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Letter from the Editor

The editorial team of *Mercados y Negocios* is pleased to introduce issue number 41 to its readers. This issue includes six research articles that have gone through the peer-review process. We would like to thank said mediators for their commitment and dedication; we would also like to thank the Editorial Board for their contribution to the Quality of the contents, seeking to achieve a greater impact with the works published in *Mercados y Negocios.*

Data and Business Intelligence Systems for a Competitive Advantage: prospects, challenges, and real-world applications, written by Mohamed Djerdjouri, is our first article. It deals with the benefits of technology and the crucial role it plays in the survival and competitiveness of the company in the face of the complex and turbulent global market. For many years, small and medium enterprises (SMEs) have failed to follow the example of larger organizations to implement the *Business Intelligence* model (BI). The main reason those SMEs are not doing it is that they stated it is complex and highly costly to implement and manage BI systems. However, according to a recent survey conducted in the information technology industry with those in executive positions at SMEs, they are now realizing how crucial the role of BI systems are in the performance and competitiveness of companies, and they are now starting to invest more and more in their implementation.

The second article was written by Renata Kubus, Juan Mascareñas Pérez-Iñigo, and Sara González Fernández. It is called *Innovation ecosystems in banking and the monetary sector: competitiveness versus sustainability*. It deals with the configuration of innovation ecosystems in the banking and minting sector, verifying its innovation orientation in terms of competitiveness and sustainability. In order to achieve this goal, the perspective of the parties involved is applied from the reformulated Innovation Helix.

According to Kubus et al., the main result is that both banking and minting authorities are mainly focused on the stability of the system in the short term, which might be counterproductive in the long run in terms of sustainability. The industry is principally focused on competitiveness, although the 'ecologic transition' is being taken more and more into account. The visions from the stance of society, academia, and the environment are focused very strongly on sustainability. The innovations applied to minting and currency use provide different sorts of proposals that might be complementary and that offer the potential of further initiatives from downstream as well as collaboration and sustainability in social and ecological terms. The metamodern prospect enriches that point of view, especially regarding how this article tries to potentialize the way we dare to know more.

Visibility of the Co-Innovation in Web Sites of Companies in Latin America is the third work we have included in *Mercados y Negocios*. Its authors are María Cristina Ocampo-Villegas and Elías David Suárez Sucre, and they see co-innovation as a new trend in research and development that has been adopted by different organizations around the world.

Ocampo and Suárez look for answers for the following questions: How are large companies in Latin America using their websites to make their open collaborative innovation processes visible and to interact with their target audiences? This research is a way to approach entrepreneurial knowledge and innovation in the region, particularly in the case of large companies. The writers have reviewed a total of 120 homepages of the largest companies in Mexico, Costa Rica, Colombia, Ecuador, Peru, Chile, Argentina, and Brazil, excluding the websites of multinational companies whose original capital could come from a country different to the one being analyzed. From that total amount, it was possible to record the evidence of the co-innovation processes in 43 websites, or 36% of the analyzed companies. The analysis of that information has shown that open co-innovation prevails with integrated collaborators, mainly with clients and suppliers.

Miriam Edith Pérez Romero and Martha Beatriz Flores Romero wrote *Matuity of Micro, Small and Medium Enterprises in Tourist Services in Tecozautla, Hidalgo, Mexico,* for our fourth article. The authors define in it as the level of maturity achieved by Micro, Small, and Medium Enterprises in the Touristic Service Industry, water parks, and hotels in the so-called "magic village" of Tecozautla, Hidalgo.

Pérez and Flores assess the level of competitiveness through the activities that are a part of the value chain. They also determine the partial correlation among the elements of the study. The analysis that was carried out shows how low the performance in the activities along the value chain is by the Micro, Small, and Medium Enterprises, especially water parks.

The fifth article, *Pension plans solvency in public universities in Mexico,* was written by Denise Gómez Hernández and Francisco Ivan Castillo Flores. In this article, Gómez and Castillo check the viability and financial solvency of the funds for the pension plans in a group of public universities in Mexico.

The selected method by the authors is quantitative, by comparing the features of the pension plans and the numeric simulation of the value of the fund. The results obtained are that said features are heterogeneous, and the only element that they have in common is that every plan is a defined benefit plan, and they have a pension fund. Contributions vary in the range of 0% to 4%; the retirement age is 60-65 years old, and 4 universities do not comply with that requirement or with the 20-35 years of seniority requirement. The conclusion of this work is that the actuarial cost of these plans is extremely high and the contribution of external organizations to solve those plans is necessary.

In the article *Relationship between Technology and Commercialization in the SMEs located in Zacatecas*, Luis Ángel Correa García analyzes the relationship between technology and commercialization in the SME located in Zacatecas, Mexico, from the theoretical approach of resources and abilities. The method was an exploratory factorial analysis of the maximum authenticity of structural equations. The results show that technology has a significant impact on commercialization. Correa concludes that companies must invest in infrastructure and improve their technological position as well as their level of implementation of technology. In regard to commercialization, the use of social media is relevant, and enterprises must have a brand, name, logo, and label to be able to position themselves in domestic and international markets. Both variables affect entrepreneurial competitiveness.

We would like to thank our authors, readers, and the members of the Scientific Committee, the Editorial Board, and the international scientific community for trusting and supporting this project that has successfully published 41 issues. We trust that we will exceed the quality standards that we have set for ourselves, never settling for what we have already achieved.

Dr. José Sánchez Gutiérrez
Editor