

Emotional Education for Proper Money Management, Promoting Human Development

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Abstracts

This study examines the relationship between emotional education and effective money management, with a particular focus on its impact on human development. It is proposed that the identification and proper management of emotions enables individuals to make more informed financial decisions and to create new economic opportunities. A review of the literature and an empirical analysis demonstrate that digital platforms can be effective in promoting educational content that addresses both emotional and financial backwardness in Mexico. The findings highlight the necessity of integrating emotional education into financial education programs to enhance the general well-being of the population. Furthermore, the “Puntoencomún” platform is presented as an innovative model to promote a positive vision of work and the development of emotional and financial skills.

Keywords: emotional education, money management, human development, humanistic psychology, digital platform, financial education, emotions, economic well-being, self-exploration, empathy.

Introduction

The objective of this paper is to demonstrate that the identification of specific emotions and the acquisition of skills to manage them can be a crucial element in decision-making processes and in enhancing the effectiveness of financial management. Additionally, it seeks to illustrate how emotional intelligence can facilitate the generation of new income opportunities.

The findings permitted the development of educational content designed to facilitate promotion through digital platforms, which are an inherent aspect of human life. Additionally, they enabled the formulation of solutions to address the existing educational lag with regard to emotional and financial literacy in Mexico. In this country, education has traditionally focused on the development of intellectual, technical skills and competencies, with minimal attention paid to emotional or financial literacy, except in the context of careers related to finance, accounting, or money management.

An increasing number of individuals are utilizing the Internet as a source of immediate knowledge, a means of addressing a problem, and even as a tool for understanding their own emotions and the underlying causes of those emotions.

A study conducted by Oracle, a company that sells technology solutions for the cloud, surveyed over 12,000 employees in approximately 11 countries. The respondents included managers, leaders, human resources personnel, and senior executives. The results were striking. Eighty-two percent of respondents indicated that they believe robots can assist with mental health issues more effectively than humans. Sixty-eight percent of respondents indicated that they would prefer to discuss stress and anxiety related to their job with a robot rather than their immediate supervisor. Similarly, feelings of vulnerability and anxiety regarding potential dismissal or loss of employment also have an impact, given the concomitant risk to economic income.

It is becoming increasingly evident that organizations must prioritize the mental health of their employees, including the management of stress, anxiety and fatigue, as these factors have a significant impact on productivity (Oracle, 2021, available at <https://www.oracle.com>, 2020).

The results of this study demonstrate that individuals are already inclined to prefer communicating with robots due to the perceived benefits of robot-human interactions. It is evident that individuals in a depressed or anxious state require a different approach than one that involves value judgments, reprobation, or scolding. In such instances, it is crucial to attend to the emotional and psychological needs of the individual, which may include providing a safe space for them to express their feelings, being a source of comfort, or offering guidance on how to cope with their problems. By posing queries to the search engine “Google” regarding one's emotional state, individuals are seeking an immediate understanding of their feelings through the vast repository of information available on the Internet, circumventing the need to consult a mental health specialist.

Many individuals who share their concerns and anxieties with family members are unable to provide adequate support and assistance due to a lack of effective communication skills. This is not merely a matter of offering advice; rather, it involves providing genuine support, active listening, and clarification.

One of the tenets of human development is the act of listening, accompanying, and facilitating individuals' processes, with the aim of assisting them in harnessing their inherent resources to address their own challenges. This approach entails refraining from judgment, imposition, or direction, and instead entails active listening, empathic understanding, and clarifying.

The potential for Internet technology to facilitate the acquisition of these tools through digital platforms is considerable. Such platforms could provide individuals with the opportunity to develop their ability to identify emotions, provide support, and enhance their abilities.

It is a challenging proposition that technology can assist in the management of emotions when the capacity to experience and express a range of emotions, feelings, and values—particularly those that facilitate human development, such as empathy, unconditional acceptance, consideration, tolerance, love for others, and attention—can only be fully actualized in the context of interpersonal relationships. Machines and technology have thus far been unable to

elicit the same emotional responses as humans. They are unable to fully comprehend the nuances of human needs and emotions. While machines can interpret, decode, and respond to human input, they lack the capacity to empathize or imagine what another person might be feeling. It is not possible for a machine to empathize.

In the context of human development, the individual is the focal point of life. The person-centered approach is a continuous commitment to freedom and the liberation of human potential, based on trust and respect for the individual (García, 2014).

In 2015, it was observed that organizations were paying insufficient attention to psychosocial needs. This led to the creation of a digital platform with the objective of promoting a positive vision of work and workers, as well as micro-entrepreneurs. The platform encourages continuous professional development in order to become an excellent, honest, committed, productive, and innovative professional. It also contributes to the well-being of its users, who are referred to as “Puntoencomún.” The platform is based on the concept of human development, which entails a comprehensive understanding of the factors that facilitate professional growth and the realization of one's potential. To this end, it offers a range of resources, including content, articles, workshops, guidance, advice, and consulting services, which are designed to support individuals in navigating their professional journey.

General objective

The objective is to identify the most common emotions that prevent individuals from making assertive decisions regarding the efficient management of their financial resources to cover their basic needs and achieve a state of well-being.

Human Development in Mexico

The field of human development can be defined as a discipline insofar as it encompasses a set of rules and guidelines that facilitate the enhancement of individuals' skills through continuous personal work and the pursuit of self-improvement. It is a philosophy of the human being, of society, and of interpersonal relationships, as well as a professional praxis aimed at the facilitation and advancement of human growth, both individually and collectively, with consideration of the person in all their dimensions. The promotion of empathy, honesty, self-learning, interest in life and ecology in all its forms, and openness to transcendence can be considered the ethical horizon of all disciplines (Lafarga, 2013).

The field of human development has its roots in humanistic psychology.

Carl Rogers, the seminal figure in humanistic psychology, espoused an empathic understanding of the client and their subjective experience. It is essential to recognize that the client possesses a set of values, beliefs, and the autonomy to express themselves, as well as expectations and goals. The client is thus enabled to resolve their issues by encouraging the investigation of said issues in an authentic and collaborative manner, thereby facilitating the acquisition of self-awareness and responsibility.

