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## ENERO 2025



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### Documentos de Investigación del Banco de México

Trabajo a distancia y empleo de alta proximidad en México (Disponible en inglés)

2024-17  
Aldeco Leo, Lorenzo;  
Salcedo, Alejandrina

Los efectos reales de los choques de oferta de crédito durante la pandemia de COVID-19 (Disponible en inglés)

2024-16  
Rivadeneira, Alex;  
Alcaraz, Carlo;  
Amoroso, Nicolás;  
Oviedo, Rodolfo;  
Samaniego, Brenda;  
Sapriza, Horacio

[Ver documentos de investigación anteriores](#)

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## LECTURAS RECOMENDADAS



### Trabajo a distancia y empleo de alta proximidad en México

Aldeco Leo, Lorenzo; Salcedo, Alejandrina  
Banco de México, 2024-17

Descargalo en la siguiente liga:

DOI: <https://doi.org/10.36095/banxico/di.2024.17>

#### Resumen:

Mostramos que en México una mayor proporción de empleo realizable a distancia a nivel municipal se asocia con un menor nivel de empleo pospandemia en servicios de consumo de alta proximidad, un sector importante que tiende a emplear trabajadores de salarios bajos. Usamos un estudio de evento de panel de triples diferencias en el que se compara el empleo en sectores de alta y baja proximidad entre municipalidades con distintos niveles de potencial para el trabajo remoto, antes y después del inicio de la pandemia. Los resultados contribuyen a explicar la recuperación relativamente débil del empleo en servicios de alta proximidad en la región centro del país, pues ahí al inicio de la pandemia una mayor proporción del empleo en servicios de alta proximidad se encontraba donde el potencial para el trabajo a distancia era alto, con respecto a otras regiones. El análisis resalta que con la pandemia ha cambiado la distribución sectorial del empleo, y que los efectos sobre los trabajadores dependen de su capacidad de ajustarse al nuevo mercado laboral.



### Los efectos reales de los choques de oferta de crédito durante la pandemia de COVID-19

Rivadeneira, Alex; Alcaraz, Carlo; Amoroso, Nicolás; Oviedo, Rodolfo;  
Samaniego, Brenda; Sapriza, Horacio  
Banco de México, 2024-16

Descargalo en la siguiente liga:

DOI: <https://doi.org/10.36095/banxico/di.2024.16>

#### Resumen:

Estudiamos los efectos reales de los choques de oferta de crédito durante la pandemia de COVID-19 en México. Para ello, fusionamos microdatos administrativos sobre el universo de préstamos bancarios a empresas con registros de seguridad social que vinculan a empresas y trabajadores. Para cada empresa, medimos su exposición a choques de oferta de crédito que varían en el tiempo. Encontramos que un choque negativo de oferta de crédito de una desviación estándar habría incrementado la probabilidad de que una empresa saliera del mercado en 0.15 puntos porcentuales (pp) y su crecimiento en el empleo habría disminuido en 1 pp. Estos efectos fueron más pronunciados en empresas registradas como personas físicas con actividad empresarial, empresas jóvenes y pequeñas, y aquellas en sectores categorizados como no esenciales durante el confinamiento por la pandemia. Los choques negativos de oferta de crédito llevaron a tasas de separación más altas para los trabajadores con bajos costos de despido, como aquellos con poca antigüedad o contratos temporales.

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## LECTURAS RECOMENDADAS

Presentamos para el mes de enero una selección de artículos economía digital y temas relacionados.



Palabras clave del artículo

### Datos del artículo

Título: **Analyzing the challenges and opportunities in developing a sustainable digital economy**

Autor: Shabur, M.A.

Revista: Discover Applied Sciences

Editorial: Springer

Fecha: October, 2024

DOI: <https://doi.org/10.1007/s42452-024-06298-y>

### Resumen:

This research is designed to understand the concept of digital economy and its sustainability. These facts and concepts have gained popularity as a result of the growing concern about climate change and the advancement and acceptance of technologies. Scholars, corporate executives, and policymakers are investigating the various ways in which digital innovations may be utilized to tackle sustainability challenges. Through a rigorous literature review and bibliometric assessment, we examined a subset of 116 works cataloged in SCOPUS to assess the research on this subject from 2000 to November 2023. Our study revealed that the year 2022 featured the highest number of peer-reviewed publications, with a total of 31 publications. During our study, we have identified many potential avenues for this interconnection, such as the progress of energy sources that are renewable and sustainable technological advances, the development of technologically advanced cities and environmentally-friendly growing urbanization, and the encouragement of sustainable consumer behavior...



