

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

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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 & Pigneur, 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.

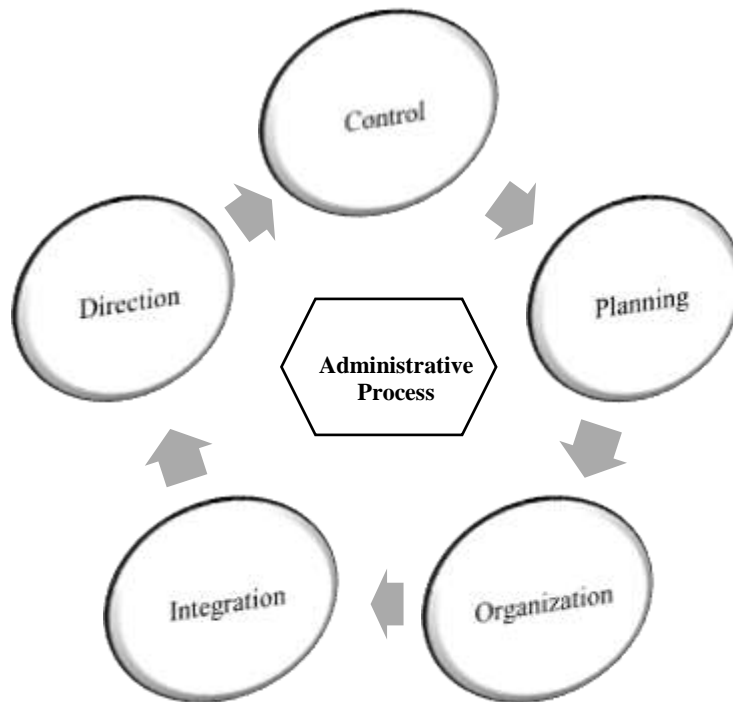
These determinants in the administration generated its importance because it came to dimension all the capacities of the companies, based largely on the size, the turn and the number of employees that each one had, factors such as discipline, order and stability were relevant points for proper management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