Once physiological needs have been met, the individual will endeavor to actualize their full potential by developing their inherent capabilities. Rogers therefore asserts the importance of the

actualizing tendency, which he defines as the inherent human desire to achieve optimal health, form meaningful relationships, and, with the resources at their disposal, improve their environment.

The Human Development proposal originated in the classrooms of the Ibero-American University of Mexico as a master's degree program based on the study and experiences of teachers and students. Juan Lafarga synthesized these findings into the following proposals (Lafarga, 2013).

1. Psychotherapy, guidance, personal accompaniment and facilitation of human development represent discrete, yet interrelated elements of a unified process aimed at promoting emotional and mental wellbeing.
2. The advancement of comprehensive wellbeing as an integral component of an educational endeavor is a collective responsibility borne by all those engaged in human development.
3. It is incumbent upon everyone to assume responsibility for their own personal growth.
4. When conditions are favorable, such as the presence of empathy, congruence and an unconditional positive attitude, the individual can grow and evolve, as well as supporting the groups around them.
5. The concept of sustainable human development, as proposed by the United Nations in the year 2000, integrates technological and scientific development.
7. The facilitation and promotion of the well-being of all people, which in turn increases self-esteem and self-confidence, is a key objective.

Ethics can be defined as the promotion of personal growth at the individual, group and societal levels. This forms the foundation of universal ethics, which can be understood as the promotion of growth that is harmonious and integral for all. In contrast, actions that hinder this growth can be considered immoral (Lafarga, 2013).

Lafarga provides an explanation of what is meant by personal growth. The advancement of self-awareness facilitates the development of self-esteem and self-confidence, which in turn contribute to the formation of harmonious interpersonal relationships characterized by honesty and proximity. It is recommended that dialogue be established as a core instrument of communication effectiveness.

In the context of the workplace, personal satisfaction is a key driver of engagement, rather than a purely productive activity or an obligation. It is imperative to demonstrate constant care and consideration for the planet and animals.

The ongoing spiritual quest permits to transcend the limitations of existence by responding to the fundamental human needs, thereby bestowing greater meaning upon our lives and the world around.

The concept of human development emphasizes the significance and necessity of nurturing an individual's potential in a harmonious and balanced manner, particularly in relation to their spiritual growth and their capacity for harmonious and mutually beneficial intersubjective

relationships. These relationships facilitate an encounter with the wider cosmos, which is an integral aspect of the existence and pervades the daily lives (Plasencia, 2022).

The term denotes the capacity, whether latent or manifest, of the individual to understand themselves and to resolve their own problems in a sufficient manner to achieve the satisfaction and efficiency necessary for optimal functioning. Furthermore, it is asserted that the exercise of this capacity necessitates a context of positive human relationships devoid of threat, conducive to the preservation and appreciation of the individual (Rogers & Kinget, "Psychotherapy and Relationships, 1967).

Additionally, it is posited that the human being is in a state of continuous forward movement, exhibiting a tendency towards actualization of potentialities, with a diminished emphasis on tension-reducing aspects. The concept of self-realization posits that the human being has an inherent tendency towards actualization, whether latent or manifest. This implies an understanding of the self and the capacity to resolve internal conflicts in order to achieve satisfaction and optimal functioning (Martinez-Núñez et al., 2015).

"Every organism has the innate tendency to develop all its potentialities in order to preserve or improve them" (Rogers, 2014).

In light of Rogers' theory, it can be posited that human beings possess the capacity to evolve their potentialities through experience, learning, analysis, reflection, and discernment. However, it is unclear whether this capacity is equally distributed among all individuals, or whether it is as effortless as other basic functions such as breathing or sleeping. The capacity for development may also be influenced by external factors, such as environmental conditions or personal circumstances. It is not the environment per se that is the determining factor; rather, it is the individual person. Nevertheless, the potential for artificial intelligence to facilitate numerous tasks is considerable, provided it is employed in a responsible manner.

The population under investigation is precisely the one that, if they wish to develop from the information they extract from their surrounding environment, may do so by reading, listening, or seeking solutions to their emotional problems regarding financial management and improved quality of life. This is one of the benefits offered by technology, namely the ability to investigate networks and find solutions to specific problems.

What are emotions?

In order to gain a comprehensive understanding of each passion, it is essential to consider three distinct perspectives. To illustrate, in the case of anger, it would be beneficial to ascertain the emotional state of those who are habitually angry and the underlying causes of their anger (Aristotle, 1991: 183).

Emotions are defined as the intangible sensations experienced at any given moment in one's life, resulting from a multitude of causes, reasons, circumstances, and physical and physiological changes. Additionally, emotions are influenced by one's relationships with others, past experiences, and changes in the environment. Such manifestations occur with considerable frequency throughout our lives.

The identification of emotions can facilitate effective interpersonal interactions by enabling individuals to respond in an assertive manner to diverse behaviors and attitudes.

Another definition of emotions is provided by Canales (2019), who defines them as “a set of physiological, cognitive, and motor changes that arise from the conscious or unconscious assessment of a stimulus, in a given context and in relation to an individual's objectives at a specific moment in their life”.

To gain a deeper comprehension, it is essential to recognize the intrinsic relationship between emotions and feelings. Emotions are defined as the enduring emotional states, whereas feelings are the mental images or representations of emotions and their physiological effects (Canales, 2019, p. 1). 3) That both feelings, which are lasting emotions, also become cultural aspects that, with the transcendence of the generations, take root in our way of thinking.

By understanding that thoughts are prolonged emotions, it can be seen that “a feeling is a mentalization – conscious and reasoned – of the emotion” (Canales, 2019). This means that some thoughts about money, for example, can stay for a long time, such as courage.

What is money?

The Royal Spanish Academy defines money as a currency that is an “instrument accepted as a unit of account, measure of value and means of payment” (Cohen, 1985). It is a medium used in exchange to obtain something. However, money is the means of payment that all people need to obtain goods and services. This medium has continued to evolve in recent years with the advent of new payment systems, including credit cards, debit cards, checks, and electronic transfers.

