

Effects of the use of Bigdata on the economy within stock-broker companies

Carlos Vergara¹, Claudio Saavedra², Rafael Mellado-Silva²

^{1,2,3} Escuela de Comercio/ Pontificia Universidad Católica de Valparaíso, Chile.

Abstract: *The technology plays a very important role in the development and competitiveness of organizations and therefore requires proper management. Technological management has been strengthened by integrating new concepts and new tools that help and add value to an organization, which in practice are applied for systematic development and in obtaining an economic benefit and business value. As an objective and purpose, this focuses first on an analysis of the conceptual references of these different tools, such as databases, Big Data, and Business Intelligence and their use in general and on the other hand in their implementation. It is evident that a vision is required that admits dynamism for the generation of knowledge and its use in production processes. It is known that in some entities the use of these technologies and their experience with these tools seek to have a better vision in the generation of the strategic direction of the technological variable. In the other part, when the implementation and its explanations about these tools are presented in the processes of an investment company, which presents an analytical and theoretical framework for the study of these and the behavior with the different processes carried out in this type of organizations, where the interactions constitute the fundamental aspect for its understanding, with its possible benefits and consequences. As a result of this research and work, the different ways in which you can apply these tools are raised and make it clear that the correct uses of these will lead to a future in which these organizations can remain based on technology and the use of these. with the knowledge of each person.*

Key Word: *Stock brokers; Big data, Data accounting, Decision making.*

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I. Introduction

It is not difficult to notice the number of technological advances that are developing in this era. However, knowing how to take advantage of these advances will depend on each one (Perozo and Nava, 2005). This is how organizations and individuals have the responsibility to learn about new trends and find their balance between cost and benefit (Pita, 2018).

Databases, Big Data, and Business Intelligence are part of these new technologies that are in trend in the field of information technologies, which provide so many benefits to companies (Sun et al., 2015a). Therefore, companies have the challenge of researching, implementing, and verifying which types of information systems are the ones that best suit their needs and help them achieve better results (Daimi and Rayess, 2008; Eroğlu and Çakmak, 2016). In the economic sector, this type of technological intelligence is very useful, when used after its implementation, as it will help companies to automate the investigation and information gathering processes on how the market is interacting based on needs of consumers, so that in the end all this information is very useful to companies and they can react to the variability of needs and can be updated to these movements in the market (Arora and Gambardella, 2010; Eroğlu and Çakmak, 2016; Zhou et al., 2005).

Several variables that are part of these tools will be presented to understand the use and benefits that their implementation provides, exemplifying in several cases how significant it is to implement them. One of the reasons for this is to glimpse the path that various companies can take implementing these tools and explain the futuristic sense that their use has (Son et al., 2011; Zhou et al., 2005). Making clear with evidence at the levels of organizations the benefits that these provide in the economy sector and the great economic impact that they will deliver in the future, either in the automation of processes as well as in the value they deliver to companies (Donoho, 1993; Laursen and Salter, 2006).

It is expected that all this will serve for future research to be carried out and that the results obtained when carrying out this implementation will serve as future hypotheses in studies of the automation of processes in the economy. And based on these results, new companies can also verify the feasibility based on these and think about carrying out a new project in which they include these tools that will undoubtedly be of great help.

II. Theoretical Framework

Data bases

It is a set of data stored in a specific place where they have a certain degree of interaction, which when analyzed can deliver a series of information. This tool is very beneficial because it is directly related to the software, which is a complement to store and deliver relevant information, among others (Stonebraker et al., 2018). Which are devices with a certain amount of storage (Reiter, 1978). The benefit that this tool gives us is very essential in life today because our current world revolves around technology, such as, for example, things that were previously kept on paper today can be stored in these databases, but not everything is advantageous because it can be stolen or can be misappropriated, leaving the user who makes recurrent use of it at a disadvantage (Tello, 2003; Trentin, 2014). The most relevant thing that can generate as a disadvantage to our career is the misuse of it in a malicious way, for example, in the case of altering the data of a transaction by tampering with the accounting or delivering an unreliable image to the public (Connolly et al., 2008).