Palabras clave del artículo

### Datos del artículo

Título: **Digital economy, environmental expenditure, and green total factor productivity**

Autor: Xiao Cui; Pingrui Li

Revista: Finance Research Letters

Editorial: ScienceDirect

Fecha: December, 2024

DOI: <https://doi.org/10.1016/j.frl.2024.106624>

### Resumen:

This paper, based on city-level panel data from 2011 to 2021, examines the link between the digital economy and green total factor productivity. The findings demonstrate that the digital economy enhances green total factor productivity, with environmental expenditure actively moderating this effect. Furthermore, the research identifies significant variations in how the digital economy influences green total factor productivity across cities differing in population size and geographic location. These findings suggest that the application of the digital economy not only fosters green development in cities but also that its effectiveness is shaped by regional characteristics.

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Palabras clave del artículo

Datos del artículo:

Título: **Does the digital economy improve female autonomy?**

Autores: Qihang Xue; Huimin Wang; Jian Wei; Caiquan Bai

Revista: Structural Change and Economic Dynamics

Editorial: ScienceDirect

Fecha: December, 2024

DOI: <https://doi.org/10.1016/j.strueco.2024.07.008>

### Resumen:

Based on China's long-term implementation of gender equality, the rapid development of the digital economy has provided new opportunities for improving female autonomy and releasing the "gender dividend". This study explores the impact of the digital economy on female autonomy, using digital economy index we constructed and the 2014-2020 China Family Panel Studies (CFPS) data. We find that the development of the digital economy can significantly improve female autonomy, both economically and spiritually. Meanwhile, the digital economy can also alleviate the "marriage penalty" and "motherhood penalty". Furthermore, we find that digital economy's career guarantee effect and capital consolidation effect are important mechanisms, which can promote women's participation in employment, as well as enable them to have higher human capital and social capital.



Palabras clave del artículo

Datos del artículo

Título: **How does the digital economy affect energy efficiency?**

Autor: Hongwei Liu, Yingying Dong, Yinghao Pan

Revista: The Singapore Economic Review

Editorial: World Scientific

Fecha: July, 2024

DOI: <https://doi.org/10.1142/S0217590824470210>

### Resumen:

As a new way of promoting high-quality economic development, whether the digital economy can enhance energy use efficiency by improving resource allocation is of great practical significance to global energy conservation and emission reduction efforts. This research employs principal component analysis and slacks-based measure data envelopment analysis in a case study of 30 provinces in China between 2014 and 2020 to evaluate the digital economy and energy efficiency. The analysis explores how the digital economy impacts energy efficiency, considering direct impacts, mediating effects, and their nonlinear relationship. The findings indicate a declining trend in China's energy efficiency before it starts to moderate. The digital economy can boost energy efficiency by encouraging industry upgrades and reducing labor mismatches. The threshold regression model reveals that when the capital mismatch level exceeds 0.8871, the digital economy adds considerably to energy efficiency. The study's findings confirm the linear and nonlinear energy efficiency impact trajectories of the digital economy, offering useful references for sustainable development policy making.

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#### ECONOMÍA Y FINANZAS

Behavioural economics and  
regulation: the design process of  
regulatory nudges

Campos, Maria C. de  
2023

Digital finance: how innovation  
reshapes the capital markets

Zhiyi Liu;  
Wenxuan Hou  
2023

Time series econometrics: volume 2:  
structural change

Perron, Pierre  
2019

Climate finance: taking a position on  
climate futures

Bryant, Gareth  
Webber, Sophie  
2024

Macroeconomics: institutions,  
instability, and inequality

Carlin, Wendy  
2024

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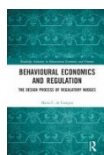


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### ECONOMÍA Y FINANZAS

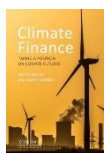


#### **Behavioural economics and regulation: the design process of regulatory nudges**

**Campos, Maria C. de**  
Routledge, 2023

##### **Resumen:**

In recent years, the idea of "nudges" – small changes in individual choice architecture that do not involve incentives or coercion – has entered policy discourse and practice to address various problems ranging from energy usage to retirement savings. However, how nudges can be incorporated into regulatory practice, and whether the experimental methodologies used to design nudges are still appropriate when they are being used as a regulatory instrument is still an unexplored issue. As this book shows, the translation of ideas into the world of regulation is not so simple and straightforward. By analysing the different experimental alternatives that regulators can use when designing nudges and through a close analysis of a real-world example – the case of the European Union tobacco warnings – this book proposes an alternative design process more in tune with the reality of regulation. The book explores the implications of iterative experimental methodologies and processes for regulators, concluding with a call for an alternative nudging's design process tailored to the regulatory space. This book is crucial for researchers and policy-makers interested in the incorporation of nudging into regulation and anyone interested in the implications of behavioural economics – and evidence more generally – for regulatory design.



