

The impact of remittances on families in Tecamachalco Puebla, México

El impacto de las remesas en las familias de Tecamachalco Puebla, México

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Abstract

The objective of this paper is to analyze the behavior of families receiving remittances in Tecamachalco, Puebla, Mexico, and their association with financial services. The research hypothesis is that the remittance flows received by the municipality of Tecamachalco, Puebla, have contributed to income redistribution, which has been facilitated by a complex network of financial services. What is observed from this link between remittances and financial services are patterns of concentration and dispersion in Puebla. This relationship is characterized, in addition to the financial system, by the phases of remittance transfers and the use of remittances as a wage fund.

Resumen

El objetivo de este trabajo es analizar el comportamiento de las familias receptoras de remesas en Tecamachalco, Puebla, México, y su relación con los servicios financieros. La hipótesis de investigación es que los flujos de remesas recibidos por el municipio de Tecamachalco, Puebla, han contribuido a la redistribución del ingreso, por medio de una compleja red de servicios financieros. De esta relación entre remesas y servicios financieros se observan patrones de concentración y dispersión en Puebla. Esta relación se caracteriza, además del sistema financiero, por las fases de las transferencias de remesas y su uso como fondo salarial.

Objective	Hypothesis	Contribution
Analyze the behavior of families receiving remittances in Tecamachalco, Puebla, Mexico, and their association with financial services. 	The research hypothesis is that the remittance flows received by the municipality of Tecamachalco, Puebla, have contributed to income redistribution, which has been facilitated by a complex network of financial services 	What is observed from this link between remittances and financial services are patterns of concentration and dispersion in Puebla 

Objetivo	Hipótesis	Contribución
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Remesas, servicios financieros, transferencias

Remittances, financial services, transfers

Area: Advocacy and attention to national problems

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Introduction

This research was conducted in the first half of 2025 and analysed the causes of international migration to the United States in the municipality of Tecamachalco Puebla, Mexico, a region with a high Migration Integration Index, with families receiving remittances. A total of 256 surveys were conducted using a sample design for complex studies [Soriano 2013].

A socioeconomic study was conducted with various variables that showed us the phenomenon of migration and remittances. This factor indicates a multiplier effect on investment, which generates benefits from having migrant relatives in the United States. Working conditions and imbalances in the labour market have led to a situation of international interrelation between families in the municipality of Tecamachalco, Puebla.

The central hypothesis is that remittances represent a wage fund that is not possible to obtain in Mexico. The relationship through remittance flows for financial services and social network connectivity are factors that are currently decisive in the migration process.

According to the World Bank [2016], in 2010 there were at least one billion poor people in the world, with around 10 per cent of the population subsisting on less than \$1.9 per day, while 2.8 billion subsist on less than \$2 per day. In Mexico, 43.6 per cent of the population lives in poverty, that is, 53.4 million people, of whom 9.3 million are extremely poor [Coneval, 2016].

The former do not have enough total income to purchase the goods included in the welfare basket [food, health, education, recreation, savings] and suffer from at least one of six social deficiencies [health, education, social security, housing, food, basic services]. The extremely poor, on the other hand, cannot cover their food expenses even with their entire income and suffer from at least three social deficiencies. [Salas, 20218: 144].

Remittances are a determining factor in Mexico. Mexico's dependence on the United States is not only economic due to the USMCA, but also due to the relationship between the labour market and families receiving remittances.

Currently, the decline in remittances at the macroeconomic level and the reduction in migrants represent the beginning of a migration crisis, coupled with US security policies.

Literature review

Remittances are sent after migrants pay federal, state, and local taxes, including social security contributions [although very few actually benefit from or make use of such contributions].

Furthermore, since family members receive higher incomes than in their place of origin [remuneration in the United States can be up to 10 times higher than in Mexico], remittances also skew poverty estimates. It is unclear whether remittances encourage individuals to remain in a monetary economy and in the informal sector.

[Batiz and González, 2024: 939]. Migrants are rarely at the bottom of the social pyramid, as they tend to be skilled or semi-skilled [unskilled workers tend not to migrate], and recipient families rarely benefit from government subsidies. Migrants also need [informal] credit to pay for the journey north, which can cost between \$3,000 and \$7,000. [Batiz and González, 2024: 938].

Among other aspects, it is worth considering barriers to access—determined by distance, travel times, accessibility to goods and services, and the availability of transport systems—; social and cultural barriers—created by the isolation, segregation and stigmatisation of certain groups and individuals in the territory—; risks to physical and mental health—derived from exposure to sources of pollution, water scarcity, insufficient green areas and forestation, as well as the effect of other environmental externalities—; limitations on the development of activities relevant to recreation, leisure, and the social and cultural life of local communities—associated with the lack, poor condition, or inadequacy of public spaces—; among others.[Moreno, 2025:143-144]

Under the right circumstances, a significant percentage of migrants' remittances and savings can be allocated to productive enterprises. Rather than asserting that migration inevitably leads to dependency and underdevelopment, it is more appropriate to ask why productive investments take place in some communities and not in others.

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Cases in which remittances have been found to have a negative impact on productivity can be attributed in part to deficiencies in research designs that do not take into account the direct and indirect ways in which remittances can influence rural household spending. [Mora and Arellano, 2016:5].

The empirical discussion on long-term economic analysis, both by country and for Mexico, offers some key elements for analysing the hypothesis on the positive impact of remittances on regional economic growth, but complemented by a different methodology that can capture both heterogeneity and spatial dependence. It is important to consider that the panel models used in country studies capture heterogeneity but not spatial dependence, while cross-sectional models that traditionally incorporate spatial dependence do not capture heterogeneity. [Mendoza and Valdivia, 2016:133]

Remittances modify the Keynesian multiplier of autonomous demand, increasing or decreasing it according to the Central Bank's intervention in the foreign exchange market. Unlike previous studies, we do not analyse the multiplier of these remittances, but rather their dampening or expansive impact on fiscal policy. We conclude that the effectiveness of fiscal policy varies in the presence of remittances.