At an economic level, the use of this tool is reflected in the data analysis of the needs of an interest group in a certain territory, for example, the basic basket of families in Chile, in which it allows through these data. Once the calculation of the minimum wage has been saved, this benefit allows a faster calculation concerning this mentioned data set (Madden, 2012). The databases provide a relevant storage space in different devices to analyze and interpret and that can be used not only by a single user but by multiple users, and simultaneously allowing a wider connectivity, and if the need for people to perform interpretations they must be in the same place, such as the news which is protected in a search engine space that can alter the operation of a company (Tzoulis et al., 2014).

As a disadvantage, it can be said that these tools, despite the benefits, have certain limitations since their space is finite and sometimes, analysts need a large space to store data that generate variables that alter the economy, they are also vulnerable to theft of these data or modification by a third party, causing those who make the use of these erroneous calculations to limit themselves to making bad decisions (Gribkoff and Suciu, n.d.; Tzoulis et al., 2014; Widom, 1995)

Bigdata

Big data is a large data set that cannot be reasonably analyzed using traditional databases, management systems, or software programs (Hashem et al., 2016). To analyze this tool, we must first have programs that help us capture all the data, to structure it and then be able to interpret it. Big Data analysis helps us understand and adapt to new data trends that help us make decisions to obtain benefits in an organization (Sadiq and Indulska, 2017). There are too many data that, as the definition says, it is impossible to analyze them, this means that there is volume. This data comes from an extension of different sources, that is to say that there is variety, all this data moves constantly and these movements are with a speed in which they are always present when we interact with technological life, we call this speed, And finally, a relevant concept that was incorporated complementing the 3V is the Value which gives us the classification of the information according to the relevance for the decision to be made in an entity, it is thanks to this that allows us to make a decision with a wider filter (Sultan, 2010).

Most of the companies that have implemented a Big Data project have obtained benefits, either in the field of obtaining more income and increasing the clientele (Elgendy and Elragal, 2014a). The largest occupation carried out by companies that have already implemented this tool is the digital transformation in the application economy, this leads us to indicate that access to information and its analysis has become one of the most valuable inputs to the market (Chong and Shi, 2015; Günther et al., 2017). We can exemplify it in conjunction with new technologies because most people when using a technological device are generating data because it tries to satisfy their needs, that is why they allow companies that use these Big projects (Elgendy and Elragal, 2014b). Data can establish parameters of behavior in the markets and predict changes in the main economic variables (Chong and Shi, 2015).

All the information that consumers provide to these companies is valuable to them and gives them competitive benefits because this information that they collect is used to obtain competitive advantages and adapt to the current movement of the environment, making these entities begin to satisfy the needs of your consumers taking advantage of the amount of new data that is collected when using this tool (Kolajo et al., 2019; Vanani and Majidian, 2019). The handling of so much information carries risks, it can be seen by two cases, the first is that this data is used improperly to obtain economic profit, and the other case is the issue of privacy because companies alter this data that is provided voluntarily by consumers and take advantage of this for their benefit and the use of misleading advertising to collect personal data in favor of these entities (Nibareke and Laassiri, 2020). Another important point to mention is that the implementation of these Big Data projects or platforms have very high costs that many of the times are unattainable for the budget of a small and medium company (Mattmann, 2014).

Business Intelligence

Business Intelligence is business intelligence, it is a technological tool which, through an iteration, facilitates the making of relevant decisions of an entity, which analyzes various internal and external factors, allowing a significant strategy against the competition due to the speed that these deliver, if this is related to the past, this process is quite slow, but it is due to this tool that decisions can be made on the fly based on the different concurrences that arise every minute, this is a tool that more developed entities will have allowed acquiring, facilitating a product of the changing markets (Lennerholt et al., 2018; Mariani et al., 2018). The economy is no longer linear or circular like the old beliefs, many factors alter it and this tool facilitates the interpretation of the various data of this, today it is strongly affected by various factors, this knowledge granted significantly alters based on the approach is that this has been implemented, in addition to the benefits that these grants are quite significant as the tools that this analysis gives you for the areas in such a way that it is as understandable as possible (Dinter and Lorenz, 2012).

Business intelligence is a tool that facilitates the economy based on the data collected on the behavior of an interest group, such as the case of a state entity such as the INE (National Institute of Statistics, in Chile), in which, based on the census, it can provide easy-to-interpret graphics Concerning families and socioeconomic situations, based on these, a social status scale can be deduced about the qualities of their homes in which they live, this same social worker could give an interpretation for the old evaluation of the Social file (CAS) that today no longer incurs in certain measurements of what each family has if not based on the gross income of this.