It is evident that all people in the world require these means of payment to survive. However, the specific amount of money required for survival varies depending on the economic context, with different factors influencing the minimum amount of money that must be obtained. In Mexico, the SMG (general minimum wage) has been set at \$7,470.

In their study, “The minimum income standard in Mexico” (J.D. Aban Tamayo, M. Becerra Pérez, 2020), the researchers found that a dignified life is one that provides access to basic services, including housing, utilities, internet, household goods, clothing, culture, recreation, education, health care, food, and transportation. Furthermore, the findings of this study indicate that the optimal salary is contingent upon the number of individuals residing in the household. Effective financial management is identified as a crucial factor. Although an ideal minimum economic income per person has been determined, it is not the amount mentioned. It is nevertheless required that the resources be managed in such a way that they can cover the basic needs already mentioned in a dignified manner.

The research posits that the general minimum wage in Mexico per person should be approximately \$13,500 to achieve a level of well-being.

Although this study presents a compelling argument for the minimum income required for a family of four in Mexico, it is essential to consider the role of financial management in achieving a state of well-being. Effective money management can facilitate savings, avoid unnecessary debt, and contribute to wealth accumulation, which in turn can enhance stability and well-being.

The relationship between emotions and money

Money is a significant source of emotional experience, as it is an integral part of everyday life, influencing the satisfaction of basic needs and the fulfilment of desires. In the contemporary era, it is no longer feasible to subsist without a monetary income. The surrounding environment is perceived in a multitude of ways, which are initially analyzed by the senses and then processed in specific areas of the cerebral cortex. In this process, information is processed and subsequently interpreted through the emotional system, where these perceptions are classified in various ways, including positive, negative, intense, or inconsequential (Mora, 2017, p. 42).

Perception is one of the most complex human processes, as it is the manner in which the individual processes, visualizes and interprets the information they receive. It is constructed from a multitude of elements that are acquired throughout the course of a human life, including experience, traumatic experiences, positive and negative episodes, circumstances, environmental factors, food, and so forth. This enables an analysis of the experience to be made, which in turn allows ideas to be formed that have the potential to either facilitate or impede the course of the lives. To illustrate, if throughout one's lifetime, one has been exposed to familial discord regarding financial matters, it is plausible that the construct of money has been shaped in a negative manner, thereby engendering feelings of frustration and distress in the presence of financial challenges.

The term “intelligence” is defined as the capacity to solve problems and create behaviors that are culturally valuable. In contrast, emotional intelligence refers to the ability to solve emotional problems, which necessitates the ability to regulate the impulses experienced in each situation (Cano M.S., Zea M.J., 2012) To what extent has the emotional experience of handling money been elucidated? To illustrate, how frequently do we experience unease when compelled to incur expenditures that we deem inconsequential, such as unanticipated occurrences, repairs, and so forth, or unanticipated emergencies? By identifying the root causes of an emotion and its origin, one can make more informed decisions that are less likely to result in further complications. To illustrate, in the event of a medical emergency necessitating hospitalization without the requisite resources, it becomes imperative to apply for a loan that cannot be subsequently repaid, a decision that often engenders considerable distress and complications, including collection action by the healthcare provider. An additional example is provided by individuals who experience feelings of guilt when spending money on non-essential items yet are unable to identify the underlying cause. This is an indication that the origin of these emotions and the most effective means of addressing them should be subject to analysis, with a view to alleviating the continuous anguish and stress that they cause.

Those experiencing financial difficulties may benefit from strategies to alleviate stress, pain, and frustration, as a lack of financial resources can significantly contribute to distress (Honda, 2019).

“Money that is exchanged with love, affection, and cordiality can foster happiness.” In the words of Honda (2019), this money that is given or earned with enthusiasm possesses a certain energy. Conversely, when money is spent with the emotion of sadness, it is because the act of spending is done reluctantly.

The author's perspective is that of a relationship with money, which is a tangible entity. However, it is evolving, as evidenced by the advent of intangible transactions such as bank transfers. Nevertheless, the author asserts that “money that circulates with frustration, anger, and misery is sad money” (Honda, 2019). This concept is exemplified by the use of money to pay for items that cause distress, annoyance, or stress. Stress, depression, and violence are some of the negative consequences of financial difficulties. Debt, personal crises, illness, and other types of expenses that are perceived as burdens can contribute to these negative outcomes. Taxes are a particularly contentious issue in Mexico due to widespread beliefs that the government misuses funds and that the tax system is ineffective. It is also worth noting the prevalent reluctance to pay taxes. The tax structure in Mexico is not aligned with the principles of equity, neutrality, justice, efficiency, minimum administrative costs, or ease of executing fiscal policy (Structural Problems of the Tax System in Mexico, 2023).

Honda posits that there are only two possible approaches to money. The emotional valence of money is contingent upon the manner in which it is selected. The manner in which one wishes to engage with financial resources. In reality, it is not money itself that generates these outcomes; rather, it is the resources that money can provide that facilitate an easier and more well-being-enhancing life. The considerations are contingent upon the standards in question.

Another perspective put forth by this author is as follows: The significance of money is such that it represents a pervasive concern for the majority of individuals. This is particularly evident when expectations are not met or when aspirations increase, leading to an accumulation of debt and the emergence of associated challenges and feelings of being overwhelmed. Due to the demands of the workload, difficulties in meeting financial obligations, and comparisons with friends, colleagues, acquaintances, relatives, and neighbors. Another factor contributing to this economic pressure to accumulate more is the continuous exposure on social networks of information in which people, acquaintances, friends, etc., upload images of trips, restaurants, expensive product brands, etc. This generates feelings of anguish, anxiety and feelings of resentment.

The author even mentions “money wounds”, which refers to the fact that it affects you because it makes you have negative beliefs.

Efficient management

The initial concept to be considered is that of management. Reyes Ponce, in his book *Business Administration, Theory and Practice*, cites a number of authors whose work is relevant to the discussion of the importance of understanding the concept of management. He selects three authors whose work is particularly pertinent to the aims of this study.

E. F. L. Brech “It is a social process that entails the obligation of planning and regulation.” The effective functioning of a company in pursuit of a specific objective.