Central Bank intervention to eliminate the contraction in demand resulting from remittances is the crucial factor that can transform the automatic stabilising effect of remittances into an amplifier of the impact on demand of an increase in public spending, which we call the *super multiplier effect of remittances*. [Sovilla, 2021:110].

The general model allows us to predict the contractionary impact of remittances on aggregate demand in a recipient economy, but it does not determine the equilibrium values of the exchange rate and national income, because the functions of exports and imports were not specified. In this section, we consider a simplified case and assign unit elasticities to these functions. This allows us to determine graphically and algebraically the solutions for the equilibrium exchange rate and income. Then, based on a dynamic model with time lags between variables, we perform a simulation considering different values of elasticities. [Sovilla, 2022: 79].

Aggregate demand is presented in the IS-LM model, at the macroeconomic level $Y = C + S + G + XN$, where remittances are recorded in the balance of payments in the capital account. International trade factors are reflected in macroeconomic indicators such as unemployment, economic growth, interest rates, inflation and exchange rates.

Remittances may be the subject of World Bank plans, but the introduction of remittances into development financing plans requires a thorough understanding of the volume and nature of these cash flows because, without going any further, it is essential for making forecasts.

This is an opportunity to appreciate once again the cognitive and empirical work carried out by international organisations, and in particular by the World Bank: remittances are nothing new, but by putting them in the spotlight, giving them a role in development policies and gathering data to justify their importance, international organisations are completely transforming their nature.

Remittances have gone from being an old phenomenon that was largely ignored and perceived as marginal to being the subject of public policy and a factor in development. [Pécoud, 2015:55] International organisations are essential in the analysis of remittance flows, although in recent years there have been cases of money laundering, making it important for countries to review their fiscal policy.

Much of the literature that focuses on examining the impacts of remittances on communities of origin has concentrated exclusively on studying the relationship between migration and development, leaving out of the analysis the likely implications that this resource may have on the environment.

Due to this situation, recent research has emerged that broadens the discussion to include the use of natural resources in communities of origin, hence the importance of studying the role they play in the context of sustainable development. [Aragónés, 2016:133]. Regional studies must be multidisciplinary, given the complexity of the migration phenomenon.

Methodology

From January 1981 to January 2021, there have been four Republican presidents in the United States, occupying the presidency for 24 years. Of these, 12 years were consecutive [January 1981 to January 1993]: eight by Ronald Reagan and four by George W. Bush. The Republicans returned to the presidency at the beginning of the 21st century with George W. Bush Jr., who remained in office from 2001 to 2009 due to his re-election, and during the second decade of this new century, Donald Trump arrived [2017-2021] [CONAPO 2020].

Biden subsequently took office, and Trump has been re-elected, beginning his term with anti-immigrant policies, which has led to a decline in the number of deportations in 2025. The indicator used to conduct migration studies in Mexico is the Migration Intensity Index. See Figures 1 and 2.

Box 1

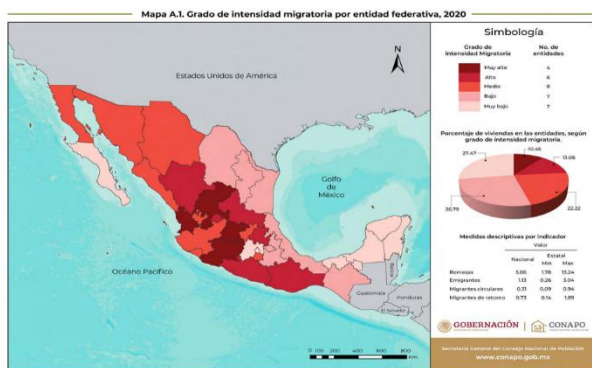
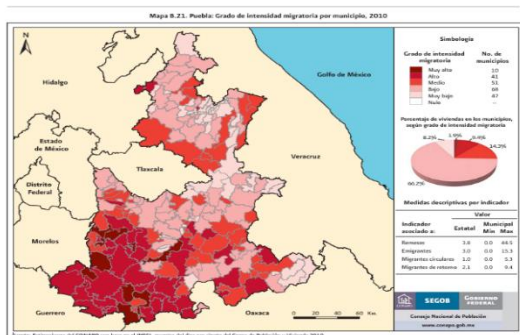


Figure 1 Migration Intensity Index Mexico 2020
 Source:chromeextension://efaidnbmnnnibpcajpcglclefindmkaj/http://www.omi.gob.mx/work/models/OMI/Resource/2802/IIMMexEEUU2020.pdf

Box 2

Figure 2. Migration Intensity Index for the State of Puebla



Source:chromeextension://efaidnbmnnnibpcajpcglclefindmkaj/http://conapo.gob.mx/work/models/CONAPO/intensidad_migratoria/anexos/Anexo_B2.pdf

The INEGI National Directory of Economic Units, Municipality of Tecamachalco, Puebla, was used to perform the regional diagnosis. 65 financial and insurance institutions in 2024.

Box 3



Figure 3. DENUE

The calculation of the sample was determined with the methodology of Raúl Rojas Soriano "Guía para realizar investigaciones sociales" [2013] sampling for complex studies, the universe was calculated based on the Migratory Intensity Index, so it was estimated that in Tecamachalco Puebla there are approximately 1875 families receiving remittances, the sample design for complex studies is presented below:

$$n = \frac{\left[\frac{Z^2 q}{E^2 P} \right]}{1 + \frac{1}{N} \left[\frac{Z^2 q}{E^2 P} - 1 \right]} \tag{1}$$

- n = Sample size
- Z = Confidence level 1.96
- P = Positive variability 0.6
- q = Negative variability 0.4
- N = Population size 1875 remittance recipient households.
- E = Precision or error 10 %.

$$n = \frac{\left[\frac{(1.96)^2 [0.4]}{(0.10)^2 [0.6]} \right]}{1 + \frac{1}{1,875} \left[\frac{(1.96)^2 [0.4]}{(0.10)^2 [0.6]} - 1 \right]} \tag{2}$$

$$n = \frac{\left[\frac{[3.8416][0.4]}{[0.01][0.6]} \right]}{1 + \frac{1}{1,875} \left[\frac{[3.8416][0.4]}{[0.01][0.6]} - 1 \right]} \tag{3}$$

$$n = \frac{\left[\frac{1.53664}{0.006} \right]}{1 + \frac{1}{1,875} \left[\frac{1.53664}{0.006} - 1 \right]} \tag{4}$$

$$n = \frac{[256.1066667]}{1 + \frac{1}{1.875} [256.1066667 - 1]} \quad [5]$$

$$n = \frac{[256.1066667]}{1 + \frac{1}{1.875} [255.1066667]} \quad [6]$$

$$n = \frac{256.1066667}{1.136056889} \quad [7]$$

$$n = 227 \quad [8]$$

In the field study, 256 surveys were carried out.

