# KNOWLEDGE MANAGEMENT MODEL FOR FINANCIAL INTEGRATION OF ENTERPRISES

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**ABSTRACT**

*One of the problems of the interaction between the government, the university and the enterprises is financial integration with its consequent mechanisms of action that facilitate its strengthening, which is why the results of the research in this regard are presented. It is described a model for the integration of financial technology of digital business ventures involved in the business, educational, and government sectors with a high productive component to support digital marketing.*

*The model was developed based on knowledge management, taking into account: the knowledge resources or roles of the knowledge nodes that correspond to each of the sectors that interact with each other; the mechanisms or facilitators that provide actions to achieve this knowledge management; in addition to the indicators that allow the evaluation of their behavior; Finally, the relationships between the nodes of knowledge that describe the different types of intellectual capital that affect the phases in which knowledge is transformed were identified.*

*To integrate financial technology with government, business and university nodes, different indicators, dimensions, variables and interrelationships of the management and knowledge transfer models for digital businesses related to finance and digital marketing were considered. Using the Delphi method, a strategy to verify the model was proposed through the qualification of the relationships and the values taken by the variables, according to the perspective of a group of experts in the area, who provided their knowledge and experience, through of collecting their opinions.*

*KEYWORDS: Knowledge management; knowledge transfer; models; financial technology; digital marketing institutions*

**Original Article**