Person and Plowman define management as “not the technique by which the purposes and objectives of a particular human group are determined, clarified, and realized.”

Henry Fayol states that “to administer is to foresee, organize, command, coordinate and control.” The latter is the aspect that I consider most relevant for this study, as it can be applied to both personal and social organizational objectives.

It is evident that he outlines five key actions that can be employed to effectively manage and work towards the management of money, and that by adhering to these principles, efficiency can be achieved. Efficiency is defined as “the ability to achieve desired results with the minimum possible resources”. (Spanish, n.d.)

In order to achieve results, it is necessary to undertake certain activities in order to obtain benefits. From the perspective of knowledge, the ability to manage is also crucial. As the tools for detecting emotions and controlling them become more sophisticated, it becomes possible to plan and allocate economic resources in ways that foster well-being. Nevertheless, even if one possesses the requisite technical knowledge, a change of perspective is absent. Consequently, certain emotions that affect the management of money or ideas about money remain unidentified. This likely results in ineffective management, as feelings continue to intervene and prevent the establishment of a positive relationship with money. It is not sufficient to possess knowledge alone; one must also address the underlying beliefs and perceptions that shape one's relationship with the resource in question. These beliefs and perceptions, which are often deeply ingrained, can impede the attainment of well-being.

Common Point as a Digital Platform

The concept emerged from my observations of colleagues in various workplaces. I noted a lack of commitment to work, minimal effort to improve oneself, and financial difficulties among some individuals. These observations led me to conclude that some colleagues were driven primarily by financial motivations, without a genuine sense of purpose or commitment to their work. The inability to identify emotions in situations of high pressure, resentment towards those in a superior position, a lack of enjoyment derived from work, and the presence of significant communication issues due to a lack of necessary tools, are just a few examples of the challenges observed.

From these experiences, it is evident that there is a need to gain a deeper understanding of the Mexican work ethic and the factors that have constrained the country's growth as a labor society. It is also important to consider the historical origins, as many authors have highlighted, which have shaped a distinctive approach to work.

What are the origins of the limitations of the Mexican? It is possible that these originate in childhood, as a result of parental influence, comments, learning, belief systems and family dynamics. Rogers considers this stage of development primarily in terms of the formation of the self-image. “As a result of the interaction between the organism and the environment, the consciousness of being and of acting as an individual gradually increases and organizes itself to form the concept of the self, which, as the object of perception, is part of the experiential field” (Rogers, 1985, p. 65).

The components of Mexican history that are pre-Hispanic, colonized and Anglo-Saxon. A combination of customs, ideologies, circumstances, etc., has resulted in the formation of a complex social resentment that has persisted for centuries, impeding the advancement of the nation. The inability to achieve reconciliation with the past and comprehend the underlying issues hinders the ability to resolve them effectively. The context of victims persists as a

consequence of the neoliberal capitalist system and the ideology that sustains certain leaders in the present era.

It is also important to consider the conceptualization and perception of work. I have previously encountered opinions that have proved to be a hindrance to professional development.: I work because I am paid to do it, and if I find something better for a half amount I leave, I the boss because he is the one who earns the most, it is so bad to work that they pay to do it, to mention some ways of thinking.

In response to the identified deficiencies, the digital platform has been developed with the objective of facilitating education for employment. Its aim is to assist individuals in enhancing their performance in specific work-related areas and/or in launching their own businesses. This is in recognition of the fact that there is a need for more effective and efficient tools to enhance productivity and financial management. Furthermore, the generation of valuable content on a range of topics, including education, emotions, personal finances, motivation, and others, represents a significant challenge. The digital environment has the potential to democratize content, providing a platform for the dissemination of knowledge to a wider audience. The acquisition of knowledge is made possible for individuals who lack access to or the financial means to pursue a formal education. The Puntoencomún platform, and indeed any other digital resource, can be accessed via a mobile phone with internet access, providing a gateway to knowledge for those who would otherwise be excluded.

Digital platforms

Digital platforms are digital tools that facilitate the execution of applications, programs, and interactions (social networks) to provide goods and services. Access to digital platforms is typically facilitated through a Uniform Resource Locator (URL), which is a unique address used to identify and locate digital resources on the Internet. Alternatively, users may search for these platforms through search engines, which are online tools that allow users to search for and retrieve information from the Internet.

The Internet provides solutions to needs and offers services. This can be used to assist people in achieving growth without the need for direct human involvement. However, human development, which I have previously identified as a fundamental aspect, is contingent upon interactions and connections with other individuals.

It is noteworthy that several intriguing occurrences have taken place in Mexico. The majority of searches are conducted on Facebook and YouTube, two platforms that have undergone significant developments in recent years.

The 2022 Digital Report for Mexico, conducted by We Are Social and Hootsuite, indicates that there are 92 million active users on social networks within the country, with 115 million users accessing these networks via mobile devices. (Hootsuite, 2022)

These 92 million individuals represent 76% of the country's population. Another significant finding of this research is the average daily time spent on social networks by Mexicans. The study indicates that the average time spent on social media is 3 hours and 12 minutes, with the majority of users falling within the 18 to 34 age range.

As a proponent of human development, I have leveraged technology to gather insights for this research, particularly focusing on the content centered on testimonials, which have proven to be a significant area of interest. These contributions encompass the experiences, challenges, and solutions that individuals have shared regarding various aspects of their lives. This renders the information highly useful to a considerable number of other individuals who have access to it. Concurrently, social networks have become a global phenomenon, constituting the primary platform for interaction and amplifying numerous instances of human activity.

Both positively and negatively. The cathartic effect of social networks is well documented. However, the exploitation of the self and the quest for a new human rebirth also represent key aspects of this phenomenon, as postulated by Rogers.

It appears that humanity must engage in extreme experiences in order to learn from them and reformulate certain behaviors. Furthermore, this process of learning and reformulation contributes to the expansion of consciousness, as it enables us to evaluate situations and develop solutions.

Artificial intelligence

The term is used to describe a set of data that can be applied in a variety of contexts. It is one of the most widely accepted definitions of the term in question.