Calculation of remittances, linear regression

Historically remittances have evolved with a positive trend and slope from 1994 to 2024, in 2025 a fall of -5.59% has been detected, this deceleration of remittances is very noticeable, due to the slowdown of economic growth in Mexico and the USA, A linear regression analysis was performed on the monthly period from January 1995 to December 2024, where $y = 12.537x - 156.16$ and the value of $R^2 = 0.8298$, which indicates a high correlation and a trend with a positive slope.

Box 4

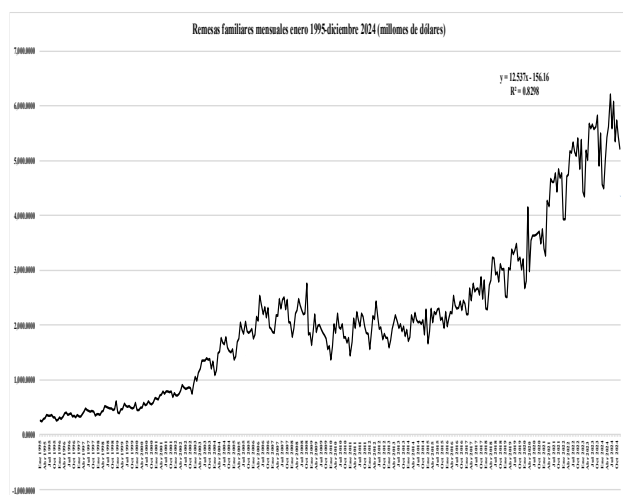


Figure 4
Monthly Household Remittances January 1995. December 2024

Box 5

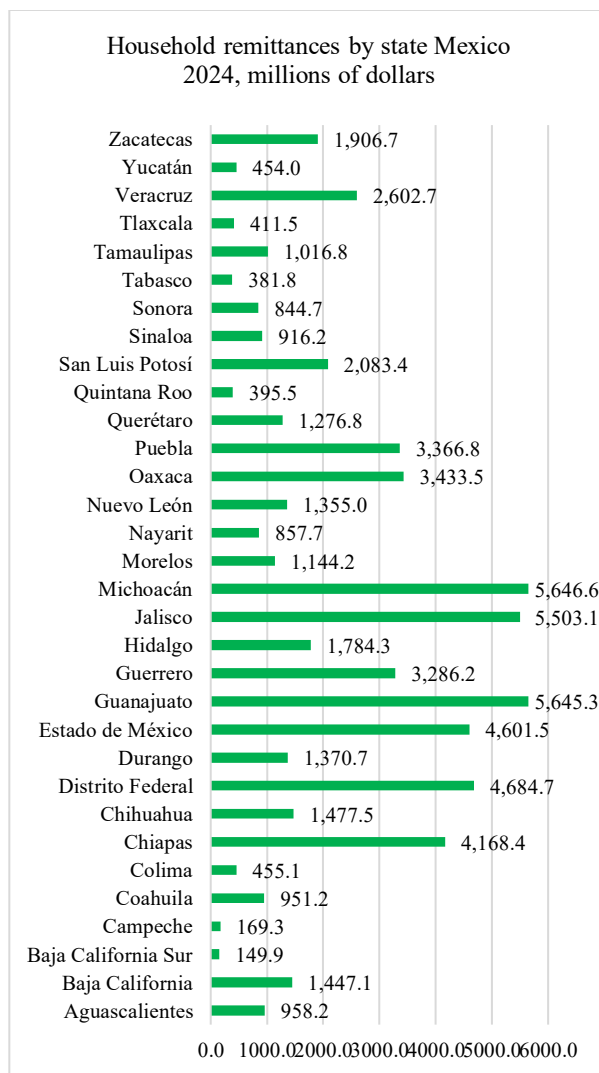


Figure 5

Source:
<https://www.banxico.org.mx/SieInternet/consultarDirectorioInternetAction.do?sector=1&accion=consultarCuadroAnalitico&idCuadro=CA79&locale=es>

In 2024, the 11 states that received the highest amount of remittances are as follows: 1]. Michoacán 5,646.4 million dollars, 2]. Guanajuato 645.3 million dollars, 3]. Jalisco 5,503.1 million dollars, 4]. Mexico City 4,684.7 million dollars, 5]. State of Mexico 4,601.5 million dollars, 6]. Chiapas 4,168.4 million dollars, 7]. Puebla 3, 366.8 million dollars, 8]. Oaxaca 3,433.5 million dollars. 9]. Guerrero 3.2862 billion dollars 10]. Veracruz 2.6027 billion dollars and 11].

San Luis Potosí 2.0834 billion dollars, the other federal entities received less than 2 billion dollars in 2024.

Family remittances fell by 5.59% in the first half of 2024 compared to the previous year, according to the Bank of Mexico.

This is a situation that has not occurred in the last 25 years. Family remittances have slowed down in relation to the US economy and ICE deportations in the US. See Table 1.

Box 6

Table 1.