By implementing Business Intelligence in a company, allows us to improve precise decision-making and generate business opportunities (Farrokhi and Pokoradi, 2012). Due to this, benefits that are of great importance to the entity are generated, such as customer satisfaction, since this tool increases the company's ability to analyze consumer trends and provide the best solution to their problems, as well. higher returns are obtained from investments, because the more automated and available information the companies have, the better the operation and analysis of their business processes will be, this generates economic growth of the business and finally, a reduction of risks since (Farrokhi and Pokoradi, 2012). This tool allows executives to have access to detailed information about the organization and its consumers (Heang and Mohan, n.d.). The problems that are generated when implementing Business Intelligence is that on the one hand it has a high cost due to its complexity, and many of the small and medium-sized companies that do not have a large number of financial resources will find it difficult to implement this tool and on the other hand, the entities that implement BI will have to pay for training so that their collaborators understand how this tool works (El-Adaileh and Foster, 2019; Jourdan et al., 2008).

III. Related Works

Today in the industries the idea of implementing these tools has been analyzed more since it is a benefit that in the future will be very useful, clearly it has a high cost, not only in the acquisition but also in the training of personnel who will interact with the system (Kubina et al., 2015). Many of the companies that have already adopted this tool have had great benefits and have been very useful in the accounting field, of which despite presenting some difficulty in implementation, after all, the utility they obtain with them is gratifying (Sun et al., 2015b). In pursuit of the above, the changes that take place in the market, due to globalization and external factors, whether economic or financial, companies for several years have occupied databases and business intelligence, which have changed over the years (Sen et al., 2016). positively due to updates based on new user needs. Today these types of business intelligence are already available for small and medium-sized companies (Logica and Magdalena, 2015).

The systems experts understood that the data saved without a specific treatment did not represent benefits for the company, but that they were underestimating the potential that said the information had. For that reason, from then on, generating knowledge from the transactional data of the companies began to be considered as the ideal model to use the data to put it at the service of each business. In the 1980s, the most accepted form of the database was through relational storage that supported SQL, where the need to generate reports and lists for all end-users became a problem. However, "The information warehouses verified that on-site data admittance is not always desirable, although capturing metadata about existing information could make wonderful sense." (Chen et al., 2012).

The Prisa group company "Catsa", which is a contact center service provider and Business Process Outsourcing process management company. This group chose Oracle Financial as a technology partner for their financial and purchasing management processes required by their company, which in the end in 2001 they decided to implement e-Business mySAP at the corporate level.

The implementation process lasted 5 months and its development phases included a stage of definition of the scorecard indicators and the data sources of said indicators. Likewise, within the business processes supported by the platform, some important ones such as commercial and billing can be mentioned, managed from the sales and distribution module that includes customer management, offers, contracts and invoices. Of

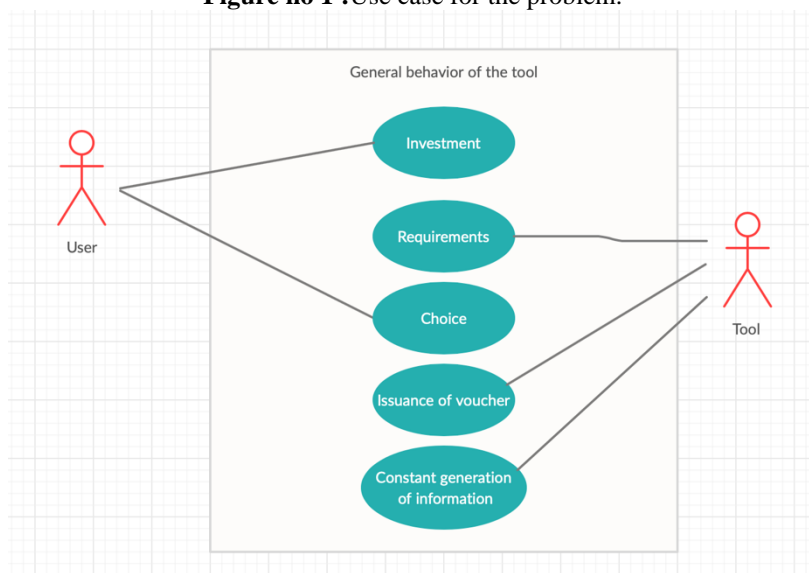
the results obtained through the implementation of mySAP, the importance that has most influenced the entity are the advantages granted in the future.