Artificial intelligence (AI) is the capacity of machines to utilize algorithms, learn from data, and apply this knowledge in decision-making processes in a manner analogous to that of humans.

In accordance with these concepts, artificial intelligence is capable of performing complex tasks over an extended period of time, in contrast to the human being who requires rest. In addition to the needs, desires, concerns, interests, and circumstances that exist, emotional issues are also necessary for the processing of information. This is not a characteristic of computers or machines that analyze information.

As with any field of study, artificial intelligence has its advantages and disadvantages.

1. It enables the exploitation of all the data that a user leaves on websites they visit, as well as the content they publish on social networks. In addition, it is capable of formulating queries across a multitude of online sources.
2. The application of algorithms has the potential to contribute to the advancement of knowledge in a number of fields, including health and education. However, it is in the commercial and financial sectors where they are most relevant.
3. The algorithms facilitate the identification of user concerns and needs through the analysis of written content, as well as the examination of published material, including images and videos, which the users engage with. The term “social media interaction” encompasses the act of sharing and commenting on digital content.
4. One disadvantage of these significant technological developments is that they can be overwhelming for individuals, leading to a sense of being overwhelmed and a tendency to avoid tasks. For a growing number of employers, it is becoming increasingly straightforward to interact

with machines rather than with human beings. Furthermore, in countries where technology has advanced significantly, there are numerous tasks that are no longer deemed necessary for human involvement.

It is a cause for concern that computers, machines and technology are beginning to displace people, especially given that there are many regions where there is a shortage of employment opportunities, while in others there is a decline in demand for simple jobs that offer low remuneration.

The displacement of human labor in the coming years will result in an increase in poverty levels, as human needs are not being balanced in accordance with technological advancement. It is businessmen and the government that are preferring machines to having people in order to avoid paying salaries, benefits, training, and to circumvent the costs associated with the reconciliation of psycho-social and emotional needs, desires, interests, and so forth.

The concept of artificial intelligence (AI) is difficult to define technically because it encompasses a vast set of data accumulated in the digital space, including software and internet-based systems. It can be defined as “the ability of computers to perform tasks that typically require human intelligence” (Rouhiainen, 2018).

The potential applications of AI in education, such as understanding future learning processes, have been discussed by Padilla (2019):

1. Ability to gain knowledge, learn
2. Solve problems, breaking down simple and complex problems
3. Ability to distinguish ambiguous and/or contradictory ideas
4. Plan, analyze alternatives, point out consequences
5. Can understand and use languages and their symbols
6. It is possible to generalize
7. The capacity to distinguish similarities from differences in situations is also evident

In general, these human functions, with advances, are also possible for machines. In short, technology can “learn, reason, adapt, memorize, learn, self-correct,” which implies a race to create machines that are increasingly similar to human beings (Padilla, 2019).

Other points mentioned by Padilla, which confirm my concern regarding this research, are as follows: The objective of artificial intelligence, in conjunction with the multifaceted domain of education, is to develop programs that facilitate adaptive and personalized learning environments. This approach enables the formulation of more assertive strategies in accordance with the acquisition of knowledge by students (Padilla, 2019). Additionally, it addresses the concerns and needs that emerge from the searches, interests, and concerns of the students, thereby extending the scope of applicability to any individual engaged in similar pursuits.

As Padilla notes, when applied to the field of education, these functions include the ability to program, think computationally, adopt scientific attitudes (including research and analysis),

develop an interest in technological culture, and engage in creative and innovative thinking. He highlights the interconnection between conventional educational paradigms and technological advancement.

In this context, it is evident that artificial intelligence and digital processes have become indispensable in contemporary society. However, there is a pressing need to critically examine the ethical implications and the manner in which these technologies are being deployed. It is possible that it will replace some of the tasks that we have to implement; however, we can attend to “various fields such as digital literacy, the development of technological and scientific skills, which can be a tool to assist and not a tool that replaces teaching work” (Padilla, 2019). Rather, teaching work is transformed because learning programs must continue to be developed. Furthermore, I posit that the capacity to identify and regulate one's emotions can be cultivated through the development of specific skills.

Application of instruments

In order to obtain the results of this research, I utilized digital media and tools that are provided by the Google digital platform. This was done because it offers access to a sample (mostly unfiltered) of real search requests that have been made to Google. The data set is anonymous and organized according to pre-defined categories. “This allows us to demonstrate the level of interest that users have had in a specific topic, both globally and at the city level” (Google, 2023).

Luis Ángel Hurtado Razo, an academic at the Faculty of Political and Social Sciences of the UNAM, states that “WhatsApp is the primary socio-digital network for the dissemination of information, as it facilitates both contact with other individuals and the acquisition of information with minimal delay” (Aguilar, 2022). WhatsApp is the most widely used digital network, according to data from the Federal Institute of Telecommunications (Aguilar, 2022).

My initial intention was to obtain information from individuals with whom I was acquainted, who would respond to the survey that was sent to them. A total of 90 individuals responded to the survey. The population was highly diverse, as the survey was distributed among acquaintances, who in turn disseminated it further, resulting in a total of ninety respondents.

It is important to note that, ultimately, the acquisition of goods and services is driven by the need for money. This process is influenced by emotional factors, yet there is a lack of empirical evidence to substantiate this assertion. To address this gap in knowledge, three in-depth interviews were conducted to gain insight into the emotional experiences associated with money and its underlying causes.

