

Chapter 14

Rethinking homo economicus

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Characteristics of Fintechs according to micro-business owners in Santo Domingo, Ecuador

Características de las Fintech según dueños de microempresas de Santo Domingo, Ecuador

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ABSTRACT

Introduction: financial technologies have transformed the landscape of traditional financial services, promoting financial inclusion through accessible, efficient, and personalized digital solutions. Their expansion has generated new opportunities for micro-businesses, especially in regions with structural challenges such as Santo Domingo.

Objective: to characterize Fintechs according to the experiences of clients in the business sector in Santo Domingo.

Method: an observational, descriptive, and cross-sectional study was conducted in January 2024, with a purposive sample of 150 micro-businesses in Santo Domingo. A questionnaire based on the TAM 1 model, validated by experts, was applied, which evaluated technical aspects, ease of use, trust, and intention to adopt Fintech.

Results: 66 % of the participants correctly identified the concept of Fintech, but only 26,7 % reported its use in microenterprises. 50,7 % belonged to the commerce sector, and 55,3 % had monthly incomes of less than \$1000. Regarding perception, 50 % considered that Fintech offers high-quality services, 48,7 % recognized tangible benefits, and 44,7 % valued its usefulness in daily management. In the foreign exchange market, 44 % perceived benefits, although only 30 % reported using Fintech platforms for foreign currency.

Conclusions: fintechs are perceived as useful and quality tools, but their practical adoption is limited. The intention to use is influenced by factors such as trust, ease of use, perceived security, and economic environment.

Keywords: Fintech; Financial Inclusion; Microenterprises; Financial Technology; Digital Adoption; TAM Model.

RESUMEN

Introducción: las tecnologías financieras han transformado el panorama de los servicios financieros tradicionales, promoviendo la inclusión financiera mediante soluciones digitales accesibles, eficientes y personalizadas. Su expansión ha generado nuevas oportunidades para microempresas, especialmente en regiones con desafíos estructurales como Santo Domingo.

Objetivo: caracterizar las Fintech según experiencias de clientes del sector empresarial en

Santo Domingo.

Método: se realizó un estudio observacional, descriptivo y transversal en enero de 2024, con una muestra intencional de 150 microempresas de Santo Domingo. Se aplicó un cuestionario basado en el modelo TAM 1, validado por expertos, que evaluó aspectos técnicos, facilidad de uso, confianza e intención de adopción de Fintech.

Resultados: el 66 % de los participantes identificó correctamente el concepto de Fintech, pero solo el 26,7 % reportó su uso en la microempresa. El 50,7 % pertenecía al sector comercio y el 55,3 % tenía ingresos mensuales inferiores a \$1000. Respecto a la percepción, el 50 % consideró que Fintech ofrece servicios de alta calidad, el 48,7 % reconoció beneficios tangibles y el 44,7 % valoró su utilidad en la gestión diaria. En el mercado cambiario, el 44 % percibió beneficios, aunque solo el 30 % reportó uso de plataformas Fintech para divisas.

Conclusiones: las Fintech se perciben como herramientas útiles y de calidad, pero su adopción práctica es limitada. La intención de uso está influida por factores como confianza, facilidad de uso, seguridad percibida y entorno económico.

Palabras clave: Fintech; Inclusión Financiera; Microempresas; Tecnología Financiera; Adopción Digital; Santo Domingo; Modelo TAM.

INTRODUCTION

Fintech refers to the entire financial industry applied with digital technology at a global level,^(1,2,3) is short for financial technology start-ups; by leveraging digital technologies, new Fintech companies offer innovative financial services and drive development in areas such as payments, wealth management, and commerce. This technology refers to the unification of the most innovative technologies within the field of traditional financial services in order to achieve greater accessibility, efficiency, and personalization.^(4,5)

They became known in the 1990s, when the internet began to flourish in companies in general, and it is thanks to the evolution of this tool that today both banking and financial systems and e-commerce benefit from it to boost their businesses.^(6,7)