The Imusa company is a company that has been in the market for 75 years, this company is dedicated to the innovation and creation of kitchen implements, this entity operates in a responsible way with respect to sustainability and being socially responsible with respect to its turn, This company, due to its greatness and innovation, decided to implement Business Intelligence, which allows them to sustain market strategies, within the company facilitating decision-making in a timely manner thanks to the information from all its areas, this is why it facilitates know the stock of inventories for an optimal rotation, in addition to the costs that this entails and a myriad of other qualities. These intended for the sole purpose of analyzing sales and the impact on the market that all this generates.

IV. Work Done

The process of the system before its composition is necessary to plan and design so that it is clear what this tool is expected to deliver, which will allow to analyze how it should behave in relation to the needs of the company. In Figure 1 the use case is presented explaining the general behavior of the relationship between the user and the tool.

Figure no 1 :Use case for the problem.



In order to deliver a pleasant experience to the user, generating a network of word of mouth, which leads to increasing the number of clients and which can be compared with the services delivered before this implementation and after this, how much increased through of annual projections that this same tool delivers to the entity since it is not only focused on what is an application destined to increase new users, but thanks to it it extracts timely and valuable information based on the transactions that occurred during a limited period of time. Allowing a significant strategy against the competitive and constantly changing market.

V. Application Design

It is sought through the implementation of Business Intelligence so that investment companies can improve the quality of decision-making for the benefit of our clients, excelling with a significant strategy in a stock market, that is why for these tools to work in Based on the qualities necessary for the services provided by the company and the demands of customers, they must comply with the following aspects:

1. Deliver the different variations that affect the financial markets in the system, with a difference of no more than 2 seconds.
2. It will throw an analysis of when the right moment will be to invest.
3. The information provided to users will be as clear as possible.
4. Increase the amount of information available.
5. Generate reports automatically and segment them for a better reading and interpretation of investment data.
6. Observe the behavior of the market, not only of investments already made. And estimate the possible investment options according to the risk that will be assumed.
7. Allow to deliver the best options to decide the benefits that can be obtained.

8. Request relevant information for the system to analyze the most appropriate possibilities for what the client is looking for.
9. Throw notifications when there is a good opportunity to those already made.
10. Facilitate the collection of information that is constant.
11. Allow to deliver simulations of possible future flows.
12. It will present a filter which classifies the types of investment that will be made.
13. Focus on one or more areas.
14. Detect tasks that require more attention to achieve better results.
15. Improve planning with a more global vision of the company and its clients or potential clients, helping to plan actions directed directly to them and through that increase sales possibilities.
16. Accelerate decision-making processes, thereby increasing the return on investment made, by taking faster actions.
17. Statistical indicator of the variations that occur in investments already made and to be made.
18. Indicate comparison between different investments made and indicator that provides clear information to know when to stop investing in a market.
19. Efficient purchase and sale transactions, as a result of high variations in the market.
20. Carry out daily projections as a result of possible factors that were not considered before making the investment.
21. Generation of dynamic keys to each staff that has authorization of this data.
22. Allow mobility to consult information wherever and whenever you want, whenever you want and more than one person as long as they have access.
23. Access of these data to only authorized personnel.
24. Easily and quickly share the documentation and reports generated so that the departments have the necessary information and can get the most out of it by working collaboratively in the creation of investment strategies and campaigns.
25. In case of losing the device with system information, and it happens that it is notified by the staff, they will be sent the dynamic keys, in which a partial freeze of your account will be generated, automatically selling your shares so that you do not have losses from their shares.
26. Deliver relevant information only to designated administrators.
27. What we seek through the implementation of Business Intelligence is to improve the quality of decision-making on leaving with a significant strategy to a changing market, today something that alters a company can generate a chain effect that affects not only one entity, for example the low demand for fuels has generated an endless decline in its value per liter and it is estimated that it will fall until approximately August, this genetically alters another relevant example in the decline of the dollar affecting the general market.
28. Once the person stops investing, the application must generate the automatic calculation, giving them the detail of how much will be discounted for the automatic payment of taxes, product of their earnings, sending the notification with the SII (Tax Office) payment receipt to the client and saving in the user's background the proof of their transactions.