In particular, the following instruments were employed:

1. The Facebook Help section provides responses to queries from users of the platform.
2. The survey format was developed using Google Forms in order to create a survey addressing my initial concerns. Outline of questions and answer options
3. A qualitative narrative interview was conducted with three women. The initial interview involved a facilitator who had previously developed personal finance training programs and

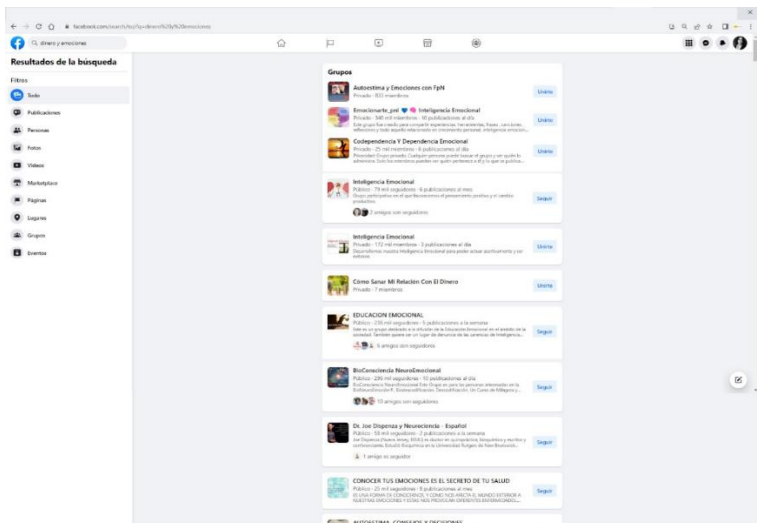
discussed the challenges she had encountered. A second interview was conducted with a domestic worker. The third interview was conducted with an academic researcher.

4. The ChatGPT software, developed by OpenAI, was employed for this task. It is a language model based on the construction of natural language processing (NLP) and is referred to as GPT-3 (Generative Pre-trained Transformer). The model is trained using a vast corpus of data sourced from a multitude of publicly accessible materials, including books, articles, websites, and other texts. This data-driven approach enables the model to learn linguistic patterns and generate coherent and contextually relevant text. The objective of the model is to generate responses in the format of a conversation, perform tasks, hold conversations, and solve questions. The app's knowledge base is limited to events and developments up to January 2022, as indicated by OpenAI (2023).

Instruments applied

First instrument: Facebook search, the search functionality of the network enables the user to input keywords and subsequently retrieve results. Upon initiating a search by keyword (e.g., “money and emotions”), the user is presented with a set of results that can be filtered according to the user's specifications, as illustrated in the figure. The search yielded a considerable number of results for each of the individual terms, but not for the combination of the two concepts. The results obtained are illustrated in Figures 2, 3 and 4. The two concepts are of great relevance to many people, as evidenced by the considerable number of pages created to address them individually. However, there is a paucity of content addressing the two concepts together.

Figure 2, Facebook Mexico



Note: (Puntoencomún (@p.comun), n.d.) Search for money and emotions. These are some examples of the number of groups created in relation to money and emotions individually, there is no finding that unites the two concepts.

I understand that there is a need to talk and understand what emotions are, and the need to earn and manage money, but the social network does not give me an option where emotions are related to money management. All the results are very specific, that is, either it is from emotions, or it is from money.

Second instrument: Open-ended surveys

The instrument was deemed relevant as a result of the responses provided by 90 individuals of varying ages to a survey comprising 14 questions. From the original set of questions, I have selected those that I consider most pertinent to this study. These are presented below, together with an analysis of the responses:

In the first question, do you think money has to do with emotions? Out of ninety people, only 8 people answered that it had nothing to do with emotions and 73 people who, if it had to do with emotions, some specified what those emotions were like:

1. "I think it has more to do with what is emotional to acquire or spend. Although it is always exciting to find a bill in a pair of pants or to be sad to have lost money."
2. "And limiting beliefs or a good relationship with abundance and energy."
3. "Sometimes there are conflicts over that issue."
4. "It has a lot of influence on our lifestyle and therefore our emotions"

Second question: What does money mean to you? The answers with the greatest agreement were the following in general terms:

1. "A means of obtaining goods or services, peace,
2. "It can help you have more stability in your life, but it's not the main reason. Stability, safety and comfort."
3. "A tool to obtain a good or need, a source of income to survive comfortably"

Third question: What emotions does money generate in you? The emotions mentioned were tranquility, anxiety, security, indifference. The question that was raised is the following: how much do people know how to identify their emotions? because there are other emotions that are not mentioned, such as joy, anguish, anger. Clearly in the first question, most of the people surveyed answer that, if it has to do with emotions the management of money, but in this question the answers do not mention more of the emotions that exist, it makes me suppose that perhaps most of the people surveyed do not know how to identify more clearly what are the emotions that the relationship with money causes them.

Fourth question: How do you consider your relationship with money? The answers they gave were mostly "good and regular", only five people responded as excellent, which may be relative, although my interpretation is that they do not have any problem with money, it does not generate emotions of anguish, because they probably already have it very resolved, they comply with their well-being.

Fifth question: What have your parents or family taught you about money? In this question most gave different answers, describing the teachings, the answers that coincided the most, was that of saving, not spending badly, investing, buying necessary things, buying things that are indispensable. That it is difficult to obtain, that it does not buy happiness. Three responses are the ones that stood out for the type of statements they made:

1. “I've been taught that money isn't everything in this life. However, they have also made it clear to me that it is necessary to keep it in mind as an important variable in order to have a good quality, both economically and emotionally”
2. “It's too important and sometimes you have to put earning money in a job you don't like before earning little, but being happy”
3. “That those who have a lot of money are bad, despots, cold”

The conceptions of money are so diverse, because the need to how much do we need to be well? If we already cover what is necessary, it is enough, we manage it well, what else do we require, and other emotions arise such as nonconformity, stress for covering a certain lifestyle, pressure for not meeting family expectations.

THIRD INSTRUMENT: Interviews

The subsequent instrument was the development of three interviews. This was prompted by the survey and the metrics found on Facebook and Google, which were deemed insufficient. However, the survey itself highlighted the necessity for further investigation. In particular, a person who participated in the survey in a spoken manner expressed interest in learning more. This was evident from one of the comments he made when asked as part of the open-ended questions. The question, “What is your opinion of individuals who possess considerable wealth?” was particularly noteworthy. His response was, “He accumulates wealth through illicit means.” This assertion piqued my interest due to the peculiar notion he espoused regarding the acquisition of affluence. He seemed to perceive that those who possess considerable wealth have done so through illicit means alone, rather than acknowledging the possibility that they may have obtained it through legitimate means such as gainful employment, prudent savings, prudent investment, and so forth. Another comment she made to me was that it caused her significant distress due to her perpetual financial constraints. She spends a considerable amount on healthcare and medications. As a consequence of the aforementioned survey, which was subject to certain technological constraints, there arose a necessity to conduct further research on the subject matter. It was for this reason that I elected to conduct three interviews. The following section presents the most salient insights gleaned from the interviews, as they pertain to the objectives of this study. The questions were formulated based on the responses provided by each individual interviewed.