Around the world, in 2021, 76 % of adults in developing countries had an account with a financial institution (banks, credit unions, etc.). Translated into a specific number of people, this is 1,4 billion adults, which is slightly less than the entire population of China.^(8,9) At the regional level, particularly in the Caribbean, although there is a positive trend, the level of access to and use of financial products remains low, at 77,7 % and 62,2 % respectively for 2021. Moreover, despite positive growth, the Caribbean remains the region with the lowest access to and use of financial products.⁽⁸⁾

During the first six months of 2021, \$100 billion in investments circulated for Fintech entities worldwide. In 2022 in Colombia, 76 % of people active within the financial system were so through a Fintech,⁽⁸⁾ while in the same year, Ecuador ranked fourth among eight countries analyzed in Latin America in terms of financial inclusion, after Panama, Chile, and Argentina.⁽¹⁰⁾

It is estimated that more than 50 % of Fintech users are millennials and centennials; and compared to the Latin American region, 36 % of Fintech companies in the region are aimed at

millennials and centennials.⁽¹⁰⁾

Leveraging digital technologies, new Fintech companies offer innovative financial services and drive development in areas such as payments, wealth management, and commerce.^(3,11) The use of mobile applications plays a key role in promoting financial inclusion by leveraging transaction data and user behavior.⁽⁸⁾

The emergence and expansion of financial technologies has had a significant impact on the financial landscape, offering new opportunities to improve financial inclusion indicators in the region.⁽⁸⁾ Financial inclusion is a key strategy that seeks to ensure equitable access to financial services for all citizens, regardless of their income level or geographic location. This initiative aims to reduce the economic and social gap, foster economic development, and promote equal opportunities in each country.^(10,12)

By offering innovative financial services as organizations with few assets and easy to comply with, Fintech start-ups are becoming challenging competitors and strong allies of traditional financial institutions.⁽³⁾

The Fintech system influences various financial processes in the corporate sphere, whose users still interact defensively in the face of innovation.⁽¹⁾ Companies engaged in this form of banking have the following characteristics: specialization in a financial field, application of new technologies, innovation, and being an alternative to traditional banking.⁽⁸⁾

Based on the solutions they offer to customers, they can be grouped into: digital credit and payments, corporate finance, Regtech, Crypto & Blockchain, Crowdfunding, Insurtech, Neobanks, PFM & Wealthtech, among others.^(1,8,13)

Emerging as a direct consequence of the development of information technologies and the digitization of services, it offers a host of benefits, but its characteristics, its main modifiers, its true impact compared to traditional methods, and users' opinions and positions on its viability are still unknown.

In view of the above, this research was carried out with the aim of characterizing Fintech based on the experiences of business sector customers in Santo Domingo.

METHOD

An observational, descriptive, cross-sectional study was conducted on the characteristics of Fintech in Santo Domingo according to customers in the business sector, Ecuador, in January 2024.

The universe consisted of approximately 24 000 microenterprises in the selected region. The sample consisted of 150 microenterprises selected through purposive sampling. Inclusion criteria: owning a microenterprise in Santo Domingo with fewer than ten employees, having been in business for at least one year, and using financial services for the business (cards, loans, transfers).

A modification of the instrument developed by Quiñones was used for data collection. It is based on the TAM 1 technology acceptance model (Cronbach's alpha 0,85), which is designed to measure the acceptance of Fintech dedicated to currency trading. The structure of the questionnaire was as follows: an initial section on sociodemographic data, including aspects

related to age, gender, monthly income, and sector of employment. With regard to measuring the level of acceptance of Fintech, the instrument is divided into three dimensions: 1) Technical and Knowledge Aspects (5 items), 2) Ease of Use and Trust in Fintech (5 items), and 3) Intention to Use and Barriers to Adoption of Fintech (5 items). With simple response options ranging from “strongly disagree” (1) to “strongly agree” (5).

To ensure the quality and accuracy of the modification made to the instrument, content validation was performed through expert judgment. The data were analyzed to ensure that the items were clear, relevant, and fulfilled their purpose. A group of three experts on the subject was selected, who evaluated each item of the instrument and provided feedback and relevant suggestions.

