companies.

Source: Orueta (2017, p. 39)

Aguilar, Hernández, Soto and Arroyo (2021, p.797) take data according to the Inter-American Development Bank (IDB, 2017), who highlights that: in Latin America this business sector is characterized by its high level of informality, high mortality rate and low internationalization, aspects that added to their poor financial culture and the difficulties of access to bank credit make them vulnerable organizations due to lack of adequate conditions that allow them to innovate, operate and grow.

Barrera-Baez, J. and Rojas-Alarcón, E. (2020, p. 1627) mention that: In the course of the last twenty years, in Mexico a common

element consists of talking about strategies to support entrepreneurship and generation of new companies by the government and some educational institutions, one of these strategies is known as business incubation, through which support is provided designed to accelerate the successful development of new companies through a range of resources and business support services.

## METHODOLOGY

Being the reference the behavior of the Latin American formal financial system, the complex situation in which Latin American countries find themselves is evident, given the limitations in relation to economic growth and the few sources of their own investment.

To determine what has already been generated on the subject, as well as the training process, a systematic review of documents was carried out through the scientific databases: SciELO, ScienceDirect, Eric, RedAlyc and Google scholar.

The activities carried out, according to the scientific method, can be seen in figure 1, where three moments of activity can be seen: in the first, preliminary activities are carried out, such as the definition of the scope; in the second the development of the work itself, closing in the third moment with the interpretation of the information and drawing the conclusions.

It is important to highlight that the research from which this work is derived is in the process of development, for the research the hypothesis is established: The lack of professional training on business, linked to the current economic situation derived from the global pandemic, stops the decision makers of MiPyMEs from overcoming the crisis; For this, work is done through a collaboration agreement between the academic institution of the researchers' affiliation and Canaco-Servytur, actions strengthened by the regional

linkage council.

Work is done in the State of Puebla, in the central zone of the country, based on the municipality of San Martín Texmelucan, where the largest clothing market in Latin America is established, in other words, it is a commercial hub with a great impact on the economy of nearby states: Hidalgo, Tlaxcala, Morelos, the State of Mexico, and Mexico City.

## RESULTS

As noted, the investigation is in progress, therefore there are no final results yet, however, the preliminary data and the study by Aguilar, Hernández, Soto and Arroyo (2021, p. 796) provide relevant information on the situation that exists in the context of the region, among which is observed: Economic participation indicators for 2010 indicate that, in the municipality, the economically active population (EAP) is 57,068, of which 54,611 are employed and 2,457 are unemployed and that the non-economically active population is 48,920.

It is also known that, in the municipality of San Martín Texmelucan, according to the SIEM there are 1127 registered companies that were taken as a base, of which 45% are commercial, 30% services and the rest are industrial.

The importance of the proper functioning of the financial market is not limited to the microeconomic and financial sphere as such, but rather goes beyond, reaching the macro dimension, where its adequate power to contribute to the financing of investment and, therefore, to economic growth, and even to the social sphere, becomes visible, by becoming a fundamental mechanism of social mobility, since credit represents the only form of progress for many layers of the population that have no other possibility of changing their financial and economic reality (Cárdenas, 2020). The foregoing stands out in a period of

stagnation for the majority of micro and small businesses.

The aforementioned Aguilar, Hernández, Soto and Arroyo (2021, p. 804-805) present a table, where the failures that limit demand in the financial system are shown.

## CONCLUSIONS

Given the constant change, it is necessary to anticipate situations, in order to survive in uncertainty, in the business field one is not exempt from the above, therefore, because the change accelerated due to the global health contingency, many companies closed their operations because the people who represented their income, by changing their habits, stopped contributing to the income of the same (workers who did not report to their workplaces, because they were at home-office, students and teachers who did not attend their schools or educational centers, for being in home-school) and that the above had consequences in public transport, stationery

stores, food businesses, renting houses or apartments to foreign students or workers.

It is appreciated that the majority of employed people depend on MiPyMEs, which are the pillar that sustains the national economy, but are subject to economic conditions, dictated by state policies, as well as macroeconomic phenomena such as the one that began in the first half of 2020, which impacted the entire society, because, just as there were close deaths of family members, friends and acquaintances, in the same way, the doors of many businesses were closed, due to confinement; For some businesses, there was growth, such as shipping and remote shopping services (companies like Amazon, Mercado Libre and others grew a lot, food shipments were also triggered through platforms on mobile devices: Rappi, soon shipments, uber eats, no apron, among others). And that many businesses, lacking bank terminals, or the knowledge to adopt the above services, were left out of context.