Family remittances January - March 2024 and 2025

Concept	Anual		Ene-Jun		Variation	Variation
	2024	2025	2024	2025	Relative	Relative
			[A]	[B]	2024	[B/A]
Total Remittances 1/	64,746.38	31,326.49	29,576.06		2.25	-5.59
Electronic Transfers	64,136.23	31,029.32	29,291.39		2.37	-5.60
Money Orders	128.19	60.13	67.76		-7.08	12.68
Personal Cheques	0.00	0.00	0.00		N/E	N/E
Cash and In-kind	481.97	237.04	216.91		-9.43	-8.49
Total Remittances 2/	164.77	79.65	76.19		2.31	-4.35
Electronic Transfers	163.53	79.06	75.65		2.38	-4.31
Money Orders	0.13	0.06	0.06		-9.25	2.83
Personal Cheques	0.00	0.00	0.00		N/E	N/E
Cash and In-kind	1.12	0.53	0.48		-5.95	-10.72
Total Remittances 3/	393	393	388		-0.06	-1.29
Electronic Transfers	392	392	387		-0.01	-1.35
Money Orders	1,021	995	1,090		2.39	9.58
Personal Cheques	0	0	0		N/E	N/E
Cash and In-kind	432	444	455		-3.69	2.50

Source:

<https://www.banxico.org.mx/SieInternet/consultarDirectorioInternetAction.do?sector=1&accion=consultarCuadroAnalitico&idCuadro=CA11&locale=es>

Note:

1/ The concepts referring to total remittances are expressed in millions of dollars.

2/ The concepts referring to the number of remittances are expressed in millions of transactions.

3/ The concepts referring to average remittances are expressed in dollars..

Box 7

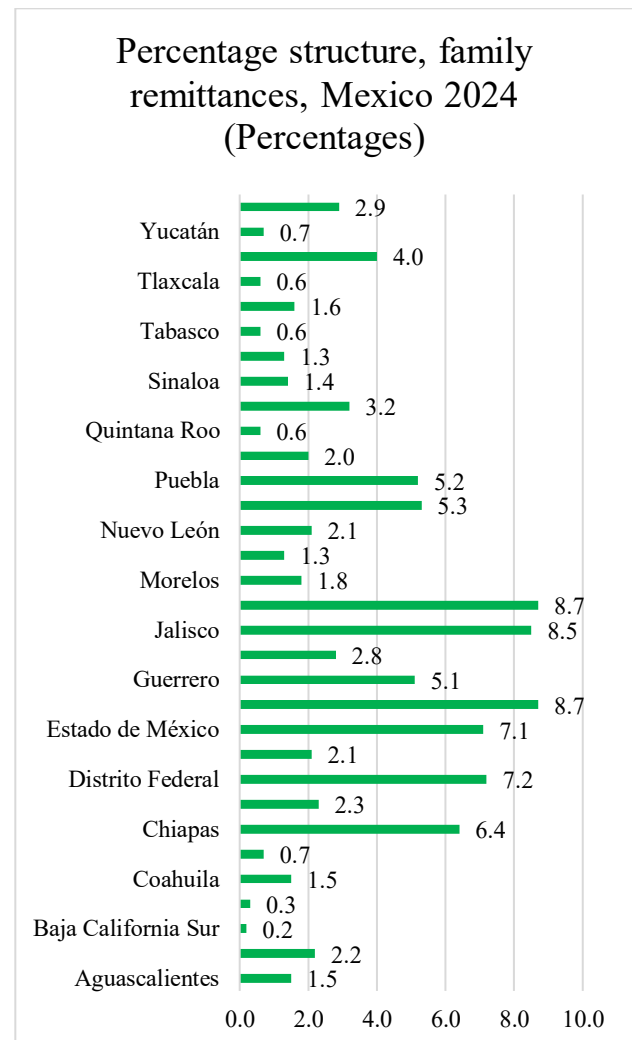


Figure 6

Source:

<https://www.banxico.org.mx/SieInternet/consultarDirectorioInternetAction.do?sector=1&accion=consultarCuadroAnalitico&idCuadro=CA79&locale=es>

In terms of percentage, Michoacán received 8.7%, Guanajuato 8.7%, Jalisco 8.5%, Mexico City 7.2%, State of Mexico 7.1%, Chiapas 6.4%, Oaxaca 5.3%, Puebla 5.2%, Veracruz 4.0%, San Luis Potosí 3.2%, Zacatecas 2.9%, Hidalgo 2.8%, Chihuahua 2.3%, Baja California 2.2%, Morelos 1.8%, Tamaulipas 1.6%, Coahuila 1.5%, Aguascalientes 1.5%, Sinaloa 4%, Sonora 1.3%, Nayarit 1.3%, Yucatán 0.7%, Colima 0.7%, Tlaxcala 0.6%, Tabasco 0.6%, Quintana Roo 0.6%, Campeche 0.3% and Baja California Sur 0.2%.

This assessment indicates that the state of Puebla ranks seventh with 3.366 billion dollars, which means that the Mixteca Poblana, Valle de Atlixco, and Tehuacán regions in southern Puebla have a high rate of migration intensity.

Results

The sample size was 256 surveys conducted on 197 men and 59 women, with the following age groups: Under 18 years of age, 33 cases [12.89%]; 19 to 20 years of age, 22 cases [9.87%]; 21 to 25 years of age, 29 cases [13.00%]; 26 to 30 years of age, 34 cases [15.25%]; 31 to 35 years old, 25 cases [11.21%], 36 to 40 years old, 40 cases [17.94%], 41 to 45 years old, 34 cases [15.25%], 46 to 50 years old, 17 cases [6.64%], from 51 to 55 years old, 14 cases [5.47%], from 56 to 60 years old, 5 cases [1.95%], over 60 years old, only 3 cases [1.17%] were recorded, indicating that the main age range is from 20 to 40 years old. [See Figure 7]

Box 8

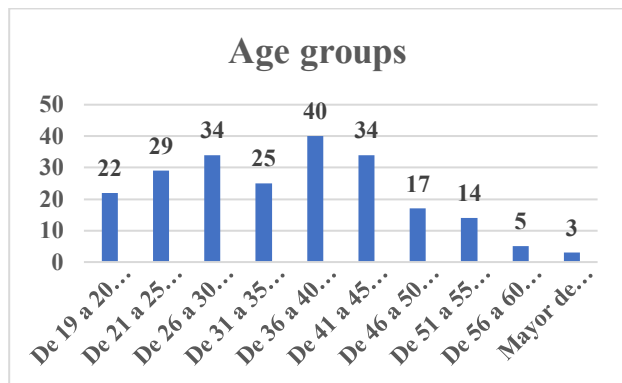


Figure 7

Source: Own elaboration, with information obtained in the first half of 2025..