#### **Climate finance: taking a position on climate futures**

**Bryant, Gareth; Webber, Sophie**  
Agenda, 2024

##### **Resumen:**

Climate change is increasingly contested on financial terms. Different actors are advancing competing climate visions and interests by adopting financial positions. International institutions urge action by identifying financing gaps needed to meet climate targets. The finance sector claims it holds the key to unlocking money needed for climate investment. Activists expose greenwashing while using financial tactics to undermine fossil fuels. Vulnerable countries demand wealthy governments repay historical climate debts. This book offers an accessible and critical guide to the political economy and economic geography of climate finance. It identifies six competing "positions" of climate finance to make sense of the array of financial instruments, institutions and ideas that are remaking the relationship between capitalism and climate change. Using a wide range of case studies, from green bonds, to divestment, carbon offsetting, climate tech, central banks, and international climate funds, the authors show how climate finance is shaping our collective climate futures.

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### **Digital finance: how innovation reshapes the capital markets**

**Zhiyi Liu; Wenxuan Hou**

Springer Singapore, 2023

#### **Resumen:**

This book presents an overview of the development of digital finance. It covers various aspects of digital finance, including its definition, evolution, and importance in modern economics. It explores the interdisciplinary perspective of digital finance and its relationship with capitalism, and discusses the key factors influencing the development of digital finance, as well as the challenges and opportunities it faces. It also offers practical insights into digital finance, such as the innovative digital financial models and platforms and the strategies of digital transformation in commercial banks. What is new about this approach is that the book takes a holistic view of digital finance, covering not only its economic and financial aspects but also its social and environmental impacts. It also offers a critical evaluation of the challenges and opportunities in digital finance from a global perspective. In this book, authors look into the impact of digital finance in various fields, such as monetary theory, wealth management, central bank digital currency, international monetary system, and network security and data privacy.



### **Macroeconomics: institutions, instability, and inequality**

**Carlin, Wendy**

Oxford University, 2024

#### **Resumen:**

At the cutting edge of the subject area, the authors bring the macroeconomics that researchers and policymakers use today into focus. By developing a coherent set of tractable models, the book enables students to explore and make sense of the pressing questions facing global economies. Carlin and Soskice connect students with contemporary research and policy in macroeconomics. The authors' 3-equation model - extended to include the financial system and with an integrated treatment of inequality - equips students with a method they can apply to the enduring challenges stirred by the financial crisis and the Great Recession.

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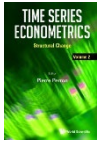
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### **Time series econometrics: volume 2: structural change**

**Perron, Pierre**

Cambridge University, 2024

[Más información aquí](#)

#### **Resumen:**

Volume 2 is about statistical methods related to structural change in time series models. The approach adopted is off-line whereby one wants to test for structural change using a historical dataset and perform hypothesis testing. A distinctive feature is the allowance for multiple structural changes. The methods discussed have, and continue to be, applied in a variety of fields including economics, finance, life science, physics and climate change. The articles included address issues of estimation, testing and/or inference in a variety of models: short-memory regressors and errors, trends with integrated and/or stationary errors, autoregressions, cointegrated models, multivariate systems of equations, endogenous regressors, long-memory series, among others. Other issues covered include the problems of non-monotonic power and the pitfalls of adopting a local asymptotic framework. Empirical analyses are provided for the US real interest rate, the US GDP, the volatility of asset returns and climate change.

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### Documentos de Investigación de Otros Bancos Centrales

 <small>EUROPEAN CENTRAL BANK</small>	<p><a href="#">The geography of capital allocation in the euro area</a>            Beck, Roland; Coppola, Antonio; Lewis, Angus; Maggiori, Matteo; Schmitz, Martin; Schreger, Jesse            Frankfurt am Main, Germany: European Systemic Risk Board, 2024.            91 p. : il. -- (Working Paper Series; no. 3007).</p> <p><a href="#">Descárgalo aquí</a></p>
 <small>EUROPEAN CENTRAL BANK</small>	<p><a href="#">Trust in central banks</a>            Ehrmann, Michael            Frankfurt am Main, Germany: European Systemic Risk Board, 2024.            32 p. : il. -- (Working Paper Series; no. 3006).</p> <p><a href="#">Descárgalo aquí</a></p>
 <small>EUROPEAN CENTRAL BANK</small>	<p><a href="#">Why do we need to strengthen climate adaptations? Scenarios and financial lines of defense</a>            Mongelli, Francesco Paolo; Ceglar, Andrej; Alois Scheid, Benedikt            Frankfurt am Main, Germany: European Systemic Risk Board, 2024.            47 p. : il. -- (Working Paper Series; no. 3005).</p> <p><a href="#">Descárgalo aquí</a></p>
	<p><a href="#">Fiscal stimulus plans and households' expectations</a>            De Fiore, Fiorella; Lombardi, Marco Jacopo; Pierres Tejada, Albert            Basel, Switzerland: Bank for International Settlements, 2024. – 38p. -- (Working Paper; no. 1238).</p> <p><a href="#">Descárgalo aquí</a></p>
	<p><a href="#">The macroeconomics of green transitions</a>            Boehl, Gregor; Budianto, Flora; Takáts, Előd            Basel, Switzerland: Bank for International Settlements, 2024. – 79p. -- (Working Paper; no. 1237).</p> <p><a href="#">Descárgalo aquí</a></p>

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