The Business Intelligence tool is sub-divided by work area in which different operations will be developed where, combined together, they manage to deliver the service pre-established by the requirements mentioned at the beginning by the investment company, that is why based on the Requirements there is the one that interacts with the user, she is in charge of receiving new and already registered users, at this stage there is direct interaction with the user for those new ones, she will request a series of data such as her full name, DNI, number of cell phone, email, account or accounts from where they will carry out the transactions, but, for those already entered, request only their username and the password sent to their mobile device, it is very relevant that our company is serious enough and that is why Any new user when opening the app for the first time will be shown by obligation of a video explaining how it operates and the rules of e He himself, in which after this he declares to know and signing through a video by him accepting with the identity card in hand.

Once the aforementioned in the following space has passed, the tool asks users to enter how much they want to invest, and how much percentage of profitability they expect and it is based on this that the system through a sub-process generates a series of portfolio portfolios explaining the risks and the estimates in which it could generate this profit and making comparisons so that the person, depending on what type of investor he is, chooses the most feasible option for him. In addition, for those who like to make their own Portfolios, they will be able to do so and the system will make comparisons and the percentage of risks when choosing this investment model, within this area it is responsible, once the choice is made, to leave a record of the transaction of Each user from which place it is carried out, very detailed, giving the user a backup of the transaction carried out, the latter mentioned refers to the transaction sub area where it supports the transactions both for the entity and for the user.

Together we have the area of Pandora's box where all the pertinent analyzes are carried out with the various variables that can affect the investor, notifying so that the user can modify his portfolio for security issues if he wishes, is in this same, which in case of notification of loss of the device, to which the dynamic keys are sent and by security standards sells all the actions of the user so that they do not misappropriate them and freezes the money until he authorizes it again. The relevant and no less significant Kratos area is responsible for the interaction of the profits produced in the entity and notifying it, but, not only does it worry about it, but also to register new users saving their history, in addition to projections for this entity based on movements in a certain period of time, furthermore, it generates the auxiliary daily books and based on these it has an internal sub area where all the details of all transactions in general are broken down. The last and it is on the basis of this that the system acquires data to create knowledge in the web where it allows the various transactions from the receipt of investments to the payment of income taxes to the SII, and not only this but also the analysis of news that affects the investments of the users from the climate to the effects of the market, each company according to its line of business considers the relevant variables from which it extracts and allows to rescue the creation of relevant and valuable information. One of the third parties is the feasibility of issuing the SII payment vouchers and others through emails.

Power BI is related to what is Business Intelligence regarding the delivery of analysis, in which the various users can interpret without depending on an expert, explaining the significance of each of these data, such that the same can express through graphs and images of easy interpretation, it also allows to open a subset of one of these bars or the one that is chosen according to the user, as for example the case of the operation of the actions in companies destined to equal turns, but if we open one of these in specific it breaks down its specific behavior and not only macro factors, in other words, this means that we can go from the macro to the micro, Power BI delivers these reports transferring information to this tool and it makes the pertinent estimates that are sought, this tool automates to a certain extent the calculation of each specific issue, facilitating this fact. If we make a comparison, we can relate it directly to what is Business Intelligence, which analyzes data, delivering a string of behaviors that are easy to interpret. MS POWER BI is a tool that meets the standards necessary to facilitate the work of an auditor since, as mentioned above, a large series of data can be extracted and filtered and then analyzed, allowing time that is very valuable for this area, it is more this tool not only allows to extract data from what is from Excel but from an endless number of other Microsoft tools.