Box 9

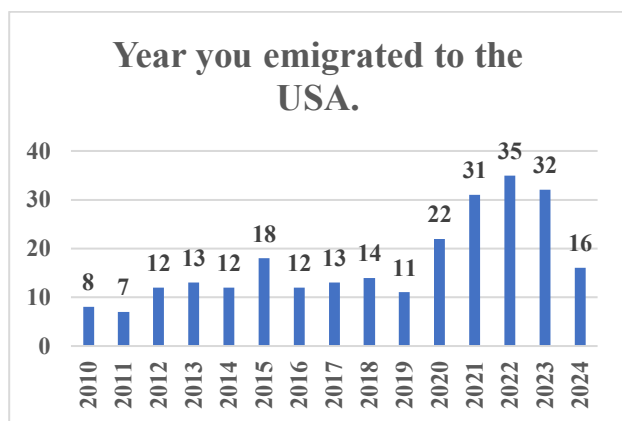


Figure 8

Source: Own elaboration, with information obtained in the first half of 2025.

The study period is from 20210 to 2025, so it is clear that the post-pandemic period saw a higher frequency of migration to the US, with the highest frequency in 2020, 2021, 2022 and 2023, decreasing in 2024 [see Figure 8].

In terms of education level, 5 cases had no education, 65 cases had primary education, 39 cases had secondary education, 26 cases had high school education, 4 cases had technical degrees, 12 cases had bachelor's degrees, 2 had master's degrees, and 1 case had a doctorate, indicating that migrants already have a certain level of education, ranging from basic to upper secondary [see Figure 9].

Box 10

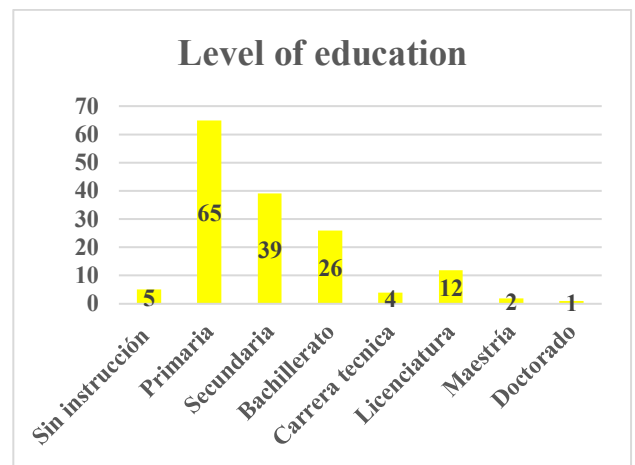


Figure 9

Source: Own elaboration, with information obtained in the first half of 2025.

The main means of transport to reach the United States are as follows: bus 46.88%, private car 30.86%, aeroplane 13.28%, and railway 8.98% [see Figure 10].

Box 11

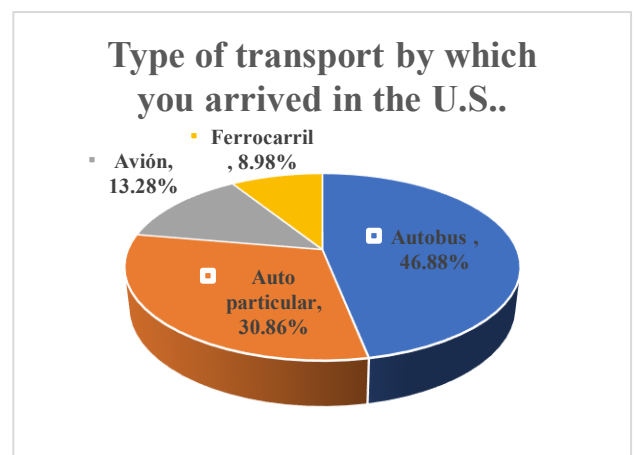


Figure 10.

Source: Prepared internally, with information obtained in the first half of 2025.

According to the information obtained, the main border cities are as follows: Tijuana, Baja California 46.09%, Ciudad Juárez, Chihuahua, 15.63%, Nogales Sonora 9.38%, Matamoros Tamaulipas 6.64%, Piedras Negras, Coahuila, 6.25%, Nuevo Laredo, Tamaulipas, 5.86%, Mexicali, Baja California, 4.69%, Reynosa, Tamaulipas, 3.91%, Altar, Sonora, 1.17%, and Agua Prieta, Sonora, 0.39% [see Figure 11].

Box 12

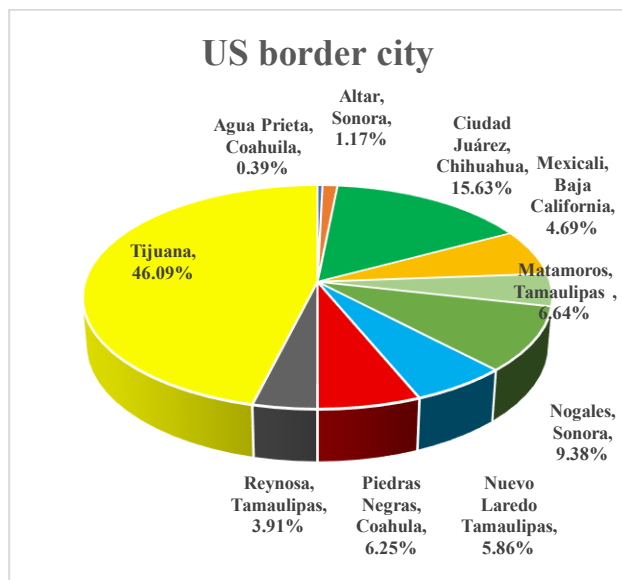


Figure 11.
Source: Own elaboration, with information obtained in the first half of 2025.