The questionnaire was placed in an online Google form, which included two sections: an initial section requesting informed consent and, once consent was given, instructions for completing the form. The question and answer sections followed the given structure. The forms were sent to the owners after initial contact.

The data were downloaded in Microsoft Excel spreadsheet format, analyzed, and grouped into absolute and relative frequency tables, which facilitated the interpretation of the results obtained.

This study followed the most significant ethical standards to ensure respect, security, and confidentiality for the micro-enterprises that participated in the city of Santo Domingo. To ensure the confidence of the respondents and comply with ethical principles, they were informed prior to the survey that the information obtained was completely confidential and that under no circumstances would their brand or their person be affected; informed consent was also requested.

RESULTS

Table 1 shows that the commerce sector accounted for the largest proportion of companies surveyed, with 50,7 % of the total. In terms of length of operation, microenterprises with more than five years of activity predominated (42 %), followed by those with between one and five years (40 %). From an economic standpoint, more than half of the entities (55,3 %) reported monthly revenues of less than \$1000, reflecting a marked concentration in the lower turnover segment. In addition, the majority of participants were male, representing 59,3 % of those surveyed.

Table 1. Distribution of respondents by gender, business sector, years in operation, and economic aspects			
Variable	Subclassification	No.	%
Gender	Male	89	59,3
	Female	61	40,7
Sector	Commerce	76	50,7
	Other	35	23,3
	Agriculture	12	8
	Industry	11	7,3
	Education	5	3,3

Years in business	Health	5	3,3
	Finance	4	2,7
	Construction	2	1,3
	Less than one year	27	18
	Between 1 and 5 years	60	40
Monthly income and sales of microenterprises	More than 5 years	63	42
	Less than \$1000	83	55,3
	Between \$1000 and \$5000	49	32,7
	more than \$5000	18	12

Table 2 shows that 66 % of participants correctly identified the term Fintech as companies that use technology to offer innovative financial services. However, the effective use of these services in microenterprises was limited, as only 26,7 % reported having implemented them, while 73,3 % indicated that they did not use them.

Table 2. Participants according to knowledge of the platform and its use			
Variable	Subclassification	No.	%
Awareness of the term Fintech	Company that uses technology to offer innovative financial services	99	66
	Online platform that facilitates the purchase and sale of real estate	26	17,3
	Company that develops hardware to improve energy efficiency	21	14
	Traditional bank offering loans and savings accounts	4	2,7
Use of Fintech services in microenterprises	No	110	73,3
	Yes	40	26,7

Most participants agreed that this platform offered tangible benefits (48,7 %) and high-quality service (50 %). Likewise, its usefulness in daily management was highlighted, with 44,7 % of respondents agreeing, as was its time-saving potential, with 41,3 % agreeing. Regarding the speed of financial transactions, 42 % expressed satisfaction, while 43,3 % considered that Fintech facilitated the location of required services. Although the level of agreement was lower in areas such as accuracy and reliability (38 %) and ethics in data management (41,3 %), these values still represented a significant proportion. In general, opinions leaned toward a positive assessment, although neutral responses and some unfavorable responses coexisted to a lesser extent (table 3).

Table 3. Distribution of respondents according to the characteristics and qualities attributed to the platform			
Variable	Subclassification	No.	%
Considers that Fintech offers time-saving solutions	Strongly agree	35	23,3
	Agree	62	41,3
	Neither agree nor disagree	37	24,7