First interview 48-year-old professional, female

The questionnaire comprised two sections. The first section invited respondents to indicate their attitudes towards money. The second section presented a hypothetical scenario in which respondents were asked to imagine that they were in a position of managerial responsibility.

3. Have you consulted online sources or social media for guidance on self-management techniques? Or have you acquired your knowledge from your family or from other sources through a process of reflection and analysis? In doing so, have you identified any benefits?

4. What were your reasons for enrolling in these courses? The final topic is that of personal finances. To what extent do emotional factors influence financial decision-making?

At what point did the current surge in financial education commence?

For this first interviewee, she defines the concept of money as: that it is a resource that “allows her to achieve goals, objectives, whether it is to get goods, travel and study” And she explains where she learned to have a sense of control of money. Narrating that she was watching her mother since she was a child. He mentions that he learned about the instruments to manage money such as savings banks and tandas. He also commented that as he grew older, he became interested in knowing more about the subject and acquired knowledge until he obtained greater financial education and that gave him greater financial clarity. He realized that managing money in a certain way could also give him enough to invest in a business. At the same time, he mentions that he understood “the intimate relationship that emotions have with the management of money.”

This entire process was developed thanks to the Human Development workshops in relation to financial education that he was teaching to people from less favored segments because he obtained findings such as: it was not easy to talk about personal finances when “they were busier obtaining the resource to buy tortillas, than to save, because the argument of the participants is “I live up to date”. As we listened, it was not easy to talk about money because of the relationship these people had with money. The participants mentioned that they felt lacking, that they had enough for many things they needed. From this, they saw the need to allow participants to express their emotions, in order to transmit knowledge and tools to manage money. Some of the questions that were asked to women in those workshops were the following: What do you do when you are depressed? What do you want? How do you spend when you're depressed? And the answers were... “I go and buy some shoes.” “I'm breaking my fingers because I don't have enough fortnight.”

The interviewee realized that there was a very close relationship between money and emotions. To do this, they began to give workshops on self-concept, self-knowledge, communication with the partner, where they could address issues, about how it is going to be spent, even another finding is that when they talked about issues of prevention of violence within the family, a lot was due to the lack of money. At the moment he began to understand that money is very important and is part of life, families, professional development. “They had a better reception since it is integrated as part of personal work life. People experience it as something foreign. As something that was not wanted to be touched, talking about money in many families is a topic that they do not want to address is embarrassing”

Another of the interviewee's conclusions is how offering other perspectives can modify certain aspects of the mentality, for example “I can't save” now how to save something, Generating hope, “I think that suddenly money, or lack of money, generates despair, regaining hope that if you can do something different when you help, but it did start a lot to work with the personal

concept “how do I feel, or value myself, I don't value myself, how do I communicate, helped to go, reinforcing this part, getting to touch money or the aspect of money without feeling intimidated, scared, invalidated in their private life”. The relationship with money and how certain families manage it is undoubtedly another issue that generates economic violence. Another factor that intervenes in certain negative management is the culture itself, you never ask someone how much they earn, or between couples they do not talk about money, or with the family. “Culture determines us a little in our relationship with money”

As conclusions of the interviewee, she thinks the following

“I think we are in a more open moment to understand these economic issues, there are digital applications, workshops, a lot of information on the internet about finances people and financial identities know that they have to do work regarding financial education, however it is not enough and therefore, we are going to continue, having poor people, I believe that people are not poor because they do not have money, People are poor because they think “poor” not only about money, or they focus on money, and they forget that their wealth is in all their abilities, in their abilities, their self-concept. The concept of being poor remains because I don't have money, there are things that impoverish us more, it's not the lack of money, but like the mentality, the culture. They can lead us to a devaluation, as people as a country, we are having that feeling of being poor, when Mexico has enormous wealth”

Second interview Domestic Worker 52 years old, female

I made a guide of questions, but I will address the ones that I considered most important for this research. One of the first questions he asked her was if she was financially independent, in which she accepted that she was in part, but she shared expenses with her spouse, this was to start the interview carefully, because talking about money for some people is complicated since they consider it something very private. After this introduction I asked the question about, Does money have to do with emotions? the answer was the following: “Many times yes, it depends, for example, in terms of my family, we do not all think the same and there are some who see themselves as selfish in thinking only about themselves and not. I'm not as pressured as I used to be. I have enough for what I have” He also mentioned that he learned to manage himself by understanding what they need and not buying what they do not need. He explained that they needed to think more about their purchases, in relation to understanding their own needs. She mentioned that her learning was thanks to the undergraduate studies of one of her daughters.

When you address the question in a concrete way about: What emotions does money generate in you? His answer was “When things don't work out or when we don't have enough money, that's when we realize that feelings come, we feel that the support is not from the family. These are emotions that we cannot show well to the family, but always based on money, and if there is no such response for the family. It is those emotions that we have stuck” Understanding what the interviewee says is that she cannot identify what emotions it causes her when they do not have enough money and prefers to restrain herself from talking about her emotions.

For a better understanding and to deepen the subject I addressed the question. What is your concept of money? She considers it fundamental, “to know how to lead life, to have the basics, that we do not lack. And to have saved for our old age. Learn to save a little to indulge ourselves”

As a last question that I thought was important to ask. What do you think poverty is due to? His answer was that it exists due to lack of preparation and if it is not studied, you have to work hard to make it enough.

Third interview Doctor, professional age 70

I return to the most relevant ones. She begins with the commented topic that she dealt with in a therapeutic process called “family constellations” and realizes that she got rid of everything when she went to study, including her heritage, because she wanted a new life, forgetting her past. “I have a kind of magical thinking, that I get rid of all things, I’m going to have a new life and the other way around. In other words, I fall back into poverty, since I got rid of things that I later had to buy back because I realized that I needed them.”