Box 13

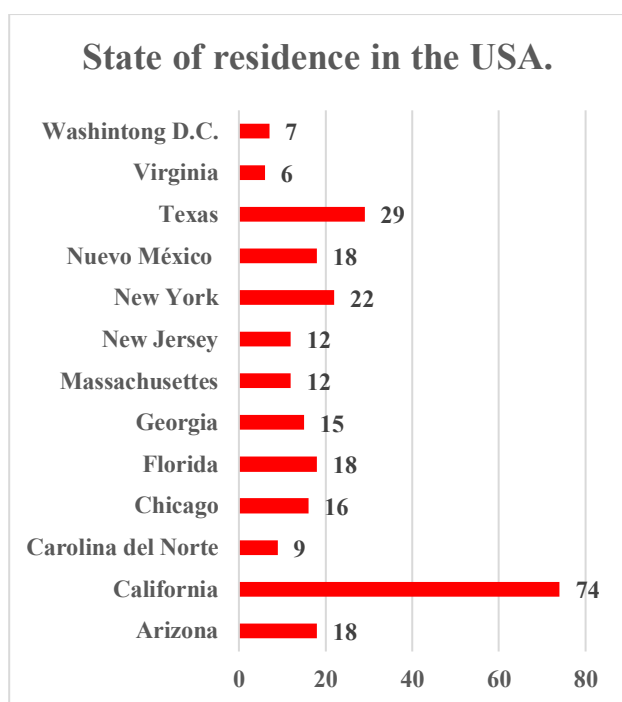


Figure 12
Source: Own elaboration, with information obtained in the first half of 2025.

In terms of state of residence in the United States, the main ones are as follows: California with 74 cases, Texas with 29 cases, New York with 22 cases, Florida with 18 cases, New Mexico with 18 cases, Arizona with 18 cases, Chicago with 16 cases, Georgia with 16 cases, New Jersey with 12 cases, Massachusetts with 12 cases, North Carolina with 9 cases, Washington D.C. with 7 cases. 7 cases, indicating that most migrants resided in states bordering Mexico [see Figure 14].

Regarding payment for coyote services, of the 256 surveys, 28 migrants did not pay a coyote [10.94%], and of those who did pay, the data is as follows: Less than 1,000 USD, 40 cases [7.81%]; 1,001 to 2,000 USD, 36 cases [14.06%]; 2,001 to 3,000 USD, 29 cases [11.33%]; 3,001 to 4,000 USD, 15 cases [5.86%], 5,001 to 6,000 USD, 14 cases [5.47%], 6,001 to 7,000 USD, 17 cases [6.64%], 7,001 to 8,000 USD, 16 cases [6.24%], From 8,001 to 9,000 USD, 11 cases, [4.30%], From 9,001 to 10,000 USD, 35 cases [13.67%], more than 10,000 USD, 9 cases [3.52%], [See Figure 12].

Box 14

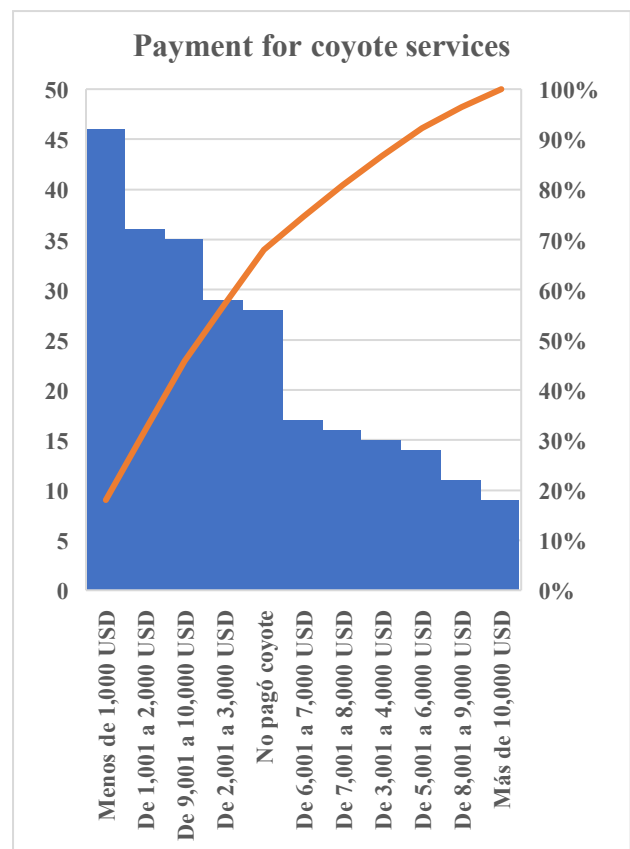


Figure 13

Regarding residence, 232 [90.63%] stated that they are undocumented, 10 have work visas, and 9 are residents.

The financial services available to migrants were as follows: Bank account, 112 cases [43.75%], none 43 cases [16.80%], Credit card 38 cases [14.84%], Mobile banking 29 cases [11.33%], Mortgage loan 17 cases [6.64%], Life insurance 7 cases [2.73%], Savings account loan 5 cases [1.95%], See Figure 13.

Box 15

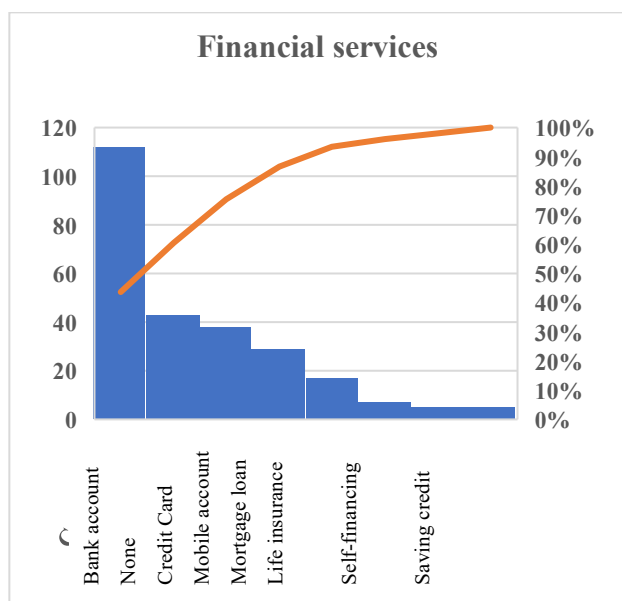


Figure 14
Source: Prepared internally, with information obtained in the first half of 2025.