Believes that Fintech offers assistance in day-to-day management	Disagree	7	4,7
	Strongly disagree	9	6
	Strongly agree	23	15,3
	Agree	67	44,7
	Neither agree nor disagree	47	31,3
Believes that Fintech offers tangible benefits	Disagree	8	5,3
	Strongly disagree	5	3,3
	Strongly agree	23	15,3
	Agree	73	48,7
	Neither agree nor disagree	41	27,3
Considers that Fintech offers a high-quality service	Disagree	7	4,7
	Strongly disagree	6	4
	Strongly agree	21	14
	Agree	75	50
	Neither agree nor disagree	42	28
Considers that Fintech performs fast financial transactions	Disagree	6	4
	Strongly disagree	6	4
	Strongly agree	20	13,3
	Agree	63	42
	Neither agree nor disagree	50	33,3
Considers Fintech easy to use	Disagree	11	7,3
	Strongly disagree	6	4
	Strongly agree	17	11,3
	Agree	55	36,7
	Neither agree nor disagree	55	36,7
Considers that Fintech makes it easy to locate required services	Disagree	14	9,3
	Strongly disagree	9	6
	Strongly agree	15	10
	Agree	65	43,3
	Neither agree nor disagree	49	32,7
Considers Fintech to be accurate and reliable	Disagree	14	9,3
	Strongly disagree	7	4,7
	I completely agree	10	6,7
	Agree	57	38
	Neither agree nor disagree	65	43,3
Presence of security and peace of mind when conducting transactions	Disagree	10	6,7
	Strongly disagree	8	5,3
	Strongly agree	9	6
	Agree	58	38,7
	Neither agree nor disagree	58	38,7

Believes that Fintech is ethical in its handling of data	Disagree	14	9,3
	Strongly disagree	11	7,3
	Strongly agree	9	6
	Agree	62	41,3
	Neither agree nor disagree	59	39,3
	Disagree	10	6,7
	Strongly disagree	10	6,7

The results in table 4 indicate that 44 % of respondents agreed that Fintech offered benefits in the foreign exchange market, while 36 % remained neutral on this statement. Regarding knowledge of Fintech platforms for foreign currency transactions, only 29,3 % agreed, compared to 35,3 % who were neutral and 28 % who disagreed. Regarding the use of these platforms for currency exchange, 30 % said they had used them, although neutrality (32 %) and disagreement (30,6 %) predominated among participants. These data reflected a moderately favorable perception, but with a significant presence of negative responses.

Table 4. Characteristics of Fintech for the currency exchange market according to respondents			
Variable	Subclassification	No.	%
Considers that Fintech has benefits in the currency exchange market	Strongly agree	15	10
	Agree	66	44
	Neither agree nor disagree	54	36
	Disagree	11	7,3
	Strongly disagree	4	2,7
Knowledge of foreign currency platforms Fintech	Strongly agree	11	7,3
	Agree	44	29,3
	Neither agree nor disagree	53	35,3
	Disagree	27	18
	Strongly disagree	15	10
Use of Fintech for currency exchange	Strongly agree	11	7,3
	Agree	45	30
	Neither agree nor disagree	48	32
	Disagree	29	19,3
	Strongly disagree	17	11,3

DISCUSSION

Technology, such as Fintech, is developed with a view to its use, and if this is not the case, such innovation loses its meaning and gradually diminishes until only a remnant remains.⁽⁸⁾ Fintech represents a great opportunity and provides financial benefits to all entities, regardless of classification or size, on a global level; it is a reality that people require easy access to financial tools without a lot of paperwork.⁽¹⁾

A study conducted in Mexico reported that most users have the ability to access the Fintech ecosystem, as 85 % of respondents had mobile data, 76 % had mobile devices, and 45 % were

aware of applications that offer financial services, while 70 % reported a preference for using them. The above data contrasts with the findings of this study, in which more than half of those surveyed indicated that they do not use this type of technology.

García Lavado asserts that to improve the intention to use Fintech services, banks must pay attention to service characteristics such as usability and ease of use, as well as customer trust and social influence. The countries with the most Fintech formations are those with better availability of venture capital and a well-developed economy. They also benefit from the positive impact of internet servers, mobile phones, and labor, leading to the conclusion that active policies can influence the emergence and improvement of this new sector.⁽³⁾

In contrast, high adoption of Fintech arises from a combination of high values of innovation, technology, entrepreneurship, and economic development. On the other hand, low adoption of Fintech results from low innovation, technology, and economic development or low innovation, entrepreneurship, and economic development.⁽¹⁰⁾ This suggests that among the main factors determining the degree of use of this technology in Santo Domingo are lack of internet access, poor local investment in the digitization of services, and poor economic development in the area, among others.

Several authors have proposed some factors related to the social environment and user perceptions of FinTech that promote its adoption. In reality, these factors are aimed at one goal: Behavior Intention.⁽⁸⁾

Bravo García⁽⁴⁾ states that there is no significant relationship between age and intention to use. A duality in the findings has been observed for both income level and education level.