VI. Results

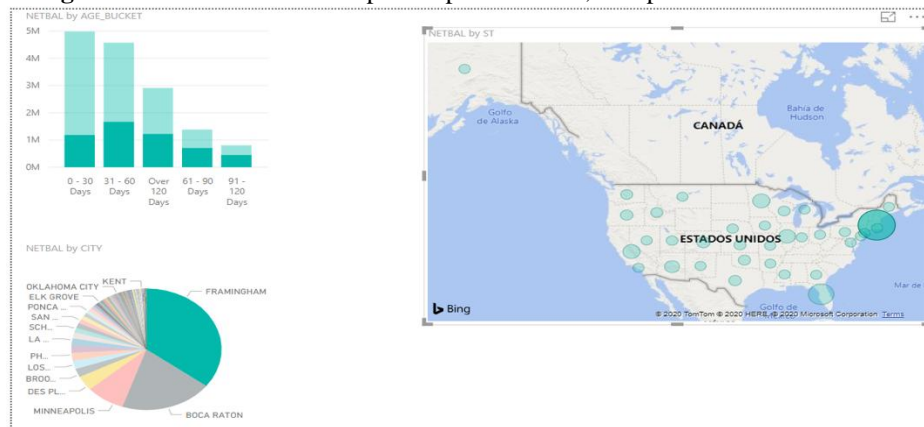
By using types of tools like these, they help and benefit an entity in many areas, either in the automation of processes and in the collection of data that become important after the storage of these and through each knowledge give it a meaning and interpret a result of these. Therefore, the implementation of this type of tool will provide:

1. It will allow to deliver graphs to make comparisons between stocks and their fluctuations in the market.
2. Deliver a better quality of use to users to analyze and interpret the behavior of changes in their investment in the secondary market.
3. Provides a clearer use for customers, allowing more customers to invest in this way increasing profits.
4. Increases the intangible assets of the entity due to the reputation and quality of the service delivered to its clients.
5. It will allow users not to depend on a stockbroker and have a support from the application recommending when or not to invest.
6. It will be one of the pioneering applications in taking care of the investments of the shareholders due to the possible theft of the device and the dynamic keys.
7. It will consider not only the market variables, but it will classify the quality of the information that may indirectly affect your investment
8. View the information on the variables that alter the stock market, constantly notifying relevant factors to the user, as well as delivering a graph because these factors affect their investment.
9. Being directly connected to the web and collecting information and classifying the degree of importance, which alters the different areas of the market, thus reducing the risk of loss.
10. The client will not need to receive fines for not paying their taxes for profits, they can do it through the same application without additional charge, only the commission which considers this expense, in addition to notifying the user a proof of payment of this.
11. By having a tool that not only benefits the entity but also provides investors with more clients that cause renown, sharing with local users the comprehensive income statement of the entity, despite the expense in the implementation of this tool, recovers in two years.
12. This tool by facilitating decision-making not only for users but also for the entity as such.
13. The most significant result is the fact that as an entity it obtains more income without having so much staff burnout, increasing productivity.

14. In the accounting area of this company, it is favored by delivering larger numbers to the directors of the entity, generating a plus in the economy for people and the organization.

As you can see in the Figure 2, you can see the results in the last period in a correlative time, what you can see is how over time it has become known and has increased the clientele considerably since its inception, in addition trends in some geographic areas of the USA can be seen through the map.

Figure no 2 :Results obtained post implementation, interpreted with POWER BI.



VII. Discussion

In the scope and area of an accountant, it is very important that everything that is carried out has an order and also that it has a meaning, when proposing the implementation of these tools we are based on the fact that today many entities need Technological supports that in cases often facilitate some tasks that take up more time than required, and that time can be used in other types of tasks that are more relevant, so the need for these tools is often evident, That is why by implementing these it will help them in endless activities.

With what is indicated in the theoretical framework, our proposal shows types of relationships, in the sense that according to definitions and benefits they have exactitude with what these tools develop, in what is a database, which provides the facility of being able to store a large amount of data that were collected for the next interpretation of these, in which this also provides the opportunity to store them in large quantities, on the part of the project this will be very useful because the information that they provide is based on the investment that each user wants to exercise, will be stored continuously, as well as the person who invests, the type of transaction and the amount involved in it, all this will be saved to later be analyzed by auditors and therefore make a decision that is in company profit.