Box 16

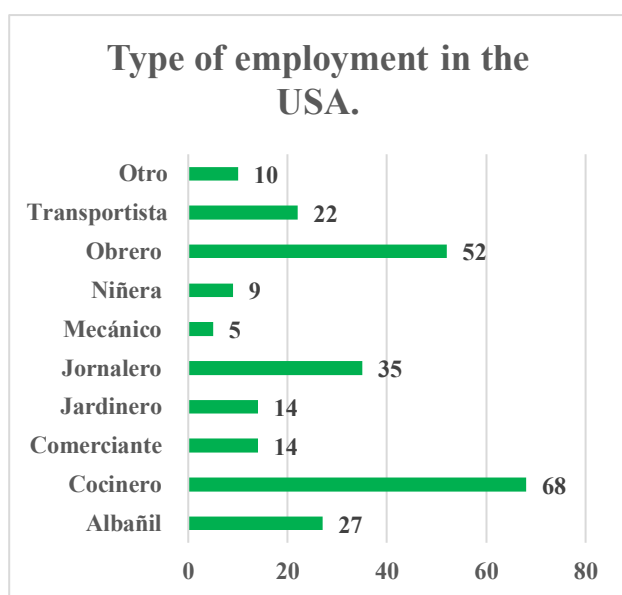


Figure 15
Source: Own elaboration, with information obtained in the first half of 2025.

The main economic activities identified in the different sectors of the economy are as follows: cook 68 cases [26.56%], labourer 52 cases [20.31%], day labourer 13 cases [13.67%], bricklayer 27 cases [10.55%], transport worker 22 cases [8.59%], merchant 14 cases [5.47%], day labourer 14 cases [5.47%], nanny 9 cases [3.52%], mechanic 5 cases [1.95%], and other activities 10 cases [3.91%]. See Figure 15. The monthly income levels of migrants are as follows: less than \$5,000 MXN [23.05%], \$5,001 to \$10,000 MXN [32.03%], \$10,001 to \$15,000 MXN [22.66%], \$15,001 to \$20,000 MXN [9.77%], \$20,001 to \$25,000 MXN [7.03%], \$25,001 to \$30,000 MXN [3.52%], and more than \$30,001 MXN [1.95%]. See Figure 16.

See Figure 16.

Box 17

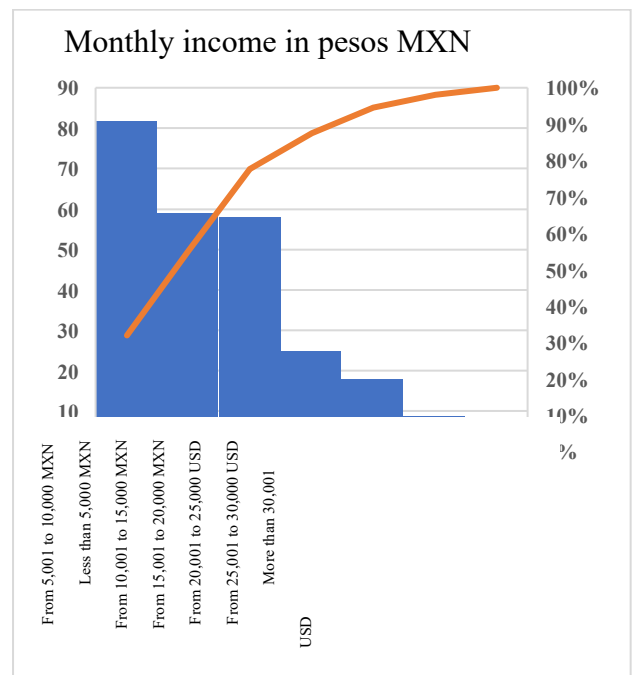


Figure 16.

Information was requested on the amount sent or received monthly per family, which is very important in this research. The results show the following: 18 cases do not send remittances [7.03%], 45 cases send between 51 and 100 USD [17.58%], 23 cases [8.98%] sent between 101 and 200 USD, 34 cases [13.28%] sent between 201 and 300 USD, 18 cases [7.03%] sent between 301 and 400 USD, 21 cases [8.20%] sent between 401 and 500 USD, from 501 to 600 USD 27 cases [10.55%], from 601 to 700 USD 13 cases [5.08%], from 701 to 800 USD 9 cases [3.52%], from 801 to 900 USD 8 cases [3.13%], from 901 to 1,000 USD, 28 cases [10.94%], More than 1,001 USD 12 cases [4.69%].

There is great diversity in remittance sending, depending on income level and economic activities.

Box 18

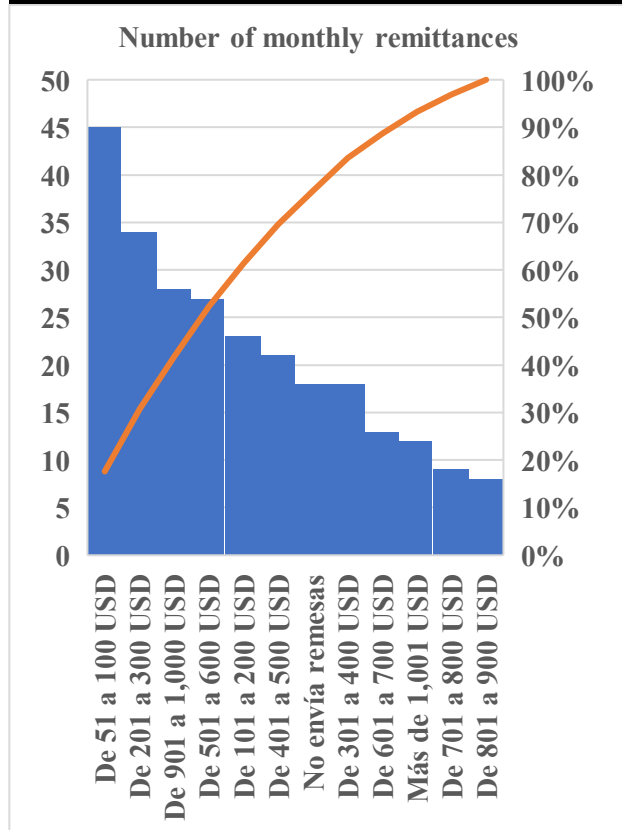


Figure 17.