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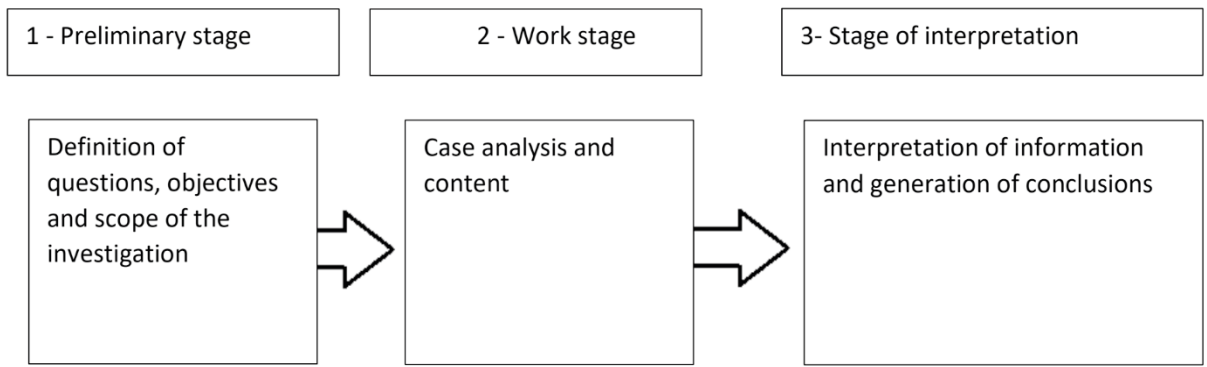


Figure 1. Stages of the developed methodology.

Source: Own elaboration, based on the scientific method.

Variable	Concept definition	Operational definition
Failure 1: financial knowledge	Knowledge that an entrepreneur must have, in such a way that it allows him to understand the information relating it to personal finances and business (Romero & Ramírez, 2018).	The self-efficacy and subjective financial knowledge subvariable of the simplified CF1 instrument was used, which consists of 5 items, such as “I have the knowledge and skills to manage my personal finances”. The Cronbach’s alpha of the scale was 0.84.
Failure 2: Self-exclusion	Self-exclusion is understood as the decision of the microentrepreneur not to access credit of their own free will (Castro, Londoño, Parga & Peña, 2020).	The financial inclusion sub-variable of the simplified CF1 instrument was used, consisting of 6 items such as: I have used my account to save or make payments on credit. Cronbach’s alpha of the scale was 0.824.
Failure 3: Risk Aversion	Someone who always rejects fair bets will be considered risk averse. If the marginal utility of individuals’ wealth is decreasing, they will feel aversion to risk, therefore, they will be willing to pay something to avoid having to take fair bets (Nicholson, 2008).	The risk perception subvariable of the simplified CF1 Instrument was used, which consists of 4 items, as “I have loaned a large portion of my income to a friend or relative.” Cronbach’s alpha of the scale was 0.92.
Failure 4: Mismanagement of resources	The mismanagement of financial resources is understood in this study as the absence of good practices that help to have healthy finances, be it planning, control and optimization of the financial resources of the business.	This is an inverted variable, since the two subvariables of the simplified CF1 instrument that were used measured good practices for resource management. The Financial Attitude subvariable consists of five Items such as “A written financial plan is absolutely essential for successful financial management”, and the Financial Management Behaviors variable consisting of 9 items, such as “I pay my bills or credits on time to avoid additional charges”. Cronbach’s alpha of the scale was 0.84.
Off-bank Financing	Loans made by networks of friends, pawnshops or drop by drop, according to the definition of Castro et al. (2020) of informal credits.	Items such as “I have had unfortunate experiences due to borrowing from credits outside the banking system”. The Cronbach’s alpha of the scale was 0.88.

**Table 2.** Definitions of demand failures in the financial system and extrabank financing.

Source: Aguilar, Hernández, Soto y Arroyo (2021, p. 804-805)