In the case of Big Data, indicating the theoretical framework, this tool significantly supports the organizations that adopt these projects, facilitating them in the field of generating greater income and a new clientele drag, this is done by this tool using data that user As consumers, they deliver daily by using technological services and devices, in which they, according to the need they present daily, deliver data in which companies use it to anticipate all the possible variables offered by the market and deliver solutions that in themselves will be of great helps consumers and thus this company uses this tool as a competitive advantage among other entities in the same field, thus advancing and always updating to new market variations will attract new customers and therefore also increased their income progressively, in the implementation of this largely supports the use of these data s that will be collected from the clients who will make their investments, so that evaluations and studies can be carried out that can indicate the trends of their investments and the risk in which they are willing to assume, they will also be able to interpret what type of transaction is more effective already which of these is the one they prefer the most, so that in the future the pertinent changes can be made to these variations.

Therefore, an important part of these processes is Business Intelligence, which, as indicated in the framework, provides support in the sense of making decisions quickly and instantly with clear and beneficial results, because this tool takes data that has already been collected and then stored to perform the prompt interpretation and analysis, in which it continues to support an auditor to be in charge of deciding with the help of this type of tool, in which it will have the greater speed for its integration into the strategic sense of management. In this project for investments, it will offer a great display of analyzes that will be carried out and may be taken into account as an aid to decision-making, such as developing types of interpretations based on indicators, whether statistical, financial or accounting, as well as provide information that is constantly based on the investments made, which does not lose sense and is faithful, some estimators that can indicate the type of risk that investors assume and among other details, detect which investments could be more interesting for a mutual benefit between company and investor.

As it is well known that these types of tools are very useful for organizations, either in data collection, storage and interpretation of these in general areas, offering utility, benefits, and greater value to it, it is also indicated that they are not easily acquired, since they have a value that many times to small and medium-sized companies complicates them economically, also another factor is, at the time of having already acquired these technologies they need a staff who is in charge of verifying and using of these, for which they should also take a training course for the use of these since without sufficient knowledge about these tools they will not be used wisely and the person in charge of using them must have a large amount of knowledge about the topic. Continuing with this situation, the misappropriation of these tools can cause the company that implemented this project to generate losses of data that are fundamental and of information that will be used to continue growing in the market and continue to gain competitively with companies in the same field, there are also probabilities that these smart tools are not exactly effective for the area in which they will be required and it may be that companies that are in the same type of competition obtain ones that make the most of them.

In the sense of the implementation for this investment organization, one of the problems that can occur is that the capture of the clientele is not as expected and the sense of what is sought is lost, which is to generate benefits that in the future will deliver value to entities since having this type of technology will always be updated to the constant movements in the market.

VIII. Conclusion

In today's globalized world, the secret to success lies in data. We have a large amount of information at our fingertips, which well collected, stored, and analyzed will allow us to make operational and strategic decisions for the proper functioning of the company. But you always have to take into account the quality of such information.

With the constant business challenges in the face of globalization, relationship marketing, organizations must manage all this volume of information, structured and unstructured, coming from different sources, to improve business decision-making to attract, retain and involve the client, generating profitable and direct relationships with them. That is why more and more companies are joining the use of these technologies that allow them to extract greater knowledge from their data to innovate, increase competitiveness, reduce costs and meet the growing needs of their customers.

The concept of value is very relevant to what is Big data, which has been implemented as an extra to 3V since this section is the one that gives some relevance to the information that is delivered by this strategic tool considering that The information can be so large, but it is according to the importance that allows us to make good decisions that stand out within the normal operations of an entity.

It also shows how over time companies have incorporated this business intelligence as their main tool for analyzing the available information, which mainly reduces the margin of error in decision-making. When observing the cases of successes that are referenced, it is also found that business intelligence today plays a transversal role in the universe of business management, due to these cases we are beginning to understand that this type of technology will begin to spread massively throughout all the organizations because the use of these in the future will be of great importance at the level of decision making and data storage.

The proposed technological model is aligned to the needs of investment companies that require information at the right time and considering the infrastructure they are currently working on. With the implemented model, useful information can be obtained for decision-making, with the indicators of each transaction carried out by investors.

In consideration of the functionality represented in MS Access, an expert in the area who has a high knowledge will be needed to carry out the relevant relationships, moreover, due to the lack of time to deliver a quality product that goes beyond what standard, that is why shortly it would be very useful.

The main problem with these tools such as databases, Big Data, and Business Intelligence is, without a doubt, the cost of both creating a correct information structure and having the right team for it. analysis of it. But it is an investment, which in the end will generate a reward for the company.

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