The institutions through which remittances are sent and received are as follows: BANAMEX® 17.58%, BANCO AZTECA® 14.45%, BBVA® 13.28%, BANCOPPEL® 12.50%, WESTERN UNION® 10.55%, MONEY GRAM® 8.59%, Other 7.42%, OXXO® 5.08%, SCOTIA BANK® 3.13%, INBURSA® 2.73%. See Figure 18.

Social programmes are a fundamental factor for social development. Ninety-three cases reported receiving Welfare Scholarships [36.33%], 25 cases received Pensions for the Welfare of Older Adults [9.77%], 5 cases received Rita Cetina Scholarships [4.69%], 8 cases received Sembrando Vida [4.69%], 6 cases of Youth Building the Future [2.34%], while 112 cases do not receive support from social programmes [43.75%]. Although social programmes are a palliative measure, they are of great importance to migrant families. See Figure 19.

Box 19

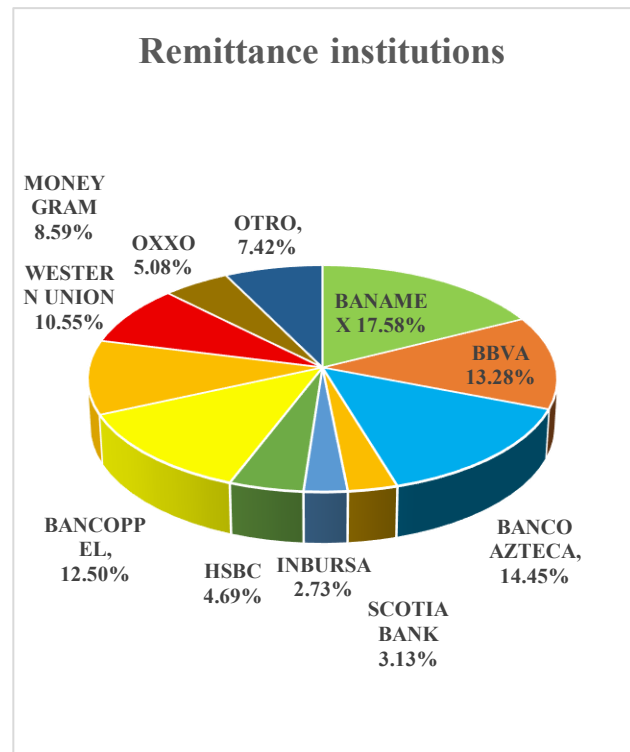


Figure 18.

Box 20

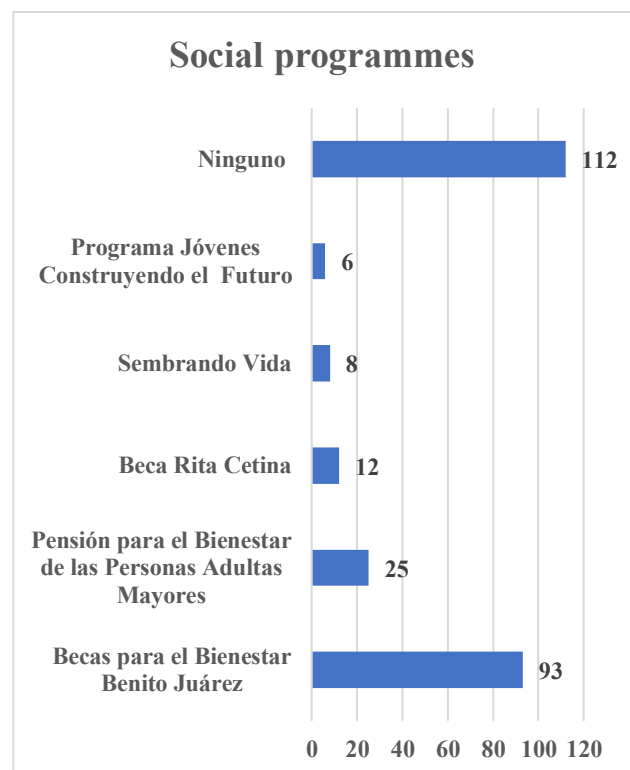


Figure 19.

Conclusions

Remittances in the macroeconomic model in the IS-LM model, which deals with the analysis of aggregate demand, indicate that remittances are recorded in the balance of payments in the Capital Account. Remittance flows are a significant source of income. In the macroeconomic model, aggregate demand is represented as: $Y = C+I+G+XN$, where C=consumption, I = investment, G = government expenditure, XN = net exports. In this variable, the balance of payments is divided into the current account and the capital account. According to the Bank of Mexico, remittances fell by 5.59% in the first half of 2025, indicating a slowdown after sustained growth over the last 25 years.

The results obtained indicate that the main age groups are 20 to 30 and 31 to 40 years old, with men migrating more frequently. The main years in which they emigrated were after the pandemic, in 2021, 2022, 2023 and between 2024 and 2025. There was less frequency, and the main levels of education are basic, intermediate, and upper secondary, meaning that migrants have a higher level of education to adapt to the work environment in the United States. The main means of transport are bus, private car, plane, and train.

The main border cities through which migrants crossed were Tijuana, Baja California Norte, followed by Ciudad Juárez Chihuahua, Matamoros Tamaulipas, Nuevo Laredo, Nogales Sonora, and Piedras Negras, Coahuila. The main US states where they reside are California, Texas, and New York. The main jobs they do are: cook, labourer, day labourer, bricklayer, and transporter.

The main reasons for emigrating are lack of employment and living conditions. Remittances serve as a wage fund that migrants' families can use to cover current expenses such as food, education, health, and housing through the use of financial services and social networks to stay in constant communication. and multiple banking services, SOCAPS, and convenience stores are factors in the diversification of financial services.

Declarations

Conflict of interest

The authors declare no interest conflict. They have no known competing financial interests or personal relationships that could have appeared to influence the article reported in this article.

Author contribution

Specify the contribution of each researcher in each of the points developed in this research.

Availability of data and materials

Indicate the availability of the data obtained in this research.

Funding

Indicate if the research received some financing.

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