Socioeconomic status and standard of living, being closely related to access to quality educational services, are linked to the acceptance of this modality.^(14,15) Some people are resistant to change in financial terms due to their resilience, as they find it overwhelming to learn new platforms and systems for managing their finances.⁽¹⁶⁾

Furthermore, the lack of information and inadequate promotion among students and the general population leads to the frequent use of informal financial services, such as tandas, cash savings, and loans from moneylenders, which often involve unfavorable conditions. The authors agree that Fintech reduces poverty by ensuring access to financial services, encouraging savings, investment in health, education, and entrepreneurship.

Hu et al.⁽³⁾ propose in their study a model for improving the acceptance of technologies that incorporates the user, innovation, government support, perceived risk, and brand image; the results showed that user attitudes are very significant influences when it comes to using these services.

Perceived usefulness refers to the degree to which a user perceives that their work performance and efficiency can be improved through the use of technology; therefore, if the perceived usefulness is greater, the acceptance and intention to use the technology will be greater.⁽¹⁰⁾

Businesses in this financial sector are characterized by their speed and efficiency in overcoming obstacles posed by the rigidity of the banking sector and traditional insurance companies.⁽¹⁾ Considering the variety of benefits offered by this form of economic management,

the question arises as to why it has such varying levels of acceptance in developing countries.

Studies on the acceptance of Fintech applications reveal that,⁽¹⁰⁾ perceived usefulness, user trust, and user innovation have positive influences on users' intentions to adopt Fintech services; and also that government support is a predictive factor for the adoption of Fintech services. This coincides with the findings of the present study, in which more than half of the users agreed with the items related to usefulness.

With regard to perceived ease of use, the results are mixed. On the one hand, it has been indicated that this variable has a positive influence on the intention to use, since when users perceive that a Fintech application requires little effort, their willingness to use it clearly increases.^(4,10) In this regard, respondents were divided between positive and inconclusive responses.

The security perceived by the customer has a direct positive relationship with the dependent variable, being the most notable factor influencing the intention to use.^(4,10) Although less than half rated Fintech as unsafe, the number of users employing it in the sample studied varies widely.

Financial inclusion is multidimensional in nature, as it has important elements of both the supply of financial products and demand, its basic dimensions being access to and use of these platforms combined with their quality and nature.⁽⁶⁾

The factors that determine financial inclusion include the availability and accessibility of online financial services, the level of financial technology in the region, and the willingness of the population to adopt new digital financial services. In addition, the infrastructure and economic resources necessary for the adoption of financial technology, regulation and public policies that promote financial inclusion through the use of technology, and financial education to improve the understanding and use of financial services are also considered.⁽⁸⁾

Fintech companies are revolutionizing financial inclusion by democratizing access to banking, credit, and savings services, especially for traditionally excluded populations.

The presence and increase of Fintech loans is the result of lower public confidence in the formal financial system.⁽¹⁰⁾ The authors agree with other studies that Fintech may disrupt the traditional banking system and generate a new system based on improving customer services and experiences, reducing risks, and in turn, returning profits to shareholders.⁽³⁾

The rise of FinTech makes it increasingly important to build a regulatory framework based on five main pillars: the maturity of FinTech companies, consumer safety, investor confidence, incentives for links between public and private banks, and competition in the sector.⁽¹⁷⁾

Among the main limitations are that the level of acceptance was not explored, no instrument was implemented to improve acceptance of this technology after the initial evaluation, and the sample was small and non-randomized.

CONCLUSIONS

There is evidence of a coexistence between the conceptual recognition of Fintech and its limited practical implementation, influenced by structural, technological, and sociocultural factors. The intention to use it is conditioned by trust, ease of use, perceived security, and

the economic environment. Fintech is emerging as a potential agent of financial inclusion, although its consolidation requires comprehensive strategies that combine innovation, financial education, digital infrastructure, and public policies aimed at transforming the local business ecosystem.

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FINANCING

None.

CONFLICT OF INTEREST

None.

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