The main narrative of the interview was to explain how he sold and bought his things. How he acquired his apartment and the relationship with his mother in the face of the changing process of obtaining his inheritance. He also added how he was getting jobs to receive a higher salary and how his experiences and emotions were about it, for example: “There were some classes that they offered me, and they pay me 150 pesos an hour, a rudeness. And as for other types of contractions, for each sheet I translate I charge \$180 pesos, doing it in 20 minutes.”

He mentioned that he is not used to making calculations of his money, he has never known how much he earns, how much he needs and how much he spends, accepting as a problem factor: “I did not keep a record, of how many my expenses are, where I am going to get it, there the universe will solve it for me, magical thinking, the other thing, is a little scary, it is a characteristic of my psyche, of my life, that I have been working on it, now there is insecurity,” she also emphasized, that she was afraid to start making a budget on her income against cats, because she did not want to accept that she earns less than she needs. And he even commented that sometimes he started saving, but if someone asked him for money, he gave him everything, leaving money again, and at the same time he explained that many times he had to borrow money because it was not enough, sometimes he paid and sometimes he did not.

Another aspect that seemed important to me to take up was about the conceptions created by her family environment: “My mother thought that keeping money is miserable”

When I managed to ask the question about what his thoughts are about money, he replied that he does not care, the same as material things, “my values are more important, that I am well, that my daughter is well, money is not necessary for that.” In the end, he concludes that he realizes that, if it is important to save it, review how much he needs, and that it generates well-being.

The interview prompted the realization that certain habits required modification, as they were a source of ongoing distress due to financial constraints.

Nevertheless, it can be concluded from this interview that she requires significant work on the ideas and emotions she has regarding this topic. Given her age, she has formed strong attachments to her father and mother, as evidenced by her repeated references to them during the interview. Consequently, their influence on her financial decision-making persists.

Fourth instrument

The last complementary research instrument I used was to ask the question to CHATGP taking advantage of this tool as part of the development of Artificial Intelligence on “emotions have to do with good money management”, CHATGP

The answer he gives me, as a compilation of everything he finds on the net, but which cannot clarify the references, or the authors, summarizes it as follows (Open AI, 2023).

“Yes, emotions can have a significant impact on money management. Here are some ways emotions can influence financial decisions.” Some of them examples are the following:

1. Strong emotions such as immense joy, impulsiveness, anger, or fear, can lead to thoughtless decisions to buy something or spend on something unplanned, which affects your personal budget.
2. Greed can lead to taking excessive risks without examining or doing things that hurt others in order to get money.
3. Social pressure as a need to fit in influences the acquisition of expensive products by demonstrating purchasing power, exceeding the budget or spending more than you have.
4. Financial stress causes worry and anxiety, which in turn can affect a person's mental and physical health. There are even people who have made the decision to end their lives due to the loss of their job, therefore, salary and not being able to continue maintaining their financial lifestyle

Even the Mayo Clinic specifies that, in very few cases, there is a risk that the person with suicidal intent will kill others and then attempt on their own life, some of the risk factors are the family problems of a legal or financial nature that they are going through, among other problems that the person has (Clinica Mayo, 2023).

“In short, effective money management involves not only understanding the technical and practical aspects, but also being aware of how emotions can influence financial decisions and developing strategies to manage those emotions constructively” (Open AI, 2023).

Conclusions

This research permitted an insight into the requirements of Mexico with regard to the development of tools that will enable people to manage their finances in a manner that facilitates the generation of well-being, subsequent to the fulfilment of the minimum requirements for human existence, including the provision of food, housing, clothing, healthcare, recreational activities and education. However, it should be noted that each individual possesses a unique perspective on their own concept of well-being. Despite the lack of preventive measures, there is a dearth of savings and a paucity of contingency plans for instances of job loss. It can be concluded that the individuals interviewed are more focused on addressing immediate needs than on developing savings and emergency plans to cover potential unforeseen circumstances. This approach often results in significant distress and stress.

The research revealed that emotions play a significant role in financial management. However, this aspect is often overlooked, contributing to the inability of some individuals to achieve economic stability. In addition to a lack of financial knowledge, this is a key reason why some people struggle to manage their finances effectively. It is essential to identify, analyze and learn from ourselves why certain emotions cause distress and what feelings we have regarding the aforementioned issues. Furthermore, it is important to understand how these emotions affect us, why we make certain decisions, why certain behaviors are exhibited and how we can correct these behaviors to address our financial problems. It is important to distinguish between emotion and feeling. In the context of financial management, there are a number of myths and misconceptions that can impede our ability to effectively navigate our financial decisions. These include beliefs about the nature of money itself, the role it plays in our lives, and the barriers that prevent us from viewing it as a mere means to an end. This, in turn, can hinder our capacity to develop more effective financial strategies. Another noteworthy finding is the prevalence of difficulties encountered by individuals when seeking remuneration for loans and work performed, particularly in instances where payment has not yet been received. The rationale provided for non-payment is to avoid damaging relationships and to maintain a positive image.

This research demonstrates the necessity of developing digital tools that facilitate the review of emotions and conceptions, as well as cultural aspects that translate into feelings, with the objective of establishing a positive relationship with money and learning techniques and developing habits. Irrespective of the academic level of the individuals in question, one of the interviewees was found to be one of the most prepared yet faced significant economic challenges. These challenges were attributed to deeply entrenched beliefs within their family and a multitude of emotional issues, which they had been grappling with for an extended period. It is of great consequence that one's own conceptions, irrespective of one's level of education, can be pivotal in an economy where money is of paramount importance. In contrast to the domestic worker, she has achieved a greater degree of financial stability due to her ability to prepare her children, learn effective money management skills and provide a better standard of living for her family.

Another advantage of these findings is that digital platforms can be used to reach people from less advantaged segments, allowing them to access knowledge and improve their professional and personal lives.

It is concerning that money, a tool that is ubiquitous in our daily lives, is often overlooked. We rely on it to obtain products and services, yet its role and implications are frequently underestimated.

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